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UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
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APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/679,545	02/21/2017	9576279	124452.00114	5053

27557 7590 02/01/2017

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 29 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;
Brian Edward Downey, Alexandria, VA;
Sean Allen Fleming, Germantown, MD;
AUTOSCRIBE CORPORATION, Gaithersburg, MD

The United States represents the largest, most dynamic marketplace in the world and is an unparalleled location for business investment, innovation, and commercialization of new technologies. The USA offers tremendous resources and advantages for those who invest and manufacture goods here. Through SelectUSA, our nation works to encourage and facilitate business investment. To learn more about why the USA is the best country in the world to develop technology, manufacture products, and grow your business, visit SelectUSA.gov.

PART B - FEE(S) TRANSMITTAL

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

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

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

BLANK ROME LLP
1825 Eye Street NY
Washington, DC 20006-5403

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/679,545	11/16/2012	Robert E. POLLIN	124452.00114	5053

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	$480.00			$480.00	03/29/2017

EXAMINER	ART UNIT	CLASS-SUBCLASS
M. A. Gottschalk	3693	

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

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

1 Blank Rome LLP
2
3

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

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

(A) NAME OF ASSIGNEE: **AUTOSCRIBE CORPORATION**

(B) RESIDENCE: (CITY and STATE OR COUNTRY): **GAITHERSBURG, MARYLAND**

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

4a. The following fee(s) are submitted:
- [X] Issue Fee
- [ ] Publication Fee (No small entity discount permitted)
- [X] Advance Order - # of Copies 3

4b. Payment of Fee(s): **(Please first reapply any previously paid issue fee shown above)**
- [ ] A check is enclosed.
- [X] Payment by credit card. Form PTO-2038 is attached.
- [X] The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number 23-2185 (enclose an extra copy of this form).

5. **Change in Entity Status** (from status indicated above)
- [ ] Applicant certifying micro entity status. See 37 CFR 1.29 — NOTE: Absent a valid certification of Micro Entity Status (see forms PTO/SB/15A and 15B), issue fee payment in the micro entity amount will not be accepted at the risk of application abandonment.
- [ ] Applicant asserting small entity status. See 37 CFR 1.27 — NOTE: If the application was previously under micro entity status, checking this box will be taken to be a notification of loss of entitlement to micro entity status.
- [ ] Applicant changing to regular undiscounted fee status. — NOTE: Checking this box will be taken to be a notification of loss of entitlement to small or micro entity status, as applicable.

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

Authorized Signature /Michael C. Greenbaum/ Date January 6, 2017

Typed or printed name Michael C. Greenbaum Registration No. 28,419

PTOL-85 Part B (10-13) Approved for use through 10/31/2013. OMB 0651-0033 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Electronic Patent Application Fee Transmittal

Application Number:	13679545
Filing Date:	16-Nov-2012
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan Pollin
Filer:	Michael C. Greenbaum/leatrice sims
Attorney Docket Number:	124452.00114

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	480	480

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Extension-of-Time:				
Miscellaneous:				
Printed copy of patent - no color	8001	3	3	9
		Total in USD ($)		**489**

Electronic Acknowledgement Receipt

EFS ID:	27998424
Application Number:	13679545
International Application Number:	
Confirmation Number:	5053
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/leatrice sims
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00114
Receipt Date:	06-JAN-2017
Filing Date:	16-NOV-2012
Time Stamp:	17:01:33
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	CARD
Payment was successfully received in RAM	$489
RAM confirmation Number	010917INTEFSW17020900
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	Issue Fee Payment (PTO-85B)	issue-fee-as-filed.pdf	176634 c139b8cb0722d404c09f8899dc680fb0e9673e80	no	1
Warnings:					
Information:					
2	Fee Worksheet (SB06)	fee-info.pdf	32327 dcd29242d9e4c140770e6b9d35f2db7cda84f953	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	208961		

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

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

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

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

UNITED STATES PATENT AND TRADEMARK OFFICE

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

NOTICE OF ALLOWANCE AND FEE(S) DUE

27557 7590 12/29/2016

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

EXAMINER
GOTTSCHALK, MARTIN A

ART UNIT	PAPER NUMBER
3693	

DATE MAILED: 12/29/2016

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/679,545	11/16/2012	Robert Evan Pollin	124452.00114	5053

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	$480	$0	$0	$480	03/29/2017

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

PART B - FEE(S) TRANSMITTAL

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

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

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

27557 7590 12/29/2016
BLANK ROME LLP
1825 Eye Street NW
WASHINGTON, DC 20006-5403

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission
I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/679,545	11/16/2012	Robert Evan Pollin	124452.00114	5053

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	$480	$0	$0	$480	03/29/2017

EXAMINER	ART UNIT	CLASS-SUBCLASS
GOTTSCHALK, MARTIN A	3693	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 03-02 or more recent) attached. **Use of a Customer Number is required.**

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

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

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

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

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

4a. The following fee(s) are submitted:
- ❑ Issue Fee
- ❑ Publication Fee (No small entity discount permitted)
- ❑ Advance Order - # of Copies _____

4b. Payment of Fee(s): **(Please first reapply any previously paid issue fee shown above)**
- ❑ A check is enclosed.
- ❑ Payment by credit card. Form PTO-2038 is attached.
- ❑ The director is hereby authorized to charge the required fee(s), any deficiency, or credits any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. **Change in Entity Status** (from status indicated above)
- ❑ Applicant certifying micro entity status. See 37 CFR 1.29
  NOTE: Absent a valid certification of Micro Entity Status (see forms PTO/SB/15A and 15B), issue fee payment in the micro entity amount will not be accepted at the risk of application abandonment.
- ❑ Applicant asserting small entity status. See 37 CFR 1.27
  NOTE: If the application was previously under micro entity status, checking this box will be taken to be a notification of loss of entitlement to micro entity status.
- ❑ Applicant changing to regular undiscounted fee status.
  NOTE: Checking this box will be taken to be a notification of loss of entitlement to small or micro entity status, as applicable.

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

Authorized Signature _____ Date _____

Typed or printed name _____ Registration No. _____

PTOL-85 Part B (10-13) Approved for use through 10/31/2013. OMB 0651-0033 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/679,545	11/16/2012	Robert Evan Pollin	124452.00114	5053

27557 7590 12/29/2016

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

EXAMINER	
GOTTSCHALK, MARTIN A	
ART UNIT	PAPER NUMBER
3693	

DATE MAILED: 12/29/2016

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 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450. Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

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. 13/679,545	Applicant(s) POLLIN ET AL.	
	Examiner MARTIN GOTTSCHALK	Art Unit 3693	AIA (First Inventor to File) 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 *09/26/2016*.
   ☐ 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 *1-6 and 11-30*. 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 2/22/2016
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 _____.

/MARTIN GOTTSCHALK/
Examiner, Art Unit 3693

Allowable Subject Matter

1. The following is an examiner's statement of reasons for allowance:

A. Regarding the prior art, Hammad (US PB Pub# 2012/0259782) teaches a system for tokenization of financial account information such that a merchant never has possession of a customer's account information, and where the customer may register account information via a system that is not the merchant. Stringfellow et al (US PG Pub# 2012/0030066) teaches a payment system where a customer may be re-directed from a merchant computer to a "trusted intermediary system" to register financial account information.

Neither reference alone or in combination with other prior art teaches wherein at the time of registration, a first computer system (e.g. a merchant system), after collecting non-account information identifying a payer, also collects a communications link to contact the payer, and then sends this information to a second computer system which contacts the payer via the communications link and collects the payer's account information from the payer, without the account information ever residing on or passing through the first computer system. This is considered to correspond to the features in exemplary claim 1 which recite

> "…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…"

B. Regarding patent-eligibility, the claims, such as exemplary claim 1, are considered to be directed to the abstract idea of authenticating a payer and authorizing a payment without allowing the payee direct access to financial account information of the payer. This is considered to be abstract because it is an idea standing alone such as a plan or scheme.

The claims recite certain elements related to tokenization which are well-understood, routine and conventional in the field of payment system security. However, the claims also recite the limitations noted above in paragraph A which when considered as an ordered combination with respect to all of the claim's limitations, are not well-understood, routine, and conventional in the art, and thus are considered to recite significantly more than the abstract idea itself. Thus the claims, when considered as an ordered combination of elements, are deemed to be directed to patent-eligible material.

2. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably

accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARTIN GOTTSCHALK whose telephone number is (571)272-7030. The examiner can normally be reached on Mon - Fri 10:00 - 6:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Shahid R. 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. G./

Examiner, Art Unit 3693

/KENNETH BARTLEY/
Primary Examiner, Art Unit 3693

Notice of References Cited	Application/Control No. 13/679,545	Applicant(s)/Patent Under Reexamination POLLIN ET AL.	
	Examiner MARTIN GOTTSCHALK	Art Unit 3693	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	CPC Classification	US Classification
*	A	US-2001/0056402 A1	12-2001	Ahuja, Arun	G06Q20/1085	705/43
*	B	US-2002/0087704 A1	07-2002	Chesnais, Pascal	H04L12/5835	709/228
*	C	US-2004/0143550 A1	07-2004	Creamer, Thomas E.	G06Q20/04	705/41
*	D	US-2005/0197962 A1	09-2005	Critchfield, Steve Taylor	G06Q50/26	705/53
*	E	US-2007/0250920 A1	10-2007	Lindsay; Jeffrey Dean	G06F21/31	726/7
*	F	US-2011/0029436 A1	02-2011	Norvell; Joel	G06F21/31	705/67
*	G	US-2011/0078244 A1	03-2011	Minter; David D.	G06Q30/02	709/204
	H	US-				
	I	US-				
	J	US-				
	K	US-				
	L	US-				
	M	US-				

FOREIGN PATENT DOCUMENTS

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

NON-PATENT DOCUMENTS

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

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

PTO/SB/08a (07-09)
Approved for use through 07/31/2016. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 2

Complete if Known	
Application Number	13/679,545-Conf. #5053
Filing Date	November 16, 2012
First Named Inventor	Robert E. POLLIN
Art Unit	3693
Examiner Name	M. A. Gottschalk
Attorney Docket Number	124452.00114

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Document Number Number-Kind Code[2] *(if known)*	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A*	US-2009/0132351-A1	05-21-2009	Gibson	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Foreign Patent Document Country Code[3]-Number[4]-Kind Code[5] *(if known)*	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]

Examiner Signature	/M.A.G/ (12/19/2016)	Date Considered	

*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. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. [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.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /M.A.G/

PTO/SB/08b (07-09)
Approved for use through 07/31/2016. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	2	of	2

Complete if Known	
Application Number	13/679,545-Conf. #5053
Filing Date	November 16, 2012
First Named Inventor	Robert E. POLLIN
Art Unit	3693
Examiner Name	M. A. Gottschalk
Attorney Docket Number	124452.00114

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	/M.A.G/ (12/19/2016)	Date Considered	

*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.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /M.A.G/

Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13679545	POLLIN ET AL.
	Examiner	Art Unit
	MARTIN GOTTSCHALK	3693

CPC- SEARCHED		
Symbol	Date	Examiner
G06Q 20/102 (text)	12/19/2016	MG
G06Q 20/12 (text)	12/19/2016	MG
G06Q 10/00 (text)	12/19/2016	MG

CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner

US CLASSIFICATION SEARCHED			
Class	Subclass	Date	Examiner
705	17-71	12/19/2016	MG

SEARCH NOTES		
Search Notes	Date	Examiner
EAST	12/19/2016	MG
Conferred with SPE Shahid Merchant regarding patent-eligibility (35 USC 101)	12/15/2016	MG
Conferred with SPE Alexander Kalinowski regarding patent-eligibility (35 USC 101)	12/16/2016	MG
GO6Q 20/102 (See search history printout)	12/19/2016	MG
GO6Q 10/00 (See search history printout)	12/19/2016	MG
GO6Q 20/12 (See search history printout)	12/19/2016	MG
GO6Q 20/40 (See search history printout)	12/19/2016	

INTERFERENCE SEARCH			
US Class/ CPC Symbol	US Subclass / CPC Group	Date	Examiner
	searched claims in US-PGPub	12/19/2016	MG

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

BIB DATA SHEET

CONFIRMATION NO. 5053

SERIAL NUMBER	FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
13/679,545	11/16/2012 RULE	705	3693	124452.00114

APPLICANTS
AUTOSCRIBE CORPORATION, Gaithersburg, MD

INVENTORS
Robert Evan Pollin, Rockville, MD;
Brian Edward Downey, Alexandria, VA;
Sean Allen Fleming, Germantown, MD;

**** CONTINUING DATA ***************************
This appln claims benefit of 61/655,482 06/05/2012
and claims benefit of 61/698,574 09/08/2012

**** FOREIGN APPLICATIONS ***************************

**** IF REQUIRED, FOREIGN FILING LICENSE GRANTED **** ** SMALL ENTITY **
12/11/2012

Foreign Priority claimed ☐ Yes ☑ No 35 USC 119(a-d) conditions met ☐ Yes ☑ No Verified and Acknowledged /MARTIN A GOTTSCHALK/ Examiner's Signature	☐ Met after Allowance Initials	STATE OR COUNTRY	SHEETS DRAWINGS	TOTAL CLAIMS	INDEPENDENT CLAIMS
		MD	15	10	2

ADDRESS
BLANK ROME LLP
1825 Eye Street NW
WASHINGTON, DC 20006-5403
UNITED STATES

TITLE
SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

FILING FEE RECEIVED		
1283	FEES: Authority has been given in Paper No._____ to charge/credit DEPOSIT ACCOUNT No._____ for following:	☐ All Fees ☐ 1.16 Fees (Filing) ☐ 1.17 Fees (Processing Ext. of time) ☐ 1.18 Fees (Issue) ☐ Other _____ ☐ Credit

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13679545	POLLIN ET AL.
	Examiner	**Art Unit**
	MARTIN GOTTSCHALK	3693

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

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

CLAIM		DATE								
Final	Original	05/20/2013	11/18/2013	04/06/2014	09/30/2014	05/03/2015	06/13/2016	12/19/2016		
1	1	÷	✓	✓	✓	✓	✓	=		
2	2	÷	✓	✓	✓	✓	✓	=		
3	3	÷	✓	✓	✓	✓	✓	=		
4	4	÷	✓	✓	✓	✓	✓	=		
5	5	÷	✓	✓	✓	✓	✓	=		
6	6	÷	✓	✓	✓	✓	✓	=		
	7	÷	N	-	-	-	-	-		
	8	÷	N	-	-	-	-	-		
	9	÷	N	-	-	-	-	-		
	10	÷	N	-	-	-	-	-		
7	11			✓	✓	✓	✓	=		
8	12			✓	✓	✓	✓	=		
9	13			✓	✓	✓	✓	=		
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14	18			✓	✓	✓	✓	=		
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22	26				✓	✓	✓	=		
23	27				✓	✓	✓	=		
24	28				✓	✓	✓	=		
25	29				✓	✓	✓	=		
26	30				✓	✓	✓	=		

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S145	9624	(user customer) with (provid$4 specify$4 specifies) with communication$4 with channel$4	US-PGPUB; USPAT	OR	ON	2016/12/19 14:39
S146	230308	account with information	US-PGPUB; USPAT	OR	ON	2016/12/19 14:40
S147	176	S145 same S146	US-PGPUB; USPAT	OR	ON	2016/12/19 14:40
S148	8774	(user customer) with (select$4) with communication$4 with channel$4	US-PGPUB; USPAT	OR	ON	2016/12/19 14:56
S149	79	S146 same S148	US-PGPUB; USPAT	OR	ON	2016/12/19 14:57
S150	2178	(user customer) with (select$4) with communication$4 with channel$4	FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2016/12/19 15:14
S151	50352	account with information	FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2016/12/19 15:15
S152	2	S150 same S151	FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2016/12/19 15:15
S153	1	"20090132351"	US-PGPUB; USPAT	OR	OFF	2016/12/19 17:02
S154	343	pci and emv	US-PGPUB; USPAT	OR	ON	2016/12/19 17:55
S155	165	pci and emv and (token tokeniz$5)	US-PGPUB; USPAT	OR	ON	2016/12/19 17:55
S156	21	pci same (token tokeniz$5) and emv	US-PGPUB; USPAT	OR	ON	2016/12/19 17:56
S157	1940	pci same (token tokeniz$5)	US-PGPUB; USPAT	OR	ON	2016/12/19 18:00
S158	5231	separat$4 with account with information	US-PGPUB; USPAT	OR	ON	2016/12/19 18:00
S159	17	S157 and S158	US-PGPUB; USPAT	OR	ON	2016/12/19 18:00
S160	230308	account with information	US-PGPUB; USPAT	OR	ON	2016/12/19 18:04
S161	334060	personal with information	US-PGPUB; USPAT	OR	ON	2016/12/19 18:04
S162	30314	S160 same S161	US-PGPUB; USPAT	OR	ON	2016/12/19 18:04
S163	108	S157 and S162	US-PGPUB; USPAT	OR	ON	2016/12/19 18:05

12/ 19/ 2016 7:50:56 PM
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Issue Classification	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13679545	POLLIN ET AL.
	Examiner	**Art Unit**
	MARTIN GOTTSCHALK	3693

CPC								
Symbol							**Type**	**Version**
G06Q		20	/	102			F	2013-01-01
G06Q		10	/	00			A	2013-01-01
G06Q		20	/	12			I	2013-01-01
G06Q		20	/	40			I	2013-01-01
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CPC Combination Sets									
Symbol							**Type**	**Set**	**Ranking**	**Version**
			/							
			/							

/MARTIN GOTTSCHALK/ Examiner.Art Unit 3693	12/19/2016	**Total Claims Allowed:**	
(Assistant Examiner)	(Date)	26	
/KENNETH BARTLEY/ Primary Examiner.Art Unit 3693	12/23/2016	O.G. Print Claim(s)	O.G. Print Figure
(Primary Examiner)	(Date)	1	3

Issue Classification	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13679545	POLLIN ET AL.
	Examiner	**Art Unit**
	MARTIN GOTTSCHALK	3693

US ORIGINAL CLASSIFICATION		INTERNATIONAL CLASSIFICATION	
CLASS	SUBCLASS	CLAIMED	NON-CLAIMED
705	40	G 0 6 Q 40 / 00 (2012.01.01)	

CROSS REFERENCE(S)					
CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)				
705	41				

/MARTIN GOTTSCHALK/ Examiner.Art Unit 3693	12/19/2016	**Total Claims Allowed:**	
(Assistant Examiner)	(Date)	26	
/KENNETH BARTLEY/ Primary Examiner.Art Unit 3693	12/23/2016	O.G. Print Claim(s)	O.G. Print Figure
(Primary Examiner)	(Date)	1	3

Issue Classification	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13679545	POLLIN ET AL.
	Examiner	**Art Unit**
	MARTIN GOTTSCHALK	3693

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

Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
1	1	13	17												
2	2	14	18												
3	3	15	19												
4	4	16	20												
5	5	17	21												
6	6	18	22												
	7	19	23												
	8	20	24												
	9	21	25												
	10	22	26												
7	11	23	27												
8	12	24	28												
9	13	25	29												
10	14	26	30												
11	15														
12	16														

/MARTIN GOTTSCHALK/ Examiner.Art Unit 3693	12/19/2016	**Total Claims Allowed:**	
(Assistant Examiner)	(Date)	26	
/KENNETH BARTLEY/ Primary Examiner.Art Unit 3693	12/23/2016	O.G. Print Claim(s)	O.G. Print Figure
(Primary Examiner)	(Date)	1	3

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF	:	
POLLIN et al.	:	Examiner: Martin GOTTSCHALK
Serial No.: 13/679,545	:	
Filed: November 16, 2012	:	Group Art Unit: 3693
For: SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS	:	Docket No.: 124452.00114

RESPONSE TO NON-FINAL OFFICE ACTION

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

Sir:

In response to the Non-Final Office Action in the above-identified application dated June 24, 2016, please amend the application as follows:

The Pending Claims begin on page 2 of this paper.

Remarks begin on page 10 of this paper.

THE PENDING CLAIMS

1. (Previously Presented): A method for enrolling a payer in an electronic system and subsequently making a payment to a payee, comprising the steps of:

a. creating a payer account record in a first computing system operated for the benefit of the payee, and storing in said payer account record electronic enrollment data received via the Internet for a payer that wishes to provide the payee with payment information to be used in a payment from said payer to said payee;

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. receiving an electronic data token from said second computing system subsequent to the transmission of said instruction, said token representing financial account information of the payer obtained from the payer by said second computing system via said defined communications link without providing said token to said payer;

d. electronically storing said token in said first computing system in association with said electronic enrollment data for the payer, without said first computing system receiving or storing said financial account information; and

e. subsequent to steps (a) through (d), processing a payment to said payee by electronically generating a payment transaction instruction, including a representation of the token, and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information in said second computing system corresponding to said token, causing said payment processing system to transmit the payment instruction and the payer's financial account information to a financial payment processor without the first computing system having access to the payer's financial account information represented by said token.

2. (Previously Presented): The method of claim 1 wherein said communication link instruction comprises a telephone number to enable an automated communication to the payer to obtain the financial account information.

3. (Previously Presented): 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. (Previously Presented): 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. (Previously Presented): 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. (Previously Presented): The method of claim 5 wherein said contact information comprises one of an email address and 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.

7. - 10 (Cancelled)

11. (Previously Presented): A method for enrolling a payer in an electronic system and making a payment to a payee, comprising the steps of:

a. creating a payer account record in a first computing system operated for the benefit of the payee, and storing in said payer account record electronic enrollment data received

via the Internet, identifying a payer that wishes to provide the payee with payment information for a payment from said payer to said payee;

b. contemporaneously with step (a), generating 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 communicate directly with said payer to obtain said financial account information without exposing the first computing system to said financial account information;

c. transmitting said instruction to said second computing system;

d. receiving an electronic data token from said second computing system subsequent to the transmission of said instruction and in response thereto, said token representing financial account information of the payer obtained by the second computing system from the payer without providing said token to said payer;

e. electronically storing said token in association with said electronic enrollment data for the payer in said first computing system, such that said financial account information is not available in said first computing system of the payee;

f. obtaining an authorization from said payer for a payment to said payee; and

g. subsequent to steps (a) through (f), processing said authorized payment to said payee by electronically generating a payment transaction instruction using said stored token associated with said payer, and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information stored in said second computing system and corresponding to said token, causing said payment processing system to transmit the payment instruction and the payer's financial account information to a financial payment processor without disclosure of the payer's financial account information represented by said token to said first computing system.

12. (Previously Presented): The method of claim 11 wherein said communication link instruction comprises a telephone number to enable an automated communication to the payer to obtain the financial account information.

13. (Previously Presented): The method of claim 11 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.

14. (Previously Presented): The method of claim 11 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.

15. (Previously Presented): The method of claim 11 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.

16. (Previously Presented): The method of claim 15 wherein said contact information comprises one of an email address and 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.

17. (Previously Presented): A method for facilitating secure payments to a merchant, comprising the steps of:

a. providing an intermediary enrollment computing system having an interface for receiving financial account information from financial account holders and an Internet data transmission channel to a merchant computing system operated by or for the benefit of the merchant, and to a financial payment processor;

b. electronically receiving in said enrollment computing system, from the merchant computing system via said Internet channel, an instruction from the merchant computing system specifying a communications link for communicating with a specific consumer who is identified to the merchant by at least one data element in the instruction and wishes to register a financial account to make payments to the merchant;

c. using said enrollment computing system, obtaining financial account information from the consumer via the communications link specified by the merchant computing system, and storing said financial account information;

d. using said enrollment computing system, generating an electronic token representing said financial account information, and storing said token in a digital record with said financial account information for later use in processing payments, without providing said token to the consumer or to the financial payment processor;

e. electronically transmitting said token from the enrollment computing system to the merchant computing system as a representation of the financial account information obtained in response to the instruction received from the merchant computing system, without providing said financial account information to the merchant computing system; and

f. subsequent to steps (a) through (e), receiving at said enrollment computing system an electronic authorization including said token from the merchant or its authorized agent and in response, translating said token into the financial account information corresponding to said token and electronically transmitting a payment instruction and said financial account information to the financial payment processor;

whereby the authorized payment is processed without disclosing the financial account information to said merchant computing system and without said payer transmitting a token or other authorization to said enrollment computing system or financial payment processor.

18. (Previously Presented): The method of claim 17 wherein said communication link instruction comprises a telephone number to enable an automated communication to the consumer to obtain the financial account information.

19. (Previously Presented): The method of claim 17 wherein said communication link instruction comprises transferring an existing telephone call with the consumer to an automated telephone response system that automatically receives the financial account information.

20. (Previously Presented): The method of claim 17 wherein said communication link instruction is a secure Internet link to the enrollment computing system, and said communication

link instruction is transmitted to a device being used by the consumer to enter identification data to cause said device to access the enrollment computing system for entry of financial account information.

21. (Previously Presented): The method of claim 17 wherein said communication link instruction comprises contact information for the consumer to enable the enrollment computing system to transmit connection instructions to the consumer for communicating the financial account information to the enrollment computing system.

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

23. (Previously Presented): The method of claim 1 wherein the payer provides information to the second computing system via a payer device, and said first computing system provides an instruction to at least one of the second computing system and said payer device to define a communications session between the payer device and the second computing system for receiving said financial account information.

24. (Previously Presented): The method of claim 1 wherein the financial account information is used by the second computing system only for the benefit of a single payee merchant and its sub-merchants.

25. (Previously Presented): The method of claim 11 wherein the payer provides information to the second computing system via a payer device, and said first computing system provides an instruction to at least one of the second computing system and said payer device to define a communications session between the payer device and the second computing system for receiving said financial account information.

26. (Previously Presented): The method of claim 11 wherein the financial account information is used by the second computing system only for the benefit of a single payee merchant and its sub-merchants.

27. (Previously Presented): The method of claim 17 wherein the payer provides information to the enrollment computing system via a payer device, and said enrollment computing system receives an instruction from the merchant computing system defining a communications session between the payer device and the enrollment computing system for receiving said financial account information.

28. (Previously Presented): The method of claim 17 wherein the financial account information is obtained and stored by the enrollment computing system only for the benefit of a single payee merchant and its sub-merchants.

29. (Previously Presented): A method for facilitating secure payments to a merchant, comprising the steps of:

a. creating a payer account record in a merchant computing system operated for the benefit of the merchant, and storing in said payer account record electronic enrollment data received via the Internet identifying a payer that wishes to provide the merchant with payment information;

b. contemporaneously with step (a), transmitting ~~via the Internet~~ to a payment information receiving system an electronic instruction 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 payment information receiving system to communicate with a device operated by said payer to obtain said financial account information;

c. receiving in the merchant computing system an electronic token from said payment information receiving system, subsequent to the transmission of said instruction and in response thereto, said token representing financial account information of the payer obtained by the payment information receiving system from the payer without providing said token to said payer or to a financial payment processor;

d. electronically storing said token in association with said electronic enrollment data for the payer, such that the token is available to the merchant computing system but the merchant computing system is not exposed to the financial account information represented by the token;

e. obtaining an authorization from said payer for a payment to the merchant; and

f. subsequent to steps (a) through (e), processing said authorized payment to said merchant by electronically generating a payment transaction instruction using said stored token associated with said payer, and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information stored in said payment information receiving system and corresponding to said token, causing said payment processing system to transmit the payment instruction and the payer's financial account information to a financial payment processor whereby said payment is authorized and processed without disclosure of the payer's financial account information represented by said token to said merchant computing system.

30. (Previously Presented): The method of claim 29 wherein operating the merchant computing system for the benefit of the merchant comprises operating for the benefit of sub-merchants affiliated with the merchant.

REMARKS

I. Introduction

Applicants have carefully considered the Non-Final Office Action mailed June 24, 2016. In light of the following remarks, the Applicants respectfully request favorable reconsideration of the present application.

II. Status of the Claims

Claims 1-6 and 11-30 are pending.

III. Summary of the Office Action

The pending claims are rejected under 35 U.S.C. § 101 as allegedly directed to non-statutory subject matter. Previous rejections under 35 U.S.C. § 112 are withdrawn. Because the pending claims were not rejected under 35 U.S.C. §§ 102 or 103, the Applicants presume that the pending claims, if directed to statutory subject matter under § 101, are allowable.

IV. Rejections under § 101

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 claimed invention 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. Instead, 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 purchaser and send an electronic data token representing the financial account information to the first computing system. Then, the using the electronic data token, the merchant can complete the transaction and even 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.

The pending claims are rejected under § 101 as allegedly directed to non-statutory subject matter. The Examiner characterizes the claims as being directed to "authenticating a payer and authorizing a payment without allowing the payee direct access to financial account information of the payer", which the Examiner argues is "similar to obtaining and comparing intangible data" as the Federal Circuit found in *CyberSource*[1] and "similar to mitigating settlement risk," which Supreme Court held was "a fundamental economic practice" in *Alice*.[2]

The Applicants respectfully traverse the rejections. As discussed in detail below, the pending claims are easily distinguishable from the claims at issue in *CyberSource* and *Alice*. Moreover, using the patentability standard set forth in *CyberSource*, the pending claims are directed to patentable subject matter under § 101.

A. The pending claims are not "a fundamental economic practice long prevalent in our system of commerce and taught in any introductory finance class"[3] as the court held in *Alice*.

The claims in *Alice* were directed to mitigating "settlement risk" – the risk that a party in a financial transaction will have insufficient assets to satisfy the terms of an agreement – by establishing a trusted third party to monitor both parties' accounts and complete the transaction only if both parties can perform the agreed-upon exchange.[4] Noting that "use of a 'clearing-house' as an intermediary to reduce settlement risk" was discussed in published literature as far back as 1896, the Court held that the concept of intermediated settlement is "a fundamental economic practice long prevalent in our system of commerce" and is therefore an abstract idea under § 101.

Unlike the claims at issue in *Alice*, using a second computing device (e.g., secure server 202) to obtain the financial account information from a purchaser and to send an electronic data token representing the financial account information to a first computing system (e.g., merchant server 204) so that a merchant can authenticate a purchaser and process a transaction without having access to – or being required to secure – the underlying financial account information is

[1] *CyberSource Corp. v. Retail Decisions, Inc.*, 654 F.3d 1366 (Fed. Cir. 2011)
[2] *Alice Corp. Pty. Ltd. v. CLS Bank Intern.*, 134 S.Ct. 2347 (2014)
[3] *Id.* at 2356 citing *Bilski v. Kappos*, 130 S.Ct. 3218, 3231 (2010).
[4] *Id.* at 2352 citing Emery, Speculation on the Stock and Produce Exchanges of the United States, in 7 Studies in History, Economics and Public Law 283, 346-356 (1896)

not "a fundamental economic practice long prevalent in our system of commerce and taught in any introductory finance class."

In fact, at oral argument in *Alice*, Solicitor General Donald Verrilli argued for the strictest patent eligibility standard (even stricter than either of the two parties in suit) as *amicus curiae* on behalf of the Patent Office. When pressed by Justice Kennedy for an example of a patentable business process, he said "a process for additional security [in] point-of-sale credit card transactions using [a] particular encryption technology ... might well be patent eligible."[5] Because the pending claims use a particular type of technology (tokenization, as opposed to encryption) in order to provide security for credit card and other financial transactions, the Applicants respectfully submit that the pending claims are directed to a concept that all three of the three parties at oral argument in *Alice* would have agreed is patent eligible.

B. The pending claims are not "an unpatentable mental process" wherein each and every method step "can be performed in the human mind, or by a human using a pen and paper" as the court held in *CyberSource*.

In *CyberSource*, independent Claim 3 recited just three method steps:

> a) obtaining information about other transactions that have utilized an Internet address [*e.g.*, an IP address or email address] that is identified with the credit card transaction;
> b) constructing a map of credit card numbers based upon the other transactions and;
> c) utilizing the map of credit card numbers to determine if the credit card transaction is valid.

In the pending Office Action, the Examiner cites *CyberSource* and argues that "obtaining and comparing intangible data is an abstract idea of itself."[6] Looking at the opinion in *CyberSource*, however, the Federal Circuit does <u>not</u> hold that all inventions that obtain and compare intangible data are directed to abstract ideas under § 101.[7] Instead, after reviewing Claim 3 in detail, the court held it was unpatentable under § 101 because a human could perform

[5] Oral Argument, Alice, (No. 13-298), https://www.supremecourt.gov/oral_arguments/argument_transcripts/13-298_869d.pdf, at page 50.
[6] Pending Office Action, Page 3
[7] Since all software involves obtaining and comparing intangible data, such a holding would contradict the Supreme Court opinion in *Alice*, 134 S.Ct. at 2358-59, that "There is no dispute … that many computer-implemented claims are formally addressed to patent-eligible subject matter."

each and every one of the claimed method steps by simply looking at a list of credit card transactions and recognizing that transactions with different billing address were all originating from the same IP address:

> It is clear that unpatentable mental processes are the subject matter of claim 3. All of claim 3's method steps can be performed in the human mind, or by a human using a pen and paper. Claim 3 does not limit its scope to any particular fraud detection algorithm, and no algorithms are disclosed in the '154 patent's specification. Rather, the broad scope of claim 3 extends to essentially any method of detecting credit card fraud based on information relating past transactions to a particular "Internet address," even methods that can be performed in the human mind.
>
> First, **step (a)** – which requires "obtaining information about other transactions that have utilized an Internet address that is identified with the credit card transaction" – **can be performed by a human who simply reads records of Internet credit card transactions from a preexisting database.** While the '154 patent's specification discusses referencing "a database of Internet addresses," CyberSource concedes that claim 3 does not cover the initial creation of the database. Moreover, as discussed above, even if some physical steps are required to obtain information from the database (e.g., entering a query via a keyboard, clicking a mouse), such data-gathering steps cannot alone confer patentability.
>
> Second, **a person may "construct[] a map of credit card numbers" as required by step (b) by writing down a list of credit card transactions made from a particular IP address.** There is no language in claim 3 or in the "154 patent's specification that requires the constructed "map" to consist of anything more than a list of a few credit card transactions. This is readily apparent from the appellant's brief, in which **CyberSource provides a sample "map" that merely consists of four listed credit card transactions denoted by their dates, times, cardholder names, card numbers, IP addresses, transaction amounts, and shipping addresses.**
>
> Finally, **step (c)** – which requires "utilizing the map of credit card numbers to determine if the credit card transaction is valid" – **is so broadly worded that it encompasses literally any method for detecting fraud based on the gathered transaction and Internet address data.** This necessarily includes even logical reasoning that can be performed entirely in the human mind. For example, **a person could literally infringe step (c) by identifying a likely instance of fraud based on the simple observation that numerous transactions using different credit cards, having different user names and billing addresses, all originated from the same IP address. Indeed, Cyber-Source's CEO admitted that, before CyberSource created a computer implemented fraud detection system, "[w]e could see just by looking that more than half of our orders were fraudulent."**
>
> Thus, claim 3's steps can all be performed in the human mind. Such a method that can be performed by human thought alone is merely an abstract idea and is not patent-eligible under § 101. Methods which can be performed entirely in the human mind are

> unpatentable not because there is anything wrong with claiming mental method steps as part of a process containing non-mental steps, but rather because computational methods which can be performed entirely in the human mind are the types of methods that embody the "basic tools of scientific and technological work" that are free to all men and reserved exclusively to none.[8]

Unlike the claims at issue in *CyberSource*, the pending claims are not directed to "mental processes" that can be performed entirely "in the human mind, or by a human using a pen and paper." As an initial matter, the claims recite "processing a payment … by electronically generating a payment transaction instruction […,] electronically transmitting said payment transaction instruction to a payment processing system […, and] causing said payment processing system to transmit the payment instruction and the payer's financial account information to a financial payment processor". The Applicants respectfully submit that a human cannot electronically process a payment as recited in the claims.

Additionally, in order to process that payment as recited in the claims, the claims require a first computing system to interact with a second computer system by:

- "creating a payer account record …and storing in said payer account record electronic enrollment data received via the Internet";
- "transmitting an electronic instruction to [the] second computing system to obtain financial account information from [a] payer … 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";
- "receiving an electronic data token … representing financial account information of the payer obtained from the payer by said second computing system via said defined communications link without providing said token to said payer;"
- "electronically storing said token in said first computing system in association with said electronic enrollment data for the payer, without said first computing system receiving or storing said financial account information".

Unlike the claims at issue in *CyberSource*, which a human could infringe by simply looking at a list of credit card transactions and recognizing that one of the transactions appears fraudulent, the pending claims cannot be performed entirely "in the human mind, or by a human using a pen and paper."

[8] *CyberSource*, 654 F.3d at 1372-73 (emphasis added; internal citations and footnote omitted)

Because the pending claims are easily distinguishable from the claims at issue in *CyberSource*, the Applicants respectfully submit that the pending claims are directed to patentable subject matter under § 101.

C. Additionally, using the standard set forth by the court in *CyberSource*, the pending claims are patentable under § 101 because they require "a special purpose computer".

The court in *CyberSource* held that "the plain language of Claim 3 does not require the method to be performed by a particular machine, or even a machine at all."[9] By contrast, as a general rule (referred to by the court as "the *Alappat* rule"), the court held that claims are patentable under § 101 if they recite "programming a general purpose computer to perform an algorithm[,] … because a general purpose computer in effect becomes a special purpose computer once it is programmed to perform particular functions pursuant to instructions from program software."[10]

Under the standard used by the court in *CyberSource*, the "first computing system" required by the claims is a "special purpose computer" because it is programmed to allow merchants to process transactions without having access to the underlying financial information by creating and storing a payer account record that includes electronic enrollment data received via the Internet, transmitting an electronic instruction (identifying a payer and defining a communication link) to a second computing system to obtain financial account information directly from the payer via the communications link, receiving and storing an electronic data token from the second computing system representing the financial account information of the payer, and electronically processing the payment using the electronic data token.

Therefore, even using the patentability standard set forth in the opinion relied upon by the Patent Office in the pending Office Action, the pending claims are directed to patentable subject matter under § 101.

[9] *Id.* at 1370
[10] *Id.* at 1375

V. Conclusion

In view of the foregoing discussion, the Applicants respectfully request reconsideration and withdrawal of the pending rejections.

Please charge any shortage of fees or credit any overpayment thereof to BLANK ROME LLP, Deposit Account No. 23-2185 (124452.00114). In the event that a petition for an extension of time does not accompany the present Amendment or does not suffice to render the present Amendment timely, the Applicants hereby petition under 37 C.F.R. §1.136(a) for an extension of time for as many months as are required to render the present Amendment timely. Any fee due is authorized above.

Respectfully submitted,

Date: September 26, 2016

/Michael C. Greenbaum/
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Attorney for Applicants

Electronic Acknowledgement Receipt

EFS ID:	27037090
Application Number:	13679545
International Application Number:	
Confirmation Number:	5053
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/leatrice sims
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00114
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Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		Amendment-as-filed.pdf	255217 1c1cc7266e389ed4a17c7b82aa9bd0c7cc6632ab	yes	16

	Multipart Description/PDF files in .zip description		
	Document Description	**Start**	**End**
	Amendment/Req. Reconsideration-After Non-Final Reject	1	1
	Claims	2	9
	Applicant Arguments/Remarks Made in an Amendment	10	16
Warnings:			
Information:			
	Total Files Size (in bytes):	255217	

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

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

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

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

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/679,545	11/16/2012	Robert Evan Pollin	124452.00114	5053

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06/24/2016	ELECTRONIC

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

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

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

Belay@blankrome.com
WashingtonDocketing@blankrome.com

Office Action Summary	Application No. 13/679,545	Applicant(s) POLLIN ET AL.	
	Examiner MARTIN GOTTSCHALK	Art Unit 3693	AIA (First Inventor to File) Status No

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

Period for Reply

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

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

Status

1)☒ Responsive to communication(s) filed on *08/10/2015*.

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

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

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

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

Disposition of Claims

5)☒ Claim(s) *1-6 and 11-30* is/are pending in the application.

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

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-6 and 11-30* is/are rejected.

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

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

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

Application Papers

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

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

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

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

Priority under 35 U.S.C. § 119

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

Certified copies:

a)☐ All b)☐ Some * c)☐ None of the:

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

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

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

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

Attachment(s)

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

2) ☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date *2/22/2016*.

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

4) ☐ Other: _____.

DETAILED ACTION

Notice to Applicant

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

2. Claims 1-6 and 11-30 have been examined. Claims 7-10 are cancelled.

Continued Examination Under 37 CFR 1.114

3. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 08/10/2015 has been entered.

Claim Rejections - 35 USC § 101

4. 35 U.S.C. 101 reads as follows:

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

5. Claims 1-6 and 11-30 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter because the claims as a whole,

considering all claim elements both individually and in combination, do not amount to significantly more than an abstract idea.

The claims are directed to the abstract idea of authenticating a payer and authorizing a payment without allowing the payee direct access to financial account information of the payer. This is done by using third-parties to separate identity and account information such that requests and authorizations for payments are made through the third parties. This is considered to be abstract because it is an idea standing alone such as a plan or scheme. The claims are similar to obtaining and comparing intangible data (*Cybersource*), a concept the courts have found to be abstract because it is an idea of itself. The claims are also similar to the concept of mitigating settlement risk, which the court in the *Alice* decision determined was an abstract idea because it was a fundamental economic practice.

The steps of exemplary claim 1 recite limitations which implement the abstract idea. Steps a-d recite generating and storing intangible data (e.g. a token). Step e recites comparing the intangible data to authorize a payment.

The claim recites certain additional elements pertaining to technology such as an electronic system; first and second computing systems; the Internet; a communications link; an electronic data token; and a payment processing system. These elements refer to generic software and hardware structures, knowledge of which would have been

prevalent and readily available to those in the related industry. They are recited at a high-level to perform conventional functions such as storing, receiving, and transmitting information. When considered individually, these elements do not add significantly more to the abstract idea. When considered as a whole, they merely reflect performance of the idea of itself in a particular technological environment such as the Internet, which is not considered to be significantly more than the abstract idea. Consideration of the dependent claims fails to remedy the situation. Therefore claims 1-6 and 11-30 are rejected under 35 U.S.C. 101 as being directed to non-statutory subject matter.

Response to arguments under 35 U.S.C. 101

A. On pages 13-15 of the current response, Applicant generally argues that the claims are not directed to the abstract idea described in the last office action, because, for instance, they recite, "…particular structure, sequence, and methods of accomplishing a broad goal…" Applicant further discusses the ideas felt to characterize the invention such as separating the enrollment process into two phases and using two different communication channels.

In response, the Examiner directs Applicant to the rejection above, which provides certain details addressing Applicant concerns. As an aside, the Examiner considers many of Applicant's remarks here to only further underscore the point that the invention is primarily directed to an abstract idea of itself. For instance, it appears Applicant is

arguing that the essence of the invention is that it solves a problem by manipulating or separating information flow, which indeed appears to be an abstract idea. The purported specificity of steps and structure only appear to be vehicles by which the abstract concept is technologically implemented.

B. On page 13, Applicant appears to argue that the claims do not attempt to monopolize the abstract idea, and thus should be considered to be patent-eligible.

In response, Applicant must realize that degree of monopolization is not the standard by which eligibility is determined, but rather it is the two step *Mayo/Alice* analysis, as applied above.

Claim Rejections - 35 USC § 112

6. The following is a quotation of 35 U.S.C. 112(b):
(b) CONCLUSION.—The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the inventor or a joint inventor regards as the invention.

The following is a quotation of 35 U.S.C. 112 (pre-AIA), second paragraph:
The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

The rejection under this section are HEREBY WITHDRAWN in view of Applicant's acknowledgement of the Examiner's understanding of the term "contemporaneously."

Prior Art Rejections

7. The prior art rejections are HEREBY WITHDRAWN in view of Applicant's arguments.

Conclusion

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARTIN GOTTSCHALK whose telephone number is (571)272-7030. The examiner can normally be reached on Mon - Fri 10:00 - 6:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Shahid R. 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. G./

Examiner, Art Unit 3693

/KENNETH BARTLEY/
Primary Examiner, Art Unit 3693

PTO/SB/08a (07-09)
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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 2

Complete if Known	
Application Number	13/679,545-Conf. #5053
Filing Date	November 16, 2012
First Named Inventor	Robert E. POLLIN
Art Unit	3693
Examiner Name	M. A. Gottschalk
Attorney Docket Number	124452.00114

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Document Number Number-Kind Code[2] *(if known)*	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A*	US-2009/0132351-A1	05-21-2009	Gibson	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Foreign Patent Document Country Code[3]-Number[4]-Kind Code[5] *(if known)*	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]

Examiner Signature	/Martin Gottschalk/ (06/13/2016)	Date Considered	

*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. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. [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.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /MG/

PTO/SB/08b (07-09)
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	2	of	2

Complete if Known	
Application Number	13/679,545-Conf. #5053
Filing Date	November 16, 2012
First Named Inventor	Robert E. POLLIN
Art Unit	3693
Examiner Name	M. A. Gottschalk
Attorney Docket Number	124452.00114

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 Gottschalk/ (06/20/2016)	Date Considered	

*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.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /MG/

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13679545	POLLIN ET AL.
	Examiner	Art Unit
	MARTIN GOTTSCHALK	3693

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

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

CLAIM		DATE								
Final	Original	05/20/2013	11/18/2013	04/06/2014	09/30/2014	05/03/2015	06/13/2016			
	1	÷	✓	✓	✓	✓	✓			
	2	÷	✓	✓	✓	✓	✓			
	3	÷	✓	✓	✓	✓	✓			
	4	÷	✓	✓	✓	✓	✓			
	5	÷	✓	✓	✓	✓	✓			
	6	÷	✓	✓	✓	✓	✓			
	7	÷	N	-	-	-	-			
	8	÷	N	-	-	-	-			
	9	÷	N	-	-	-	-			
	10	÷	N	-	-	-	-			
	11			✓	✓	✓	✓			
	12			✓	✓	✓	✓			
	13			✓	✓	✓	✓			
	14			✓	✓	✓	✓			
	15			✓	✓	✓	✓			
	16			✓	✓	✓	✓			
	17			✓	✓	✓	✓			
	18			✓	✓	✓	✓			
	19			✓	✓	✓	✓			
	20			✓	✓	✓	✓			
	21			✓	✓	✓	✓			
	22			✓	✓	✓	✓			
	23				✓	✓	✓			
	24				✓	✓	✓			
	25				✓	✓	✓			
	26				✓	✓	✓			
	27				✓	✓	✓			
	28				✓	✓	✓			
	29				✓	✓	✓			
	30				✓	✓	✓			

PTO/SB/08a (07-09)
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	A*	US-2009/0132351-A1	05-21-2009	Gibson	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Foreign Patent Document Country Code[3]-Number[4]-Kind Code[5] *(if known)*	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]

Examiner Signature		Date Considered	

*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. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. [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.

PTO/SB/08b (07-09)
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Application Number	13/679,545-Conf. #5053
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First Named Inventor	Robert E. POLLIN
Art Unit	3693
Examiner Name	M. A. Gottschalk
Attorney Docket Number	124452.00114

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		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 Acknowledgement Receipt

EFS ID:	24983317
Application Number:	13679545
International Application Number:	
Confirmation Number:	5053
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/Keyla Clements
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00114
Receipt Date:	22-FEB-2016
Filing Date:	16-NOV-2012
Time Stamp:	16:24:17
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		12445200114IDS.pdf	240214 107fbc4a0bde95cdcbee0528e175c616564a2cd4	yes	4

	Multipart Description/PDF files in .zip description		
	Document Description	**Start**	**End**
	Transmittal Letter	1	2
	Information Disclosure Statement (IDS) Form (SB08)	3	4
Warnings:			
Information:			
	Total Files Size (in bytes):	240214	

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.

Docket No.: 124452.00114
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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

Application No.: 13/679,545 Confirmation No.: 5053

Filed: November 16, 2012 Art Unit: 3693

For: SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS Examiner: M. A. Gottschalk

INFORMATION DISCLOSURE STATEMENT (IDS)

MS RCE
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 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 this 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 after the filing of a Request for Continued Examination under 37 C.F.R. § 1.114 (37 C.F.R. § 1.97(b)(4)).

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

In accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 C.F.R. § 1.56(a) exists. 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 any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

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.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 23-2185, under Order No. 124452.00114.

Dated: February 22, 2016

Respectfully submitted,

Electronic Signature: /Michael C. Greenbaum/
Michael C. Greenbaum
Registration No.: 28,419
BLANK ROME LLP
Correspondence Customer Number: 64574
Attorney for Applicant

UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner for Patents
United States Patent and Trademark Office
P.O. Box 1450
Alexandria, VA 22313-1450
www.uspto.gov

MAILED
AUG 14 2015
OFFICE OF PETITIONS

BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON DC 20037

Doc Code: TRACK1.DENY

Decision Dismissing Request for Prioritized Examination (After RCE)	Application No.: 13/679,545

1. THE REQUEST FILED August 10, 2015 IS **DISMISSED** BECAUSE:

A. ☒ Request:
- i. ☐ The request was not filed with or after an RCE.
- ii. ☐ The request was filed with or after an RCE, but the RCE was improper.
- iii. ☐ The request was not filed prior to the mailing of a first Office action after the RCE.
- iv. ☐ The application is a utility application, and the request was not filed by EFS-Web.
- v. ☒ A request for prioritized examination after an RCE was previously granted in this application.

B. ☐ Application:
- i. ☐ The application is neither a utility application nor a plant application filed under 35 U.S.C. 111(a) or that entered the national stage under 35 U.S.C. 371, but rather is a _____, which is excluded from the prioritized examination program.

C. ☐ Fees:

One or more of the following fees have not been filed in the application:
- i. ☐ Publication fee, as set forth in 37 CFR 1.18(d).
- ii. ☐ Prioritized examination processing fee, as set forth in 37 CFR 1.17(i).
- iii. ☐ Prioritized examination fee, as set forth in 37 CFR 1.17(c).
- iv. ☐ Excess independent claim fee, due because the number of independent claims exceeds three, as set forth in 37 CFR 1.16(h).
- v. ☐ Excess claim fee, due because the number of claims exceeds twenty, as set forth in 37 CFR 1.16(i).

D. ☐ Claims:

The application contains or has been amended to contain:
- i. ☐ More than four independent claims.
- ii. ☐ More than thirty total claims.
- iii. ☐ One or more multiple dependent claims.

E. ☐ The Prioritized Examination program has exceeded its limit of 10,000 requests for the current fiscal year.

F. ☐ Other: _____

2. CONCLUSION

The application will not undergo prioritized examination. Any further request for prioritized examination will be evaluated for compliance with the above requirements as of the date of its submission.

Telephone inquiries with regard to this decision should be directed to Brian W. Brown at 571-272-5338.

/Brian W. Brown/
[*Signature*]

Petitions Examiner, Office of Petitions
(Title)

Doc Code: TRACK1.REQ
Document Description: TrackOne Request

PTO/AIA/424 (04-14)

CERTIFICATION AND REQUEST FOR PRIORITIZED EXAMINATION UNDER 37 CFR 1.102(e) (Page 1 of 1)

First Named Inventor:	Robert E. POLLIN	Nonprovisional Application Number (if known):	13/679,545-Conf. #5053
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS		

APPLICANT HEREBY CERTIFIES THE FOLLOWING AND REQUESTS PRIORITIZED EXAMINATION FOR THE ABOVE-IDENTIFIED APPLICATION.

1. The processing fee set forth in 37 CFR 1.17(i)(1) and the prioritized examination fee set forth in 37 CFR 1.17(c) have been filed with the request. The publication fee requirement is met because that fee, set forth in 37 CFR 1.18(d), is currently $0. The basic filing fee, search fee, and examination fee are filed with the request or have been already been paid. I understand that any required excess claims fees or application size fee must be paid for the application.
2. I understand that the application may not contain, or be amended to contain, more than four independent claims, more than thirty total claims, or any multiple dependent claims, and that any request for an extension of time will cause an outstanding Track I request to be dismissed.
3. The applicable box is checked below:

I. [ ] **Original Application (Track One) - Prioritized Examination under § 1.102(e)(1)**

i. (a) The application is an original nonprovisional utility application filed under 35 U.S.C. 111(a). This certification and request is being filed with the utility application via EFS-Web.

---OR---

(b) The application is an original nonprovisional plant application filed under 35 U.S.C. 111(a). This certification and request is being filed with the plant application in paper.

ii. An executed inventor's oath or declaration under 37 CFR 1.63 or 37 CFR 1.64 for each inventor, **or** the application data sheet meeting the conditions specified in 37 CFR 1.53(f)(3)(i) is filed with the application.

II. [x] **Request for Continued Examination - Prioritized Examination under § 1.102(e)(2)**

i. A request for continued examination has been filed with, or prior to, this form.
ii. If the application is a utility application, this certification and request is being filed via EFS-Web.
iii. The application is an original nonprovisional utility application filed under 35 U.S.C. 111(a), or is a national stage entry under 35 U.S.C. 371.
iv. This certification and request is being filed prior to the mailing of a first Office action responsive to the request for continued examination.
v. No prior request for continued examination has been granted prioritized examination status under 37 CFR 1.102(e)(2).

Signature	/Michael C. Greenbaum/	Date	August 10, 2015
Name (Print/Typed)	Michael C. Greenbaum	Practitioner Registration Number	28,419

*Note: This form must be signed in accordance with 37 CFR 1.33. See 37 CFR 1.4(d) for signature requirements and certifications. Submit multiple forms if more than one signature is required.**

[ ] *Total of 1 forms are submitted

PTO/SB/30EFS (07-14)
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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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

Application Number	13679545	Filing Date	2012-11-16	Docket Number (if applicable)	124452.00114	Art Unit	3693
First Named Inventor	Robert E. POLLIN			Examiner Name	M. A. Gottschalk		

This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application.
Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, to any international application that does not comply with the requirements of 35 U.S.C. 371, or to any design application. The Instruction Sheet for this form is located at WWW.USPTO.GOV.

SUBMISSION REQUIRED UNDER 37 CFR 1.114

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

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

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

☒ Enclosed

- ☒ Amendment/Reply
- ☐ Information Disclosure Statement (IDS)
- ☐ Affidavit(s)/ Declaration(s)
- ☒ Other Certification and Request For Prioritized Examination

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 23-2185

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED

☒ Patent Practitioner Signature

☐ Applicant Signature

PTO/SB/30EFS (07-14)
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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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Signature of Registered U.S. Patent Practitioner			
Signature	/Michael C. Greenbaum/	Date (YYYY-MM-DD)	2015-08-10
Name	Michael C. Greenbaum	Registration Number	28419

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.

AMENDMENT TRANSMITTAL LETTER

Docket No. 124617.00346			
Application No. 13/497,171-Conf. #1014	Filing Date April 16, 2012	Examiner B. Craigo	Art Unit 1673

Applicant(s): Kevin J. EDGAR et al.

Invention: ESTERS OF CELLULOSIC MATERIALS AND DIACIDS AND METHOD OF MAKING THEREOF

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED					
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	20	- 20 =	0	x	
Independent Claims	4	- 4 =	0	x	
Multiple Dependent Claims (check if applicable)	☐				
Other fee (please specify): Extension for response within first month					
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:					

☐ Large Entity ☒ Small Entity

☒ No additional fee is required for this amendment.

☒ Please charge Deposit Account No. 23-2185 in the amount of $ _____ .

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

☐ Payment by credit card. Form PTO-2038 is attached.

☒ The Director is hereby authorized to charge and credit Deposit Account No. 23-2185 as described below. A duplicate copy of this sheet is enclosed.

☒ Credit any overpayment.

☒ Charge any additional filing or application processing fees required under 37 C.F.R. § 1.16 and 1.17.

/Michael C. Greenbaum/ Dated: August 10, 2015

Michael C. Greenbaum
Attorney/Agent Reg. No.: 28,419

BLANK ROME LLP
600 New Hampshire Ave., NW
Washington, DC 20037
(202) 772-5800

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF	:	
	:	
POLLIN et al.	:	
	:	Examiner: Martin GOTTSCHALK
Serial No.: 13/679,545	:	
	:	
Filed: November 16, 2012	:	Group Art Unit: 3693
	:	
For: SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS	:	Docket No.: 124452.0114
	:	

AMENDMENT

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

Sir:

In response to the Final Office Action in the above-identified application dated May 8, 2015 please amend the application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 12 of this paper.

AMENDMENTS TO THE CLAIMS:

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

Please amend the claims as follows:

1. (Currently Amended) A method for enrolling a payer in an electronic system and subsequently making a payment to a payee, comprising the steps of:

a. creating a payer account record in a first computing system operated for the benefit of the payee, and storing in said payer account record electronic enrollment data received via the Internet for a payer that wishes to provide the payee with payment information to be used in a payment from said payer to said payee;

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. receiving an electronic data token from said second computing system subsequent to the transmission of said instruction, said token representing financial account information of the payer obtained from the payer by said second computing system via said defined communications link without providing said token to said payer;

d. electronically storing said token in said first computing system in association with said electronic enrollment data for the payer, without said first computing system receiving or storing said financial account information; and

e. subsequent to steps (a) through (d), processing a payment to said payee by electronically generating a payment transaction instruction, including a representation of the token, and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information in said second computing system corresponding to said token, causing said payment processing system to transmit the payment instruction and the payer's financial account information to a financial payment processor without the first computing system having access to the payer's financial account information represented by said token.

2. (Previously Presented) The method of claim 1 wherein said communication link instruction comprises a telephone number to enable an automated communication to the payer to obtain the financial account information.

3. (Previously Presented) 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. (Previously Presented) 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. (Previously Presented) 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. (Previously Presented) The method of claim 5 wherein said contact information comprises one of an email address and 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.

Claims 7-10: Cancelled without prejudice or disclaimer.

11. (Currently Amended) A method for enrolling a payer in an electronic system and making a payment to a payee, comprising the steps of:

a. creating a payer account record in a first computing system operated for the benefit of the payee, and storing in said payer account record electronic enrollment data received via the Internet, identifying a payer that wishes to provide the payee with payment information for a payment from said payer to said payee;

b. contemporaneously with step (a), generating 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 communicate directly with said payer to obtain said financial account information without exposing the first computing system to said financial account information;

c. transmitting said instruction to said second computing system;

d. receiving an electronic data token from said second computing system subsequent to the transmission of said instruction and in response thereto, said token representing financial account information of the payer obtained by the second computing system from the payer without providing said token to said payer;

e. electronically storing said token in association with said electronic enrollment data for the payer in said first computing system, such that said financial account information is not available in said first computing system of the payee;

f. obtaining an authorization from said payer for a payment to said payee; and

g. subsequent to steps (a) through (f), processing said authorized payment to said payee by electronically generating a payment transaction instruction using said stored token associated with said payer, and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information stored in said second computing system and corresponding to said token, causing said payment processing system to transmit the payment instruction and the payer's financial account information to a financial payment processor without disclosure of the payer's financial account information represented by said token to said first computing system.

12. (Previously Presented) The method of claim 11 wherein said communication link instruction comprises a telephone number to enable an automated communication to the payer to obtain the financial account information.

13. (Previously Presented) The method of claim 11 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.

14. (Previously Presented) The method of claim 11 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.

15. (Previously Presented) The method of claim 11 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.

16. (Previously Presented) The method of claim 15 wherein said contact information comprises one of an email address and 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.

17. (Previously Presented) A method for facilitating secure payments to a merchant, comprising the steps of:

a. providing an intermediary enrollment computing system having an interface for receiving financial account information from financial account holders and an Internet data transmission channel to a merchant computing system operated by or for the benefit of the merchant, and to a financial payment processor;

b. electronically receiving in said enrollment computing system, from the merchant computing system via said Internet channel, an instruction from the merchant computing system specifying a communications link for communicating with a specific consumer who is identified to the merchant by at least one data element in the instruction and wishes to register a financial account to make payments to the merchant;

c. using said enrollment computing system, obtaining financial account information from the consumer via the communications link specified by the merchant computing system, and storing said financial account information;

d. using said enrollment computing system, generating an electronic token representing said financial account information, and storing said token in a digital record with

said financial account information for later use in processing payments, without providing said token to the consumer or to the financial payment processor;

e. electronically transmitting said token from the enrollment computing system to the merchant computing system as a representation of the financial account information obtained in response to the instruction received from the merchant computing system, without providing said financial account information to the merchant computing system; and

f. subsequent to steps (a) through (e), receiving at said enrollment computing system an electronic authorization including said token from the merchant or its authorized agent and in response, translating said token into the financial account information corresponding to said token and electronically transmitting a payment instruction and said financial account information to the financial payment processor;

whereby the authorized payment is processed without disclosing the financial account information to said merchant computing system and without said payer transmitting a token or other authorization to said enrollment computing system or financial payment processor.

18. (Previously Presented) The method of claim 17 wherein said communication link instruction comprises a telephone number to enable an automated communication to the consumer to obtain the financial account information.

19. (Previously Presented) The method of claim 17 wherein said communication link instruction comprises transferring an existing telephone call with the consumer to an automated telephone response system that automatically receives the financial account information.

20. (Previously Presented) The method of claim 17 wherein said communication link instruction is a secure Internet link to the enrollment computing system, and said communication link instruction is transmitted to a device being used by the consumer to enter identification data

to cause said device to access the enrollment computing system for entry of financial account information.

21. (Previously Presented) The method of claim 17 wherein said communication link instruction comprises contact information for the consumer to enable the enrollment computing system to transmit connection instructions to the consumer for communicating the financial account information to the enrollment computing system.

22. (Previously Presented) The method of claim 21 wherein said contact information comprises one of an email address and a ~~mobile~~ telephone number whereby the enrollment computing system sends a link for a secure data entry connection to the consumer via one of email and text.

23. (Previously Presented) The method of claim 1 wherein the payer provides information to the second computing system via a payer device, and said first computing system provides an instruction to at least one of the second computing system and said payer device to define a communications session between the payer device and the second computing system for receiving said financial account information.

24. (Previously Presented) The method of claim 1 wherein the financial account information is used by the second computing system only for the benefit of a single payee merchant and its sub-merchants.

25. (Previously Presented) The method of claim 11 wherein the payer provides information to the second computing system via a payer device, and said first computing system provides an instruction to at least one of the second computing system and said payer device to define a communications session between the payer device and the second computing system for receiving said financial account information.

26. (Previously Presented) The method of claim 11 wherein the financial account information is used by the second computing system only for the benefit of a single payee merchant and its sub-merchants.

27. (Previously Presented) The method of claim 17 wherein the payer provides information to the enrollment computing system via a payer device, and said enrollment computing system receives an instruction from the merchant computing system defining a communications session between the payer device and the enrollment computing system for receiving said financial account information.

28. (Previously Presented) The method of claim 17 wherein the financial account information is obtained and stored by the enrollment computing system only for the benefit of a single payee merchant and its sub-merchants.

29. (Currently Amended) A method for facilitating secure payments to a merchant, comprising the steps of:

a. creating a payer account record in a merchant computing system operated for the benefit of the merchant, and storing in said payer account record electronic enrollment data received via the Internet identifying a payer that wishes to provide the merchant with payment information;

b. contemporaneously with step (a), transmitting ~~via the Internet~~ to a payment information receiving system an electronic instruction 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 payment information receiving system to communicate with a device operated by said payer to obtain said financial account information;

c. receiving in the merchant computing system an electronic token from said payment information receiving system, subsequent to the transmission of said instruction and in response thereto, said token representing financial account information of the payer obtained by the payment information receiving system from the payer without providing said token to said payer or to a financial payment processor;

d. electronically storing said token in association with said electronic enrollment data for the payer, such that the token is available to the merchant computing system but the merchant computing system is not exposed to the financial account information represented by the token;

e. obtaining an authorization from said payer for a payment to the merchant; and

f. subsequent to steps (a) through (e), processing said authorized payment to said merchant by electronically generating a payment transaction instruction using said stored token associated with said payer, and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information stored in said payment information receiving system and corresponding to said token, causing said payment processing system to transmit the payment instruction and the payer's financial account information to a financial payment processor whereby said payment is authorized and processed without disclosure of the payer's financial account information represented by said token to said merchant computing system.

30. (Previously Presented) The method of claim 29 wherein operating the merchant computing system for the benefit of the merchant comprises operating for the benefit of sub-merchants affiliated with the merchant.

REMARKS

I. Introduction

Applicants have carefully considered the Final Office Action mailed May 8, 2015. In light of the present Amendments and the following discussion, Applicants respectfully request favorable reconsideration of the present application.

II. Status of the Claims

Claims 1-6 and 11-30 are pending, with Claims 1, 11, 17 and 29 being independent. Claims 1 and 11 are amended herein to specify the use of the Internet for particular data transmission steps and claim 29 is amended to more clearly define the scope of the claimed invention.

III. Summary of the Office Action

The pending claims were rejected under 35 U.S.C. §101 as allegedly directed to an abstract idea that is not patentable subject matter.

The pending claims were also rejected under 35 U.S.C. §112 as indefinite.

Claims 1, 4-6, 11, 14-17, and 20-22 were rejected under 35 U.S.C. §103(a) as obvious based on the combination of Publication No. 2012/0259782 ("Hammad") and Publication 2012/0030066 ("Stringfellow").

Claims 2, 3, 12, 13, 18 and 19 were rejected under 35 U.S.C. §103 based on the combination of Hammad, Stringfellow, and Publication No. 2011/0184853 ("Mark").

No prior art rejections were applied to claims 23-30, including in particular independent claim 29; thus, these claims are presumed to be allowable upon overcoming the rejections under 35 U.S.C. 101 and 112.

IV. Response to Rejections

a. Response to Rejections under 35 U.S.C. §101

Applicant notes initially that the basis given for the rejection in the Office Action does not fully address applicants' application of the cited DDR Holdings case. Applicants believe the framework provided in that case, and in the current examination guidelines, dictates an outcome that is favorable to applicants.

In concluding that the claimed invention is not patentable subject matter, the Official Action provides no specific analysis of the claim language, and makes only general assertions that the claims do not recite significantly more than an abstract idea. In particular, for purposes of its analysis the Official Action defines an alleged "abstract idea" of *"enrolling a payer in a payment system and enabling the making of a payment without allowing non-payers (e.g. vendors) to have access to the payer's account information."*

The assertion that the claimed invention is merely an effort to patent this alleged "abstract idea" is respectfully traversed. Upon inspection it is clear that the pending claims recite a particular structure, sequence, and method of accomplishing, among other results, a broad goal of restricting access to account information. The pending claims do not attempt to monopolize the broad idea defined by the Office and set forth in italics above.

Instead, the specific elements of the pending claims go well beyond this allegedly "abstract idea." The claimed process includes a specific multi-server enrollment sequence where one computer system instructs another system to obtain information from the payer directly,

through a different communications channel. This approach uniquely separates the enrollment process into two phases, using two different communications channels which is believed to be a novel approach not previously employed in the relevant field.

The detailed claim language defines this two-stage enrollment process, such that some of the customer's enrollment information is stored in the merchant system but in specific claimed process steps, a second system makes contact with the customer over a second channel to obtain, for example, a credit card number that is then stored separately by the second system. The two systems may then interact to process transactions. The independent claims recite, for example, steps that correspond generally to the following once the enrollment process is initiated:

1. The merchant system electronically transmits to a separate payment information receiving system an instruction to obtain financial account information from the payer.

2. The instruction includes at least one data element indicating the payer and defines how the payment information receiving system should communicate with a particular device operated by the payer, to obtain the financial account information.

3. The payment information receiving system then contacts the payer via the specified communications channel, and obtains and stores the financial account information, which it holds for a future interaction with the merchant system when a payment is to be processed.

Again, these steps are very specific and recite a structure and division of functions that is new, unobvious, and goes well beyond any abstract idea.

The applicable case law and the current examination guidelines require that the Office give full weight to the entirety of the claim and to each of its recited elements and steps in determining whether the claim is directed merely to an abstract idea. In maintaining the rejection,

the Office Action dismisses applicants' previous identification of these specific claim elements, asserting that "these aspects are part of the abstract idea to which the claim is directed." However, it must be remembered that the Office Action asserted that the abstract idea at issue consists of *"enrolling a payer in a payment system and enabling the making of a payment without allowing non-payers (e.g. vendors) to have access to the payer's account information."* It is with regard to this asserted "abstract idea" that the claims must be weighed to determine whether they go beyond that idea.

Clearly, the alleged abstraction defined in the Office Action does not require or suggest a novel separation of the enrollment process into two parts as defined by these claim steps. Without question, these claimed elements are far more detailed than the "abstract idea" asserted in the Office Action. Thus, the analysis in the Official action does not support this rejection and reconsideration is appropriate.

b. Response to Rejections under 35 U.S.C. §112

Claims 1-6 and 11-30 were rejected as indefinite based on the recitation in the amended claims that step (b) occurs "contemporaneously with step (a)." The Office Action asserts that the meaning of this phrase is unclear. Applicant disagrees; this phrase has a clear and ordinary meaning. Basically, this claim language indicates that step (b) occurs at approximately the same time as step (a), exactly as suggested in the Office Action. Reconsideration is requested based on these remarks.

c. Response to Rejections under 35 U.S.C. §103(a)

Independent claims 1, 11, and 17 and certain dependent claims were rejected as obvious based on the combination of Hammad and Stringfellow. Applicants respectfully submit that the claimed invention is not obvious from this combination. Reconsideration is requested.

Claims 1 and 11 recite a method for enrolling a payer in an electronic system to facilitate making a payment to a payee. Electronic enrollment data that identifies a payer is stored in a first computing system operated by (or for the benefit of) the payee. Contemporaneously with obtaining the enrollment data, the first computing system generates and transmits an instruction to a second computing system, indicating the payer and a communications link to be used by the second computing system to obtain financial account information directly from the payer. The second computing system returns a token to the first computing system, representing financial account information obtained by the second computing system from the payer via the communications link specified by the first computing system.

In the claimed process, the payer does not receive the token, and the first computing system does not receive the financial account information. The first computing system stores the token in association with the enrollment data for the payer. Thereafter the payee may process payments from the payer without ever taking possession of the payer's financial account information, by transmitting the token to an intermediary payment processing system that has access to the financial account information represented by the token. The payment processing system then sends a payment instruction including the financial account information to a financial payment processor (for example, an acquirer for credit card transactions or ODFI for ACH transactions).

In contrast, the payment processes disclosed in Hammad and Stringfellow are initiated by a consumer, who stores financial account information with an acquirer to create what is essentially an electronic wallet that can be used to make payments to various merchants. Significantly, the consumer receives and carries electronic tokens that are later used to

authenticate the consumer when making purchases at various merchants. The pending claims, in contrast, recite that the consumer does not receive or have access to the token.

In addition, the claims (as amended) recite that the registration process initiated with the merchant and the transmission of an instruction to obtain payment method information occur contemporaneously. This approach and process structure is not disclosed or suggested by the Hammad and Stringfellow processes, taken alone or together. Thus, this combination does not make out a prima facie case of obviousness as to this feature, among others.

Applicants respectfully submit that no matter how hard one tries, the features of Hammad and Stringfellow simply cannot be mapped to the process steps of the pending claims in a manner such that they correspond to those steps and render obvious all of the specific steps of the claimed invention.

As another significant point, to make out a prima facie case of obviousness based on Hammad, the Office must demonstrate that it would have been obvious to modify Hammad to have the merchant control the enrollment process and initiate a second process for the storage of payment methods, as is recited in the pending claims. However, Hammad has the customer initiate and control the storage of payment information so as to perform its intended function of providing an electronic wallet that can be used at a wide range of merchants. Such a modification would make the Hammad system ineffective for this intended purpose. It is well-settled that a proposed modification of a prior art reference cannot support a rejection under 35 U.S.C. 103 if it would undermine the essential purpose of the base reference. Clearly, a person of ordinary skill would not be motivated to change the purpose and organization of Hammad in such a radical manner.

Independent claim 17, as amended, recites a similar method for facilitating secure payments to a merchant. An intermediary computing system receives financial account information from a consumer via a communications link in response to instructions from a merchant computing system specifying the link, and provides a token to the merchant representing the financial account information. The merchant can then process payments using the token by transmitting the token and a payment request to the intermediary computing system, which generates a payment order and transmits it to a financial payment processor. The consumer's financial account information remains with the intermediary computing system and is not provided to the merchant. Hammad and Stringfellow, whether taken alone or in combination, do not suggest this specific method of interaction between a merchant computing system and a separate intermediary financial account enrollment system.

The rejection of dependent claims 4-6, 14-17, and 20-22 (and the remarks in this rejection directed toward claims 23-28 and 30) based on the Hammad/Stringfellow combination is also respectfully traversed. These claims are believed to be independently patentable in view of the further limitations recited therein, and in any case are patentable in view of the patentability of the main claims on which they depend.

Applicants also respectfully traverse the rejection of dependent claims 2, 3, 12, 13, 18 and 19 under 35 U.S.C. 103. While the cited references do disclose automated telephone systems, the addition of the Mark reference to the Hammad-Stringfellow combination does not remedy the deficiencies of that combination, which (with or without Mark) still does not teach a person of ordinary skill in the art to obtain personal information via one system, then activate a second, independent system to obtain the financial account information. As recited in these

dependent claims, this occurs either by (1) initiating an automated call or (2) transferring an existing telephone enrollment call to a separate automated system.

The Official Action asserts that it would have been obvious to modify the Hammad system to include these features so that visually impaired persons can use the Hammad system. Applicants assert that the Office Action's proposed goal of providing better access for the visually impaired is speculative and would, on further analysis, actually motivate against the proposed modification. The Office Action asserts that applicants' analysis in this regard is speculative. However, this argument in the Office Action merely points out that it is not apparent whether persons of ordinary skill would be motivated in any way by the ideas proposed in the Office Action.

In the case of initiating an automated call as recited in claims 2, 12 and 18, the claimed process initiates the call through a second, separate system for the purpose of separately receiving and storing financial account information. Applicants submit that it is unreasonable to suppose that a person of ordinary skill, seeking to make things easy for a blind person, would choose to obtain all of the needed personal information from this person using a first system, typically a visual system and not a verbal system, and create a second, separate telephone system to receive and store the financial account information. A person of ordinary skill reviewing the cited references would understand that requiring impaired persons to engage over two separate communications channels would not result in any increased ease of use. Further, such a person would recognize that performing the enrollment process over two communication channels coming from different computing systems, and specifying only the second channel as a voice channel, makes only that part of the process fully accessible for the visually impaired. Thus, the

goal of optimizing a system for the visually impaired inherently teaches away from dividing the enrollment data receiving functions to use different channels as recited in the present claims.

In the case of claims 3, 13 and 19, Applicants agree that Mark discloses an automated telephone system, but respectfully disagree with the assertion that the Mark reference teaches the *transfer* of an existing voice call to an automated system for receipt of the financial account information. Applicants do not believe this feature can be found in the applied references, and traverse the rejection of claims 3, 13 and 19 on that basis.

Further, even if a reference were cited to disclose transferring an existing voice call to an automated system in the specific claimed context, Applicants submit that the proposed motivation, that of helping visually impaired people complete the enrollment process, at best provides no motivation for the claimed feature and more likely teaches away from it.

If there is an existing telephone call as recited in these claims (the caller is on the telephone providing vocal enrollment information to the first system), that telephone conversation *already* enables enrollment by the visually impaired. Providing a separate automated telephone system to receive the financial account information into a separate computing system, as claimed, and transferring the existing call to that system, would not in any way increase the ability of visually impaired people to enroll; they could give the last piece of information (financial account number) in an existing call without difficulty. Thus, concern for the visually impaired would not motivate a person of ordinary skill in the art to add the claimed second automated system for receipt and storage of financial account information over a separate communications channel.

The Office Action dismisses these points as "mere speculation" on the part of applicants. However, the Office Action does not address these specifically identified deficiencies in the

asserted motivation. Thus, the arguments in the Office Action do not define and support a prima facie case of obviousness as to these claims.

V. Conclusion

In view of the foregoing discussion and present amendments, Applicants request reconsideration of the pending rejections. If objections arise that can be overcome through a telephone communication, the Examiner is invited to contact applicants' associate counsel Evan Smith by email or by telephone at 703-615-3555.

Please charge any shortage of fees or credit any overpayment thereof to BLANK ROME LLP, Deposit Account No. 23-2185 (124452.00114). In the event that a petition for an extension of time does not accompany the present Amendment or does not suffice to render the present Amendment timely, the Applicants hereby petition under 37 C.F.R. §1.136(a) for an extension of time for as many months as are required to render the present Amendment timely. Any fee due is authorized above.

Respectfully submitted,

Date: August 10, 2015

/Michael C. Greenbaum/
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Attorney for Applicants

Electronic Patent Application Fee Transmittal

Application Number:	13679545
Filing Date:	16-Nov-2012
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan Pollin
Filer:	Michael C. Greenbaum/Cecelia Lipscomb
Attorney Docket Number:	124452.00114

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
Request for Prioritized Examination	2817	1	2000	2000
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Miscellaneous:				
RCE- 2nd and Subsequent Request	2820	1	850	850
		Total in USD ($)		**3580**

Electronic Acknowledgement Receipt

EFS ID:	23167178
Application Number:	13679545
International Application Number:	
Confirmation Number:	5053
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/Cecelia Lipscomb
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00114
Receipt Date:	10-AUG-2015
Filing Date:	16-NOV-2012
Time Stamp:	17:29:20
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		124452_00114_Amdmt_RCE_20150810.pdf	5503022 749f2d9c563009f8524874ff00949ffe4bb4bd1e	yes	26

	Multipart Description/PDF files in .zip description		
	Document Description	**Start**	**End**
	Transmittal Letter	1	1
	TrackOne Request	2	2
	Request for Continued Examination (RCE)	3	4
	Miscellaneous Incoming Letter	5	5
	Amendment Submitted/Entered with Filing of CPA/RCE	6	26

Warnings:					
Information:					
2	Fee Worksheet (SB06)	fee-info.pdf	39026 26747bde217f60799991e1971b6cf0a8e9943c48	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	5542048		

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

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

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

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

PTO/SB/17 (03-13)
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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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FEE TRANSMITTAL

[x] 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.	
TOTAL AMOUNT OF PAYMENT ($) 3,650.00	

Complete if known	
Application Number	13/679,545-Conf. #5053
Filing Date	November 16, 2012
First Named Inventor	Robert E. POLLIN
Examiner Name	M. A. Gottschalk
Art Unit	3693
Practitioner Docket No.	124452.00114

METHOD OF PAYMENT (check all that apply)

[ ] Check [x] 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**
[x] Charge any additional fee(s) or underpayment of fee(s) under 37 CFR 1.16 and 1.17
[x] 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-2038.

FEE CALCULATION

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

	FILING FEES			SEARCH FEES			EXAMINATION FEES			
Application Type	U ($)	S ($)	M ($)	U ($)	S ($)	M ($)	U ($)	S ($)	M ($)	Fees Paid ($)
Utility	280	140*	70	600	300	150	720	360	180	
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 ($)		Fee Paid ($)
27 - 27 or HP =		x	=	

HP = highest number of total claims paid for, if greater than 20.

Indep. Claims	Extra Claims	Fee ($)		Fee Paid ($)
4 - 6 or HP =		x	=	

HP = highest number of independent claims paid for, if greater than 3.

Multiple Dependent Claims	
Fee ($)	Fee Paid ($)

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 ($)	Fee Paid ($)
- 100 =		/50 = (round up to a whole number) x	=	

4. OTHER FEE(S)

	Fees Paid ($)
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): Certification & Req. for Prioritized Exam	$2,800
Request for Continued Examination	850

SUBMITTED BY

Signature	/Michael C. Greenbaum/	Registration No. (Attorney/Agent)	28,419	Telephone	(202) 772-5800
Name (Print/Type)	Michael C. Greenbaum			Date	August 10, 2015

PTO/SB/17 (03-13)
Approved for use through 01/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995 no persons are required to respond to a collection of information unless it displays a valid OMB control number

FEE TRANSMITTAL

	Complete if known
Application Number	13/679,545-Conf. #5053
Filing Date	November 16, 2012
First Named Inventor	Robert E. POLLIN
Examiner Name	M. A. Gottschalk
Art Unit	3693
Practitioner Docket No.	124452.00114

[X] 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.

TOTAL AMOUNT OF PAYMENT ($) 2,920

METHOD OF PAYMENT (check all that apply)

[ ] Check [X] 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**
[X] Charge any additional fee(s) or underpayment of fee(s) under 37 CFR 1.16 and 1.17
[X] 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-2038.

FEE CALCULATION

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

	FILING FEES			SEARCH FEES			EXAMINATION FEES			
Application Type	**U ($)**	**S ($)**	**M ($)**	**U ($)**	**S ($)**	**M ($)**	**U ($)**	**S ($)**	**M ($)**	**Fees Paid ($)**
Utility	280	140*	70	600	300	150	720	360	180	
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**	
27 - 27 or HP =		x	=	**Fee ($)**	**Fee Paid ($)**

HP = highest number of total claims paid for, if greater than 20.

Indep. Claims	**Extra Claims**	**Fee ($)**	**Fee Paid ($)**
4 - 6 or HP =		x	=

HP = highest number of independent claims paid for, if greater than 3.

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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 ($)**	**Fee Paid ($)**
- 100 =	/50 =	(round **up** to a whole number) x	=	

4. OTHER FEE(S)

	Fees Paid ($)
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): Certification & Req. for Prioritized Exam	$2,070
Request for Continued Examination	850

SUBMITTED BY

Signature	/Michael C. Greenbaum/	Registration No. (Attorney/Agent)	28,419	Telephone	(202) 772-5800
Name (Print/Type)	Michael C. Greenbaum			Date	August 10, 2015

Electronic Patent Application Fee Transmittal

Application Number:	13679545
Filing Date:	16-Nov-2012
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan Pollin
Filer:	Michael C. Greenbaum/Cecelia Lipscomb
Attorney Docket Number:	124452.00114

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
Request for Prioritized Examination	2817	1	2000	2000
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Miscellaneous:				
RCE- 2nd and Subsequent Request	2820	1	850	850
		Total in USD ($)		**2920**

Electronic Acknowledgement Receipt

EFS ID:	23168058
Application Number:	13679545
International Application Number:	
Confirmation Number:	5053
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/Cecelia Lipscomb
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00114
Receipt Date:	10-AUG-2015
Filing Date:	16-NOV-2012
Time Stamp:	18:11:09
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Fee Worksheet (SB06)	1244520114FeeTransmittal.pdf	359243 49edbfed8fff32246adb7ac4fa0e3ae76e6c3913	no	1

Warnings:	
Information:	

2	Fee Worksheet (SB06)	fee-info.pdf	34228 f387230637546e9e4ddce6b40538893b34cb3f0e	no	2

Warnings:	
Information:	
Total Files Size (in bytes):	393471

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

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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

PTO/SB/17 (03-13)
Approved for use through 01/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995 no persons are required to respond to a collection of information unless it displays a valid OMB control number

FEE TRANSMITTAL

Complete if known	
Application Number	13/679,545-Conf. #5053
Filing Date	November 16, 2012
First Named Inventor	Robert E. POLLIN
Examiner Name	M. A. Gottschalk
Art Unit	3693
Practitioner Docket No.	124452.00114

[x] 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.

TOTAL AMOUNT OF PAYMENT ($) 850.00

METHOD OF PAYMENT (check all that apply)

[ ] Check [x] 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**
[x] Charge any additional fee(s) or underpayment of fee(s) under 37 CFR 1.16 and 1.17
[x] 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-2038.

FEE CALCULATION

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

	FILING FEES			SEARCH FEES			EXAMINATION FEES			
Application Type	U ($)	S ($)	M ($)	U ($)	S ($)	M ($)	U ($)	S ($)	M ($)	Fees Paid ($)
Utility	280	140*	70	600	300	150	720	360	180	
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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 ($)	Multiple Dependent Claims Fee Paid ($)
27 - 27 or HP =	_____	x _____	= _____	_____	_____

HP = highest number of total claims paid for, if greater than 20.

Indep. Claims	Extra Claims	Fee ($)	Fee Paid ($)
4 - 6 or HP =	_____	x _____	= _____

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

4. OTHER FEE(S)

	Fees Paid ($)
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): Request for Continued Examination	850

SUBMITTED BY

Signature	/Michael C. Greenbaum/ MCG	Registration No. (Attorney/Agent)	28,419	Telephone	(202) 772-5800
Name (Print/Type)	Michael C. Greenbaum			Date	August 10, 2015

Electronic Patent Application Fee Transmittal

Application Number:	13679545
Filing Date:	16-Nov-2012
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan Pollin
Filer:	Michael C. Greenbaum/Cecelia Lipscomb
Attorney Docket Number:	124452.00114

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($)
Miscellaneous:				
RCE- 2nd and Subsequent Request	2820	1	850	850
		Total in USD ($)		**850**

Electronic Acknowledgement Receipt

EFS ID:	23168994
Application Number:	13679545
International Application Number:	
Confirmation Number:	5053
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/Cecelia Lipscomb
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00114
Receipt Date:	10-AUG-2015
Filing Date:	16-NOV-2012
Time Stamp:	19:20:21
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$850
RAM confirmation Number	6173
Deposit Account	232185
Authorized User	GREENBAUM, MICHAEL C.

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

Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Fee Worksheet (SB06)	12445200114FeeTransmittalRCE.pdf	249290 5611efb0926082d5be17065fbfd6bc6e593b6fa9	no	1
Warnings:					
Information:					
2	Fee Worksheet (SB06)	fee-info.pdf	30634 39225b8e80cc23d0865706734 16c109140536b90	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	279924		

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
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National Stage of an International Application under 35 U.S.C. 371
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New International Application Filed with the USPTO as a Receiving Office
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PTO/SB/06 (09-11)
Approved for use through 1/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 13/679,545	Filing Date 11/16/2012	☐ To be Mailed

ENTITY: ☐ LARGE ☒ SMALL ☐ MICRO

APPLICATION AS FILED – PART I

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

APPLICATION AS AMENDED – PART II

AMENDMENT **08/10/2015**

	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	* 26	Minus	** 26	= 0	X $40 =	0
Independent (37 CFR 1.16(h))	* 4	Minus	***4	= 0	X $210 =	0
☐ Application Size Fee (37 CFR 1.16(s))						
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						
					TOTAL ADD'L FEE	0

AMENDMENT

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

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

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

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

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

LIE
/REGINA D. BALTIMORE/

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

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

UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/679,545	11/16/2012	Robert Evan Pollin	124452.00114	5053

27557 7590 05/08/2015

BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON, DC 20037

EXAMINER	
GOTTSCHALK, MARTIN A	

ART UNIT	PAPER NUMBER
3693	

NOTIFICATION DATE	DELIVERY MODE
05/08/2015	ELECTRONIC

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

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

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

Belay@blankrome.com
WashingtonDocketing@blankrome.com

Office Action Summary	Application No. 13/679,545	Applicant(s) POLLIN ET AL.	
	Examiner MARTIN GOTTSCHALK	Art Unit 3693	AIA (First Inventor to File) Status No

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

Period for Reply

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

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

Status

1)☒ Responsive to communication(s) filed on *01/09/2015*.

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

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

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

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

Disposition of Claims

5)☒ Claim(s) *1-6 and 11-30* is/are pending in the application.

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

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-6 and 11-30* is/are rejected.

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

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

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

Application Papers

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

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

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

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

Priority under 35 U.S.C. § 119

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

Certified copies:

a)☐ All b)☐ Some * c)☐ None of the:

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

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

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

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

Attachment(s)

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

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

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

4) ☐ Other: _____.

DETAILED ACTION

Notice to Applicant

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

2. Claims 1-6 and 11-30 have been examined. Claims 7-10 are cancelled.

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.

4. Claims 1-6 and 11-30 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter because the claims as a whole, considering all claim elements both individually and in combination, do not amount to significantly more than an abstract idea. The claims are directed to the abstract idea of enrolling a payer in a payment system and enabling the making of a payment without allowing non-payers (e.g. vendors) to have access to the payer's account information. This is considered to be abstract because it is (i) a fundamental economic practice, (ii) a method of organizing human activities, and (iii) an idea of itself.

The additional elements or combination of elements in the claims (including dependent claims 2-6, 12-16, 18-28, and 30) other than the abstract idea per se amounts to no more than: (i) mere instructions to implement the idea on a computer, and/or (ii) recitation of generic computer structure that serves to perform generic computer functions that are well-understood, routine, and conventional activities previously known to the pertinent industry.

Viewed as a whole, these additional claim elements (such as the creating transmitting, receiving, storing, and processing steps) do not provide meaningful limitations to transform the abstract idea into a patent eligible application of the abstract idea such that the claims amount to significantly more than the abstract idea itself. Therefore, the claims 1-6 and 11-30 are rejected under 35 U.S.C. 101 as being directed to non-statutory subject matter.

Response to arguments under 35 U.S.C. 101

A. In item 2 on page 11 of the current response, Applicant appears to argue that the current invention is not directed to the abstract idea of a fundamental economic or longstanding commercial practice. The Examiner respectfully disagrees. Payment systems seeking to make payer information secure, in order to guard against fraud in particular, is a longstanding commercial practice.

B. On page 12, Applicant appears to argue that the invention is not directed towards an abstract idea because it addresses a business issue particular to the Internet. The Examiner respectfully disagrees. Note first that there is no requirement for claim 1 to be performed on the Internet. Second, even if there were such a requirement, it would amount to no more than reciting the abstract idea, and saying perform it on the particular technological environment of the Internet, which is well settled to not transform a claim into patent eligible material.

C. On pages 12 and 13, Applicant argues that certain limitations recite significantly more than the abstract idea, for example, the separation of customer and account information for security purposes. The Examiner respectfully disagrees and notes that these aspects are part of the abstract idea to which the claim is directed.

D. On page 13, Applicant appears to argue that the claims do not monopolize the abstract idea. In response, Applicant should note that many of the embodiments of the abstract idea to which the claims are directed might indeed be monopolized, but even if they were not, the claims do not recite significantly more than the abstract idea itself.

In view of the foregoing, THE REJECTION IS HEREBY MAINTAINED.

Claim Rejections - 35 USC § 112

5. The following is a quotation of 35 U.S.C. 112(b):

> (b) CONCLUSION.—The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the inventor or a joint inventor regards as the invention.
>
> The following is a quotation of 35 U.S.C. 112 (pre-AIA), second paragraph:
> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

6. Claims 1-6 and 11-30 rejected under 35 U.S.C. 112(b) or 35 U.S.C. 112 (pre-AIA), second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the inventor or a joint inventor, or for pre-AIA the applicant regards as the invention. The independent claims such as exemplary claim 1 recite wherein step (b) is performed

> "…contemporaneously with step (a)..."

It is not clear what is meant by this, nor what functional effect this is intended to have on the claim as a whole. It will be presumed that what is meant is that step (b) should occur approximately at the same time as step (a), and nothing more.

The remaining claims depend from an independent claim and thus rejected as well.

Claim Rejections - 35 USC § 103

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

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been

> obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

8. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under pre-AIA 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.

2. Ascertaining the differences between the prior art and the claims at issue.

3. Resolving the level of ordinary skill in the pertinent art.

4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

9. Claims 1, 4-6, 11, 14-17, and 20-22 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Hammad (US PG Pub# 2012/0259782) in view of Stringfellow et al (US PG Pub# 2012/0030066, hereinafter Stringfellow).

As per claims 1, 11, and 17, Hammad teaches a method for enrolling a payer (Hammad: [32], "registered consumer"; [110], "The consumer registration process may include any suitable process for receiving information from the consumer regarding their account. The process may be initiated by the consumer, the merchant, or the acquirer."; Fig 2.) in an electronic system and subsequently making a payment (Hammad: abstract), comprising the steps of:

a. contemporaneously with step (a) (Hammad: [0052; []0083)], creating a payer account record, in a first computing system operated for the benefit of the payee, and storing in said payer account record electronic enrollment data for a payer that wishes to provide the payee with payment information to be used in a payment from said payer to said payee (Hammad: Note in general that it is the "second token" of the reference that reads on the claimed token, and that the "first token" of the reference is considered to be personal data of the consumer and "enrollment data" as claimed. Note further that the first token <enrollment data> is provided to a merchant to initiate a transaction and compared to information in a "token association database" stored with the merchant. Thus enrollment data is stored with the merchant, e.g. [181], "…token…is stored at the merchant," i.e. merchant is first computing system; [183], "…the merchant server computer…searches a token association database to determine a second token associated with the first token…"; [184] Note that the merchant computing system is considered to be operated for the benefit of the payee <merchant>. The consumer is providing personal information such as phone number or address to the payee/merchant/first entity so that the merchant may be paid as part of a financial transaction. Note also [36] wherein this information comprises, "information that has been provided during registration…" Note further [37] that this information may be previously stored in the first computing system of the merchant so that when a consumer provides it, the first computer can match it to

registration information to identify the consumer.);

b. transmitting an electronic instruction to a second computing system (Hammad: [110], "during consumer registration…merchant…ask…consumer for…personal information….then forward…to the acquirer to be stored…." i.e. instruction is to store consumer data. See below for the instruction being to obtain financial account information via a specified channel.).

Hammad teaches a payment system where a consumer registers financial account information with a computer other than a merchant (i.e. a second computing system) such as an acquirer (Hammad: [92]).

Stringfellow teaches a consumer, at a merchant computer (i.e. a first computer system) wishing to pay the merchant for a transaction, being re-directed by the merchant computer to second computer system (i.e. a "trusted intermediary system") to register financial account information (Stringfellow: [50]-[55]), "…preferred payment instrument details…"). Authentication of the consumer may involve the use of a software token (Stringfellow: [57]-[60]).

Both Hammad (Hammad: [7]-[8]) and Stringfellow (Stringfellow: [18]) recognize the risk associated with a merchant being directly provided with the account information of a payer and through implication, the benefits of keeping this information secure from a

merchant or a merchant's payment system. Stringfellow contributes to this security by storing account information with a single, third-party, trusted intermediary system, allowing a payer to register only once in order to pay for transactions with a plurality of merchants (Stringfellow: abstract). Hammad's approach is to use tokens in a way that prevents merchants from having payer account information made available either during registration or transactions (Hammad: [28]; [62]).

It would have been obvious to one of ordinary skill in the art to modify the payment system of Hammad with redirecting a payer from a merchant site to the site of a trusted intermediary system during payment system registration as taught by Stringfellow in order to allow user registration at a merchant computer while maintaining the security of the registration process by preventing user account information to become available to the merchant. This would have been an example of using a known technique (Stringfellow) to modify a similar method (Hammad) in the same way.

Thus Hammad and Stringfellow teach the feature of

> b. 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;

Hammad further teaches

c. receiving an electronic data token from said second computing system subsequent to the transmission of said instruction, said token representing financial account information of the payer obtained from the payer by said second computing system via said defined communications link without providing said token to said payer (Hammad: [192]; [164], "…a similar process…may occur to replace the account identifier in the authorization response message with the second token," i.e. the acquirer <second computing system> receives an authorization response from the issuer, replaces the account identifier with the second token, and then sends the response containing the second token back to the merchant <first computing system>. Thus the merchant receives a token from the second computing system where the token represents financial account of the consumer <payer>. [92], i.e. the financial account information was obtained from the payer during a registration process with the acquirer <second computing system>);

d. electronically storing said token in said first computing system in association with said electronic enrollment data for the payer (Hammad: [29], "…second token…is stored and associated with the consumer at the merchant."; [111];

[129]);

e. subsequent to steps (a) through (d), processing a payment to said payee by electronically generating a payment transaction instruction including a representation of the token (Hammad: [13], second token sent with authorization request message to "second entity" such as an acquirer computer, or payment processing network, [33]), and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information in said second computing system corresponding to said token, (Hammad: Fig 9; [14]; [33], acquirer sends to payment processing network), causing said payment processing system to transmit the payment instruction and the payer's financial account information to a financial payment processor without the first computing system having access to the payer's financial account information represented by said token (Hammad: [28], "…no consumer data is stored at the merchant."; [62], "…the first entity does not gain access to the sensitive account identifier at any time…").

As per claim 4, 14, and 20, Hammad and Stringfellow teach the method of claim 1 wherein

said communication link instruction is a secure internet link to the second computing system (Hammad: [66; 80]), 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 (Hammad: [80], "access device"; [109-111]).

As per claim 5, 15, and 21, Hammad and Stringfellow teach 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 (Hammad: [91-92]).

As per claim 6, 16, and 22, Hammad and Stringfellow teach the method of claim 5 wherein said contact information comprises one of

an email address and 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 (Hammad: [31; 80], also Mark: [42]).

As per claims 23, 25, and 27, Hammad and Stringfellow teach the method of claim 1 wherein the payer provides information to the second computing system via a payer

device, and said first computing system provides an instruction to at least one of the second computing system and said payer device to define a communications session between the payer device and the second computing system for receiving said financial account information (Stringfellow: [50]-[55]).

The reason to combine Hammad and Stringfellow is the same as provided above for claim 1.

As per claims 24, 26, and 28, and 30, Hammad and Stringfellow teach the method of claim 1 wherein the financial account information is used by the second computing system only for the benefit of a single payee merchant and its sub-merchants (Hammad: [79]).

10. Claims 2, 3, 12, 13, 18, and 19 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Hammad and Stringfellow as applied to claim 1, and further in view of Mark et al (US PG Pub# 2011/0184853, hereinafter, Mark).

As per claim 2, 12, and 18 Hammad teaches a plurality of ways for communicating with a consumer or a consumer device to exchange transaction related information (Hammad: [91-92]; 109-111), but not explicitly teach wherein the system makes a phone call to the consumer. Mark teaches the method of claim 1 wherein said communication link instruction comprises

> a telephone number to enable an automated communication to the payer to obtain the financial account information (Mark: [42], "…computer system retrieves from the memory device the telephone number…and utilizes the electronic communications application to transmit…an automated telephone call,") .

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify the teaching of Hammad with the automated phone messaging capability of Mark in order to afford the transaction capability of Hammad to the visually impaired (Mark: [2]).

As per claims 3, 13, and 19, Hammad, Stringfellow, and Mark teach 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 (Mark: [42], "…computer system retrieves from the memory device the telephone number…and utilizes the electronic communications application to transmit…an automated telephone call.").

The reason to combine Hammad with Mark is the same as provided for claim 2.

Response to Arguments

10. Applicant's arguments have been fully considered but they are not persuasive. At the bottom of page 14 of the current response, Applicant argues that the applied references do not teach the process being initiated by a merchant. The Examiner respectfully disagrees, and notes that Hammad teaches this feature as cited above in the rejection of this feature.

On pages 16 and 17 of the current response, Applicant appears to argue that the applied secondary Mark reference does not teach the features of exemplary claims 2 and 3 because

> "…requiring impaired persons to engage over two separate communications channels would make it somewhat more difficult for them to complete the process..."

In response, the Examiner considers this mere speculation on Applicant's part as to what would be more difficult for an impaired person. The Examiner further notes that receiving a communications over a particular channel, such as a phone, may indeed make it easier for an impaired person if the impairment is visual, just as a communication via email might make it easier for a person with a hearing impairment versus using a phone.

Conclusion

11. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

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

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARTIN GOTTSCHALK whose telephone number is (571)272-7030. The examiner can normally be reached on Mon - Fri 10:00 - 6:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Shahid R. 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.

/MARTIN GOTTSCHALK/
Examiner, Art Unit 3693

/SHAHID MERCHANT/
Supervisory Patent Examiner, Art Unit 3693

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13679545	POLLIN ET AL.
	Examiner	Art Unit
	MARTIN GOTTSCHALK	3693

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

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

CLAIM		DATE								
Final	Original	05/20/2013	11/18/2013	04/06/2014	09/30/2014	05/03/2015				
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PLUS Search Results for S/N 13679545, Searched Fri Feb 13 09:29:48 EST 2015

The Patent Linguistics Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to the present PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/679,545	11/16/2012	Robert Evan Pollin	124452.00114	5053

27557 7590 01/16/2015

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WASHINGTON, DC 20037

EXAMINER
GOTTSCHALK, MARTIN A

ART UNIT	PAPER NUMBER
3693	

NOTIFICATION DATE	DELIVERY MODE
01/16/2015	ELECTRONIC

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

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

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

Belay@blankrome.com
WashingtonDocketing@blankrome.com

Applicant-Initiated Interview Summary	Application No.	Applicant(s)	
	13/679,545	POLLIN ET AL.	
	Examiner	Art Unit	
	MARTIN GOTTSCHALK	3693	

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

(1) *MARTIN GOTTSCHALK*.

(3) *ROBERT POLLIN (Applicant)*.

(2) *EVAN SMITH (Applicant's attorney)*.

(4)_____.

Date of Interview: *07 January 2015*.

Type: ☒ Telephonic ☐ Video Conference
☐ Personal [copy given to: ☐ applicant ☐ applicant's representative]

Exhibit shown or demonstration conducted: ☐ Yes ☐ No.
If Yes, brief description: _____.

Issues Discussed ☒101 ☐112 ☐102 ☐103 ☐Others
(For each of the checked box(es) above, please describe below the issue and detailed description of the discussion)

Claim(s) discussed: *29*.

Identification of prior art discussed: *DDR Holdings v. Hotels.com CAFC decision as it pertains to section 101 patent eligibility*.

Substance of Interview
(For each issue discussed, provide a detailed description and indicate if agreement was reached. Some topics may include: identification or clarification of a reference or a portion thereof, claim interpretation, proposed amendments, arguments of any applied references etc...)

See Continuation Sheet.

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

Examiner recordation instructions: Examiners must summarize the substance of any interview of record. A complete and proper recordation of the substance of an interview should include the items listed in MPEP 713.04 for complete and proper recordation including the identification of the general thrust of each argument or issue discussed, a general indication of any other pertinent matters discussed regarding patentability and the general results or outcome of the interview, to include an indication as to whether or not agreement was reached on the issues raised.

☒ Attachment

/MARTIN GOTTSCHALK/ Examiner, Art Unit 3693	/SHAHID MERCHANT/ Supervisory Patent Examiner, Art Unit 3693

Summary of Record of Interview Requirements

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

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

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

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

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

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

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

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

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

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

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

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

Examiner to Check for Accuracy

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

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Main point of discussion was the pending section 101 rejection in view of the Supreme Court decision in Alice v. CLS decision, and how the subsequent CAFC decision in DDR Holdings v. Hotels.com (hereinafter DDR) impacts on interpreting and constructing the current claims. The invention is described as follows. A customer goes to a website and selects something to buy. In order to pay for the item, the customer must register with a payment system. As characterized by Applicant, in a traditional prior art system, during registration, both personal (i.e. name, address, phone, PIN, password, etc.), and payment (i.e. account#, card info, etc.) information are received from the customer simultaneously and stored together on the merchant's server. In contrast, in Applicant's inventive system, the system at first requests only personal information, but not payment information. The personal information is stored on the merchant's server. As part of the personal information, a communications channel is provided by the customer and is identified by the system (e.g. a phone number, email address, etc.). The system then sends a communication via the identified channel (e.g. the customer's cell phone would ring), and then, in response to the communication, the customer provides payment information via the channel (e.g. card account information is entered via text message or a web browser on the customer's phone). The payment information is routed to a second server different from the merchant server. At the second server, an electronic token is generated representative of the payment information. The token (but none of the payment information) is then sent to the merchant computer. To complete a purchase, the token is associated with the customer's personal information at the merchant server and returned to the second server where the personal and payment information are brought together. The purchase is then processed through the acquirer system in the traditional way. The disclosed separation of personal and payment information is felt to increase security against hacking, and in helping to indemnify a merchant against credit card fraud, identity theft, etc. Mr. Smith provided an analysis of current invention in view of DDR (see attached appendix), comparing the significant points of DDR to percieved comparable aspects of the current invention (i.e. exemplary claim 29). Discussed the process of determining whether a claim is an "abstract" judicial exception, and subsequent analysis to determine if limitations are claimed which transcend the judicial exception significantly enough to render the claim patent-eligible. Applicant noted that the invention in DDR was held to be statutory because the court found that it was uniquely applicable to the Internet, and did not have a direct corrolary in a "bricks-and-morter" environment. Applicant further discussed how it was felt that the current invention had similar Internet-only properties analogous to those in DDR.

Gottschalk, Martin

From: Evan Smith <emailevansmith@gmail.com>
Sent: Wednesday, January 07, 2015 8:55 AM
To: Gottschalk, Martin
Cc: evan@ipgameplan.com
Subject: Re: Interview for application# 13/679,545
Attachments: Issues for Discussion.docx

Hi Examiner Gottschalk,

Thanks for setting up the telephone conference this afternoon, I look forward to talking more about this case.

Our agenda is fairly simple, we'd like to focus on the 101 rejection (we will deal with the 103 rejection in our written response).

We'd like to discuss what we see as similarities between the claims in the DDR case and the pending claims (see attached comments) and ask for your thoughts, if any. Any views you have on these arguments and any suggestions you have for overcoming the 101 rejection will be appreciated.

Since this is an expedited case, we hope this discussion will help produce a more effective initial response to this rejection.

Best regards,
Evan

Recognizing that Internet communications are not secure, I hereby authorize the USPTO to communicate with me concerning any subject matter of this application by electronic mail. I understand that a copy of these communications will be made of record in the application file.

On Mon, Dec 22, 2014 at 6:45 PM, Gottschalk, Martin <Martin.Gottschalk@uspto.gov> wrote:
Dear Mr. Smith,

Per our phone conversation, this is to confirm our meeting on Wednesday, 01/07/2015 at 4pm EST.

As we discussed, I will need an agenda from you, and particularly in this case, the earlier the better. I prefer we correspond by email, but if we do, the Office requires that you provide the authorization below. Please include it in any email communications concerning substantive issues regarding this case.

502.03 Communications via the Internet [R-2]

II. < COMMUNICATIONS VIA THE INTERNET AND AUTHORIZATION (ARTICLE 5)

Communications via Internet e-mail are at the discretion of the applicant.

Without a written authorization by applicant in place, the USPTO will not respond via Internet e-mail to any Internet correspondence which contains information subject to the confidentiality requirement as set forth in 35 U.S.C. 122. A paper copy of such correspondence will be placed in the appropriate patent application.

The following is a sample authorization form which may be used by applicant:

"Recognizing that Internet communications are not secure, I hereby authorize the USPTO to communicate with me concerning any subject matter of this application by electronic mail. I understand that a copy of these communications will be made of record in the application file."

Best regards,

Martin A. Gottschalk
Patent Examiner
United States Patent and Trademark Office
Art Unit 3693 - Finance & Banking
501 Dulany Street (Knox Building), RM 4D58
Alexandria, VA 22314-5761
(571) 272-7030

DDR Holdings, LLC v. Hotels.com, L.P., et al.

The Alice guidelines were recently augmented by the CAFC decision in the DDR Holdings case. This decision provides guidance on how to apply the Supreme Court's Alice approach to Internet-related patents like the present case.

In DDR the following claim was held patentable:

> 19. A system useful in an outsource provider serving web pages offering commercial opportunities, the system comprising:
>
> (a) a computer store containing data, for each of a plurality of first web pages, defining a plurality of visually perceptible elements, which visually perceptible elements correspond to the plurality of first web pages;
>
> (i) wherein each of the first web pages belongs to one of a plurality of web page owners;
>
> (ii) wherein each of the first web pages displays at least one active link associated with a commerce object associated with a buying opportunity of a selected one of a plurality of merchants; and
>
> (iii) wherein the selected merchant, the outsource provider, and the owner of the first web page displaying the associated link are each third parties with respect to one other;
>
> (b) a computer server at the outsource provider, which computer server is coupled to the computer store and programmed to:
>
> (i) receive from the web browser of a computer user a signal indicating activation of one of the links displayed by one of the first web pages;
>
> (ii) automatically identify as the source page the one of the first web pages on which the link has been activated;
>
> (iii) in response to identification of the source page, automatically retrieve the stored data corresponding to the source page; and
>
> (iv) using the data retrieved, automatically generate and transmit to the web browser a second web page that displays: (A) information associated with the commerce object associated with the link that has been activated, and (B) the plurality of visually perceptible elements visually corresponding to the source page.

In evaluating this claim, the CAFC discussed how to determine whether a computer implemented claim is "directed to" a patent-ineligible abstract idea. The CAFC noted the following features of this claim that combine to distinguish it from patent-ineligible claims in Alice and other cases:

1. The claim does not recite a mathematical algorithm.
2. The claim does not recite a fundamental economic or longstanding commercial practice.
3. Although the claim addresses a business challenge, it is a challenge particular to the Internet.
4. When the limitations of the claim are taken together as an ordered combination, they recite an invention that is not merely the routine or conventional use of the Internet.
5. The claim does not attempt to preempt every application of an abstract idea. Rather, they recite a specific way of performing a function that combines elements received from different servers to solve a particular problem.
6. The claims includes "additional features" that ensure the claims are "more than a drafting effort designed to monopolize the abstract idea."

Present Application

The same factors that led the CAFC to find the DDR claims patent-eligible are present in (for example) claim 29 of the pending application.

Two different computing systems exchange tokens in a prescribed manner and divide the storage of specific data elements so that one of the computing systems is shielded from having access to the financial account information:

> 29. A method for facilitating secure payments to a merchant, comprising the steps of:
>
> a. performing an enrollment process comprising creating a payer account record in a merchant computing system operated for the benefit of the merchant, and storing in said payer account record electronic enrollment data identifying a payer that wishes to provide the merchant with payment information;
>
> b. electronically transmitting to a payment information receiving system an instruction 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 payment information receiving system to communicate with a device operated by said payer to obtain said financial account information;
>
> c. receiving in the merchant computing system a token from said payment information receiving system, subsequent to the transmission of said instruction and in response thereto, said token representing financial account information of the payer obtained by the payment information receiving system from the payer without providing said token to said payer;
>
> d. electronically storing said token in association with said electronic enrollment data for the payer, such that the token is available to the merchant

computing system but the merchant computing system is not exposed to the financial account information represented by the token;

e. obtaining an authorization from said payer for a payment to the merchant; and

f. subsequent to steps (a) through (e), processing said authorized payment to said merchant by electronically generating a payment transaction instruction using said stored token associated with said payer, and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information stored in said payment information receiving system and corresponding to said token, whereby said payment is authorized and processed without disclosure of the payer's financial account information represented by said token to said merchant computing system.

Evaluating the factors identified in DDR as they relate to this claim:

1. As in DDR, this claim does not recite a mathematical algorithm.
2. As in DDR, the claim does not recite a fundamental economic or longstanding commercial practice. The claimed process includes a specific multi-server enrollment sequence followed by a specific sequence for initiating a payment. These particular sequences are limited in scope and do not encompass any typical payment processing concepts or practices.
3. Although the claim addresses a business challenge, it is a challenge particular to the Internet like the challenge in DDR. Merchants want to gain web customers and retain the customer's personal and contact information for marketing and transaction processing. Merchants currently enable hacking thefts and risk liability for these data breaches by storing credit card information for these customers in the same data store as other customer information that enables misuse of the credit card number, such as the card holder's name and billing zip code. The invention provides a way for merchants to substantially eliminate this fraud enabling risk.
4. As in DDR, when the limitations of the claim are taken together as an ordered combination, they recite an invention that is not merely the routine or conventional use of the Internet. The claim recites a very specific dual enrollment process where some of the customer's enrollment information is stored in the merchant system but the credit card number (for example) is obtained and stored in another location by a second system that separately contacts the customer in response to instructions sent to it by the merchant system. This process is in no way routine or conventional in Internet customer enrollment or payment processing.
5. The claim does not attempt to preempt every application of an abstract idea. In this case, the abstract idea is a merchant enrollment system that stores payment information for future use. Just as in DDR, the claim recites a specific way of performing a function. Like the DDR invention, the recited system activates different servers and uniquely combines elements received from the servers to solve a particular problem.

6. The claims includes "additional features" that ensure the claims are "more than a drafting effort designed to monopolize the abstract idea." For example, after the enrollment process is underway the merchant system electronically transmits to a separate payment information receiving system an instruction to obtain financial account information from the payer. The instruction includes at least one data element indicating the payer and defines how the payment information receiving system should communicate with a particular device operated by the payer, to obtain the financial account information. The payment information receiving system then contacts the payer and obtains and stores the financial account information, which it holds for a future recited interaction with the merchant system when a payment is to be processed. Thus, the scope of the claim is limited to particular implementations and it is not drafted to monopolize the abstract idea of a merchant enrollment system that stores payment information for future use.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF	:	
	:	
POLLIN et al.	:	
	:	Examiner: Martin GOTTSCHALK
Serial No.: 13/679,545	:	
	:	
Filed: November 16, 2012	:	Group Art Unit: 3693
	:	
For: SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS	:	Docket No.: 124452.0114
	:	

AMENDMENT

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

Madam:

In response to the Office Action in the above-identified application dated October 9, 2014 please amend the application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 10 of this paper.

AMENDMENTS TO THE CLAIMS:

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

Please amend the claims as follows:

1. (Currently Amended) A method for enrolling a payer in an electronic system and subsequently making a payment to a payee, comprising the steps of:

a. creating a payer account record in a first computing system operated for the benefit of the payee, and storing in said payer account record electronic enrollment data for a payer that wishes to provide the payee with payment information to be used in a payment from said payer to said payee;

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. receiving [[a]] an electronic data token from said second computing system subsequent to the transmission of said instruction, said token representing financial account information of the payer obtained from the payer by said second computing system via said defined communications link without providing said token to said payer;

d. electronically storing said token in said first computing system in association with said electronic enrollment data for the payer, without said first computing system receiving or storing said financial account information; and

e. subsequent to steps (a) through (d), processing a payment to said payee by electronically generating a payment transaction instruction, including a representation of the token, and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information in said second computing system corresponding to said token, causing said payment processing system to transmit the payment instruction and the payer's financial account information to a financial payment

processor ~~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. (Previously Presented) The method of claim 1 wherein said communication link instruction comprises a telephone number to enable an automated communication to the payer to obtain the financial account information.

3. (Previously Presented) 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. (Previously Presented) 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. (Previously Presented) 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. (Previously Presented) The method of claim 5 wherein said contact information comprises one of an email address and 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.

Claims 7-10: Cancelled without prejudice or disclaimer.

11. (Currently Amended) A method for enrolling a payer in an electronic system and making a payment to a payee, comprising the steps of:

a. ~~performing a first enrollment process comprising~~ creating a payer account record in a first computing system operated for the benefit of the payee, and storing in said payer account record electronic enrollment data identifying a payer that wishes to provide the payee with payment information for a payment from said payer to said payee;

b. contemporaneously with step (a), generating an electronic instruction to a second computing system to ~~perform a secondary enrollment process comprising obtaining~~ 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 communicate directly with said payer to obtain said financial account information without exposing the first computing system to said financial account information;

c. transmitting said instruction to said second computing system;

d. receiving [[a]] an electronic data token from said second computing system subsequent to the transmission of said instruction and in response thereto, said token representing financial account information of the payer obtained by the second computing system from the payer without providing said token to said payer;

e. ~~combining information received in said first and secondary enrollment processes by~~ electronically storing said token in association with said electronic enrollment data for the payer in said first computing system, such that said financial account information is not available in ~~disclosed to~~ said first computing system of the payee;

f. obtaining an authorization from said payer for a payment to said payee; and

g. subsequent to steps (a) through (f), processing said authorized payment to said payee by electronically generating a payment transaction instruction using said stored token associated with said payer, and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information stored in said second computing system and corresponding to said token, causing said payment processing system to transmit the payment instruction and the payer's financial account information to a financial payment processor ~~whereby said payment is authorized and processed~~ without

disclosure of the payer's financial account information represented by said token to said first computing system.

12. (Previously Presented) The method of claim 11 wherein said communication link instruction comprises a telephone number to enable an automated communication to the payer to obtain the financial account information.

13. (Previously Presented) The method of claim 11 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.

14. (Previously Presented) The method of claim 11 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.

15. (Previously Presented) The method of claim 11 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.

16. (Previously Presented) The method of claim 15 wherein said contact information comprises one of an email address and 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.

17. (Currently Amended) A method for facilitating secure payments to a merchant, comprising the steps of:

a. providing an intermediary enrollment computing system having an interface for receiving financial account information from financial account holders and an ~~electronic~~ Internet data transmission channel to a merchant computing system operated by or for the benefit of the merchant, and to a financial payment processor;

b. electronically receiving in said enrollment computing system, from the merchant computing system via said ~~data transmission~~ Internet channel, an instruction from the merchant computing system specifying a communications link for communicating with a specific consumer who is identified to the merchant by at least one data element in the instruction and wishes to register a financial account to make payments to the merchant;

c. using said enrollment computing system, ~~performing a financial account enrollment process comprising~~ obtaining financial account information from the consumer via the communications link specified by the merchant computing system, and storing said financial account information;

d. using said enrollment computing system, generating [[a]] an electronic token representing said financial account information, and storing said token in a digital record with said financial account information for later use in processing payments, without providing said token to the consumer or to the financial payment processor;

e. electronically transmitting said token from the enrollment computing system to the merchant computing system as a representation of the financial account information obtained in response to the instruction received from the merchant computing system, without providing said financial account information to the merchant computing system; and

f. subsequent to steps (a) through (e), receiving at said enrollment computing system an electronic authorization including said token from the merchant or its authorized agent and in response, translating said token into the financial account information corresponding to said token and electronically ~~providing said~~ transmitting a payment instruction and said financial account information to the financial payment processor ~~a payment processing system~~;

whereby the authorized payment is processed without disclosing the financial account information to said merchant computing system and without said payer transmitting a token or other authorization to said enrollment computing system or financial payment processor.

18. (Previously Presented) The method of claim 17 wherein said communication link instruction comprises a telephone number to enable an automated communication to the consumer to obtain the financial account information.

19. (Previously Presented) The method of claim 17 wherein said communication link instruction comprises transferring an existing telephone call with the consumer to an automated telephone response system that automatically receives the financial account information.

20. (Previously Presented) The method of claim 17 wherein said communication link instruction is a secure Internet link to the enrollment computing system, and said communication link instruction is transmitted to a device being used by the consumer to enter identification data to cause said device to access the enrollment computing system for entry of financial account information.

21. (Previously Presented) The method of claim 17 wherein said communication link instruction comprises contact information for the consumer to enable the enrollment computing system to transmit connection instructions to the consumer for communicating the financial account information to the enrollment computing system.

22. (Previously Presented) The method of claim 21 wherein said contact information comprises one of an email address and a ~~mobile~~ telephone number whereby the enrollment computing system sends a link for a secure data entry connection to the consumer via one of email and text.

23. (Previously Presented) The method of claim 1 wherein the payer provides information to the second computing system via a payer device, and said first computing system provides an instruction to at least one of the second computing system and said payer device to define a communications session between the payer device and the second computing system for receiving said financial account information.

24. (Previously Presented) The method of claim 1 wherein the financial account information is used by the second computing system only for the benefit of a single payee merchant and its sub-merchants.

25. (Previously Presented) The method of claim 11 wherein the payer provides information to the second computing system via a payer device, and said first computing system provides an instruction to at least one of the second computing system and said payer device to define a communications session between the payer device and the second computing system for receiving said financial account information.

26. (Previously Presented) The method of claim 11 wherein the financial account information is used by the second computing system only for the benefit of a single payee merchant and its sub-merchants.

27. (Previously Presented) The method of claim 17 wherein the payer provides information to the enrollment computing system via a payer device, and said enrollment computing system receives an instruction from the merchant computing system defining a communications session between the payer device and the enrollment computing system for receiving said financial account information.

28. (Previously Presented) The method of claim 17 wherein the financial account information is obtained and stored by the enrollment computing system only for the benefit of a single payee merchant and its sub-merchants.

29. (Currently Amended) A method for facilitating secure payments to a merchant, comprising the steps of:

a. ~~performing an enrollment process comprising~~ creating a payer account record in a merchant computing system operated for the benefit of the merchant, and storing in said payer account record electronic enrollment data identifying a payer that wishes to provide the merchant with payment information;

b. ~~electronically~~ contemporaneously with step (a), transmitting via the Internet to a payment information receiving system an electronic instruction 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 payment information receiving system to communicate with a device operated by said payer to obtain said financial account information;

c. receiving in the merchant computing system [[a]] an electronic token from said payment information receiving system, subsequent to the transmission of said instruction and in response thereto, said token representing financial account information of the payer obtained by the payment information receiving system from the payer without providing said token to said payer or to a financial payment processor;

d. electronically storing said token in association with said electronic enrollment data for the payer, such that the token is available to the merchant computing system but the merchant computing system is not exposed to the financial account information represented by the token;

e. obtaining an authorization from said payer for a payment to the merchant; and

f. subsequent to steps (a) through (e), processing said authorized payment to said merchant by electronically generating a payment transaction instruction using said stored token associated with said payer, and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information stored in said payment information receiving system and corresponding to said token, causing said payment processing system to transmit the payment instruction and the payer's financial account information to a financial payment processor whereby said payment is authorized and processed without disclosure of the payer's financial account information represented by said token to said merchant computing system.

30. (Previously Presented) The method of claim 29 wherein operating the merchant computing system for the benefit of the merchant comprises operating for the benefit of sub-merchants affiliated with the merchant.

REMARKS

I. Introduction

Applicants have carefully considered the Final Office Action mailed October 9, 2014. In light of the present Amendments and the following discussion, Applicants respectfully request favorable reconsideration of the present application.

II. Status of the Claims

Claims 1-6 and 11-30 are pending, with Claims 1, 11, 17 and 29 being independent. Amendments to the claims are submitted herein to increase clarity.

III. Summary of the Office Action

The pending claims were rejected under 35 U.S.C. §101 as allegedly directed to an abstract idea that is not patentable subject matter.

Claims 1, 4-6, 11, 14-17, and 20-22 were rejected under 35 U.S.C. §103(a) as obvious based on the combination of Publication No. 2012/0259782 ("Hammad") and Publication 2012/0030066 ("Stringfellow"). While not explicitly directed to claims 23-28 and 30, this rejection references claims 23-28 and 30 in its supporting remarks.

Claims 2, 3, 12, 13, 18 and 19 were rejected under 35 U.S.C. §103 based on the combination of Hammad, Stringfellow, and Publication No. 2011/0184853 ("Mark").

IV. Interview Summary

The courtesy extended to the inventors and their representative by Examiner Gottschalk in the telephone interview of January 7, 2015 is noted with appreciation. In the interview, applicants discussed parallels between the claims found patentable by the Court of Appeals for the Federal Circuit in its recent decision in *DDR Holdings, LLC v. Hotels.com, L.P., et al.* as further discussed in the remarks below. The Examiner made several suggestions for improving the clarity of the claims, which have also been implemented in the amendments herein.

V. Response to Rejections

a. Response to Rejections under 35 U.S.C. §101

After mailing of the pending Official Action, the Court of Appeals for the Federal Circuit (CAFC) issued its decision in *DDR Holdings, LLC v. Hotels.com, L.P., et al.* This decision provides guidance on how to apply the Supreme Court's "*Alice*" approach to Internet-related inventions, and this new case law is believed to be particularly relevant to the present case.

In the *DDR* case, the CAFC discussed how to determine whether a computer-implemented claim is "directed to" a patent-ineligible abstract idea. The CAFC noted the following features of the claims at issue in *DDR* that combined to distinguish them from patent-ineligible claims in other recent cases:

1. The claim does not recite a mathematical algorithm.
2. The claim does not recite a fundamental economic or longstanding commercial practice.
3. Although the claim addresses a business challenge, it is a challenge particular to the Internet.
4. When the limitations of the claim are taken together as an ordered combination, they recite an invention that is not merely the routine or conventional use of the Internet.
5. The claim does not attempt to preempt every application of an abstract idea. Rather, they recite a specific way of performing a function that combines elements received from different servers to solve a particular problem.
6. The claims includes "additional features" that ensure the claims are "more than a drafting effort designed to monopolize the abstract idea."

The same factors that led the CAFC to find the DDR claims patent-eligible are present in the claims of the pending application:

1. As in *DDR*, the pending claims do not recite any mathematical algorithm.
2. As in *DDR*, the pending claims do not recite a fundamental economic or longstanding commercial practice. The claimed process includes a specific multi-server enrollment sequence where one computer system instructs another system to obtain information from the payer directly, through a different communications channel. These particular

sequences are limited in scope and do not encompass any typical customer enrollment or payment processing concepts or practices.

3. Although the claim addresses a business challenge, it is a challenge particular to e-commerce (the Internet) much like the challenge in *DDR*. Merchants want to gain web customers and retain the customer's personal and contact information for marketing and transaction processing. However, conventional systems used by merchants enable hacking thefts, and risk liability for these data breaches by storing credit card information for these customers in the same data store as other customer information that enables misuse of the credit card number, such as the card holder's name and billing zip code. The invention provides a way for merchants to substantially eliminate this fraud-enabling risk. When a customer shops in-person in a brick-and-mortar store, they typically present their credit card (and identification, if desired) for inspection and verification, and take purchased items with them. This purchase and payment method is well-accepted and easy and there is no reason for most stores and customers to engage in a complex process where personal information and credit card information is stored as a prerequisite to making an in-person purchase. When purchasing over the Internet, in contrast, there is a need to obtain and store personal information such as billing and shipping addresses, and to store payment information for subsequent rapid purchases. The claimed concept of uniquely separating the enrollment process into one that uses two different communications channels thus provides advantages for transactions that are not conducted in person. The present invention provides significant nonobvious advantages. For example, its particular enrollment methods reduce the merchant's risk in storing financial account information and can reduce security overhead in much of the merchant's operation. For instance, requirements for software and facility compliance certifications and employee background checks are significantly reduced or even eliminated if none of the merchant's employees or systems can access credit card and bank account information.

4. As in *DDR*, when the limitations of the claim are taken together as an ordered combination, they recite an invention that is not merely the routine or conventional use of

the Internet. In a conventional Internet enrollment process, for example, the customer enters his personal data and then enters payment information such as a credit card number into one system (often on the same web page). The claimed process, by contrast, recites a very specific two-stage enrollment process where some of the customer's enrollment information is stored in the merchant system but the credit card number (for example) is obtained and stored in another location by a second system that separately contacts the customer in response to instructions sent to it by the merchant system.

5. The claims do not attempt to preempt every application of the abstract idea underlying the claims. In this case, the underlying abstract idea is a merchant enrollment system that stores payment information for future use. Just as in *DDR*, the claims recite a specific way of performing a function. Like the invention at issue in *DDR*, the recited system activates different servers and uniquely combines elements received from the servers to solve a particular problem.

6. The claims includes "additional features" that ensure the claims are "more than a drafting effort designed to monopolize the abstract idea." For example, after the enrollment process is underway, the merchant system electronically transmits to a separate payment information receiving system an instruction to obtain financial account information from the payer. The instruction includes at least one data element indicating the payer and defines how the payment information receiving system should communicate with a particular device operated by the payer to obtain the financial account information. The payment information receiving system then contacts the payer and obtains and stores the financial account information, which it holds for a future interaction with the merchant system when a payment is to be processed. Thus, claim scope is limited to these particular implementations. The claims are not drafted to monopolize the abstract idea of a merchant enrollment system that stores payment information for future use. They encompass only a single conceptual approach to performing an enrollment, using specific systems and a specific series of process steps.

b. Response to Rejections under 35 U.S.C. §103(a)

The pending independent claims and certain dependent claims were rejected as obvious based on the combination of Hammad and Stringfellow. Applicants respectfully submit that in view of the amendments herein and the following remarks, the claimed invention is not obvious from this combination. Reconsideration is requested.

Claims 1 and 11, as amended herein, recite a method for enrolling a payer in an electronic system to facilitate making a payment to a payee. Electronic enrollment data that identifies a payer is stored in a first computing system operated by (or for the benefit of) the payee. Contemporaneously with obtaining the enrollment data, the first computing system generates and transmits an instruction to a second computing system, indicating the payer and a communications link to be used by the second computing system to obtain financial account information directly from the payer. The second computing system returns a token to the first computing system representing financial account information obtained by the second computing system from the payer via the communications link specified by the first computing system.

In the claimed process, the payer does not receive the token and the first computing system does not receive the financial account information. The first computing system stores the token in association with the enrollment data for the payer. Thereafter, the payee may process payments from the payer (without ever taking possession of the payer's financial account information) by transmitting the token to an intermediary payment processing system that has access to the financial account information represented by the token. The payment processing system then sends a payment instruction including the financial account information to a financial payment processor (for example, an acquirer for credit card transactions or ODFI for ACH transactions).

In contrast, the payment processes disclosed in Hammad and Stringfellow are initiated by a consumer, who stores financial account information with an acquirer to create what is essentially an electronic wallet that can be used to make payments to various merchants. Significantly, the consumer receives and carries electronic tokens that are later used to authenticate the consumer when making purchases at various merchants. The pending claims, in contrast, recite that the consumer does not receive or have access to the token. Further, the initial

storage of information is a process occurring between the consumer and card issuers and other payment processing entities. The claims recite a system that is merchant-centric and allows the merchant to control the enrollment interaction with the customer.

Independent claim 17, as amended, recites a similar method for facilitating secure payments to a merchant. An intermediary computing system receives financial account information from a consumer via a communications link in response to instructions from a merchant computing system specifying the link and provides a token to the merchant representing the financial account information. The merchant can then process payments using the token by transmitting the token and a payment request to the intermediary computing system, which generates a payment order and transmits it to a financial payment processor. The consumer's financial account information remains with the intermediary computing system and is not provided to the merchant. It is similarly submitted that Hammad and Stringfellow, whether taken alone or in combination, do not suggest this specific method of interaction between a merchant computing system and a separate intermediary financial account enrollment system.

The rejection of dependent claims 4-6, 14-17, and 20-22 (and the remarks in this rejection directed toward claims 23-28 and 30) based on the Hammad/Stringfellow combination is also respectfully traversed. These claims are believed to be independently patentable in view of the further limitations recited therein, and in any case are patentable in view of the patentability of the main claims on which they depend.

Applicants also respectfully traverse the rejection of dependent claims 2, 3, 12, 13, 18 and 19 under 35 U.S.C. 103. While the cited references do disclose automated telephone systems, the addition of the Mark reference to the Hammad-Stringfellow combination does not remedy the deficiencies of that combination, which (with or without Mark) does not teach a person of ordinary skill in the art to obtain personal information via one system, then activate a second, independent system to obtain the financial account information. As recited in these dependent claims, this occurs either by (1) initiating an automated call or (2) transferring an existing telephone enrollment call to a separate automated system.

The Official Action asserts that it would have been obvious to modify the Hammad system to include these features so that visually impaired persons can use the Hammad system. However, the suggestion regarding the visually impaired either provides no motivation for the proposed modification, or actually motivates against it.

In the case of initiating an automated call as recited in claims 2, 12 and 18, the claimed process initiates the call through a second, separate system for the purpose of separately receiving and storing financial account information. The Office might well argue that a person of ordinary skill in the art seeking to make an enrollment system accessible and easy-to-use for the visually impaired would gather from Hammad that an entire registration should be conducted verbally over the telephone in a single call. However, it cannot reasonably be argued that a person of ordinary skill would be motivated to obtain all of the needed personal information from the visually impaired person using a first system, which does not necessarily enable conversation, and create a second, separate telephone system to receive and store the financial account information. A person of ordinary skill reviewing the cited references would realize that requiring impaired persons to engage over two separate communications channels would make it somewhat more difficult for them to complete the process, rather than making it easier. Further, such a person would recognize that performing the enrollment process over two communication channels coming from different computing systems, and specifying only the second channel as a voice channel, makes only that part of the process accessible for the visually impaired. Any references that suggest the goal of optimizing a system for the visually impaired would inherently teach away from dividing the enrollment data receiving functions as recited in the present claims.

In the case of claims 3, 13 and 19, Applicants agree that Mark discloses an automated telephone system, but respectfully disagree with the assertion that the Mark reference teaches the *transfer* of an existing voice call to an automated system for receipt of the financial account information. Applicants do not believe this feature can be found in the applied references, and traverse the rejection of claims 3, 13 and 19 on that basis.

Further, even if a reference were cited to disclose transferring an existing voice call to an automated system in the specific claimed context, Applicants submit that the proposed

motivation – that of helping visually impaired people complete the enrollment process – at best provides no motivation for the claimed feature and more likely teaches away from it.

If there is an existing telephone call as recited in these claims (the caller is on the telephone providing vocal enrollment information to the first system), that telephone conversation *already* enables enrollment by the hearing impaired. Providing a separate automated telephone system to receive the financial account information into a separate computing system, as claimed, and transferring the existing call to that system, would not in any way increase the ability of hearing impaired people to enroll; they could give the last piece of information (financial account number) in an existing call without difficulty. Thus, concern for the hearing impaired would not motivate a person of ordinary skill in the art to add the claimed second automated system for receipt and storage of financial account information over a separate communications channel.

VI. Conclusion

In view of the foregoing discussion and present amendments, Applicants request reconsideration of the pending rejections, and examination of the newly submitted claims on the merits. If objections arise that can be overcome through a telephone communication, the Examiner is invited to contact applicants' associate counsel Evan Smith by email or by telephone at 703-615-3555.

Applicants note that independent claim 29 was rejected only under 35 U.S.C. §101 and that no prior art rejections were applied to this claim. Applicants believe this claim is patentable over the cited references (alone or in combination). Applicants also believe that the rejection under 35 U.S.C. §101 is overcome by the intervening decision in the *DDR* case and the remarks above. However, to the extent any prior art rejections are deemed to apply to claim 29 after consideration of the amendments and remarks herein, Applicants respectfully request that such prior art rejections be applied in a new non-final Action so that Applicants have an opportunity to consider and address them prior to any final Office Action.

Please charge any shortage of fees or credit any overpayment thereof to BLANK ROME LLP, Deposit Account No. 23-2185 (124452.00114). In the event that a petition for an extension of time does not accompany the present Amendment or does not suffice to render the present Amendment timely, the Applicants hereby petition under 37 C.F.R. §1.136(a) for an extension of time for as many months as are required to render the present Amendment timely. Any fee due is authorized above.

Respectfully submitted,

Date: January 9, 2015

/Michael C. Greenbaum/ MMN 67745
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Attorney for Applicants

Electronic Acknowledgement Receipt

EFS ID:	21171178
Application Number:	13679545
International Application Number:	
Confirmation Number:	5053
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/Jane Fallgren
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00114
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Time Stamp:	17:53:09
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Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Transmittal Letter	Transmittal_Amendment.pdf	140739 3031049f552940c08bcd598fbea9c52d316e749b	no	1

Warnings:	
Information:	

2		Amendment.pdf	2631633 e07010f5c439ffb513c613fb2abecc25d4c7c8f1	yes	18

Multipart Description/PDF files in .zip description		
Document Description	**Start**	**End**
Amendment/Req. Reconsideration-After Non-Final Reject	1	1
Claims	2	9
Applicant Arguments/Remarks Made in an Amendment	10	18

Warnings:	
Information:	
Total Files Size (in bytes):	2772372

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.

AMENDMENT TRANSMITTAL LETTER

Docket No. 124452.00114			
Application No. 13/679,545-Conf. #5053	Filing Date November 16, 2012	Examiner M. A. Gottschalk	Art Unit 3693

Applicant(s): Robert E. POLLIN et al.

Invention: SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED					
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	26	- 27 =	0	x	
Independent Claims	4	- 6 =	0	x	
Multiple Dependent Claims (check if applicable)	☐				
Other fee (please specify):					
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:					0.00

☐ Large Entity ☒ Small Entity

☒ No additional fee is required for this amendment.

☐ Please charge Deposit Account No. _____ in the amount of $ _____.

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

☐ Payment by credit card. Form PTO-2038 is attached.

☒ The Director is hereby authorized to charge and credit Deposit Account No. 23-2185 as described below. A duplicate copy of this sheet is enclosed.

☒ Credit any overpayment.

☒ Charge any additional filing or application processing fees required under 37 C.F.R. § 1.16 and 1.17.

/Michael C. Greenbaum/ JMN 67785 Dated: January 9, 2015

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/679,545	11/16/2012	Robert Evan Pollin	124452.00114	5053

27557 7590 10/09/2014

BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON, DC 20037

EXAMINER	
GOTTSCHALK, MARTIN A	

ART UNIT	PAPER NUMBER
3693	

NOTIFICATION DATE	DELIVERY MODE
10/09/2014	ELECTRONIC

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

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

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

Belay@blankrome.com
WashingtonDocketing@blankrome.com

Office Action Summary	Application No. 13/679,545	Applicant(s) POLLIN ET AL.	
	Examiner MARTIN GOTTSCHALK	Art Unit 3693	AIA (First Inventor to File) Status No

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

Period for Reply

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

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

Status

1)☒ Responsive to communication(s) filed on *07/14/2014*.

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

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

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

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

Disposition of Claims

5)☒ Claim(s) *1-6 and 11-30* is/are pending in the application.

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

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-6 and 11-30* is/are rejected.

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

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

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

Application Papers

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

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

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

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

Priority under 35 U.S.C. § 119

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

Certified copies:

a)☐ All b)☐ Some * c)☐ None of the:

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

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

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

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

Attachment(s)

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

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

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

4) ☐ Other: _____.

DETAILED ACTION

Notice to Applicant

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

2. Claims 1-6 and 11-30 have been examined. Claims 1, 2, 6, 11, 12, 16, 17, 18, and 22 are amended. Claims 23-30 are new. Claims 7-10 are cancelled.

Continued Examination Under 37 CFR 1.114

3. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 07/14/2014 has been entered.

Claim Objections

4. The objection from the previous office action is hereby withdrawn in view of Applicant’s current corrected listing of claims.

Claim Rejections - 35 USC § 101

5. 35 U.S.C. 101 reads as follows:

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

6. Claims 1-6 and 11-30 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter because the claims as a whole, considering all claim elements both individually and in combination, do not amount to significantly more than an abstract idea. The claims are directed to the abstract idea of enrolling a payer in a payment system. This is considered to be abstract because it is (i) a fundamental economic practice, (ii) a method of organizing human activities, and (iii) an idea of itself.

The additional elements or combination of elements in the claims other than the abstract idea per se amounts to no more than: (i) mere instructions to implement the idea on a computer, and/or (ii) recitation of generic computer structure that serves to perform generic computer functions that are well-understood, routine, and conventional activities previously known to the pertinent industry.

Viewed as a whole, these additional claim elements do not provide meaningful limitations to transform the abstract idea into a patent eligible application of the abstract idea such that the claims amount to significantly more than the abstract idea itself. Therefore, the claims are rejected under 35 U.S.C. 101 as being directed to non-statutory subject matter.

Claim Rejections - 35 USC § 103

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

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

8. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under pre-AIA 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.

2. Ascertaining the differences between the prior art and the claims at issue.

3. Resolving the level of ordinary skill in the pertinent art.

4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

9. Claims 1, 4-6, 11, 14-17, and 20-22 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Hammad (US PG Pub# 2012/0259782) in view of Stringfellow et al (US PG Pub# 2012/0030066, hereinafter Stringfellow).

As per claims 1, 11, and 17, Hammad teaches a method for enrolling a payer (Hammad: [32], "registered consumer"; [110], "The consumer registration process may

include any suitable process for receiving information from the consumer regarding their account. The process may be initiated by the consumer, the merchant, or the acquirer."; Fig 2.) in an electronic system and subsequently making a payment (Hammad: abstract), comprising the steps of:

a. creating a payer account record, in a first computing system operated for the benefit of the payee, and storing in said payer account record electronic enrollment data for a payer that wishes to provide the payee with payment information to be used in a payment from said payer to said payee (Hammad: Note in general that it is the "second token" of the reference that reads on the claimed token, and that the "first token" of the reference is considered to be personal data of the consumer and "enrollment data" as claimed. Note further that the first token <enrollment data> is provided to a merchant to initiate a transaction and compared to information in a "token association database" stored with the merchant. Thus enrollment data is stored with the merchant, e.g. [181], "…token…is stored at the merchant," i.e. merchant is first computing system; [183], "…the merchant server computer…searches a token association database to determine a second token associated with the first token…"; [184] Note that the merchant computing system is considered to be operated for the benefit of the payee <merchant>. The consumer is providing personal information such as phone number or address to the payee/merchant/first entity so that the merchant may be paid as part of a financial transaction. Note also [36] wherein this

information comprises, "information that has been provided during registration…" Note further [37] that this information may be previously stored in the first computing system of the merchant so that when a consumer provides it, the first computer can match it to registration information to identify the consumer.);

b. transmitting an electronic instruction to a second computing system (Hammad: [110], "during consumer registration…merchant…ask…consumer for…personal information….then forward…to the acquirer to be stored…." i.e. instruction is to store consumer data. See below for the instruction being to obtain financial account information via a specified channel.).

Hammad teaches a payment system where a consumer registers financial account information with a computer other than a merchant (i.e. a second computing system) such as an acquirer (Hammad: [92]).

Stringfellow teaches a consumer, at a merchant computer (i.e. a first computer system) wishing to pay the merchant for a transaction, being re-directed by the merchant computer to second computer system (i.e. a "trusted intermediary system") to register financial account information (Stringfellow: [50]-[55]), "…preferred payment instrument details…"). Authentication of the consumer may involve the use of a software token (Stringfellow: [57]-[60]).

Both Hammad (Hammad: [7]-[8]) and Stringfellow (Stringfellow: [18]) recognize the risk associated with a merchant being directly provided with the account information of a payer and through implication, the benefits of keeping this information secure from a merchant or a merchant's payment system. Stringfellow contributes to this security by storing account information with a single, third-party, trusted intermediary system, allowing a payer to register only once in order to pay for transactions with a plurality of merchants (Stringfellow: abstract). Hammad's approach is to use tokens in a way that prevents merchants from having payer account information made available either during registration or transactions (Hammad: [28]; [62]).

It would have been obvious to one of ordinary skill in the art to modify the payment system of Hammad with redirecting a payer from a merchant site to the site of a trusted intermediary system during payment system registration as taught by Stringfellow in order to allow user registration at a merchant computer while maintaining the security of the registration process by preventing user account information to become available to the merchant. This would have been an example of using a known technique (Stringfellow) to modify a similar method (Hammad) in the same way.

Thus Hammad and Stringfellow teach the feature of

> b. 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;

Hammad further teaches

[110], as above in step b);

c. 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 from the payer by said second computing system via said defined communications link without providing said token to said payer (Hammad: [192]; [164], "…a similar process…may occur to replace the account identifier in the authorization response message with the second token," i.e. the acquirer <second computing system> receives an authorization response from the issuer, replaces the account identifier with the second token, and then sends the response containing the second token back to the merchant <first computing system>. Thus the merchant receives a token from the second computing system where the token represents financial account of the consumer <payer>. [92], i.e. the financial account information was obtained from the payer during a registration process with the acquirer <second computing system>);

d. electronically storing said token in said first computing system in association with said electronic enrollment data for the payer (Hammad: [29], "…second token…is stored and associated with the consumer at the merchant."; [111]; [129]);

e. subsequent to steps (a) through (d), processing a payment to said payee by electronically generating a payment transaction instruction including a representation of the token (Hammad: [13], second token sent with authorization request message to "second entity" such as an acquirer computer, or payment processing network, [33]), and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information in said second computing system corresponding to said token, (Hammad: Fig 9; [14]; [33], acquirer sends to payment processing network), wherein such payment processing is performed without the first computing system having access to the payer's financial account information represented by said token (Hammad: [28], "…no consumer data is stored at the merchant."; [62], "…the first entity does not gain access to the sensitive account identifier at any time…").

As per claim 4, 14, and 20, Hammad and Stringfellow teach the method of claim 1 wherein

said communication link instruction is a secure internet link to the second computing system (Hammad: [66; 80]), 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 (Hammad: [80], "access device"; [109-111]).

As per claim 5, 15, and 21, Hammad and Stringfellow teach 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 (Hammad: [91-92]).

As per claim 6, 16, and 22, Hammad and Stringfellow teach the method of claim 5 wherein said contact information comprises one of

an email address and 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 (Hammad: [31; 80], also Mark: [42]).

As per claims 23, 25, and 27, Hammad and Stringfellow teach the method of claim 1 wherein the payer provides information to the second computing system via a payer device, and said first computing system provides an instruction to at least one of the second computing system and said payer device to define a communications session between the payer device and the second computing system for receiving said financial account information (Stringfellow: [50]-[55]).

The reason to combine Hammad and Stringfellow is the same as provided above for claim 1.

As per claims 24, 26, and 28, and 30, Hammad and Stringfellow teach the method of claim 1 wherein the financial account information is used by the second computing system only for the benefit of a single payee merchant and its sub-merchants (Hammad: [79]).

10. Claims 2, 3, 12, 13, 18, and 19 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Hammad and Stringfellow as applied to claim 1, and further in view of Mark et al (US PG Pub# 2011/0184853, hereinafter, Mark).

As per claim 2, 12, and 18 Hammad teaches a plurality of ways for communicating with a consumer or a consumer device to exchange transaction related information (Hammad: [91-92]; 109-111), but not explicitly teach wherein the system makes a

phone call to the consumer. Mark teaches the method of claim 1 wherein said communication link instruction comprises

> a telephone number to enable an automated communication to the payer to obtain the financial account information (Mark: [42], "…computer system retrieves from the memory device the telephone number…and utilizes the electronic communications application to transmit…an automated telephone call,") .

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify the teaching of Hammad with the automated phone messaging capability of Mark in order to afford the transaction capability of Hammad to the visually impaired (Mark: [2]).

As per claims 3, 13, and 19, Hammad, Stringfellow, and Mark teach 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 (Mark: [42], "…computer system retrieves from the memory device the telephone number…and utilizes the electronic communications application to transmit…an automated telephone call.").

The reason to combine Hammad with Mark is the same as provided for claim 2.

Response to Arguments

11. Applicant's arguments have been fully considered but they are not persuasive. In the second full paragraph on page 14 of the current response, Applicant argues that the applied references do not teach the process being initiated by a merchant. The Examiner respectfully disagrees, and notes that it is the combination of the primary and secondary reference which teach this, and refers Applicant to the citations and explanations provided above for claim 1.

Conclusion

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARTIN GOTTSCHALK whose telephone number is (571)272-7030. The examiner can normally be reached on Mon - Fri 10:00 - 6:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Shahid R. 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. G./
Examiner, Art Unit 3693

/SHAHID MERCHANT/
Supervisory Patent Examiner, Art Unit 3693

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13679545	POLLIN ET AL.
	Examiner	Art Unit
	MARTIN GOTTSCHALK	3693

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

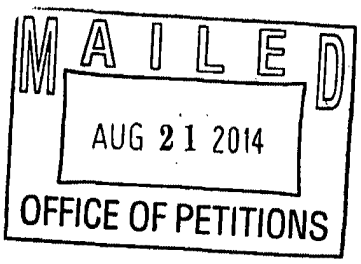
☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47

CLAIM		DATE								
Final	Original	05/20/2013	11/18/2013	04/06/2014	09/30/2014					
	1	÷	✓	✓	✓					
	2	÷	✓	✓	✓					
	3	÷	✓	✓	✓					
	4	÷	✓	✓	✓					
	5	÷	✓	✓	✓					
	6	÷	✓	✓	✓					
	7	÷	N	-	-					
	8	÷	N	-	-					
	9	÷	N	-	-					
	10	÷	N	-	-					
	11			✓	✓					
	12			✓	✓					
	13			✓	✓					
	14			✓	✓					
	15			✓	✓					
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	27				✓					
	28				✓					
	29				✓					
	30				✓					

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BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON DC 20037



Doc Code: TRACK1.GRANT

Decision Granting Request for Prioritized Examination (Track I or After RCE)	Application No.: 13/679,545

The requisite $2000.00 Request for Prioritized Examination Fee (Fee Code 2817) and $70.00 Processing Fee (Fee Code 2830) have been charge to Deposit Account No. 23-2185, pursuant to the deposit account authorization filed with the below-identified Request for Prioritized Examination on July 14, 2014. Payment of these fees are required for acceptance of the application into the Prioritized Examination, Track 1, Program.

1. THE REQUEST FILED July 14, 2014 IS **GRANTED.**

The above-identified application has met the requirements for prioritized examination

A. ☐ for an original nonprovisional application (Track I).
B. ☒ for an application undergoing continued examination (RCE).

2. **The above-identified application will undergo prioritized examination.** The application will be accorded special status throughout its entire course of prosecution until one of the following occurs:

A. filing a **petition for extension of time** to extend the time period for filing a reply;
B. filing an **amendment to amend the application to contain more than four independent claims, more than thirty total claims**, or a multiple dependent claim;
C. filing a **request for continued examination**;
D. filing a notice of appeal;
E. filing a request for suspension of action;
F. mailing of a notice of allowance;
G. mailing of a final Office action;
H. completion of examination as defined in 37 CFR 41.102; or
I. abandonment of the application.

Telephone inquiries with regard to this decision should be directed to Brian W. Brown at 571-272-5338.

/Brian W. Brown/
[*Signature*]

Petitions Examiner, Office of Petitions
(Title)

PTO/SB/30EFS (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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

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

Application Number	13679545	Filing Date	2012-11-16	Docket Number (if applicable)	124452.00114	Art Unit	3693
First Named Inventor	Robert E. POLLIN			Examiner Name	M. A. Gottschalk		

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

SUBMISSION REQUIRED UNDER 37 CFR 1.114

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

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

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

☐ Other _____

☒ Enclosed

☒ Amendment/Reply

☐ Information Disclosure Statement (IDS)

☐ Affidavit(s)/ Declaration(s)

☒ Other
Request for Prioritized Examination

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 23-2185

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED

☒ Patent Practitioner Signature

☐ Applicant Signature

PTO/SB/30EFS (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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

Signature of Registered U.S. Patent Practitioner			
Signature	/Michael C. Greenbaum/	Date (YYYY-MM-DD)	2014-07-14
Name	Michael C. Greenbaum	Registration Number	28419

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.

Doc Code: TRACK1.REQ
Document Description: TrackOne Request

PTO/AIA/424 (04-14)

CERTIFICATION AND REQUEST FOR PRIORITIZED EXAMINATION UNDER 37 CFR 1.102(e) (Page 1 of 1)

First Named Inventor:	Robert E. Pollin	Nonprovisional Application Number (if known):	13/679545
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS		

APPLICANT HEREBY CERTIFIES THE FOLLOWING AND REQUESTS PRIORITIZED EXAMINATION FOR THE ABOVE-IDENTIFIED APPLICATION.

1. The processing fee set forth in 37 CFR 1.17(i)(1) and the prioritized examination fee set forth in 37 CFR 1.17(c) have been filed with the request. The publication fee requirement is met because that fee, set forth in 37 CFR 1.18(d), is currently $0. The basic filing fee, search fee, and examination fee are filed with the request or have been already been paid. I understand that any required excess claims fees or application size fee must be paid for the application.

2. I understand that the application may not contain, or be amended to contain, more than four independent claims, more than thirty total claims, or any multiple dependent claims, and that any request for an extension of time will cause an outstanding Track I request to be dismissed.

3. The applicable box is checked below:

I. ☐ Original Application (Track One) - Prioritized Examination under § 1.102(e)(1)

i. (a) The application is an original nonprovisional utility application filed under 35 U.S.C. 111(a). This certification and request is being filed with the utility application via EFS-Web.

---OR---

(b) The application is an original nonprovisional plant application filed under 35 U.S.C. 111(a). This certification and request is being filed with the plant application in paper.

ii. An executed inventor's oath or declaration under 37 CFR 1.63 or 37 CFR 1.64 for each inventor, **or** the application data sheet meeting the conditions specified in 37 CFR 1.53(f)(3)(i) is filed with the application.

II. ☑ Request for Continued Examination - Prioritized Examination under § 1.102(e)(2)

i. A request for continued examination has been filed with, or prior to, this form.
ii. If the application is a utility application, this certification and request is being filed via EFS-Web.
iii. The application is an original nonprovisional utility application filed under 35 U.S.C. 111(a), or is a national stage entry under 35 U.S.C. 371.
iv. This certification and request is being filed prior to the mailing of a first Office action responsive to the request for continued examination.
v. No prior request for continued examination has been granted prioritized examination status under 37 CFR 1.102(e)(2).

Signature /Michael C. Greenbaum/ MCG	Date July 14, 2014
Name (Print/Typed) Michael C. Greenbaum	Practitioner Registration Number 28,419

Note: *This form must be signed in accordance with 37 CFR 1.33. See 37 CFR 1.4(d) for signature requirements and certifications. Submit multiple forms if more than one signature is required.**

☐ *Total of _____ forms are submitted.

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.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF	:	
POLLIN et al.	:	Examiner: Martin GOTTSCHALK
Serial No.: 13/679,545	:	
Filed: November 16, 2012	:	Group Art Unit: 3693
For: SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS	:	Docket No.: 124452.0114

AMENDMENT

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

Sir:

In response to the Final Office Action in the above-identified application dated April 14, 2014 please amend the application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 12 of this paper.

AMENDMENTS TO THE CLAIMS:

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

Please amend the claims as follows:

1. (Currently Amended) A method for enrolling a payer in an electronic system ~~to facilitate~~ and subsequently making a payment to a payee, comprising the steps of:

a. creating a payer account record ~~storing,~~ in a first computing system operated for the benefit of the payee, and storing in said payer account record electronic enrollment data for a payer that wishes to provide the payee with payment information to be used in a ~~future~~ payment from said payer to said payee;

b. ~~generating in said first computing system~~ 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. transmitting said instruction to said second computing system;~~

[[d]] c. 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 from the payer by said second computing system via said defined communications link without providing said token to said payer;

[[e]] d. electronically storing said token in said first computing system in association with said electronic enrollment data for the payer, without said first computing system receiving or storing said financial account information; and

[[f]] e. subsequent to steps (a) through (d), processing a payment to said payee ~~that is authorized by said 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 payment processing system having access to said financial account information in said second computing system corresponding to said token, 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. (Currently Amended) The method of claim 1 wherein said communication link instruction comprises a telephone number to enable an automated ~~call~~ communication to the payer to obtain the financial account information.

3. (Previously Presented) 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. (Previously Presented) 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. (Previously Presented) 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. (Currently Amended) 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.

Claims 7-10: Cancelled without prejudice or disclaimer.

11. (Currently Amended) A method for enrolling a payer in an electronic system ~~to facilitate~~ and making a payment to a payee, comprising the steps of:

a. performing a first enrollment process comprising ~~storing,~~ creating a payer account record in a first computing system operated for the benefit of the payee, and storing in said payer account record electronic enrollment data identifying a payer that wishes to provide the payee with payment information for a ~~future~~ payment from said payer to said payee;

b. generating ~~in said first computing system~~ an electronic instruction to a second computing system to perform a secondary enrollment process comprising obtaining 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 communicate directly with said payer to obtain said financial account information without exposing the first computing system to 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 and in response thereto, said token representing financial account information of the payer obtained by the second computing system from the payer without providing said token to said payer;

e. combining information received in said first and secondary enrollment processes by electronically storing said token in association with said electronic enrollment data for the payer, such that said financial account information is not disclosed to said first computing system of the payee;

f. obtaining an authorization from said payer for a payment to said payee; and

g. subsequent to steps (a) through (f), processing said authorized payment to said payee by electronically generating a payment transaction instruction using said stored token associated with said payer, and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information stored in said second computing system and corresponding to said token, whereby said payment is authorized and processed without disclosure of the payer's financial account information represented by said token to said first computing system.

12. (Currently Amended) The method of claim 11 wherein said communication link instruction comprises a telephone number to enable an automated ~~call~~ communication to the payer to obtain the financial account information.

13. (Previously Presented) The method of claim 11 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.

14. (Previously Presented) The method of claim 11 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.

15. (Previously Presented) The method of claim 11 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.

16. (Currently Amended) The method of claim 15 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.

17. (Currently Amended) A method for facilitating secure payments to a merchant, comprising the steps of:

a. providing an enrollment computing system having an interface for receiving financial account information from financial account holders and an electronic data transmission channel to a merchant computing system operated by or for the benefit of the merchant;

b. electronically receiving in said enrollment computing system, from the merchant computing system via said data transmission channel, an instruction from the merchant

computing system specifying a communications link for communicating with a specific consumer who is identified to the merchant by at least one data element in the instruction and wishes to register a financial account to make payments to the merchant;

c. using said enrollment computing system, performing a financial account enrollment process comprising obtaining financial account information from the consumer via the communications link specified by the merchant computing system, and storing said financial account information;

d. using said enrollment computing system, generating a token representing said financial account information, and storing said token in a digital record with said financial account information for later use in processing payments, without providing said token to the consumer;

e. electronically transmitting said token from the enrollment computing system to the merchant computing system as a representation of the financial account information obtained in response to the instruction received from the merchant computing system, without providing said financial account information to the merchant computing system; and

f. subsequent to steps (a) through (e), receiving at said enrollment computing system an electronic authorization including said token from the merchant or its authorized agent and in response, translating said token into the financial account information corresponding to said token and electronically providing said financial account information to a payment processing system;

whereby ~~upon receipt of an electronic instruction to process a payment authorized by the consumer, said electronic instruction including said token, said token is translated into the financial account information corresponding to said token for processing of~~ the authorized

payment is processed without disclosing the financial account information to said merchant computing system and without said payer transmitting a token or other authorization to said enrollment computing system.

18. (Currently Amended) The method of claim 17 wherein said communication link instruction comprises a telephone number to enable an automated ~~call~~ communication to the consumer to obtain the financial account information.

19. (Previously Presented) The method of claim 17 wherein said communication link instruction comprises transferring an existing telephone call with the consumer to an automated telephone response system that automatically receives the financial account information.

20. (Previously Presented) The method of claim 17 wherein said communication link instruction is a secure Internet link to the enrollment computing system, and said communication link instruction is transmitted to a device being used by the consumer to enter identification data to cause said device to access the enrollment computing system for entry of financial account information.

21. (Previously Presented) The method of claim 17 wherein said communication link instruction comprises contact information for the consumer to enable the enrollment computing system to transmit connection instructions to the consumer for communicating the financial account information to the enrollment computing system.

22. (Currently Amended) The method of claim 21 wherein said contact information comprises one of an email address and a ~~mobile~~ telephone number whereby the enrollment computing system sends a link for a secure data entry connection to the consumer via one of email and text.

23. (New) The method of claim 1 wherein the payer provides information to the second computing system via a payer device, and said first computing system provides an instruction to at least one of the second computing system and said payer device to define a communications session between the payer device and the second computing system for receiving said financial account information.

24. (New) The method of claim 1 wherein the financial account information is used by the second computing system only for the benefit of a single payee merchant and its sub-merchants.

25. (New) The method of claim 11 wherein the payer provides information to the second computing system via a payer device, and said first computing system provides an instruction to at least one of the second computing system and said payer device to define a communications session between the payer device and the second computing system for receiving said financial account information.

26. (New) The method of claim 11 wherein the financial account information is used by the second computing system only for the benefit of a single payee merchant and its sub-merchants.

27. (New) The method of claim 17 wherein the payer provides information to the emrollment computing system via a payer device, and said enrollment computing system receives an instruction from the merchant computing system defining a communications session between the payer device and the enrollment computing system for receiving said financial account information.

28. (New) The method of claim 17 wherein the financial account information is obtained and stored by the enrollment computing system only for the benefit of a single payee merchant and its sub-merchants.

29. (New) A method for facilitating secure payments to a merchant, comprising the steps of:

a. performing an enrollment process comprising creating a payer account record in a merchant computing system operated for the benefit of the merchant, and storing in said payer account record electronic enrollment data identifying a payer that wishes to provide the merchant with payment information;

b. electronically transmitting to a payment information receiving system an instruction 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 payment information receiving system to communicate with a device operated by said payer to obtain said financial account information;

c. receiving in the merchant computing system a token from said payment information receiving system, subsequent to the transmission of said instruction and in response thereto, said token representing financial account information of the payer obtained by the payment information receiving system from the payer without providing said token to said payer;

d. electronically storing said token in association with said electronic enrollment data for the payer, such that the token is available to the merchant computing system but the merchant computing system is not exposed to the financial account information represented by the token;

e. obtaining an authorization from said payer for a payment to the merchant; and

f. subsequent to steps (a) through (e), processing said authorized payment to said merchant by electronically generating a payment transaction instruction using said stored token associated with said payer, and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information stored in said payment information receiving system and corresponding to said token, whereby said payment is authorized and processed without disclosure of the payer's financial account information represented by said token to said merchant computing system.

30. (New) The method of claim 29 wherein operating the merchant computing system for the benefit of the merchant comprises operating for the benefit of sub-merchants affiliated with the merchant.

REMARKS

I. Introduction

Applicants have carefully considered the Final Office Action mailed April 14, 2014. In light of the present Amendments and the following discussion, Applicants respectfully request favorable reconsideration of the present application.

II. Status of the Claims

Upon entry of the above amendment, claims 1-6 and 11-30 are pending, with Claims 1, 11, and 17 being independent. Minor amendments to the claims are submitted herein to increase clarity. New dependent claims 23-28 and 30, and new independent claim 29, are submitted for examination on the merits. The subject matter of the new claims is supported by the specification as filed. No new matter has been added.

III. Summary of the Office Action

Claims 1, 4-6, 11, 14-17, and 20-22 were rejected under 35 U.S.C. §103(a) as obvious based on the combination of Publication No. 2012/0259782 ("Hammad") and Publication 2012/0030066 ("Stringfellow"). Claims 2, 3, 12, 13, 18 and 19 were rejected under 35 U.S.C. §103 based on the combination of Hammad, Stringfellow, and Publication No. 2011/0184853 ("Mark").

IV. Interview Summary

The courtesy extended to the inventors and their representative by Examiner Gottschalk in the personal interview of May 15, 2014 is noted with appreciation. In the interview, applicants highlighted various example embodiments of the invention, particularly those noted in

the Examiner's interview summary. The Examiner made several suggestions for improving the clarity of the claims, which have been implemented in the amendments herein.

V. Response to Rejection

The pending independent claims and certain dependent claims were rejected as obvious based on the combination of Hammad and Stringfellow. Applicants respectfully submit that this combination does not render the claimed invention obvious.

Claims 1 and 11, as amended herein, recite a method for enrolling a payer in an electronic system to facilitate making a payment to a payee. Electronic enrollment data, identifying a payer planning to make a payment to the payee, is stored in a first computing system operated by (or for the benefit of) the payee. An instruction is generated to a second computing system indicating a payer and a communications link to be used by the second computing system to obtain financial account information directly from the payer, and the instruction is transmitted to the second computing system. The second computing system returns a token to the first computing system, representing financial account information obtained by the second computing system from the payer via the communications link specified by the first computing system.

In example embodiments, the process recited in claims 1 and 11 is initiated by a payee, for example a merchant, when a payer (e.g. customer) registers to make purchases from or otherwise make payments to the payee (e.g. merchant). The first computer system, operated for the benefit of the merchant, receives the customer's identity information but not the customer's financial account information. The merchant system then initiates a redirection of the payer to another communication channel for providing the account information to another computer system, so that the merchant's system does not receive the financial account information. In

response to this redirection instruction, when the second system has obtained the account information, the payee (e.g. merchant) receives a token that becomes the key to processing future payments by the registered payer (e.g. customer).

In this process, the payer does not receive the token, and the first computing system does not receive the financial account information. The first computing system stores the token in association with the enrollment data for the payer. Thereafter the payee may process payments from the payer without ever taking possession of the payer's financial account information, by transmitting the token to a payment processing system that has access to the financial account information represented by the token.

In contrast, the payment processes disclosed in Hammad and Stringfellow are initiated by a consumer, who stores financial account information with a third party to create what is essentially an electronic wallet that can be used to make payments to various merchants. The consumer receives tokens that are later used to authenticate the consumer when making purchases at various merchants. Those transactions are apparently initiated by the consumer, rather than by the merchant. Further, the initial storage of information is a process occurring between the consumer and card issuers and other payment processing entities, and does not involve the merchant or payee. Upon further review, therefore, it should be apparent that the Hammad/Stringfellow approach to tokenization and payment processing differs substantially from the process recited in claims 1 and 11 and their dependent claims.

Independent claim 17, as amended, recites a similar method for facilitating secure payments to a merchant. An enrollment computing system, corresponding generally to the second computing system recited in claims 1 and 11, receives financial account information from a consumer via a communications link in response to instructions from a merchant computing

system specifying the link, and provides a token to the merchant representing the financial account information. The merchant can then process payments using the token, while the consumer's financial account information remains with the enrollment computing system and is not provided to the merchant. As in the case of claims 1 and 11, Hammad and Stringfellow, whether taken alone or in combination, do not suggest this specific method of interaction between a merchant computing system and a separate financial account enrollment system.

The rejection of dependent claims 4-6, 14-17, and 20-22 based on the Hammad/Stringfellow combination is also respectfully traversed. These claims are believed to be independently patentable in view of the further limitations recited therein, and in any case are patentable in view of the patentability of the main claims on which they depend.

Applicants also respectfully traverse the rejection of dependent claims 2, 3, 12, 13, 18 and 19 under 35 U.S.C. 103. While the cited references disclose automated telephone systems, the addition of the Mark reference does not remedy the deficiencies of the Hammad-Stringfellow combination in teaching a person of ordinary skill in the art to either initiate an automated call, or transferring a call to an automated system, to obtain account information in the specific context of the process defined in claims 1, 11, and 17, and as further specified in claims 2-3, 12-13, and 18-19 respectively.

VI. Conclusion

In view of the foregoing discussion and present amendments, applicants request reconsideration of the pending rejections, and examination of the newly submitted claims on the merits. If objections arise that can be overcome through a telephone communication, the

Examiner is invited to contact applicants' associate counsel Evan Smith by email or by telephone at 703-615-3555.

Please charge any shortage of fees or credit any overpayment thereof to BLANK ROME LLP, Deposit Account No. 23-2185 (124452.00111). In the event that a petition for an extension of time does not accompany the present Amendment or does not suffice to render the present Amendment timely, the applicants hereby petition under 37 C.F.R. §1.136(a) for an extension of time for as many months as are required to render the present Amendment timely. Any fee due is authorized above.

Respectfully submitted,

Date: July 14, 2014

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

Electronic Patent Application Fee Transmittal

Application Number:	13679545
Filing Date:	16-Nov-2012
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan Pollin
Filer:	Michael C. Greenbaum/Fran Purnell
Attorney Docket Number:	124452.00114

Filed as Small Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Claims in excess of 20	2202	6	40	240
Independent Claims in Excess of 3	2201	1	210	210
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Extension-of-Time:				
Miscellaneous:				
Request for Continued Examination	2801	1	600	600
		Total in USD ($)		**1050**

Electronic Acknowledgement Receipt

EFS ID:	19574821
Application Number:	13679545
International Application Number:	
Confirmation Number:	5053
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/Fran Purnell
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00114
Receipt Date:	14-JUL-2014
Filing Date:	16-NOV-2012
Time Stamp:	17:23:58
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$1050
RAM confirmation Number	4522
Deposit Account	232185
Authorized User	GREENBAUM, MICHAEL C.

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Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		12445200114rce.pdf	2669301 312db8a22d97a2d90afea9c103e76c779d70ff23	yes	21

	Multipart Description/PDF files in .zip description		
	Document Description	**Start**	**End**
	Request for Continued Examination (RCE)	1	3
	Accelerated Exam - Transmittal amendment/reply	4	5
	Response After Final Action	6	21

Warnings:

Information:

2	Fee Worksheet (SB06)	fee-info.pdf	33461 16deb951bf493a134e8dd76e79ff4df40315d689	no	2

Warnings:

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Total Files Size (in bytes):	2702762

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

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

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

PTO/SB/06 (09-11)
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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 13/679,545	Filing Date 11/16/2012	☐ To be Mailed

ENTITY: ☐ LARGE ☒ SMALL ☐ MICRO

APPLICATION AS FILED – PART I

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

APPLICATION AS AMENDED – PART II

AMENDMENT **07/14/2014**

	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	* 26	Minus	** 20	= 6	X $40 =	240
Independent (37 CFR 1.16(h))	* 4	Minus	***3	= 1	X $210 =	210
☐ Application Size Fee (37 CFR 1.16(s))						
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						
					TOTAL ADD'L FEE	**450**

AMENDMENT

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

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

LIE
/GYZELL JOHNSON SMITH/

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

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/679,545	11/16/2012	Robert Evan Pollin	124452.00114	5053

27557 7590 05/27/2014

BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON, DC 20037

EXAMINER	
GOTTSCHALK, MARTIN A	

ART UNIT	PAPER NUMBER
3693	

NOTIFICATION DATE	DELIVERY MODE
05/27/2014	ELECTRONIC

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

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

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

Belay@blankrome.com
WashingtonDocketing@blankrome.com

Applicant-Initiated Interview Summary	Application No.	Applicant(s)	
	13/679,545	POLLIN ET AL.	
	Examiner	Art Unit	
	MARTIN GOTTSCHALK	3693	

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

(1) *MARTIN GOTTSCHALK*.

(2) *EVAN SMITH (Assingee counsel)*.

(3) *BRIAN DOWNEY (Assignee representative)*.

(4) *SEAN FLEMING (Assignee representative)*.

Date of Interview: *15 May 2014*.

Type: ☒ Telephonic ☐ Video Conference
☐ Personal [copy given to: ☐ applicant ☐ applicant's representative]

Exhibit shown or demonstration conducted: ☐ Yes ☐ No.
If Yes, brief description: _____.

Issues Discussed ☐101 ☐112 ☐102 ☐103 ☒Others
(For each of the checked box(es) above, please describe below the issue and detailed description of the discussion)

Claim(s) discussed: *1*.

Identification of prior art discussed: *NA*.

Substance of Interview
(For each issue discussed, provide a detailed description and indicate if agreement was reached. Some topics may include: identification or clarification of a reference or a portion thereof, claim interpretation, proposed amendments, arguments of any applied references etc...)

See Continuation Sheet.

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

Examiner recordation instructions: Examiners must summarize the substance of any interview of record. A complete and proper recordation of the substance of an interview should include the items listed in MPEP 713.04 for complete and proper recordation including the identification of the general thrust of each argument or issue discussed, a general indication of any other pertinent matters discussed regarding patentability and the general results or outcome of the interview, to include an indication as to whether or not agreement was reached on the issues raised.

☒ Attachment

/MARTIN GOTTSCHALK/ Examiner, Art Unit 3693	/SHAHID MERCHANT/ Supervisory Patent Examiner, Art Unit 3693

Summary of Record of Interview Requirements

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

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

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

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

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

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

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

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

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

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

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

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

Examiner to Check for Accuracy

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

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant reviewed invention. The motivation for the invention is to keep a merchant from having access to a payer's financial account information, which frees the merchant from the liability incurred should the information be released or stolen. The invention was contrasted to a "PayPal" type system, where a payer registers with a third party where merchants have also registered. With the inventive system, the merchant establishes the relationship with the third-party payment system and the payer is unaware that there is a third-party involved. The method involves where during an enrollment process, the payer provides personal information to a first computer (operated by the merchant), but not financial account information. The first computer generates an instruction that will be sent to a second computer (operated by a payment processor such as Applicant), the instruction directing the second computer to define a communications link (such as a pop-up or phone number) that will be used to obtain financial account information from the payer, and then to use the link to obtain the financial account information. The first computer then transmits the instruction to the second computer. After receiving the instruction (but possibly before receiving the financial account information from the payer), the second computer generates a token that will represent the account information in future purchase transactions. The second computer then sends the token to the first computer which stores the it in association with the payer personal information obtained earlier. Of note, at this point, the second computer may or may not have acquired the financial account information from the payer, and the merchant has not, nor ever will have access to the financial account information, and the payer never is provided the token. Subsequent to enrollment, a payer may wish to purchase something from the merchant. Following authorization of the payment by the payer, an instruction is generated in the first computer including a representation of the token. The instruction is sent to a payment processing system (not the second computer) that has access to the financial account information corresponding to the token (i.e. presumably access to the second computer, though this is not explicitly claimed). Certain issues were discussed such as whether claiming the timing of when the second obtains the financial account information is important; and the observation that it is not clear as to how the payment processing system has the financial account information provided to it by the second computer.

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Gottschalk, Martin

From: Evan Smith <esmith@autoscribe.com>
Sent: Wednesday, May 14, 2014 10:16 AM
To: Gottschalk, Martin
Subject: RE: Interview for application# 13/679,545

Hi Examiner Gottschalk,

Thank you for scheduling this interview tomorrow afternoon. Our agenda is simple and the interview should not take too long. I'm looking forward to meeting you in person.

1. Briefly present the features and industry applications of the claimed invention, focusing on claim 1 (with brief reference to claims 11 and 17).
2. Explain our interpretation of the Hammad and Mark disclosures, and identify differences between these disclosures and the claimed features.
3. Collaborative discussion of our interpretation, and whether it matches your interpretation.
4. Discussion of next steps to advance prosecution.

Some of the inventors have expressed interest in attending, but I'm not sure which of them will actually be able to make it. I will call you from the Knox lobby when I (or we) arrive.

Recognizing that Internet communications are not secure, I hereby authorize the USPTO to communicate with me concerning any subject matter of this application by electronic mail. I understand that a copy of these communications will be made of record in the application file.

Best regards,
Evan

Evan R. Smith
Counsel
Autoscribe Corporation
9801 Washingtonian Blvd, Suite 200
Gaithersburg, MD 20878
M: 703-615-3555

From: Gottschalk, Martin [Martin.Gottschalk@USPTO.GOV]
Sent: Wednesday, May 14, 2014 10:04 AM
Required: Gottschalk, Martin; Evan Smith
Subject: Interview for application# 13/679,545
When: Thursday, May 15, 2014 4:00 PM-5:00 PM.
Where: Conf_Knox_4d44(16-24 Seats)

Dear Mr. Smith,

Regarding your request for an interview on this case, this is to confirm we will be meeting Thursday, 5/15/2014 at 4pm EST.

I will need an agenda from you at least two days beforehand. Generally the more detailed (yet concise) the agenda, the more can be accomplished during the interview. I prefer we correspond by email, but if we do, the Office requires that you provide the authorization below. Please include it in any email communications concerning substantive issues regarding this case.

502.03 Communications via the Internet [R-2]

II. < COMMUNICATIONS VIA THE INTERNET AND AUTHORIZATION (ARTICLE 5)

Communications via Internet e-mail are at the discretion of the applicant.

Without a written authorization by applicant in place, the USPTO will not respond via Internet e-mail to any Internet correspondence which contains information subject to the confidentiality requirement as set forth in 35 U.S.C. 122. A paper copy of such correspondence will be placed in the appropriate patent application.

The following is a sample authorization form which may be used by applicant:

"Recognizing that Internet communications are not secure, I hereby authorize the USPTO to communicate with me concerning any subject matter of this application by electronic mail. I understand that a copy of these communications will be made of record in the application file."

Best regards,
Martin A. Gottschalk
Patent Examiner
United States Patent and Trademark Office
Art Unit 3693 - Finance & Banking
501 Dulany Street (Knox Building), RM 4D58
Alexandria, VA 22314-5761
(571) 272-7030

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/679,545	11/16/2012	Robert Evan Pollin	124452.00114	5053

27557 7590 04/14/2014

BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON, DC 20037

EXAMINER	
GOTTSCHALK, MARTIN A	
ART UNIT	**PAPER NUMBER**
3693	

MAIL DATE	DELIVERY MODE
04/14/2014	PAPER

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

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

Office Action Summary	Application No. 13/679,545	Applicant(s) POLLIN ET AL.	
	Examiner MARTIN GOTTSCHALK	Art Unit 3693	AIA (First Inventor to File) Status No

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

Period for Reply

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

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

Status

1)☒ Responsive to communication(s) filed on *02/21/2014*.

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

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

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

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

Disposition of Claims

5)☒ Claim(s) *1-6 and 11-22* is/are pending in the application.

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

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-6 and 11-22* is/are rejected.

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

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

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

Application Papers

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

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

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

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

Priority under 35 U.S.C. § 119

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

Certified copies:

a)☐ All b)☐ Some * c)☐ None of the:

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

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

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

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

Attachment(s)

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

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

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

4) ☐ Other: _____.

DETAILED ACTION

Notice to Applicant

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

2. Claims 1-6 and 11-22 have been examined. Claim 1 is amended. Claims 11-22 are new. Claims 7-10 are cancelled (see objection below).

Claim Objections

3. Prior to the current response, claims 7-10 were withdrawn. In the current response, the listing of claims indicates claims 8-10 are cancelled, but there is no listing or claim identifier for claim 7. It will be presumed that claim 7 was intended to be rejected as well. Correction in further claim listings is required.

4. Claim 1 in step “e” appears to have a period inappropriately added by amendment after the word “payer.” The period will be presumed to be a comma. Correction in further listing of claims is required.

Claim Rejections - 35 USC § 103

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

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

5. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under pre-AIA 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.

2. Ascertaining the differences between the prior art and the claims at issue.

3. Resolving the level of ordinary skill in the pertinent art.

4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

6. Claims 1, 4-6, 11, 14-17, and 20-22 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Hammad (US PG Pub# 2012/02597822) in view of Stringfellow et al (US PG Pub# 2012/0030066, hereinafter Stringfellow).

As per claims 1, 11, and 17, Hammad teaches a method for enrolling a payer (Hammad: [32], "registered consumer"; [110], "The consumer registration process may include any suitable process for receiving information from the consumer regarding their account. The process may be initiated by the consumer, the merchant, or the acquirer."; Fig 2.) in an electronic system to facilitate making a payment (Hammad: abstract), comprising the steps of:

a. storing, in a first computing system operated for the benefit of the payee, electronic enrollment data identifying a payer that wishes to provide the payee with payment information to be used in a future payment from said payer to said payee (Hammad: Note in general that it is the "second token" of the reference that reads on the claimed token, and that the "first token" of the reference is considered to be personal data of the consumer and "enrollment data" as claimed. Note further that the first token <enrollment data> is provided to a merchant to initiate a transaction and compared to information in a "token association database" stored with the merchant. Thus enrollment data is stored with the merchant, e.g. [181], "…token…is stored at the merchant," i.e. merchant is first computing system; [183], "…the merchant server computer…searches a token association database to determine a second token associated with the first token…"; [184] Note that the merchant computing system is considered to be operated for the benefit of the payee <merchant>. The consumer is providing personal information such as phone number or address to the payee/merchant/first entity so that the merchant may be paid as part of a financial transaction. Note also [36] wherein this information comprises, "information that has been provided during registration…" Note further [37] that this information may be previously stored in the first computing system of the merchant so that when a consumer provides it, the first computer can match it to

registration information to identify the consumer.);

b. generating in said first computing system an electronic instruction to a second computing system (Hammad: [110], "during consumer registration…merchant…ask…consumer for…personal information….then forward…to the acquirer to be stored…." i.e. instruction is to store consumer data. See below for the instruction being to obtain financial account information via a specified channel.).

Hammad teaches a payment system where a consumer registers financial account information with a computer other than a merchant (i.e. a second computing system) such as an acquirer (Hammad: [92]).

Stringfellow teaches a consumer, at a merchant computer (i.e. a first computer system) wishing to pay the merchant for a transaction, being re-directed by the merchant computer to second computer system (i.e. a "trusted intermediary system") to register financial account information (Stringfellow: [50]-[55]), "…preferred payment instrument details…"). Authentication of the consumer may involve the use of a software token (Stringfellow: [57]-[60]).

Both Hammad (Hammad: [7]-[8]) and Stringfellow (Stringfellow: [18]) recognize the risk associated with a merchant being directly provided with the account information of a

payer and through implication, the benefits of keeping this information secure from a merchant or a merchant's payment system. Stringfellow contributes to this security by storing account information with a single, third-party, trusted intermediary system, allowing a payer to register only once in order to pay for transactions with a plurality of merchants (Stringfellow: abstract). Hammad's approach is to use tokens in a way that prevents merchants from having payer account information made available either during registration or transactions (Hammad: [28]; [62]).

It would have been obvious to one of ordinary skill in the art to modify the payment system of Hammad with redirecting a payer from a merchant site to the site of a trusted intermediary system during payment system registration as taught by Stringfellow in order to allow user registration at a merchant computer while maintaining the security of the registration process by preventing user account information to become available to the merchant. This would have been an example of using a known technique (Stringfellow) to modify a similar method (Hammad) in the same way.

Thus Hammad and Stringfellow teach the feature of

> 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 by said second computing system to obtain said financial account information directly from said payer;

Hammad further teaches

c. transmitting said instruction to said second computing system (Hammad: [110], as above in step b);

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 from the payer by said second computing system via said defined communications link without providing said token to said payer (Hammad: [192]; [164], "…a similar process…may occur to replace the account identifier in the authorization response message with the second token," i.e. the acquirer <second computing system> receives an authorization response from the issuer, replaces the account identifier with the second token, and then sends the response containing the second token back to the merchant <first computing system>. Thus the merchant receives a token from the second computing system where the token represents financial account of the consumer <payer>. [92], i.e. the financial account information was obtained from the payer during a registration process with the acquirer <second computing system>);

e. electronically storing said token in said first computing system in association with said electronic enrollment data for the payer (Hammad: [29], "…second

token…is stored and associated with the consumer at the merchant."; [111]; [129]);

f. processing a payment to said payee that is authorized by said payer, by electronically generating a payment transaction instruction in the first computing system, including a representation of the token (Hammad: [13], second token sent with authorization request message to "second entity" such as an acquirer computer, or payment processing network, [33]), and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information corresponding to said token, (Hammad: Fig 9; [14]; [33], acquirer sends to payment processing network), wherein such payment processing is performed without the first computing system having access to the payer's financial account information represented by said token (Hammad: [28], "…no consumer data is stored at the merchant."; [62], "…the first entity does not gain access to the sensitive account identifier at any time…").

As per claim 4, 14, and 20, Hammad and Stringfellow teach the method of claim 1 wherein

said communication link instruction is a secure internet link to the second computing system (Hammad: [66; 80]), 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 (Hammad: [80], "access device"; [109-111]).

As per claim 5, 15, and 21, Hammad and Stringfellow teach 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 (Hammad: [91-92]).

As per claim 6, 16, and 22, Hammad and Stringfellow teach 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 (Hammad: [31; 80], also Mark: [42]).

7. Claims 2, 3, 12, 13, 18, and 19 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Hammad and Stringfellow as applied to claim 1, and further in view of Mark et al (US PG Pub# 2011/0184853, hereinafter, Mark).

As per claim 2, 12, and 18 Hammad teaches a plurality of ways for communicating with a consumer or a consumer device to exchange transaction related information (Hammad: [91-92]; 109-111), but not explicitly teach wherein the system makes a phone call to the consumer. Mark teaches 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 (Mark: [42], "…computer system retrieves from the memory device the telephone number…and utilizes the electronic communications application to transmit…an automated telephone call,") .

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify the teaching of Hammad with the automated phone messaging capability of Mark in order to afford the transaction capability of Hammad to the visually impaired (Mark: [2]).

As per claim 3, 13, and 19, Hammad, Stringfellow, and Mark teach 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

(Mark: [42], "…computer system retrieves from the memory device the telephone number…and utilizes the electronic communications application to transmit…an automated telephone call.").

The reason to combine Hammad with Mark is the same as provided for claim 2.

Conclusion

8. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

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

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARTIN GOTTSCHALK whose telephone number is (571)272-7030. The examiner can normally be reached on Mon - Fri 10:00 - 6:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Shahid R. 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. G./
Examiner, Art Unit 3693

/SHAHID MERCHANT/
Supervisory Patent Examiner, Art Unit 3693

Notice of References Cited	Application/Control No. 13/679,545	Applicant(s)/Patent Under Reexamination POLLIN ET AL.	
	Examiner MARTIN GOTTSCHALK	Art Unit 3693	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-2012/0030066 A1	02-2012	Stringfellow et al.	705/26.41
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

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

NON-PATENT DOCUMENTS

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

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

Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13679545	POLLIN ET AL.
	Examiner	Art Unit
	MARTIN GOTTSCHALK	3693

CPC- SEARCHED		
Symbol	Date	Examiner

CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner

US CLASSIFICATION SEARCHED			
Class	Subclass	Date	Examiner

SEARCH NOTES		
Search Notes	Date	Examiner
EAST	4/3/2014	MG

INTERFERENCE SEARCH			
US Class/ CPC Symbol	US Subclass / CPC Group	Date	Examiner

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S123	7	(("6434403") or ("6076075") or ("6018724") or ("5590197") or ("6250557") or ("5796832") or ("6032135") or ("6076075")).PN.	USPAT; USOCR	OR	OFF	2014/04/05 20:52
S124	0	("acquirerWiTHreceiv$4WiTH(enroll$4regist$4registr$5)WiTH(datainformation)").PN.	US-PGPUB; USPAT	OR	OFF	2014/04/05 21:07
S125	0	acquirer WiTH receiv$4 WiTH (enroll$4regist$4registr$5) WiTH (data information)	US-PGPUB; USPAT	OR	OFF	2014/04/05 21:07
S126	0	acquirer WiTH receiv$4 WiTH (enroll$4regist$4registr$5)	US-PGPUB; USPAT	OR	OFF	2014/04/05 21:07
S127	0	acquirer WiTH (enroll$4regist$4registr$5)	US-PGPUB; USPAT	OR	OFF	2014/04/05 21:08
S128	52	acquirer WiTH receiv$4 WiTH (enroll$4 regist$4 registr$5) WiTH (data information)	US-PGPUB; USPAT	OR	OFF	2014/04/05 21:08
S129	0	acquirer WiTH receiv$4 WiTH (enroll$4 regist$4 registr$5) WiTH (data information) wiTH (payer)	US-PGPUB; USPAT	OR	OFF	2014/04/05 21:08
S130	9	acquirer WiTH receiv$4 WiTH (enroll$4 regist$4 registr$5) WiTH (data information) wiTH (user)	US-PGPUB; USPAT	OR	OFF	2014/04/05 21:09
S131	73276	(payment) WiTH (system service)	US-PGPUB; USPAT	OR	OFF	2014/04/05 21:18
S132	7696	(registr$4 register$4 enroll$4) WiTH (third-party "third party")	US-PGPUB; USPAT	OR	OFF	2014/04/05 21:20
S133	2501	S131 and S132	US-PGPUB; USPAT	OR	OFF	2014/04/05 21:21
S134	406	S131 SAME S132	US-PGPUB; USPAT	OR	OFF	2014/04/05 21:21
S135	283	S131 WiTH S132	US-PGPUB; USPAT	OR	OFF	2014/04/05 21:21
S136	2584	(user cardholder card-holder "card holder") WITH (registr$4 register$4 enroll$4) WiTH (third-party "third party")	US-PGPUB; USPAT	OR	OFF	2014/04/05 21:22
S137	3100	(user payer cardholder card-holder "card holder") WITH (registr$4 register$4 enroll$4) WiTH (third-party "third party")	US-PGPUB; USPAT	OR	ON	2014/04/05 21:23
S138	88587	(payment) WiTH (system service)	US-PGPUB; USPAT	OR	ON	2014/04/05 21:23
S139	1213	S137 and S138	US-PGPUB; USPAT	OR	ON	2014/04/05 21:23
S140	273	S137 SAME S138	US-PGPUB; USPAT	OR	ON	2014/04/05 21:23
S141	200	S137 WiTH S138	US-PGPUB; USPAT	OR	ON	2014/04/05 21:24
S142	52	merchant WiTH (directs instructs) WiTH user wiTH (enroll$5 registe$4 registr$4)	US-PGPUB;	OR	ON	2014/04/05 21:27

			USPAT			
S143	6	S139 and S142	US-PGPUB; USPAT	OR	ON	2014/04/05 21:27

4/ 6/ 2014 9:01:58 PM
C:\ Users\ mgottschalk\ Documents\ Cases\ 13-679,545\ 13-679,545.wsp

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13679545	POLLIN ET AL.
	Examiner	**Art Unit**
	MARTIN GOTTSCHALK	3693

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

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

CLAIM		DATE								
Final	Original	05/20/2013	11/18/2013	04/06/2014						
	1	÷	✓	✓						
	2	÷	✓	✓						
	3	÷	✓	✓						
	4	÷	✓	✓						
	5	÷	✓	✓						
	6	÷	✓	✓						
	7	÷	N	-						
	8	÷	N	-						
	9	÷	N	-						
	10	÷	N	-						
	11			✓						
	12			✓						
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	16			✓						
	17			✓						
	18			✓						
	19			✓						
	20			✓						
	21			✓						
	22			✓						

AMENDMENT TRANSMITTAL LETTER

Docket No. 124452.00114			
Application No. 13/679,545-Conf. #5053	Filing Date November 16, 2012	Examiner M. A. Gottschalk	Art Unit 3693

Applicant(s): Robert E. POLLIN et al.

Invention: SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED					
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	18	- 20 =	0	x	
Independent Claims	3	- 3 =	0	x	
Multiple Dependent Claims (check if applicable)	☐				
Other fee (please specify):					
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:					0.00

☐ Large Entity ☒ Small Entity

☒ No additional fee is required for this amendment.

☐ Please charge Deposit Account No. _____ in the amount of $ _____.

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

☐ Payment by credit card. Form PTO-2038 is attached.

☒ The Director is hereby authorized to charge and credit Deposit Account No. 23-2185 as described below. A duplicate copy of this sheet is enclosed.

☒ Credit any overpayment.

☒ Charge any additional filing or application processing fees required under 37 C.F.R. § 1.16 and 1.17.

/Michael C. Greenbaum/ Dated: February 21, 2014

Michael C. Greenbaum
Attorney/Agent Reg. No.: 28,419

BLANK ROME LLP
600 New Hampshire Ave., NW
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I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being transmitted via the Office electronic filing system in accordance with 37 CFR § 1.6(a)(4).

Dated: February 21, 2014 Electronic Signature for Michael C. Greenbaum: /Michael C. Greenbaum/

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF	:	
POLLIN et al.	:	Examiner: Martin GOTTSCHALK
Serial No.: 13/679,545	:	
Filed: November 16, 2012	:	Group Art Unit: 3693
For: SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS	:	Docket No.: 124452.0114

AMENDMENT

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

Sir:

In response to the Non-Final Office Action in the above-identified application dated November 21, 2013 please amend the application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 9 of this paper.

AMENDMENTS TO THE CLAIMS:

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

Please amend the claims as follows:

1. (Currently Amended) A method for enrolling a payer in an electronic system to facilitate making a payment to a payee, comprising the steps of:

a. storing, in a first computing system operated for the benefit of the payee, electronic enrollment data identifying a payer that wishes to provide the payee with payment information to be used in a future payment from said payer to said payee;

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 by said second computing system to obtain said financial account information directly from said payer;

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 from the payer by said second computing system via said defined communications link without providing said token to said payer;

e. electronically storing said token in said first computing system in association with said electronic enrollment data for the payer, without said first computing system receiving or storing said financial account information; and

f. processing a payment to said payee that is authorized by said ~~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 payment processing system ~~computing system other than the first computing system~~ having access to said financial account information corresponding to said token, 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. (previously presented) 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. (previously presented) 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. (previously presented) 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. (previously presented) 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. (previously presented) 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.

Non-Elected Claims 8-10: Cancelled without prejudice or disclaimer.

11. (New) A method for enrolling a payer in an electronic system to facilitate making a payment to a payee, comprising the steps of:

a. performing a first enrollment process comprising storing, in a first computing system operated for the benefit of the payee, electronic enrollment data identifying a payer that wishes to provide the payee with payment information for a future payment from said payer to said payee;

b. generating in said first computing system an electronic instruction to a second computing system to perform a secondary enrollment process comprising obtaining financial account information from the payer, said instruction defining a communications link to be used by said second computing system to communicate directly with said payer to obtain said financial account information without exposing the first computing system to 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 and in response thereto, said token representing financial account

information of the payer obtained by the second computing system from the payer without providing said token to said payer;

e. combining information received in said first and secondary enrollment processes by electronically storing said token in association with said electronic enrollment data for the payer, such that said financial account information is not disclosed to said first computing system of the payee;

f. obtaining an authorization from said payer for a payment to said payee; and

g. processing said authorized payment to said payee by electronically generating a payment transaction instruction using said stored token associated with said payer, and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information corresponding to said token, whereby said payment is authorized and processed without disclosure of the payer's financial account information represented by said token to said first computing system.

12. (New) The method of claim 11 wherein said communication link instruction comprises a telephone number to enable an automated call to the payer to obtain the financial account information.

13. (New) The method of claim 11 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.

14. (New) The method of claim 11 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.

15. (New) The method of claim 11 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.

16. (New) The method of claim 15 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.

17. (New) A method for facilitating secure payments to a merchant, comprising the steps of:

a. providing an enrollment computing system having an interface for receiving financial account information from financial account holders and an electronic data transmission channel to a merchant computing system operated by or for the benefit of the merchant;

b. electronically receiving in said enrollment computing system, from the merchant computing system via said data transmission channel, an instruction from the merchant computing system specifying a communications link for communicating with a specific consumer who is identified to the merchant and wishes to register a financial account to make payments to the merchant;

c. using said enrollment computing system, performing a financial account enrollment process comprising obtaining financial account information from the consumer via the communications link specified by the merchant computing system, and storing said financial account information;

d. using said enrollment computing system, generating a token representing said financial account information, and storing said token in a digital record with said financial account information for later use in processing payments, without providing said token to the consumer;

e. electronically transmitting said token from the enrollment computing system to the merchant computing system as a representation of the financial account information obtained in response to the instruction received from the merchant computing system, without providing said financial account information to the merchant computing system; and

f. electronically providing said financial account information to a payment processing system;

whereby upon receipt of an electronic instruction to process a payment authorized by the consumer, said electronic instruction including said token, said token is translated into the financial account information corresponding to said token for processing of the authorized payment without disclosing the financial account information to said merchant computing system.

18. (New) The method of claim 17 wherein said communication link instruction comprises a telephone number to enable an automated call to the consumer to obtain the financial account information.

19. (New) The method of claim 17 wherein said communication link instruction comprises transferring an existing telephone call with the consumer to an automated telephone response system that automatically receives the financial account information.

20. (New) The method of claim 17 wherein said communication link instruction is a secure internet link to the enrollment computing system, and said communication link instruction

is transmitted to a device being used by the consumer to enter identification data to cause said device to access the enrollment computing system for entry of financial account information.

21. (New) The method of claim 17 wherein said communication link instruction comprises contact information for the consumer to enable the enrollment computing system to transmit connection instructions to the consumer for communicating the financial account information to the enrollment computing system.

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

REMARKS

I. Introduction

Applicants have carefully considered the Non-Final Office Action mailed November 14, 2013. In light of the present Amendments and the following discussion, Applicants respectfully request favorable reconsideration of the present application.

II. Status of the Claims

Upon entry of the above amendment, claims 1-6 and 11-22 are pending, with Claims 1, 11, and 17 being independent. Minor amendments to claim 1 are submitted herein to increase clarity without changing the meaning or scope of the claim. Non-elected claims 7-10 are cancelled and new claims 11-22 are submitted for examination on the merits. The subject matter of claims 11-22 is closely related to the subject matter of claim 1. These claims are supported by the disclosure in the specification and do not constitute new matter.

III. Summary of the Office Action

Claims 1 and 4-6 were rejected under 35 U.S.C. §102(e) as anticipated by Publication No. 2012/0259782 ("Hammad"). Claims 2 and 3 were rejected under 35 U.S.C. §103 based on the combination of Hammad and Publication No. 2011/0184853 ("Mark").

IV. Response to Rejection

Claim 1 was rejected as anticipated by the disclosure of Hammad. Applicants respectfully disagree that the Hammad reference anticipates claim 1 as filed, and claim 1 as amended herein is even more clearly distinguished from the Hammad disclosure.

Claim 1, as amended herein, recites a method for enrolling a payer in an electronic system to facilitate making a payment to a payee. Electronic enrollment data, identifying a payer

planning to make a payment to the payee, is stored in a first computing system operated by (or for the benefit of) the payee. An instruction is generated to a second computing system defining a communications link to be used by the second computing system to obtain financial account information directly from the payer, and the instruction is transmitted to the second computing system. The second computing system returns a token to the first computing system, representing financial account information obtained by the second computing system from the payer via the communications link specified by the first computing system.

The process recited in claim 1 is initiated by a payee, for example a merchant, when a payer (e.g. customer) registers to make purchases from or otherwise make payments to the payee (e.g. merchant). The first computer system, operated for the benefit of the merchant, receives the customer's identity information but not the customer's financial account information. The merchant system then initiates a redirection of the payer to another communication channel for providing the account information to another computer system, so that the merchant's system does not receive the financial account information. In response to this redirection instruction, when the second system has obtained the account information, the payee (e.g. merchant) receives a token that becomes the key to processing future payments by the registered payer (e.g. customer).

In this process, the payer does not receive the token, and the first computing system does not receive the financial account information. The first computing system stores the token in association with the enrollment data for the payer. Thereafter the payee may process payments from the payer without ever taking possession of the payer's financial account information, by transmitting the token to a payment processing system that has access to the financial account information represented by the token.

In contrast, the payment process disclosed in Hammad is initiated by a consumer, who stores financial account information with a third party to create what is essentially an electronic wallet that can be used to make payments to various merchants. The consumer receives tokens that are later used to authenticate the consumer when making purchases at various merchants. Those transactions are apparently initiated by the consumer, rather than by the merchant. Further, the initial storage of information is a process occurring between the consumer and card issuers and other payment processing entities, and does not involve the merchant or payee. Upon further review, therefore, it should be apparent that Hammad's approach to tokenization and payment processing differs substantially from the process recited in claim 1.

Dependent claims 4-6 were also rejected as anticipated by Hammad. These claims are believed to be independently patentable in view of the further limitations recited therein, and in any case are patentable in view of the patentability of claim 1 on which they depend.

Applicants also respectfully traverse the pending rejection of dependent claims 2-3 under 35 U.S.C. 103. While the cited references may generally disclose providing information to automated telephone systems, Applicants do not believe that either of the cited references discloses or suggests initiating an automated call or transferring a call to an automated system to obtain account information in the specific context of the process defined in claim 1. In any event, claims 2-3 are patentable in view of the patentability of claim 1 on which they depend.

V. Conclusion

In view of the foregoing discussion and present amendments, Applicants request reconsideration of the pending rejections. If objections arise that can be overcome through a

telephone communication, the Examiner is invited to contact applicants' associate counsel Evan Smith by email or by telephone at 703-615-3555.

Please charge any shortage of fees or credit any overpayment thereof to BLANK ROME LLP, Deposit Account No. 23-2185 (124452.00111). In the event that a petition for an extension of time does not accompany the present Amendment or does not suffice to render the present Amendment timely, the Applicants hereby petition under 37 C.F.R. §1.136(a) for an extension of time for as many months as are required to render the present Amendment timely. Any fee due is authorized above.

Respectfully submitted,

Date: February 21, 2014

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

Electronic Acknowledgement Receipt

EFS ID:	18269059
Application Number:	13679545
International Application Number:	
Confirmation Number:	5053
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/Frances Purnell
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00114
Receipt Date:	21-FEB-2014
Filing Date:	16-NOV-2012
Time Stamp:	16:06:08
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Amendment/Req. Reconsideration-After Non-Final Reject	12445200114amendment.PDF	1500264 2236262bb29564cf080013bc0f1ddb4aa5bc6944	no	13

Warnings:	
Information:	

Total Files Size (in bytes):	1500264

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

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

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

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

PTO/SB/06 (09-11)
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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 13/679,545	Filing Date 11/16/2012	☐ To be Mailed

ENTITY: ☐ LARGE ☒ SMALL ☐ MICRO

APPLICATION AS FILED – PART I

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

APPLICATION AS AMENDED – PART II

AMENDMENT	02/21/2014	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)
	Total (37 CFR 1.16(i))	* 18	Minus	** 20	= 0	X $40 =	0
	Independent (37 CFR 1.16(h))	* 3	Minus	***3	= 0	X $210 =	0
	☐ Application Size Fee (37 CFR 1.16(s))						
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						
						TOTAL ADD'L FEE	0

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

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

LIE
/DAWN BREWER/

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
13/679,545	11/16/2012	Robert Evan Pollin	124452.00114

CONFIRMATION NO. 5053

27557
BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON, DC 20037

PUBLICATION NOTICE



Title:SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

Publication No.US-2013-0325709-A1
Publication Date:12/05/2013

NOTICE OF PUBLICATION OF APPLICATION

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

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

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

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

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

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

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/679,545	11/16/2012	Robert Evan Pollin	124452.00114	5053

27557 7590 11/21/2013

BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON, DC 20037

EXAMINER	
GOTTSCHALK, MARTIN A	
ART UNIT	PAPER NUMBER
3693	
MAIL DATE	DELIVERY MODE
11/21/2013	PAPER

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

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

Office Action Summary	Application No. 13/679,545	Applicant(s) POLLIN ET AL.	
	Examiner MARTIN GOTTSCHALK	Art Unit 3693	AIA (First Inventor to File) Status No

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

Period for Reply

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

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

Status

1)☒ Responsive to communication(s) filed on *06/24/2013*.

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

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

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

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

Disposition of Claims

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

5a) Of the above claim(s) *7-10* is/are withdrawn from consideration.

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-6* is/are rejected.

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

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

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

Application Papers

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

11)☒ The drawing(s) filed on *02/14/2013* is/are: a)☒ accepted or b)☐ objected to by the Examiner.

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

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

Priority under 35 U.S.C. § 119

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

Certified copies:

a)☐ All b)☐ Some * c)☐ None of the:

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

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

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

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

Attachment(s)

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

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

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

4) ☐ Other: _____.

DETAILED ACTION

Notice to Applicant

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

2. Claims 1-6 have been examined. Claims 7-10 are withdrawn.

Election/Restrictions

3. Applicant's election without traverse of claims 1-6 in the reply filed on 06/24/2013 is acknowledged.

Claim Rejections - 35 USC § 102

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

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

5. Claims 1, 4, 5, and 6 are rejected under pre-AIA 35 U.S.C. 102(e) as being anticipated by Hammad (US PG Pub# 2012/0259782).

As per claim 1, Hammad teaches a method for enrolling a payer (Hammad: [32], "registered consumer") in an electronic system to facilitate making a payment (Hammad: abstract), comprising the steps of:

a. storing, in a first computing system, electronic enrollment data identifying a payer (Hammad: [36], "…information that has been provided during registration; [83; 109-111]);

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; (Hammad: [11], "…receiving at a first entity a first token from a consumer and determining a second token associated with the first token. Once the second token is determined, the second token is sent to a server computer at a second entity. The server computer then determines an account identifier associated with the second token…", e.g. the instruction is find the account identifier associated with second token; link is from first to second entity);

c. transmitting said instruction to said second computing system (Hammad: [11]);

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 (Hammad: [164], "…a similar process…may occur to replace the account identifier in the authorization response message with the second token");

e. electronically storing said token in said first computing system in association with said electronic enrollment data for the payer (Hammad: [29], "…second token is not derived from the first token but is stored and associated with the consumer at the merchant.");

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 (Hammad: [13], second token sent with authorization request message), and electronically transmitting said payment transaction instruction to a computing system other than the first computing system having access to said financial account information (Hammad: [13], sent to account issuer computer for processing), wherein such payment processing is performed without the first computing system having access to the payer's financial account information represented by said token (Hammad: [28], "…no consumer data is stored at the merchant."; [62], "…the first entity does not gain access to the sensitive account

identifier at any time…").

As per claim 4, Hammad teaches the method of claim 1 wherein

said communication link instruction is a secure internet link to the second computing system (Hammad: [66; 80]), 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 (Hammad: [80], "access device"; [109-111]).

As per claim 5, Hammad teaches 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 (Hammad: [91-92]).

As per claim 6, Hammad teaches 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 (Hammad: [31; 80], also Mark: [42]).

Claim Rejections - 35 USC § 103

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

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

7. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under pre-AIA 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.

2. Ascertaining the differences between the prior art and the claims at issue.

3. Resolving the level of ordinary skill in the pertinent art.

4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

8. Claims 2 and 3 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Hammad as applied to claim 1, and further in view of Mark et al (US PG Pub# 2011/0184853, hereinafter, Mark).

As per claim 2, Hammad teaches a plurality of ways for communicating with a consumer or a consumer device to exchange transaction related information (Hammad: [91-92]; 109-111), but not explicitly teach wherein the system makes a phone call to the consumer. Mark teaches 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 (Mark: [42], "…computer system retrieves from the memory device the telephone number…and utilizes the electronic communications application to transmit…an automated telephone call,") .

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify the teaching of Hammad with the automated phone messaging capability of Mark in order to afford the transaction capability of Hammad to the visually impaired (Mark: [2]).

As per claim 3, Mark teaches 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

(Mark: [42], "…computer system retrieves from the memory device the telephone number…and utilizes the electronic communications application to transmit…an automated telephone call.").

The reason to combine Hammad with Mark is the same as provided for claim 2.

Conclusion

9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARTIN GOTTSCHALK whose telephone number is (571)272-7030. The examiner can normally be reached on Mon - Fri 10:00 - 6:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Shahid R. 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. G./
Examiner, Art Unit 3693

/Shahid R Merchant/
Supervisory Patent Examiner, Art Unit 3693

Notice of References Cited	Application/Control No. 13/679,545	Applicant(s)/Patent Under Reexamination POLLIN ET AL.	
	Examiner MARTIN GOTTSCHALK	Art Unit 3693	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-2002/0107791 A1	08-2002	Nobrega et al.	705/39
*	B	US-7,801,825 B2	09-2010	Kranzley et al.	705/67
*	C	US-2011/0184853 A1	07-2011	Mark et al.	705/39
*	D	US-2012/0023567 A1	01-2012	Hammad, Ayman	726/9
*	E	US-2012/0259782 A1	10-2012	Hammad, Ayman	705/44
*	F	US-2013/0198080 A1	08-2013	Anderson et al.	705/44
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
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	P					
	Q					
	R					
	S					
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NON-PATENT DOCUMENTS

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

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

Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13679545	POLLIN ET AL.
	Examiner	Art Unit
	MARTIN GOTTSCHALK	3693

CPC- SEARCHED		
Symbol	Date	Examiner

CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner

US CLASSIFICATION SEARCHED			
Class	Subclass	Date	Examiner
705	35, 38-40	11/17/2013	MG

SEARCH NOTES		
Search Notes	Date	Examiner
EAST	11/17/2013	MG

INTERFERENCE SEARCH			
US Class/ CPC Symbol	US Subclass / CPC Group	Date	Examiner

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S95	119879	(pci pcissc "payment card industry security standards council")	US-PGPUB; USPAT	OR	OFF	2013/05/20 17:37
S96	21	("payment card industry security standards council")	US-PGPUB; USPAT	OR	ON	2013/05/20 17:37
S97	119879	(pci pcissc)	US-PGPUB; USPAT	OR	OFF	2013/05/20 17:37
S98	119879	("pci" "pcissc")	US-PGPUB; USPAT	OR	OFF	2013/05/20 17:38
S99	953	(stor$4 maint$4) WiTH account WiTH information WiTH (separat$4 different secur$4) WiTH server	US-PGPUB; USPAT	OR	ON	2013/05/20 17:40
S100	0	S96 AND S99	US-PGPUB; USPAT	OR	ON	2013/05/20 17:40
S101	697	(stor$4 maint$4) WiTh account NEAR5 information WiTH (separat$4 different secur$4) WiTH server	US-PGPUB; USPAT	OR	ON	2013/05/20 17:41
S102	381	(stor$4 maint$4) NEAR5 account NEAR5 information WiTH (separat$4 different secur$4) WiTH server	US-PGPUB; USPAT	OR	ON	2013/05/20 17:41
S103	159	(stor$4 maint$4) NEAR5 account NEAR5 information WiTH (separat$4 different secur$4) NEAR5 server	US-PGPUB; USPAT	OR	ON	2013/05/20 17:42
S104	154	(stor$4 maint$4) NEAR5 account NEAR5 information NEAR5 (separat$4 different secur$4) NEAR5 server	US-PGPUB; USPAT	OR	ON	2013/05/20 17:43
S105	3	((11/442151) or (11/068058) or (08/879022) or (08/625844)).APP.	US-PGPUB; USPAT	OR	OFF	2013/05/20 17:53
S106	1	("20020107791").PN.	US-PGPUB; USPAT	OR	OFF	2013/11/17 19:40
S107	253	(provid$4 send$4) WItH link WiTH (payer payor)	US-PGPUB; USPAT	OR	ON	2013/11/17 20:33
S108	28	(provid$4 send$4) WItH link WiTH (payer payor) With (registration register$4 enroll$4)	US-PGPUB; USPAT	OR	ON	2013/11/17 20:34
S109	130089	token$4 tokenization	US-PGPUB; USPAT	OR	ON	2013/11/17 20:41
S110	19	S108 and S109	US-PGPUB;	OR	ON	2013/11/17 20:41

			USPAT			
S111	1	S108 same S109	US-PGPUB; USPAT	OR	ON	2013/11/17 20:41
S112	542	token WITH associat$4 WiTH account WiTH information	US-PGPUB; USPAT	OR	ON	2013/11/17 20:47
S113	7	token WITH replac$5 WiTH account WiTH information	US-PGPUB; USPAT	OR	ON	2013/11/17 20:48
S114	145044	(acquir$4 receiv$4) WiTH (enroll$5 register$4 registration) WiTH (data information)	US-PGPUB; USPAT	OR	ON	2013/11/18 00:59
S115	475	(provid$4 receiv$4 retriev$4) WitH (phone telephone) WiTH number WiTH automated WITH call	US-PGPUB; USPAT	OR	ON	2013/11/18 01:00
S116	0	(provid$4 receiv$4 retriev$4) WitH (phone telephone) WiTH number WiTH automated WITH call With (payor payer)	US-PGPUB; USPAT	OR	ON	2013/11/18 01:01
S117	51	(retriev$4) WitH (phone telephone) WiTH number WiTH automated WITH call	US-PGPUB; USPAT	OR	ON	2013/11/18 01:02

11/18/2013 3:18:10 AM
C:\Users\mgottschalk\Documents\Cases\13-679,545\13-679,545.wsp

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13679545	POLLIN ET AL.
	Examiner	**Art Unit**
	MARTIN GOTTSCHALK	3693

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

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

CLAIM		DATE								
Final	Original	05/20/2013	11/18/2013							
	1	÷	✓							
	2	÷	✓							
	3	÷	✓							
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	7	÷	N							
	8	÷	N							
	9	÷	N							
	10	÷	N							

PLUS Search Results for S/N 13679545, Searched Mon Sep 16 10:11:05 EDT 2013

The Patent Linguistics Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to the present PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

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PTO/SB/21 (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
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TRANSMITTAL FORM

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Total Number of Pages in This Submission	

Application Number	13/679,545-Conf. #5053
Filing Date	November 16, 2012
First Named Inventor	Robert E. POLLIN
Art Unit	3693
Examiner Name	M. A. Gottschalk
Attorney Docket Number	124452.00114

ENCLOSURES (*Check all that apply*)

- [ ] Fee Transmittal Form
  - [ ] Fee Attached
- [ ] Amendment/Reply
  - [ ] After Final
  - [ ] Affidavits/declaration(s)
- [ ] Extension of Time Request
- [ ] Express Abandonment Request
- [ ] Information Disclosure Statement
- [ ] Certified Copy of Priority Document(s)
- [ ] Reply to Missing Parts/ Incomplete Application
  - [ ] Reply to Missing Parts under 37 CFR 1.52 or 1.53
- [ ] Drawing(s)
- [ ] Licensing-related Papers
- [ ] Petition
- [ ] Petition to Convert to a Provisional Application
- [ ] Power of Attorney, Revocation Change of Correspondence Address
- [ ] Terminal Disclaimer
- [ ] Request for Refund
- [ ] CD, Number of CD(s) _____
  - [ ] Landscape Table on CD
- [ ] After Allowance Communication to TC
- [ ] Appeal Communication to Board of Appeals and Interferences
- [ ] Appeal Communication to TC **(Appeal Notice, Brief, Reply Brief)**
- [ ] Proprietary Information
- [ ] Status Letter
- [x] Other Enclosure(s) (please identify below):

  Response to Restriction Requirement

Remarks

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	BLANK ROME LLP		
Signature	/Michael C. Greenbaum/		
Printed name	Michael C. Greenbaum		
Date	June 24, 2013	Reg. No.	28,419

Docket No.: 124452.00114
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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

Application No.: 13/679,545 Confirmation No.: 5053

Filed: November 16, 2012 Art Unit: 3693

For: SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS Examiner: M. A. Gottschalk

RESPONSE TO RESTRICTION REQUIREMENT

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

Dear Madam:

In response to the restriction requirement set forth in the Office Action mailed May 24, 2013, the Applicants hereby provisionally elect Group 1, Claims 1-6 for continued examination. The present election is made without traverse.

The Applicants do not disclaim the other invention, but instead reserve the right to file a divisional application directed thereto.

The Applicants respectfully submit that no fee is due with the present Response. However, please charge any deficiency in fees, or credit any overpayment thereof, to our Deposit Account No. 23-2185, under Order No. 124452-00114 from which the undersigned is authorized to draw. If a Petition for Extension of Time is required to render the present submission timely and either does not accompany the present submission or does not suffice to render the present

submission timely, the Applicants hereby petition under 37 C.F.R. § 1.136(a) for such an extension of time for as many months as are required to tender the present submission timely. Any fee due is authorized above.

Dated: June 24, 2013

Respectfully submitted,

Electronic signature: /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:	16129270
Application Number:	13679545
International Application Number:	
Confirmation Number:	5053
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/Frances Purnell
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00114
Receipt Date:	24-JUN-2013
Filing Date:	16-NOV-2012
Time Stamp:	11:40:36
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Response to Election / Restriction Filed	12445200114RESPONSE_1.PDF	110401 2bd29d96e255651bb0eccabef0a696f556f5675b	no	3

Warnings:	
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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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APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
13/679,545	11/16/2012	3693	833	124452.00114	10	2

CONFIRMATION NO. 5053

CORRECTED FILING RECEIPT

27557
BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON, DC 20037

OC000000061785904

Date Mailed: 06/13/2013

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

Inventor(s)

Robert Evan Pollin, Rockville, MD;
Brian Edward Downey, Alexandria, VA;
Sean Allen Fleming, Germantown, MD;

Applicant(s)

Autoscribe Corporation, Gaithersburg, MD

Assignment For Published Patent Application

Autoscribe Corporation, Gaithersburg, MD

Power of Attorney: None

Domestic Priority data as claimed by applicant

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

If Required, Foreign Filing License Granted: 12/11/2012
The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 13/679,545**

Projected Publication Date: 12/05/2013

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:

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

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

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

NOT GRANTED

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

SelectUSA

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

PTO/SB/21 (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission	

Application Number	13/679,545-Conf. #5053
Filing Date	November 16, 2012
First Named Inventor	Robert E. POLLIN
Art Unit	N/A
Examiner Name	Not Yet Assigned
Attorney Docket Number	124452.00114

ENCLOSURES (*Check all that apply*)

- [ ] Fee Transmittal Form
- [ ] Fee Attached
- [ ] Amendment/Reply
- [ ] After Final
- [ ] Affidavits/declaration(s)
- [ ] Extension of Time Request
- [ ] Express Abandonment Request
- [ ] Information Disclosure Statement
- [ ] Certified Copy of Priority Document(s)
- [ ] Reply to Missing Parts/ Incomplete Application
- [ ] Reply to Missing Parts under 37 CFR 1.52 or 1.53
- [ ] Drawing(s)
- [ ] Licensing-related Papers
- [ ] Petition
- [ ] Petition to Convert to a Provisional Application
- [ ] Power of Attorney, Revocation *Change of Correspondence Address*
- [ ] Terminal Disclaimer
- [ ] Request for Refund
- [ ] CD, Number of CD(s) _____
- [ ] Landscape Table on CD
- [ ] After Allowance Communication to TC
- [ ] Appeal Communication to Board *of Appeals and Interferences*
- [ ] Appeal Communication to TC **(Appeal Notice, Brief, Reply Brief)**
- [ ] Proprietary Information
- [ ] Status Letter
- [x] Other Enclosure(s) (please Identify below):
  1. Request for Corrected Filing Receipt
  2. Copy of Corrected Filing Receipt dated May 7, 2013

Remarks

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	BLANK ROME LLP		
Signature	/Michael C. Greenbaum/		
Printed name	Michael C. Greenbaum		
Date	June 6, 2013	Reg. No.	28,419

Docket No.: 124452.00114
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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

Application No.: 13/679,545 | Confirmation No.: 5053

Filed: November 16, 2012 | 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 Madam:

Applicants hereby request 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 spelling of the city for the Applicant. The city should be spelled "Gaithersburg". Please make the necessary correction and send us an updated Filing Receipt.

Applicant additionally requests that all pertinent U.S. Patent and Trademark Office records relating to the subject application be changed to reflect this correction.

Applicant believes no fee is due with this request. However, if a fee is due, please charge our Deposit Account No. 23-2185, under Order No. 124452.00114 from which the undersigned is authorized to draw.

Dated: June 6, 2013

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 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
13/679,545	11/16/2012	3693	833	124452.00114	10	2

CONFIRMATION NO. 5053

CORRECTED FILING RECEIPT

27557
BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON, DC 20037

BLANK ROME LLP
MAY 10 2013
RECEIVED
COUNSELORS AT LAW

OC000000060848705

Date Mailed: 05/07/2013

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

Inventor(s)

Robert Evan Pollin, Rockville, MD;
Brian Edward Downey, Alexandria, VA;
Sean Allen Fleming, Germantown, MD;

Applicant(s) Gaithersburg

Autoscribe Corporation, ~~Gaithersburg~~, MD

Assignment For Published Patent Application

Autoscribe Corporation, ~~Gaithersburg~~, MD

Power of Attorney: None Gaithersburg

MCG/DJE
PREVIOUSLY
DOCKETED

Domestic Priority data as claimed by applicant

This appln 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.
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If Required, Foreign Filing License Granted: 12/11/2012
The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 13/679,545**

Projected Publication Date: 12/05/2013

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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Title 37, Code of Federal Regulations, 5.11 & 5.15

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NOT GRANTED

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SelectUSA

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

Electronic Acknowledgement Receipt

EFS ID:	15970685
Application Number:	13679545
International Application Number:	
Confirmation Number:	5053
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/Frances Purnell
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00114
Receipt Date:	06-JUN-2013
Filing Date:	16-NOV-2012
Time Stamp:	16:12:28
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Request for Corrected Filing Receipt	12445200114request_1.PDF	65147 1c105c7c03da4f7a0b1a06c9cd58545f1757e6b5	no	5

Warnings:	
Information:	

Total Files Size (in bytes):	65147

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

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

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

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

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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P.O. Box 1450
Alexandria, Virginia 22313-1450
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/679,545	11/16/2012	Robert Evan Pollin	124452.00114	5053

27557 7590 05/24/2013

BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON, DC 20037

EXAMINER	
GOTTSCHALK, MARTIN A	
ART UNIT	PAPER NUMBER
3693	
MAIL DATE	DELIVERY MODE
05/24/2013	PAPER

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

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

Office Action Summary	Application No. 13/679,545	Applicant(s) POLLIN ET AL.	
	Examiner MARTIN GOTTSCHALK	Art Unit 3693	AIA (First Inventor to File) Status No

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

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *1* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

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

Status

1)☒ Responsive to communication(s) filed on *11/16/2012*.

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

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

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

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

Disposition of Claims

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

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

6)☐ Claim(s) _____ is/are allowed.

7)☐ Claim(s) _____ is/are rejected.

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

9)☒ Claim(s) *1-10* are subject to restriction and/or election requirement.

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

Application Papers

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

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

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

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

Priority under 35 U.S.C. § 119

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

Certified copies:

a)☐ All b)☐ Some * c)☐ None of the:

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

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

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

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

Interim copies:

a)☐ All b)☐ Some c)☐ None of the: Interim copies of the priority documents have been received.

Attachment(s)

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

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

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

4) ☐ Other: _____.

DETAILED ACTION

Election/Restrictions

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

I. Claims 1-6, drawn to a method processing a payment classified in class 705, subclass 44.

II. Claims 7-10, drawn to a method of enrolling a payer, classified in class 705, subclass 37.

2. Inventions I and II are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct if they do not overlap in scope and are not obvious variants, and if it is shown that at least one subcombination is separately usable. In the instant case, subcombination I has separate utility such as method for processing a payment requiring authentication and authorization via an electronic token. See MPEP § 806.05(d).

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

claim that is allowable in the present application, such claim may be subject to provisional statutory and/or nonstatutory double patenting rejections over the claims of the instant application.

3. Restriction for examination purposes as indicated is proper because all these inventions listed in this action are independent or distinct for the reasons given above and there would be a serious search and/or examination burden if restriction were not required because at least the following reason(s) apply:

Invention one would require separate search and consideration regarding authorizing a payment transaction using an electronic token.

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

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

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

Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARTIN GOTTSCHALK whose telephone number is (571)272-7030. The examiner can normally be reached on Mon - Fri 10:00 - 6:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Shahid R. 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. G./
Examiner, Art Unit 3693

/Jason M Borlinghaus/
Primary Examiner, Art Unit 3693
May 21, 2013

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13679545	POLLIN ET AL.
	Examiner	Art Unit
	MARTIN GOTTSCHALK	3693

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

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

CLAIM		DATE								
Final	Original	05/20/2013								
	1	N								
	2	N								
	3	N								
	4	N								
	5	N								
	6	N								
	7	N								
	8	N								
	9	N								
	10	N								

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

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
13/679,545	11/16/2012	3693	833	124452.00114	10	2

CONFIRMATION NO. 5053

CORRECTED FILING RECEIPT

27557
BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON, DC 20037

OC00000060848705

Date Mailed: 05/07/2013

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

Inventor(s)

Robert Evan Pollin, Rockville, MD;
Brian Edward Downey, Alexandria, VA;
Sean Allen Fleming, Germantown, MD;

Applicant(s)

Autoscribe Corporation, Gaitherburg, MD

Assignment For Published Patent Application

Autoscribe Corporation, Gaitherburg, MD

Power of Attorney: None

Domestic Priority data as claimed by applicant

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

If Required, Foreign Filing License Granted: 12/11/2012
The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 13/679,545**

Projected Publication Date: 12/05/2013

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:

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

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

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Title 35, United States Code, Section 184

Title 37, Code of Federal Regulations, 5.11 & 5.15

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

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

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

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

PTO/SB/21 (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission	

Application Number	13/679,545-Conf. #5053
Filing Date	November 16, 2012
First Named Inventor	Robert E. POLLIN
Art Unit	N/A
Examiner Name	Not Yet Assigned
Attorney Docket Number	124452.00114

ENCLOSURES (*Check all that apply*)

- [ ] Fee Transmittal Form
  - [ ] Fee Attached
- [ ] Amendment/Reply
  - [ ] After Final
  - [ ] Affidavits/declaration(s)
- [ ] Extension of Time Request
- [ ] Express Abandonment Request
- [ ] Information Disclosure Statement
- [ ] Certified Copy of Priority Document(s)
- [ ] Reply to Missing Parts/ Incomplete Application
  - [ ] Reply to Missing Parts under 37 CFR 1.52 or 1.53
- [ ] Drawing(s)
- [ ] Licensing-related Papers
- [ ] Petition
- [ ] Petition to Convert to a Provisional Application
- [ ] Power of Attorney, Revocation Change of Correspondence Address
- [ ] Terminal Disclaimer
- [ ] Request for Refund
- [ ] CD, Number of CD(s) _____
  - [ ] Landscape Table on CD
- [ ] After Allowance Communication to TC
- [ ] Appeal Communication to Board of Appeals and Interferences
- [ ] Appeal Communication to TC **(Appeal Notice, Brief, Reply Brief)**
- [ ] Proprietary Information
- [ ] Status Letter
- [x] Other Enclosure(s) (please Identify below):

Request for Corrected Filing Receipt
Copy of Updated Filing Receipt mailed 2/25/2013

Remarks

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	BLANK ROME LLP		
Signature	/Michael C. Greenbaum/		
Printed name	Michael C. Greenbaum		
Date	April 22, 2013	Reg. No.	28,419

Docket No.: 124452.00114
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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

Application No.: 13/679,545 Confirmation No.: 5053

Filed: November 16, 2012 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 Madam:

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 that one of the inventors was omitted.

Sean Allen Fleming, Germantown, Maryland

Applicant additionally requests that all pertinent U.S. Patent and Trademark Office records relating to the subject application be changed to reflect this correction.

Applicant believes no fee is due with this request. However, if a fee is due, please charge our Deposit Account No. 23-2185, under Order No. 124452.00114 from which the undersigned is authorized to draw.

Dated: April 22, 2013

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
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Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
13/679,545	11/16/2012	3685	833	124452.00114	10	2

CONFIRMATION NO. 5053

UPDATED FILING RECEIPT

OC000000059412288

27557
BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON, DC 20037

BLANK ROME LLP
MAR 01 2013
RECEIVED
COUNSELORS AT LAW

Date Mailed: 02/25/2013

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

Inventor(s)

Robert Evan Pollin, Rockville, MD;
Brian Edward Downey, Alexandria, VA;

← Sean Allen Fleming Germantown, MD
PREVIOUSLY DOCKETED

Applicant(s)

Autoscribe Corporation, Gaitherburg, MD

Assignment For Published Patent Application

Autoscribe Corporation, Gaitherburg, MD

Power of Attorney: None

Domestic Priority data as claimed by applicant

This appln 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.
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If Required, Foreign Filing License Granted: 12/11/2012
The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 13/679,545**
Projected Publication Date: 12/05/2013

Non-Publication Request: No

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

SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

Preliminary Class

705

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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Title 37, Code of Federal Regulations, 5.11 & 5.15

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

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

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Electronic Acknowledgement Receipt

EFS ID:	15575682
Application Number:	13679545
International Application Number:	
Confirmation Number:	5053
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/Frances Purnell
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00114
Receipt Date:	22-APR-2013
Filing Date:	16-NOV-2012
Time Stamp:	13:42:34
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Request for Corrected Filing Receipt	36275416_1-124452900114request_1.PDF	354361 8585c2804ba2430c78a9608e88526e5e6438df98	no	6

Warnings:	
Information:	

Total Files Size (in bytes):	354361

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

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

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

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

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WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON DC 20037

MAILED
FEB 26 2013
OFFICE OF PETITIONS

Doc Code: TRACK1.GRANT

Decision Granting Request for Prioritized Examination (Track I or After RCE)	Application No.: 13/679,545

1. THE REQUEST FILED November 16, 2012 IS **GRANTED**.

The above-identified application has met the requirements for prioritized examination

A. ☒ for an original nonprovisional application (Track I).
B. ☐ for an application undergoing continued examination (RCE).

2. **The above-identified application will undergo prioritized examination.** The application will be accorded special status throughout its entire course of prosecution until one of the following occurs:

A. filing a **petition for extension of time** to extend the time period for filing a reply;
B. filing an **amendment to amend the application to contain more than four independent claims, more than thirty total claims**, or a multiple dependent claim;
C. filing a **request for continued examination**;
D. filing a notice of appeal;
E. filing a request for suspension of action;
F. mailing of a notice of allowance;
G. mailing of a final Office action;
H. completion of examination as defined in 37 CFR 41.102; or
I. abandonment of the application.

Telephone inquiries with regard to this decision should be directed to Brian W. Brown at 571-272-5338.

/Brian W. Brown/
[*Signature*]

Petitions Examiner, Office of Petitions
(Title)

PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number: 13/679,545

APPLICATION AS FILED - PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY RATE($)	SMALL ENTITY FEE($)	OR	OTHER THAN SMALL ENTITY RATE($)	OTHER THAN SMALL ENTITY FEE($)
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	98		N/A	
SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A	310		N/A	
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	125		N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	10 minus 20 =	*	x 31 =	0.00	OR		
INDEPENDENT CLAIMS (37 CFR 1.16(h))	2 minus 3 =	*	x 125 =	0.00			
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $310 ($155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).			0.00			
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))				0.00			
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL	533		TOTAL	

APPLICATION AS AMENDED - PART II

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

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

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

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P.O. Box 1450
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APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
13/679,545	11/16/2012	3685	833	124452.00114	10	2

CONFIRMATION NO. 5053

UPDATED FILING RECEIPT

27557
BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON, DC 20037

OC000000059412286

Date Mailed: 02/25/2013

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Inventor(s)

Robert Evan Pollin, Rockville, MD;
Brian Edward Downey, Alexandria, VA;

Applicant(s)

Autoscribe Corporation, Gaitherburg, MD

Assignment For Published Patent Application

Autoscribe Corporation, Gaitherburg, MD

Power of Attorney: None

Domestic Priority data as claimed by applicant

This appln 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.

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The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 13/679,545**
Projected Publication Date: 12/05/2013

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

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Docket No.: 124452.00114
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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

Application No.: 13/679,545 Confirmation No.: 5053

Filed: November 16, 2012 Art Unit: N/A

For: SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS Examiner: Not Yet Assigned

RESPONSE TO NOTICE TO FILE CORRECTED APPLICATION PAPERS

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

Dear Madam:

In response to the Notice to File Corrected Application Papers – Filing Date Granted mailed December 18, 2012, Applicant respectfully submits Drawings (15 figures, 15 pages).

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 23-2185, under Order No. 124452.00114.

Dated: February 14, 2013

Respectfully submitted,

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

124452.00114/36257596v.1

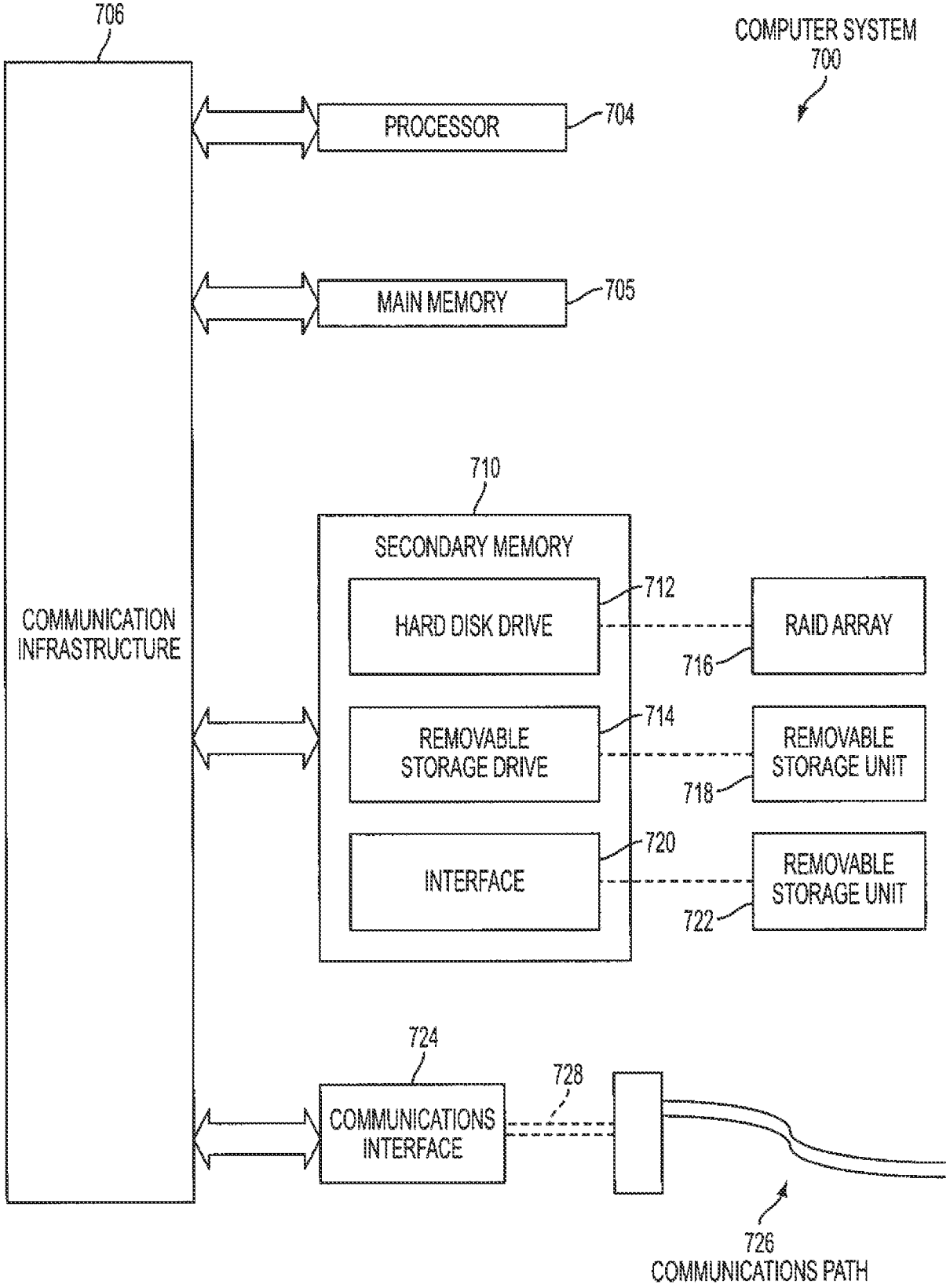

706
COMPUTER SYSTEM
700
PROCESSOR
704
MAIN MEMORY
705
710
SECONDARY MEMORY
COMMUNICATION INFRASTRUCTURE
HARD DISK DRIVE
712
RAID ARRAY
716
REMOVABLE STORAGE DRIVE
714
REMOVABLE STORAGE UNIT
718
INTERFACE
720
REMOVABLE STORAGE UNIT
722
724
COMMUNICATIONS INTERFACE
728
726
COMMUNICATIONS PATH

FIG. 1

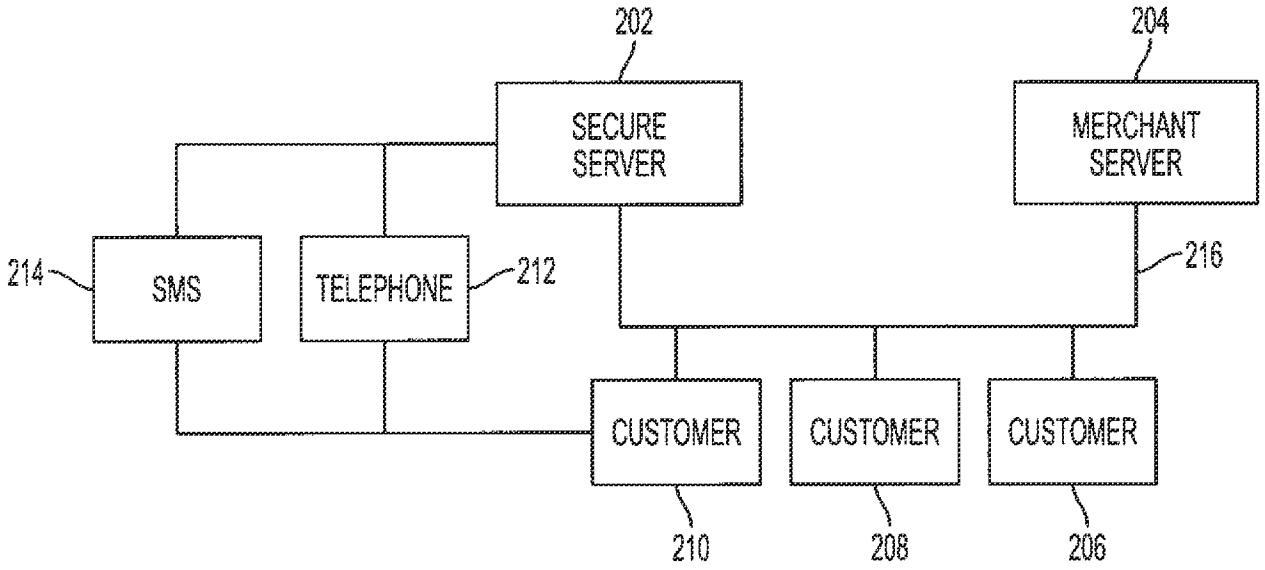


FIG. 2

REPLACEMENT SHEET

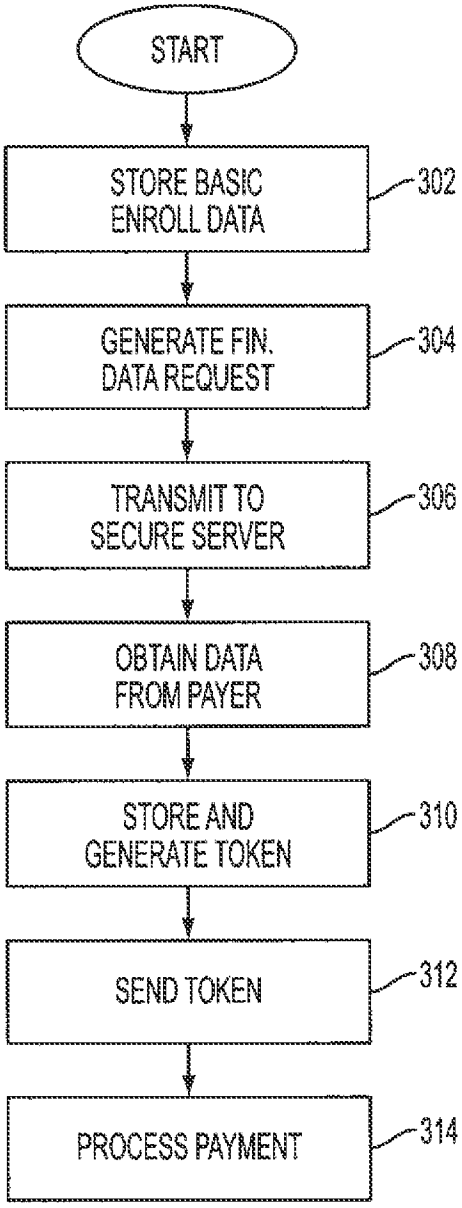

START
STORE BASIC ENROLL DATA
302
GENERATE FIN. DATA REQUEST
304
TRANSMIT TO SECURE SERVER
306
OBTAIN DATA FROM PAYER
308
STORE AND GENERATE TOKEN
310
SEND TOKEN
312
PROCESS PAYMENT
314

FIG. 3

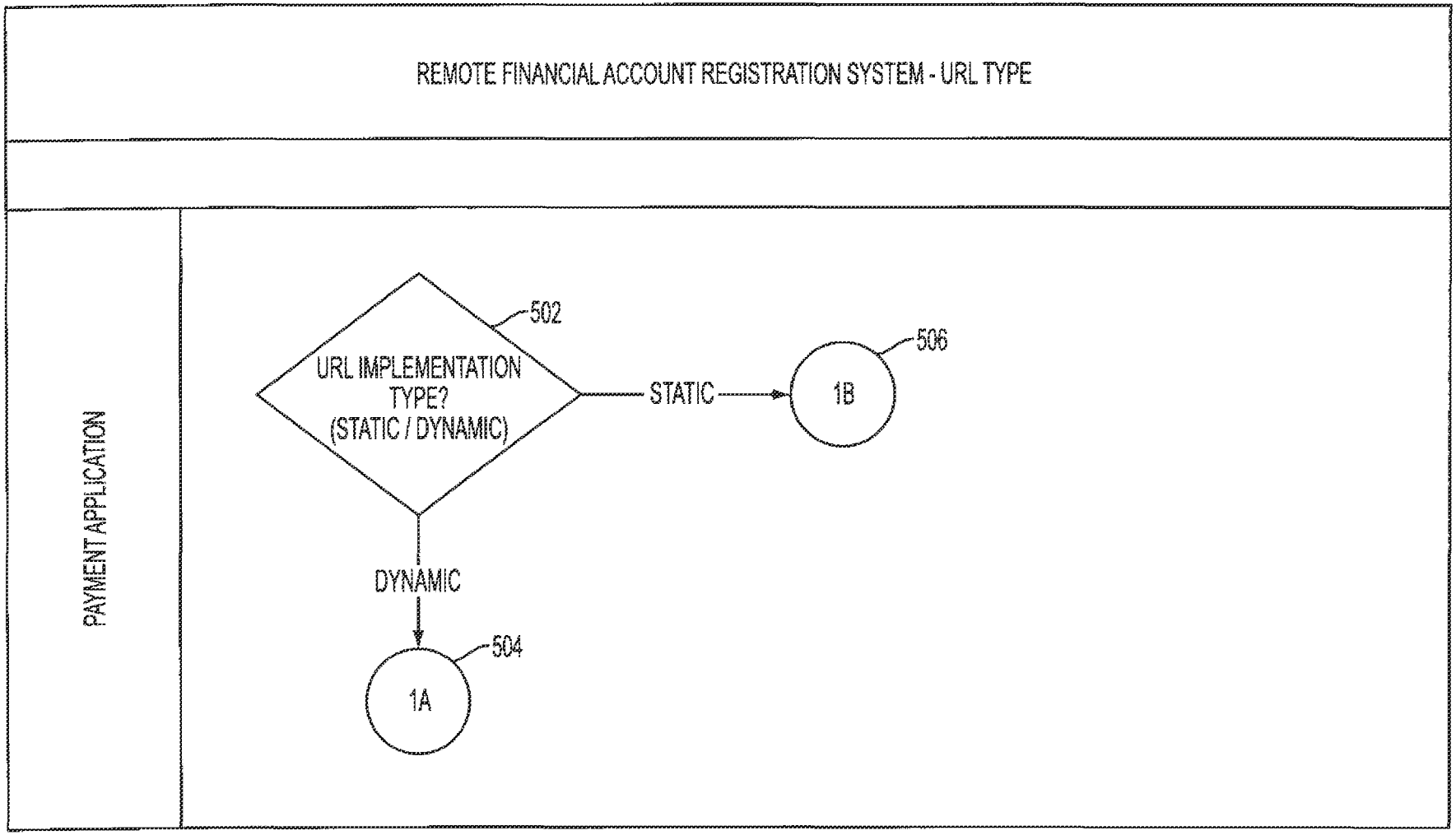


FIG. 4a

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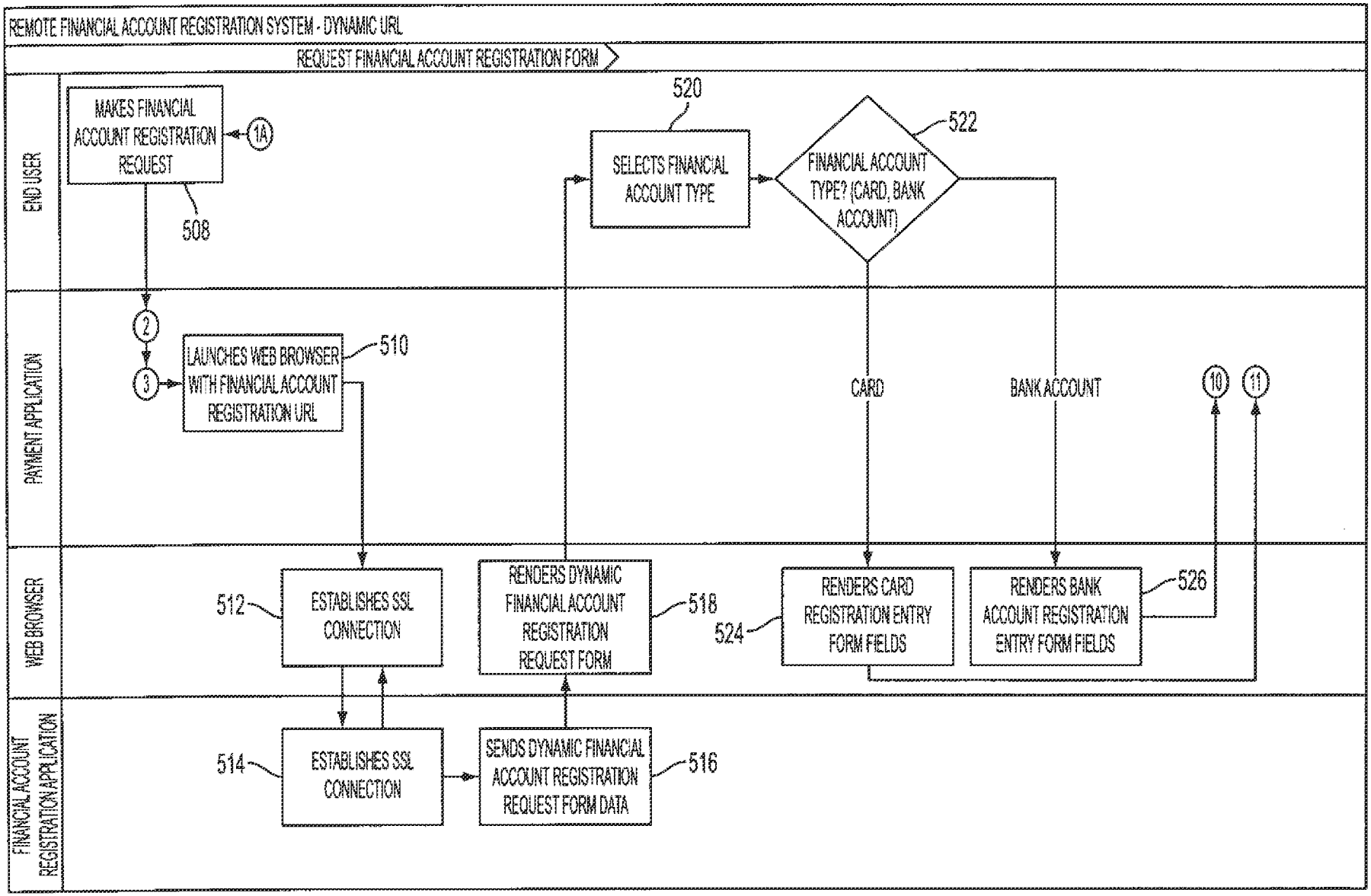


FIG. 4b

REPLACEMENT SHEET

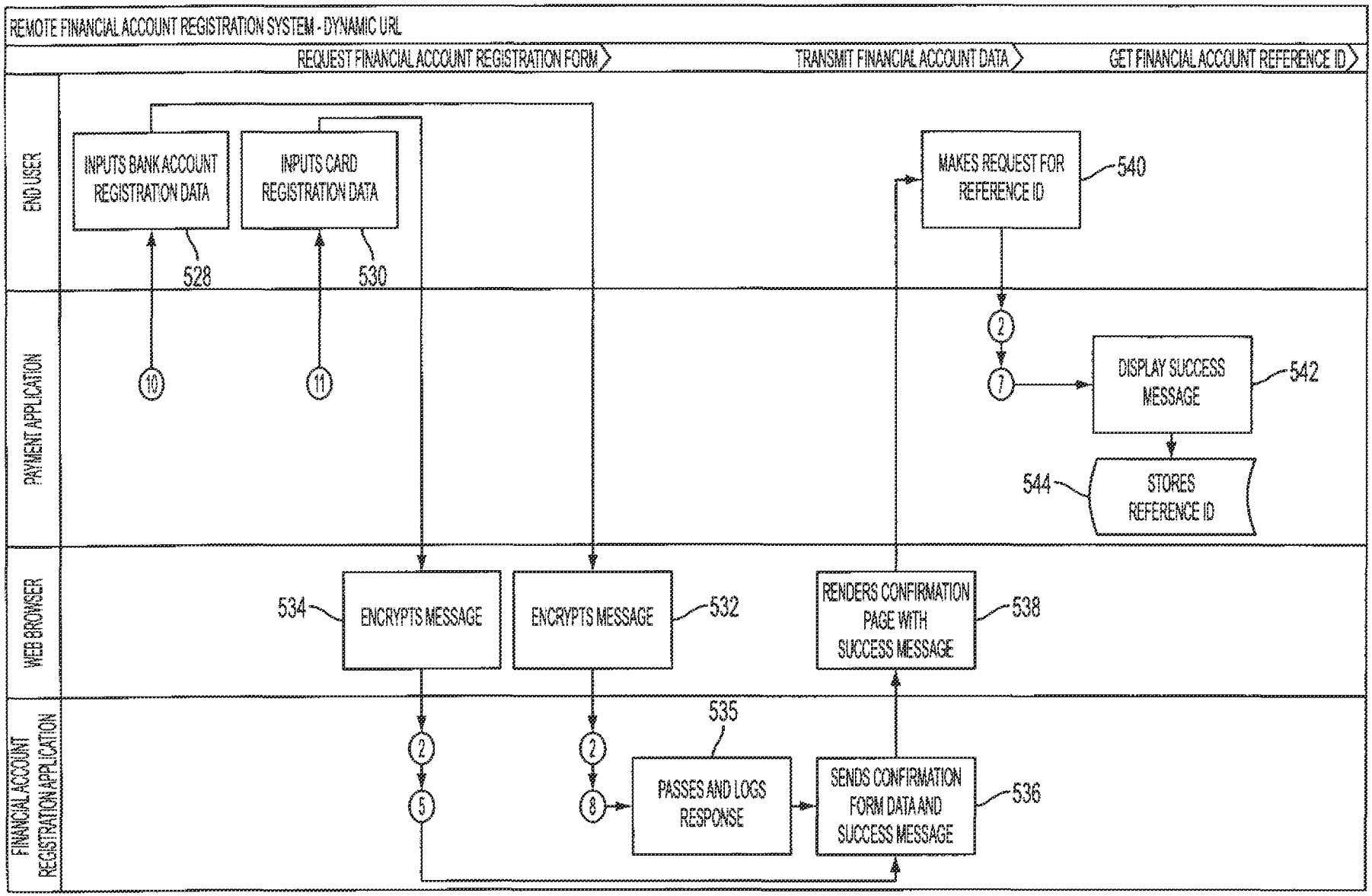


FIG. 4c

REPLACEMENT SHEET

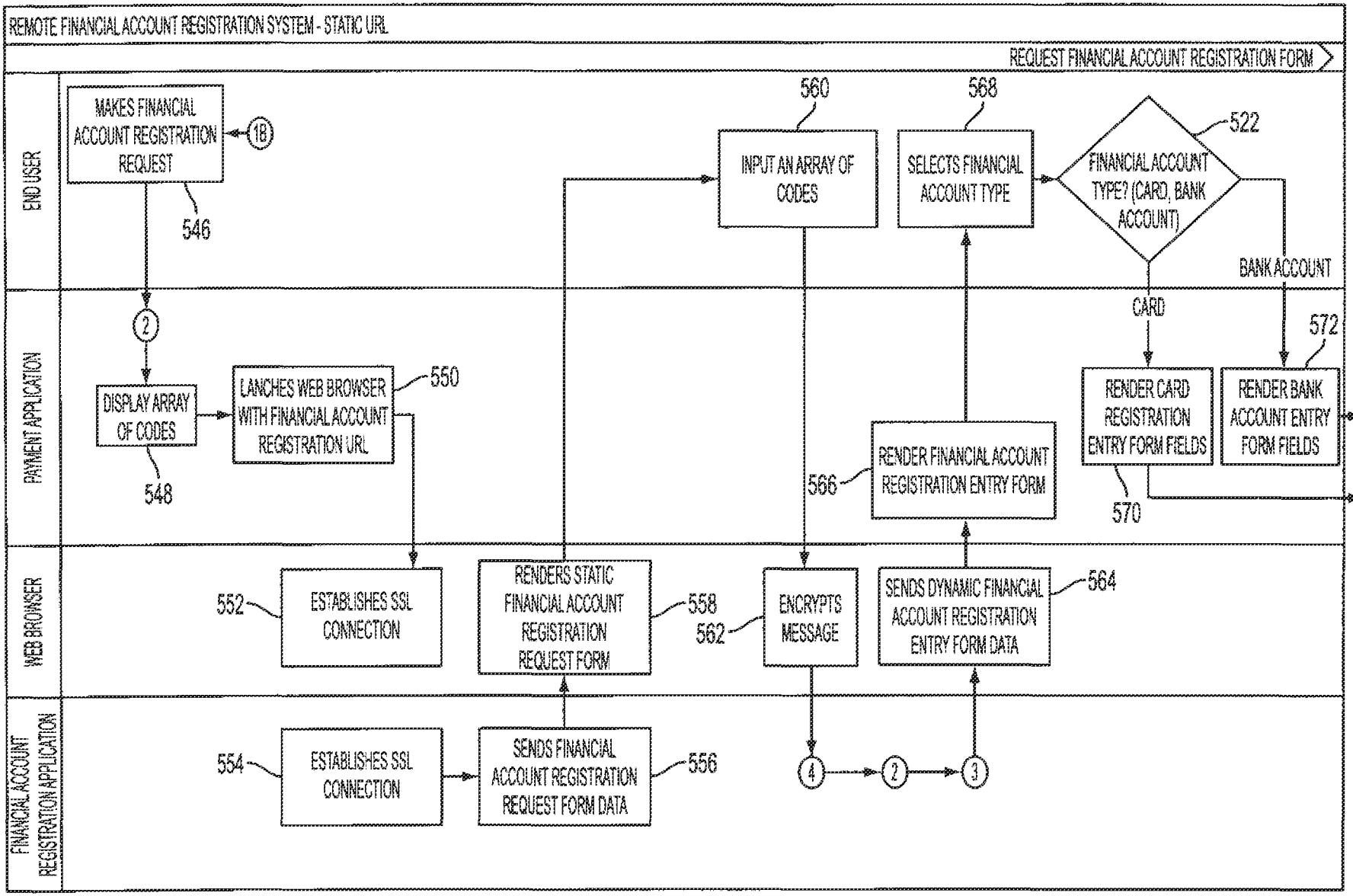


FIG. 4d

REPLACEMENT SHEET

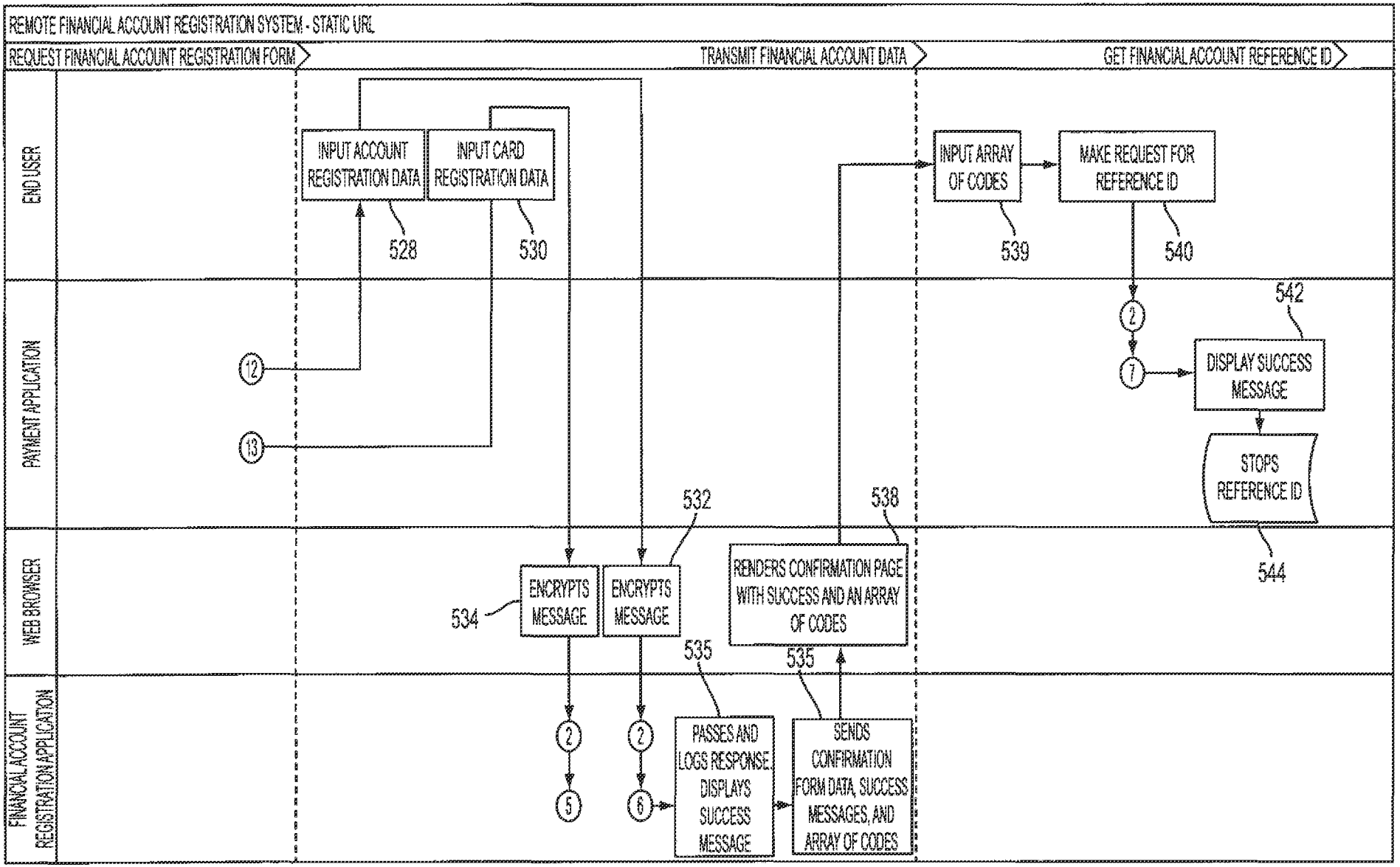


FIG. 4e

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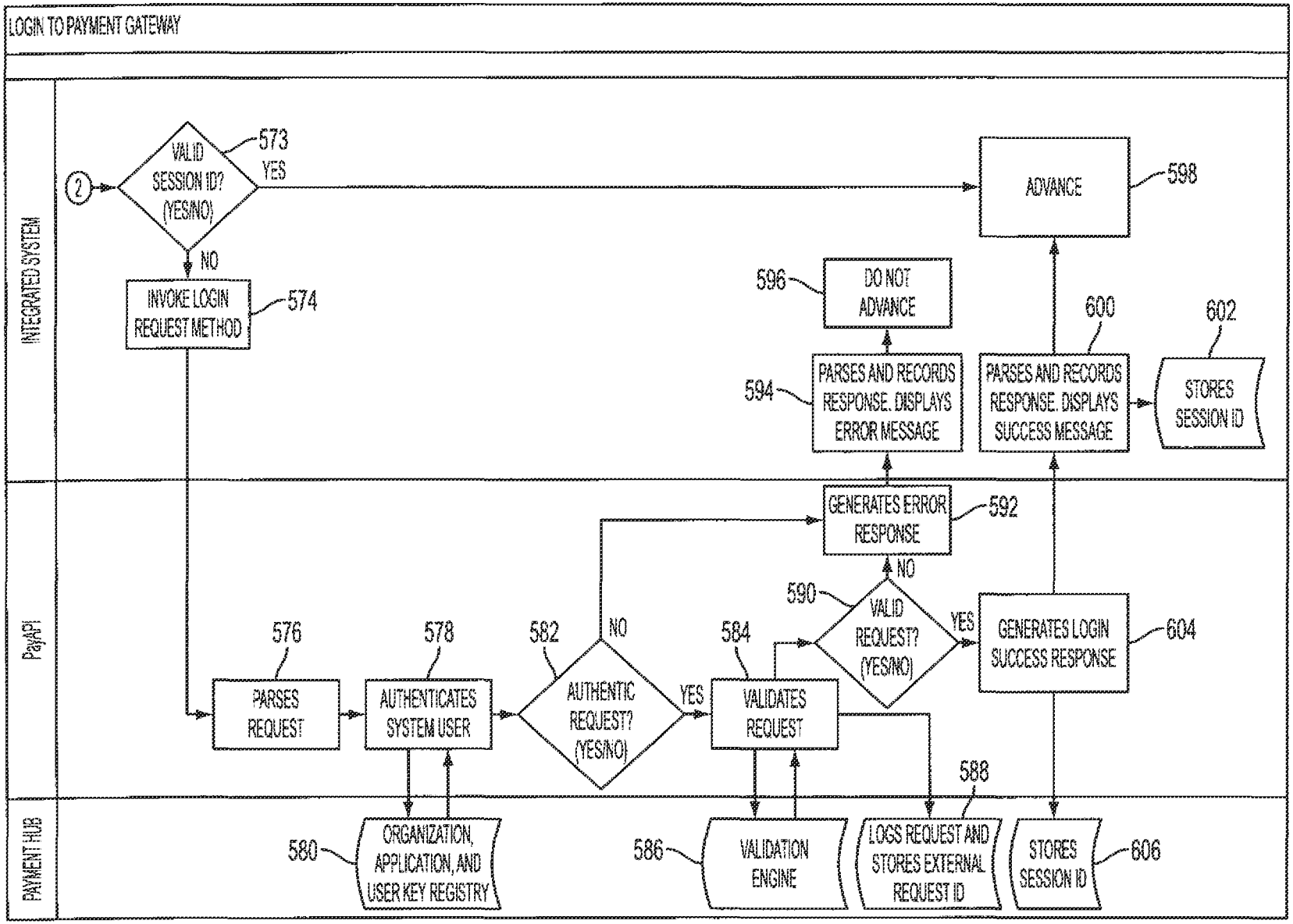


FIG. 4f

REPLACEMENT SHEET

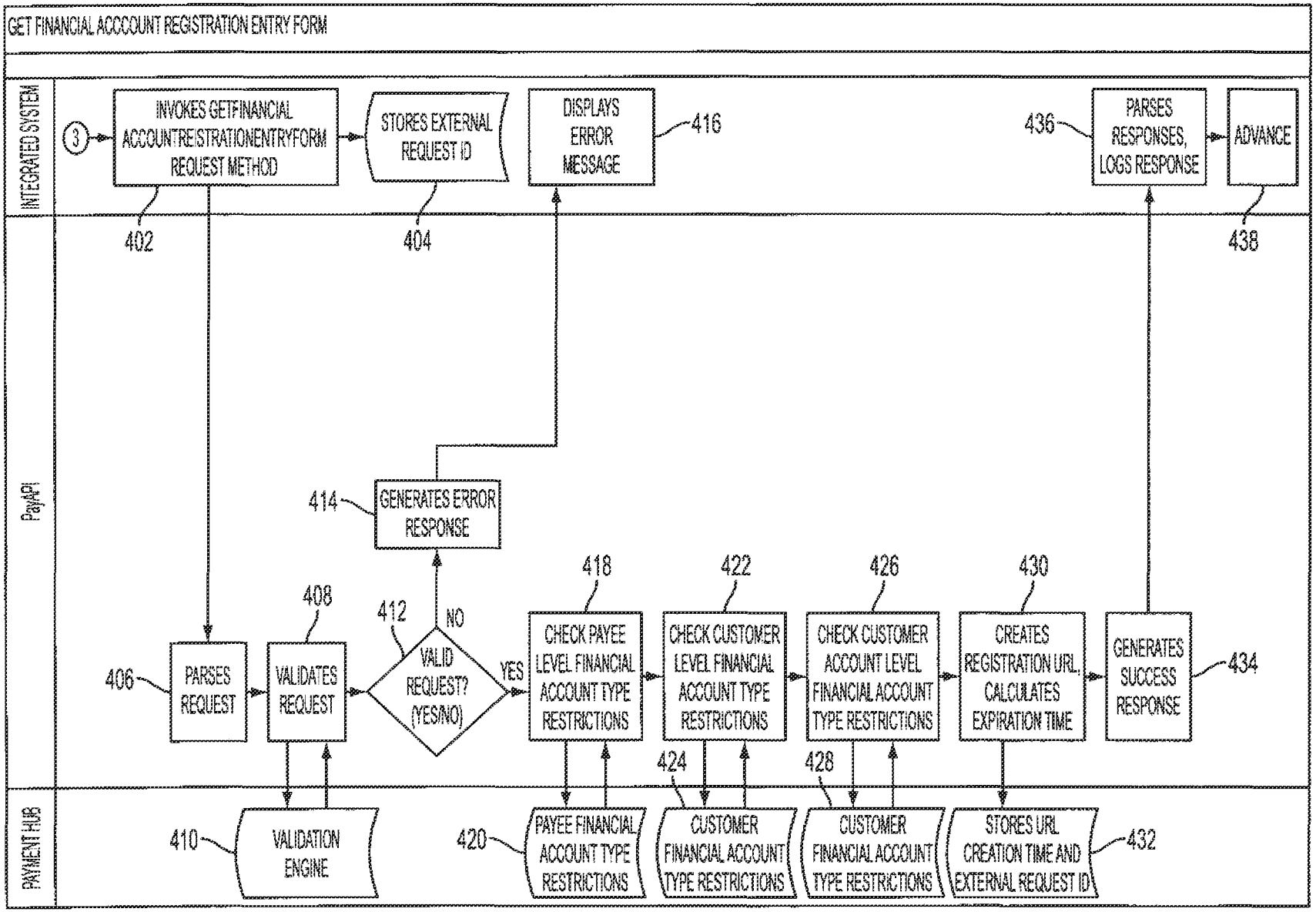


FIG. 4g

REPLACEMENT SHEET

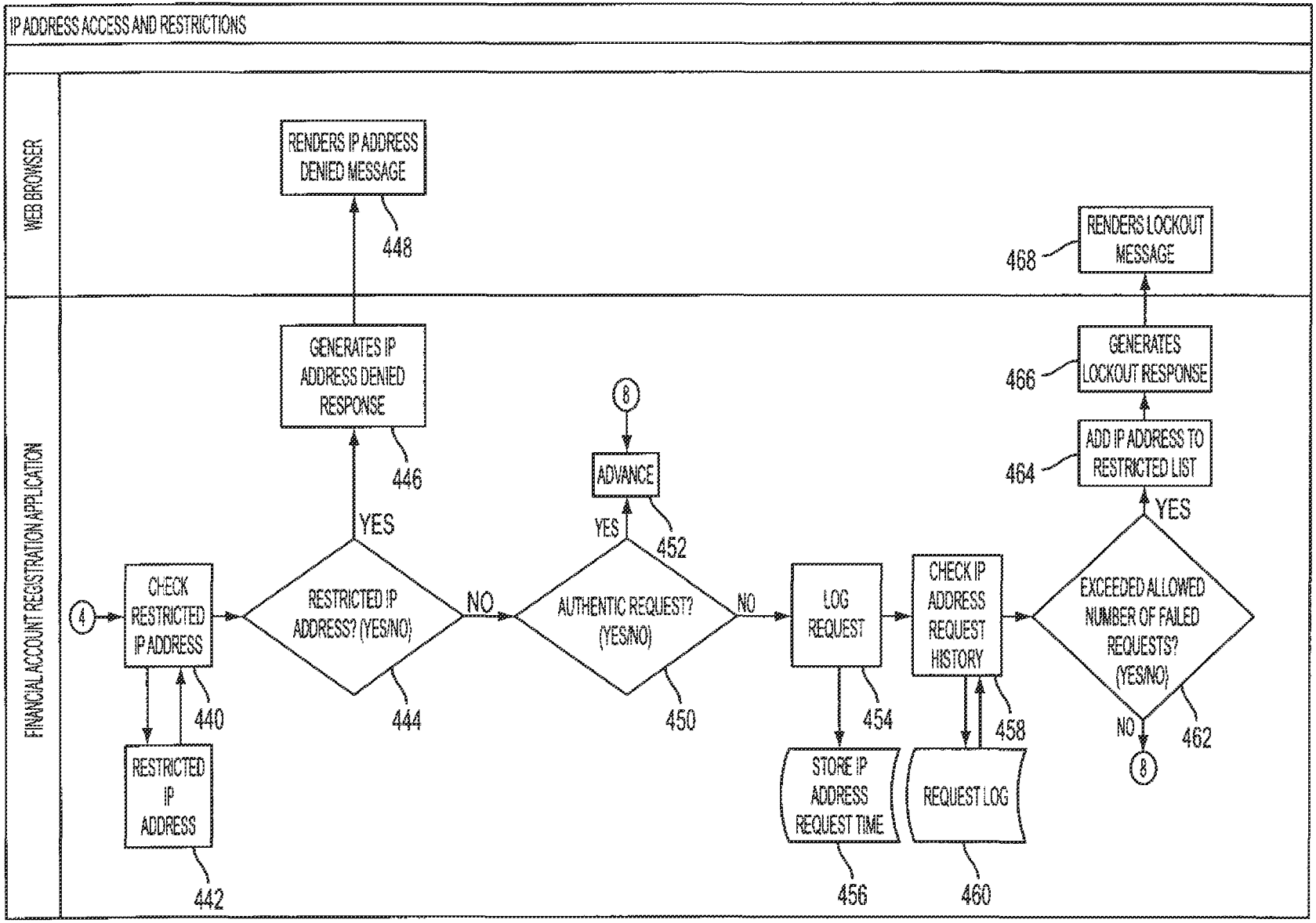


FIG. 4h

REPLACEMENT SHEET

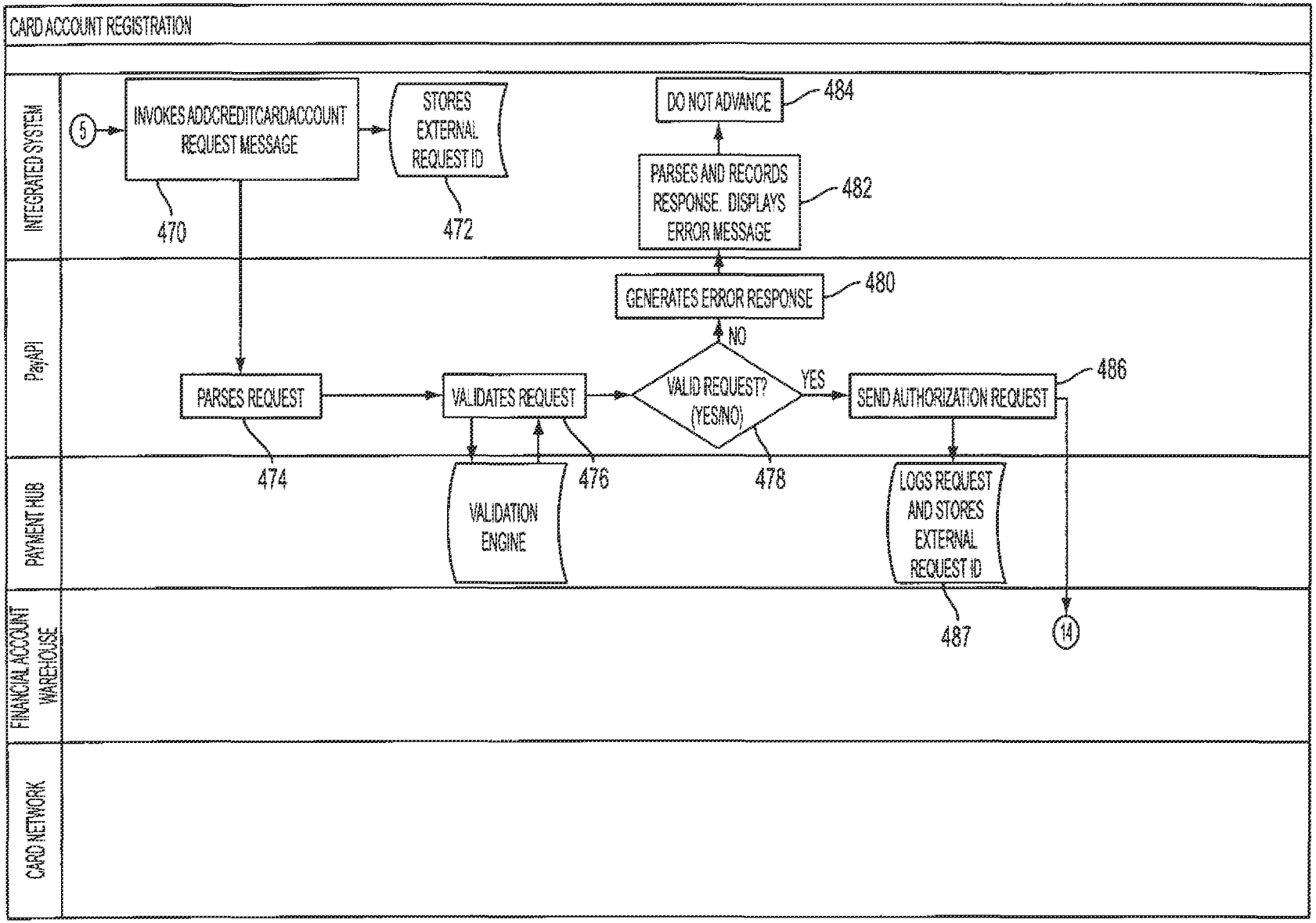


FIG. 4i

REPLACEMENT SHEET

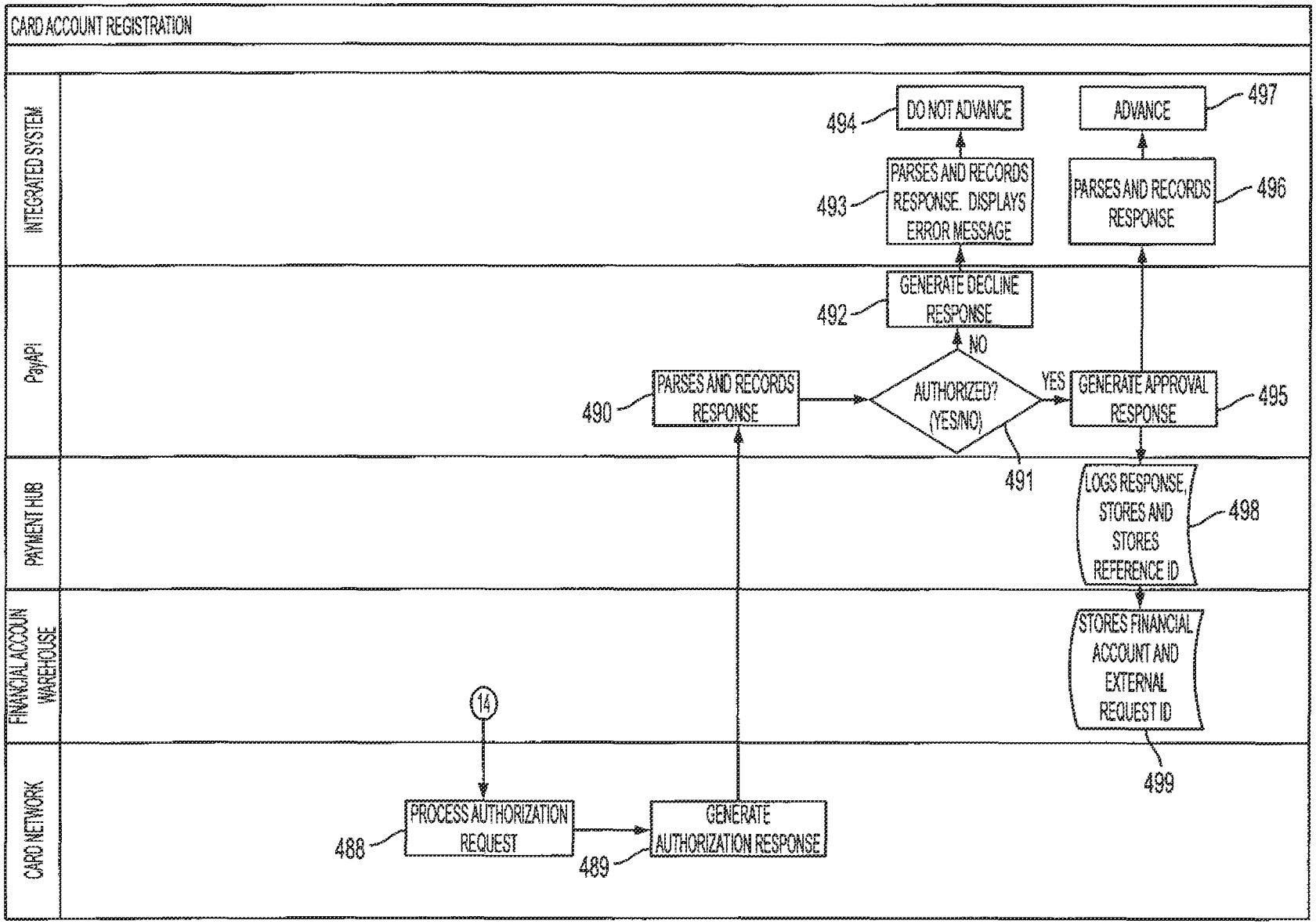


FIG. 4j

REPLACEMENT SHEET

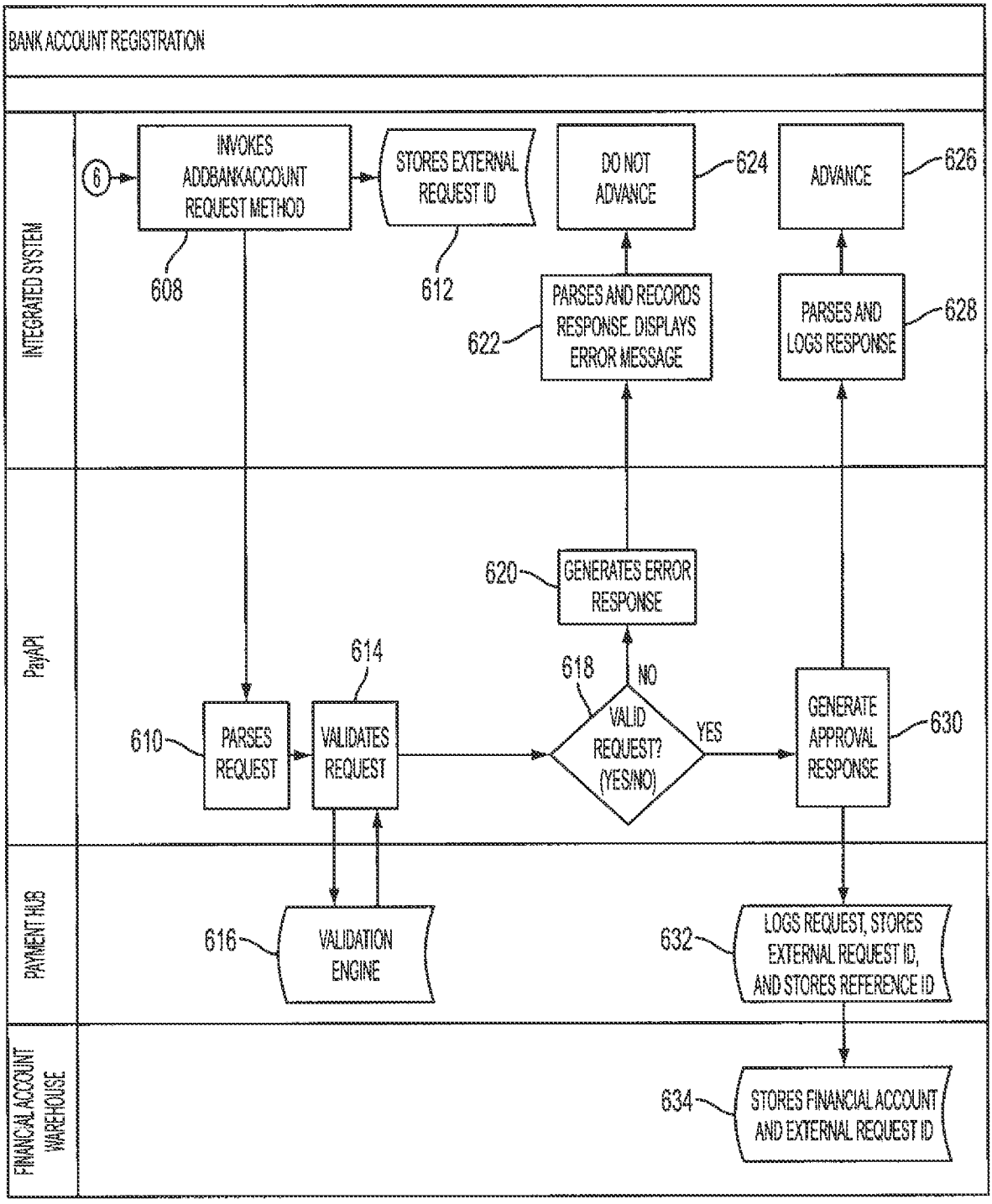

BANK ACCOUNT REGISTRATION
INTEGRATED SYSTEM
PayAPI
PAYMENT HUB
FINANCIAL ACCOUNT WAREHOUSE
6
INVOKES ADDBANKACCOUNT REQUEST METHOD
608
STORES EXTERNAL REQUEST ID
612
DO NOT ADVANCE
624
ADVANCE
626
PARSES AND RECORDS RESPONSE. DISPLAYS ERROR MESSAGE
622
PARSES AND LOGS RESPONSE
628
620
GENERATES ERROR RESPONSE
614
618
NO
610
PARSES REQUEST
VALIDATES REQUEST
VALID REQUEST? (YES/NO)
YES
GENERATE APPROVAL RESPONSE
630
616
VALIDATION ENGINE
632
LOGS REQUEST, STORES EXTERNAL REQUEST ID, AND STORES REFERENCE ID
634
STORES FINANCIAL ACCOUNT AND EXTERNAL REQUEST ID

FIG. 4k

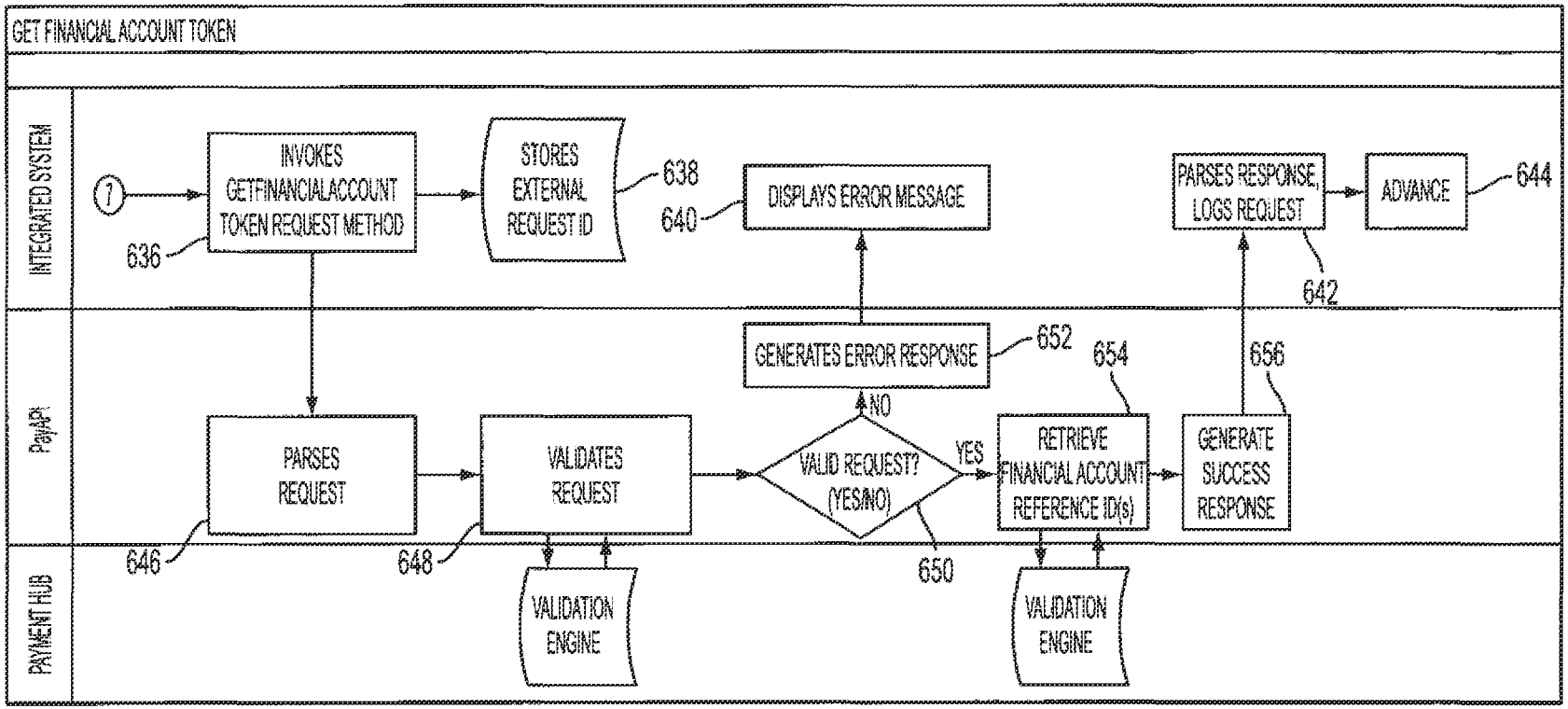


FIG. 4I

REPLACEMENT SHEET

Electronic Acknowledgement Receipt

EFS ID:	14959047
Application Number:	13679545
International Application Number:	
Confirmation Number:	5053
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/Frances Purnell
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00114
Receipt Date:	14-FEB-2013
Filing Date:	16-NOV-2012
Time Stamp:	13:05:50
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		12445200114_-_12445200114response_1.pdf	779324 1a0fe3127b48c44eb5acaba6d0457ddf92a85e00	yes	17

	Multipart Description/PDF files in .zip description		
	Document Description	**Start**	**End**
	Miscellaneous Incoming Letter	1	1
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	Drawings-only black and white line drawings	3	17
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Total Number of Pages in This Submission	

Application Number	13/679,545-Conf. #5053
Filing Date	November 16, 2012
First Named Inventor	Robert E. POLLIN
Art Unit	N/A
Examiner Name	Not Yet Assigned
Attorney Docket Number	124452.00114

ENCLOSURES (*Check all that apply*)

- [ ] Fee Transmittal Form
  - [ ] Fee Attached
- [ ] Amendment/Reply
  - [ ] After Final
  - [ ] Affidavits/declaration(s)
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Signature	/Michael C. Greenbaum/		
Printed name	Michael C. Greenbaum		
Date	February 14, 2013	Reg. No.	28,419

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APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
13/679,545	11/16/2012	3685	833	124452.00114	10	2

CONFIRMATION NO. 5053

27557
BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON, DC 20037

FILING RECEIPT

OC000000058122362

Date Mailed: 12/18/2012

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Robert Evan Pollin, Rockville, MD;
Brian Edward Downey, Alexandria, VA;

Applicant(s)

Autoscribe Corporation, Gaitherburg, MD

Assignment For Published Patent Application

Autoscribe Corporation, Gaitherburg, MD

Power of Attorney: None

Domestic Priority data as claimed by applicant

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and claims benefit of 61/698,574 09/08/2012

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Projected Publication Date: To Be Determined - pending completion of Corrected Papers

Non-Publication Request: No

Early Publication Request: No
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Title

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Preliminary Class

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NOT GRANTED

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

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The United States represents the largest, most dynamic marketplace in the world and is an unparalleled location for business investment, innovation and commercialization of new technologies. The USA offers tremendous resources and advantages for those who invest and manufacture goods here. Through SelectUSA, our nation works to encourage, facilitate, and accelerate business investment. To learn more about why the USA is the best country in the world to develop technology, manufacture products, and grow your business, visit SelectUSA.gov.

PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number: 13/679,545

APPLICATION AS FILED - PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY RATE($)	SMALL ENTITY FEE($)	OR	OTHER THAN SMALL ENTITY RATE($)	OTHER THAN SMALL ENTITY FEE($)
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	98		N/A	
SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A	310		N/A	
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	125		N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	10 minus 20 =	*	x 31 =	0.00	OR		
INDEPENDENT CLAIMS (37 CFR 1.16(h))	2 minus 3 =	*	x 125 =	0.00			
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $310 ($155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).			0.00			
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))				0.00			
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL	533		TOTAL	

APPLICATION AS AMENDED - PART II

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

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

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

UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/679,545	11/16/2012	Robert Evan Pollin	124452.00114

CONFIRMATION NO. 5053

27557
BLANK ROME LLP
WATERGATE
600 NEW HAMPSHIRE AVENUE, N.W.
WASHINGTON, DC 20037

FORMALITIES LETTER

OC000000058122363

Date Mailed: 12/18/2012

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

An application number and filing date have been accorded to this application. The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

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

- Replacement drawings in compliance with 37 CFR 1.84 and 37 CFR 1.121(d) are required. The drawings submitted are not acceptable because:
  - The drawings have a line quality that is too light to be reproduced (weight of all lines and letters must be heavy enough to permit adequate reproduction) or text that is illegible (reference characters, sheet numbers, and view numbers must be plain and legible) see 37 CFR 1.84(l) and (p)(1)); See Figure(s) 4D.
  - The drawings submitted to the Office are not electronically reproducible because portions of figures 4B-4I are missing and/or blurry.

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

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

Replies should be mailed to:

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

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

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

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

/hgray/

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

PTO/AIA/15 (07-12)
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UTILITY PATENT APPLICATION TRANSMITTAL

(ONLY FOR NEW NONPROVISIONAL APPLICATIONS UNDER 37 CFR 1.53(B))

Attorney Docket No.	124452.00114
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. [X] **Applicant claims small entity status.** See 37 CFR 1.27.
3. [X] **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. [X] **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. [X] Newly executed (original or copy)
   b. [ ] A copy from a prior application (37 CFR 1.63(d))
6. [X] **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))
   Name of Assignee
10. [ ] **37 CFR 3.73(c) Statement.** *(when there is an assignee)* [ ] **Power of Attorney.**
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. [x] Other: Certification and Request for Prioritized Examination

***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

[X] 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	November 16, 2012
Name (Print/Type)	Michael C. Greenbaum	Registration No. (Attorney/Agent)	28,419

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being transmitted via the Office electronic filing system in accordance with 37 CFR § 1.6(a)(4).

Dated: November 16, 2012 Electronic Signature for Michael C. Greenbaum: /Michael C. Greenbaum/

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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:

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.

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- [ ] United States application or PCT international application number _____

  filed on _____.

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

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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.**

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Title of Invention	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

As the below named inventor, I hereby declare that:

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- [■] 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.

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LEGAL NAME OF INVENTOR

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

Signature: B. Downey

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	124452.00114
	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	124452.00114
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS	

City	Germantown	State/Province	MD	Country of Residence	US

Mailing Address of Inventor:

Address 1	19959 Dunstable Cir.		
Address 2			
City	Germantown	State/Province	MD
Postal Code	20876	Country	US

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

Correspondence Information:

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

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

Customer Number	27557		
Email Address	Greenbaum@blankrome.com	Add Email	Remove Email

Application Information:

Title of the Invention	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS		
Attorney Docket Number	124452.00114	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.

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	124452.00114
	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)
	non provisional of	61655482	2012-06-05
Prior Application Status	Pending		Remove
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
	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

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	124452.00114
	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			
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Application Data Sheet 37 CFR 1.76	Attorney Docket Number	124452.00114
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS	

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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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Doc Code: TRACK1.REQ
Document Description: TrackOne Request

PTO/SB/424 (12-11)

CERTIFICATION AND REQUEST FOR PRIORITIZED EXAMINATION UNDER 37 CFR 1.102(e) (Page 1 of 1)

First Named Inventor:	Robert Evan Pollin	Nonprovisional Application Number (if known):	
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS		

APPLICANT HEREBY CERTIFIES THE FOLLOWING AND REQUESTS PRIORITIZED EXAMINATION FOR THE ABOVE-IDENTIFIED APPLICATION.

1. The processing fee set forth in 37 CFR 1.17(i), the prioritized examination fee set forth in 37 CFR 1.17(c), and if not already paid, the publication fee set forth in 37 CFR 1.18(d) have been filed with the request. The basic filing fee, search fee, examination fee, and any required excess claims and application size fees are filed with the request or have been already been paid.

2. The application contains or is amended to contain no more than four independent claims and no more than thirty total claims, and no multiple dependent claims.

3. The applicable box is checked below:

I. ☑ Original Application (Track One) - Prioritized Examination under § 1.102(e)(1)

i. (a) The application is an original nonprovisional utility application filed under 35 U.S.C. 111(a). This certification and request is being filed with the utility application via EFS-Web.

---OR---

(b) The application is an original nonprovisional plant application filed under 35 U.S.C. 111(a). This certification and request is being filed with the plant application in paper.

ii. An executed oath or declaration under 37 CFR 1.63 is filed with the application.

II. ☐ Request for Continued Examination - Prioritized Examination under § 1.102(e)(2)

i. A request for continued examination has been filed with, or prior to, this form.
ii. If the application is a utility application, this certification and request is being filed via EFS-Web.
iii. The application is an original nonprovisional utility application filed under 35 U.S.C. 111(a), or is a national stage entry under 35 U.S.C. 371.
iv. This certification and request is being filed prior to the mailing of a first Office action responsive to the request for continued examination.
v. No prior request for continued examination has been granted prioritized examination status under 37 CFR 1.102(e)(2).

Signature /David J. Edmondson/	Date November 16, 2012
Name (Print/Typed) David J. Edmondson	Practitioner Registration Number 35,126

Note: *Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required in accordance with 37 CFR 1.33 and 11.18. Please see 37 CFR 1.4(d) for the form of the signature. If necessary, submit multiple forms for more than one signature, see below*.*

☑ *Total of 2 forms are submitted.

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

SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

This application claims the benefit of United States Provisional Patent Application Serial No. 61/655,482 filed June 5, 2012, titled SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS, the entire disclosure of which is incorporated herein by reference, and United States Provisional Patent Application Serial No. 61/698,574 filed September 8, 2012, titled SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS, 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 (designed 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 (designed 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.

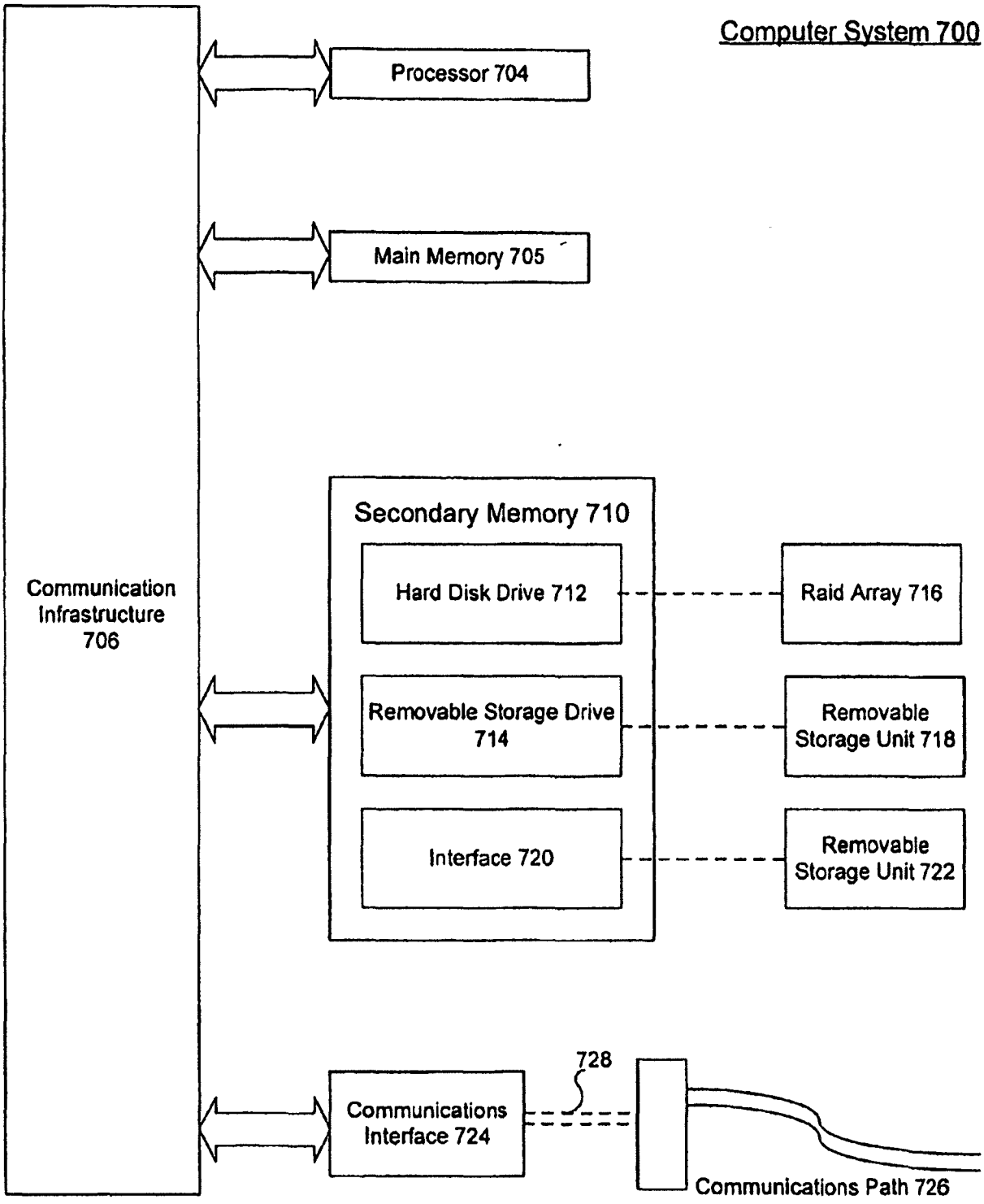

Computer System 700
Processor 704
Main Memory 705
Communication Infrastructure 706
Secondary Memory 710
Hard Disk Drive 712
Raid Array 716
Removable Storage Drive 714
Removable Storage Unit 718
Interface 720
Removable Storage Unit 722
728
Communications Interface 724
Communications Path 726

Fig. 1

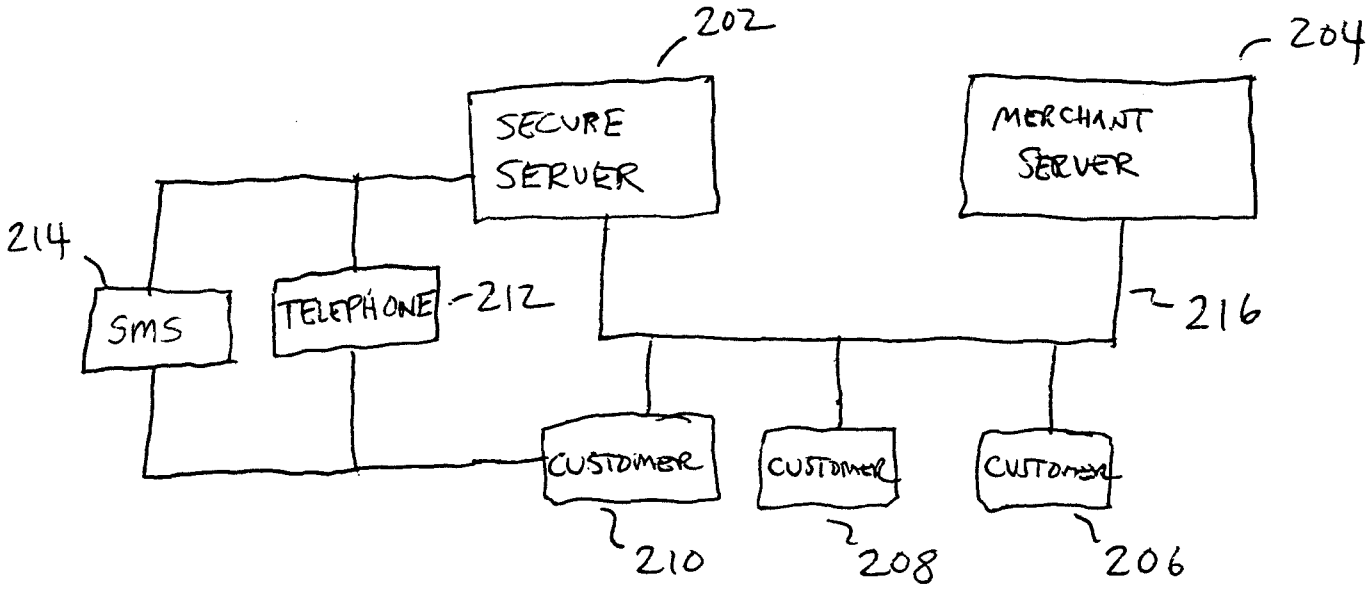

202
SECURE SERVER
204
MERCHANT SERVER
214
SMS
TELEPHONE
212
216
CUSTOMER
CUSTOMER
CUSTOMER
210
208
206

Fig. 2

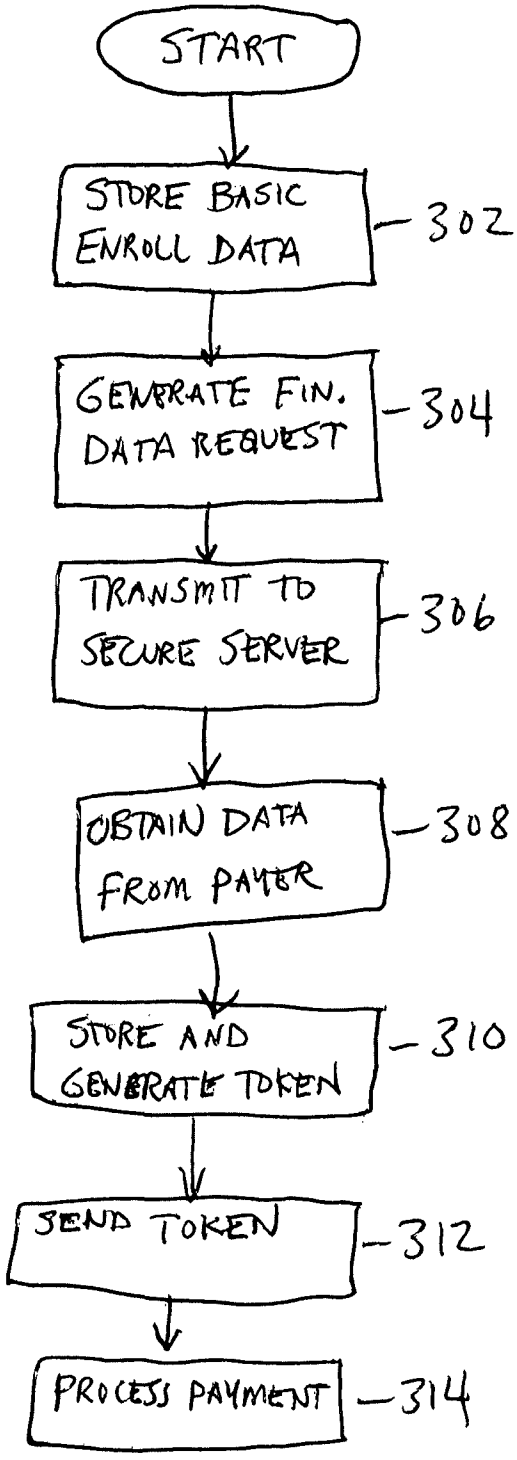

START
STORE BASIC ENROLL DATA
302
GENERATE FIN. DATA REQUEST
304
TRANSMIT TO SECURE SERVER
306
OBTAIN DATA FROM PAYER
308
STORE AND GENERATE TOKEN
310
SEND TOKEN
312
PROCESS PAYMENT
314

Fig. 3

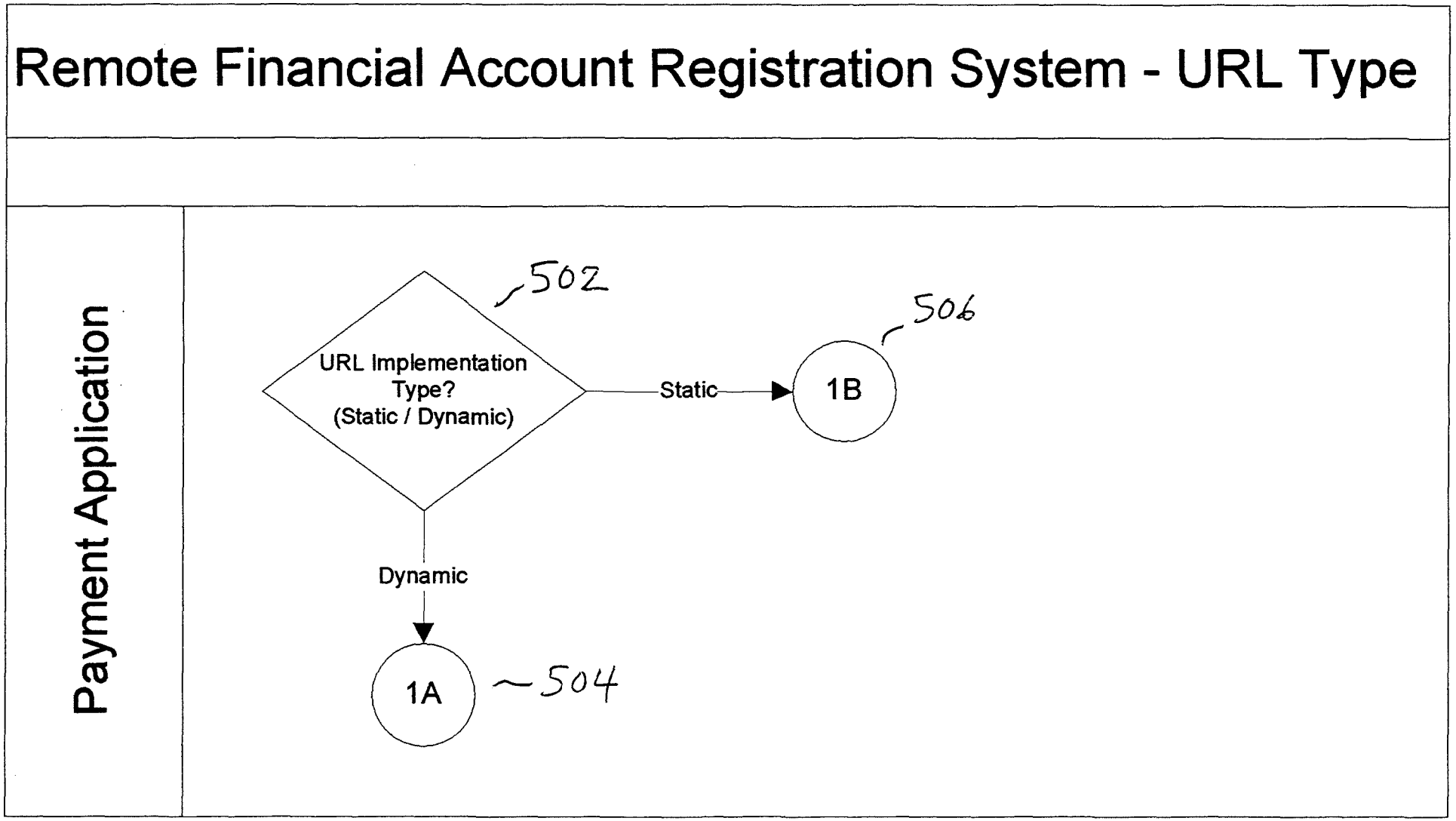

Remote Financial Account Registration System - URL Type
Payment Application
502
URL Implementation Type? (Static / Dynamic)
Static
506
1B
Dynamic
1A
504

Fig. 4a

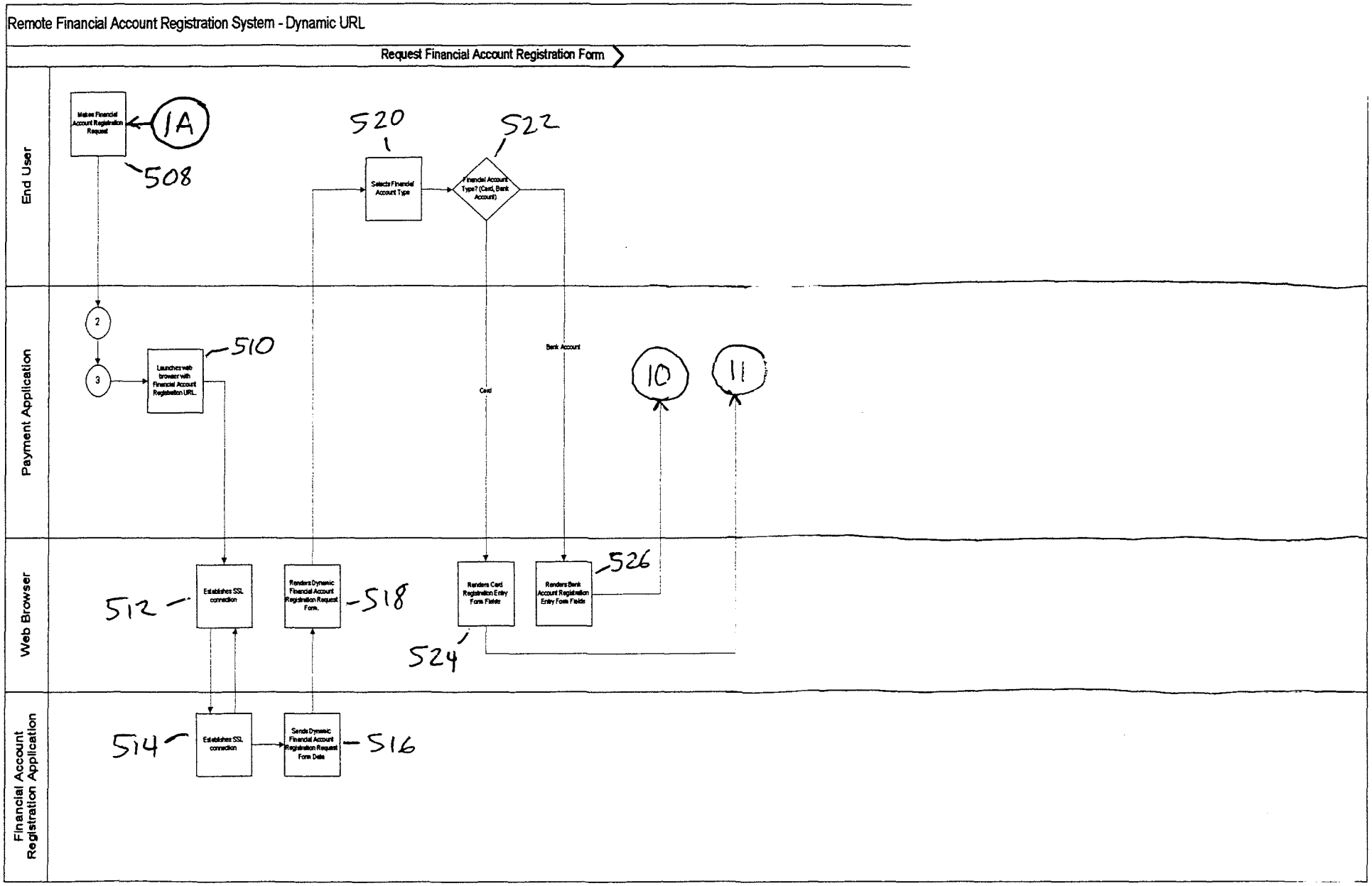

Remote Financial Account Registration System - Dynamic URL
Request Financial Account Registration Form
End User
Payment Application
Web Browser
Financial Account Registration Application
Makes Financial Account Registration Request
1A
508
520
1
Selects Financial Account Type
522
Financial Account Type? (Card, Bank Account)
Card
Bank Account
2
3
Launches web browser with Financial Account Registration URL
510
10
11
512
Establishes SSL connection
Renders Dynamic Financial Account Registration Request Form
518
Renders Card Registration Entry Form Fields
Renders Bank Account Registration Entry Form Fields
526
524
514
Establishes SSL connection
Sends Dynamic Financial Account Registration Request Form Data
516

Fig. 4b

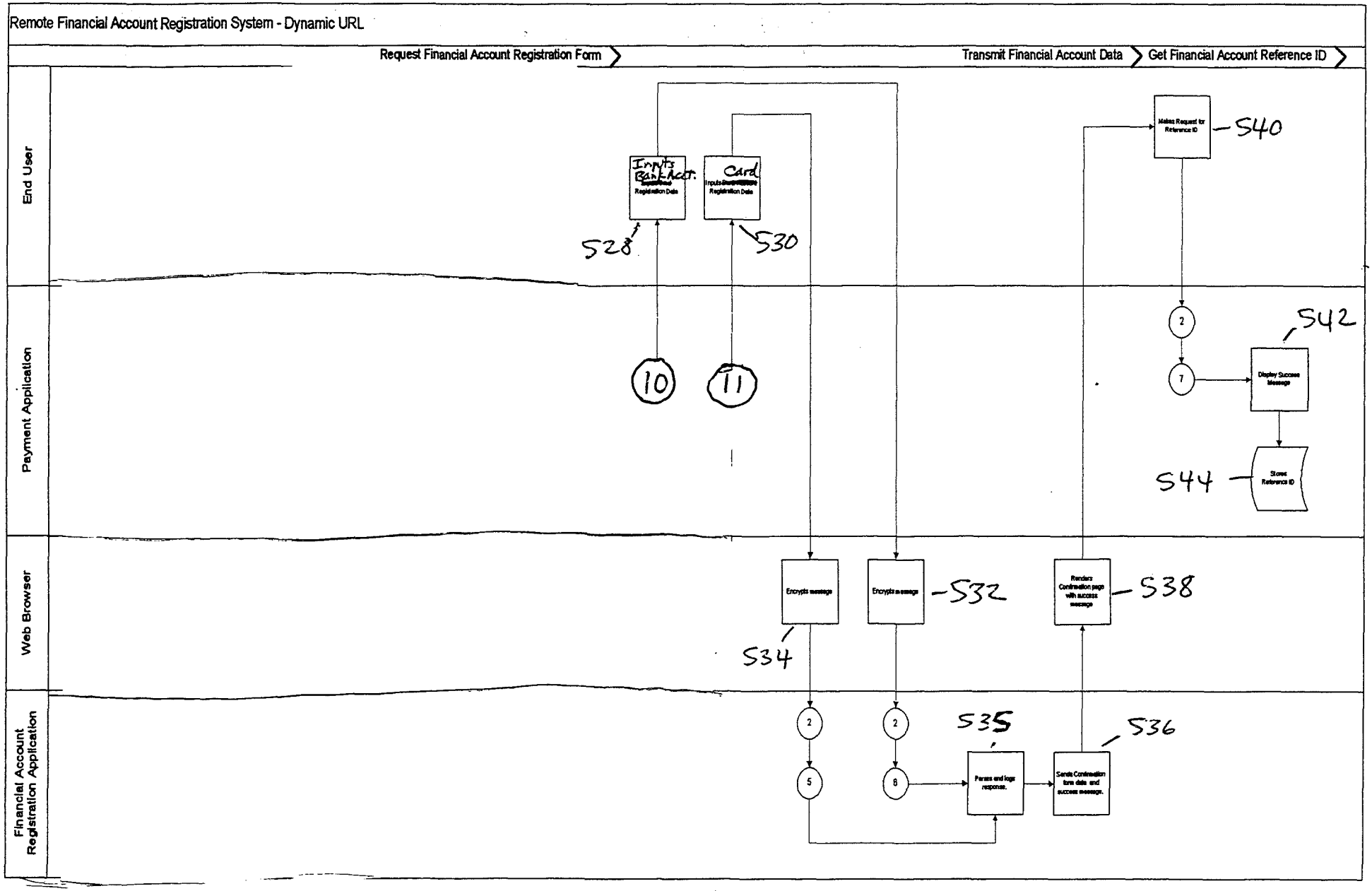

Remote Financial Account Registration System - Dynamic URL
Request Financial Account Registration Form
Transmit Financial Account Data
Get Financial Account Reference ID
End User
Payment Application
Web Browser
Financial Account Registration Application
Inputs Bank Acct. Registration Data
Card Registration Data
528
530
10
11
Makes Request for Reference ID
540
2
7
Display Success Message
542
Stores Reference ID
544
Encrypts message
Encrypts message
532
534
Renders Confirmation page with success message
538
2
2
5
8
535
Parses and logs response.
Sends Confirmation time date and success message.
536

Fig. 4C

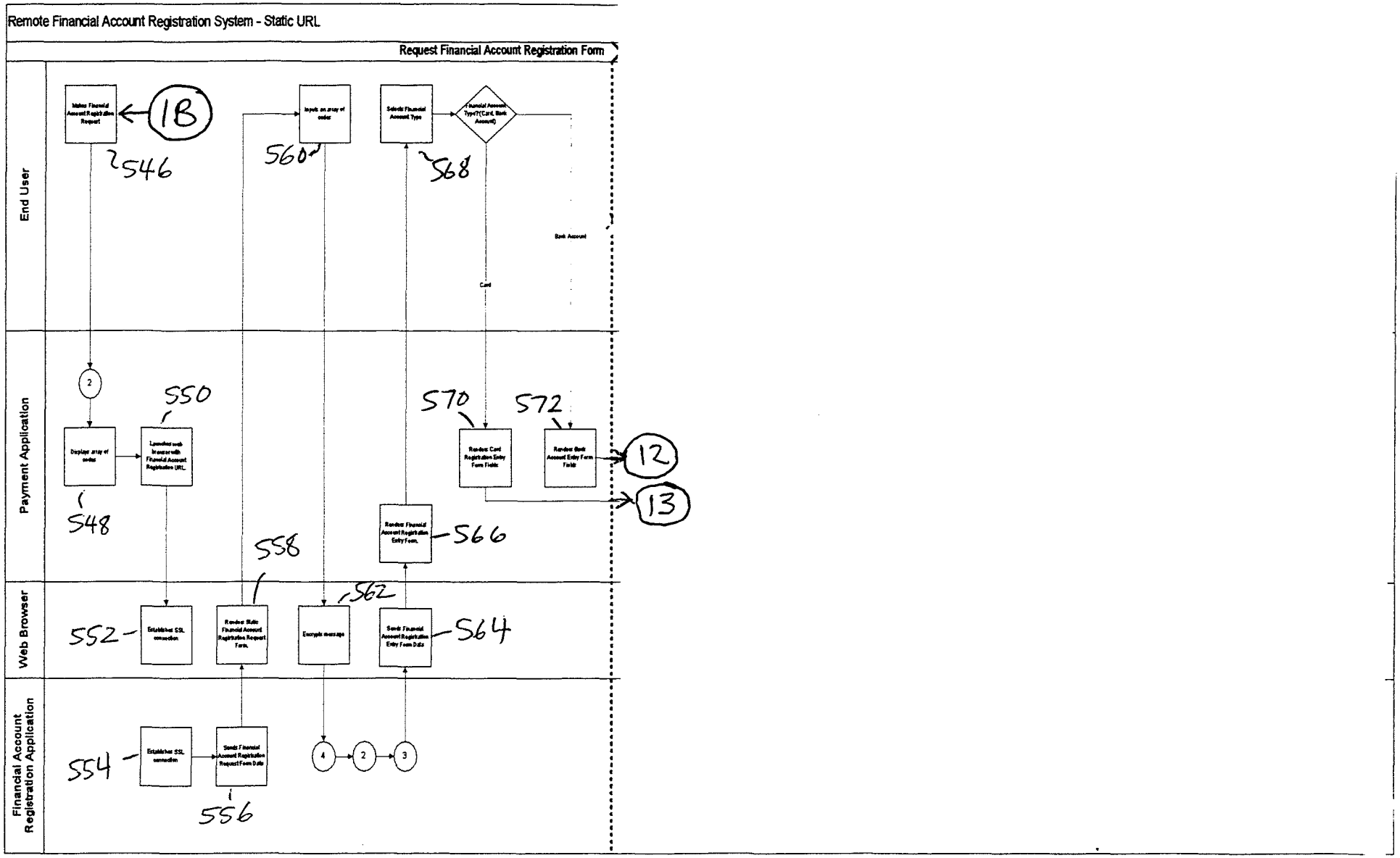

Remote Financial Account Registration System - Static URL
Request Financial Account Registration Form
End User
Payment Application
Web Browser
Financial Account Registration Application
18
546
560
568
Bank Account
Card
2
550
548
570
572
12
13
566
558
562
552
564
554
556
4
2
3

Fig. 4d

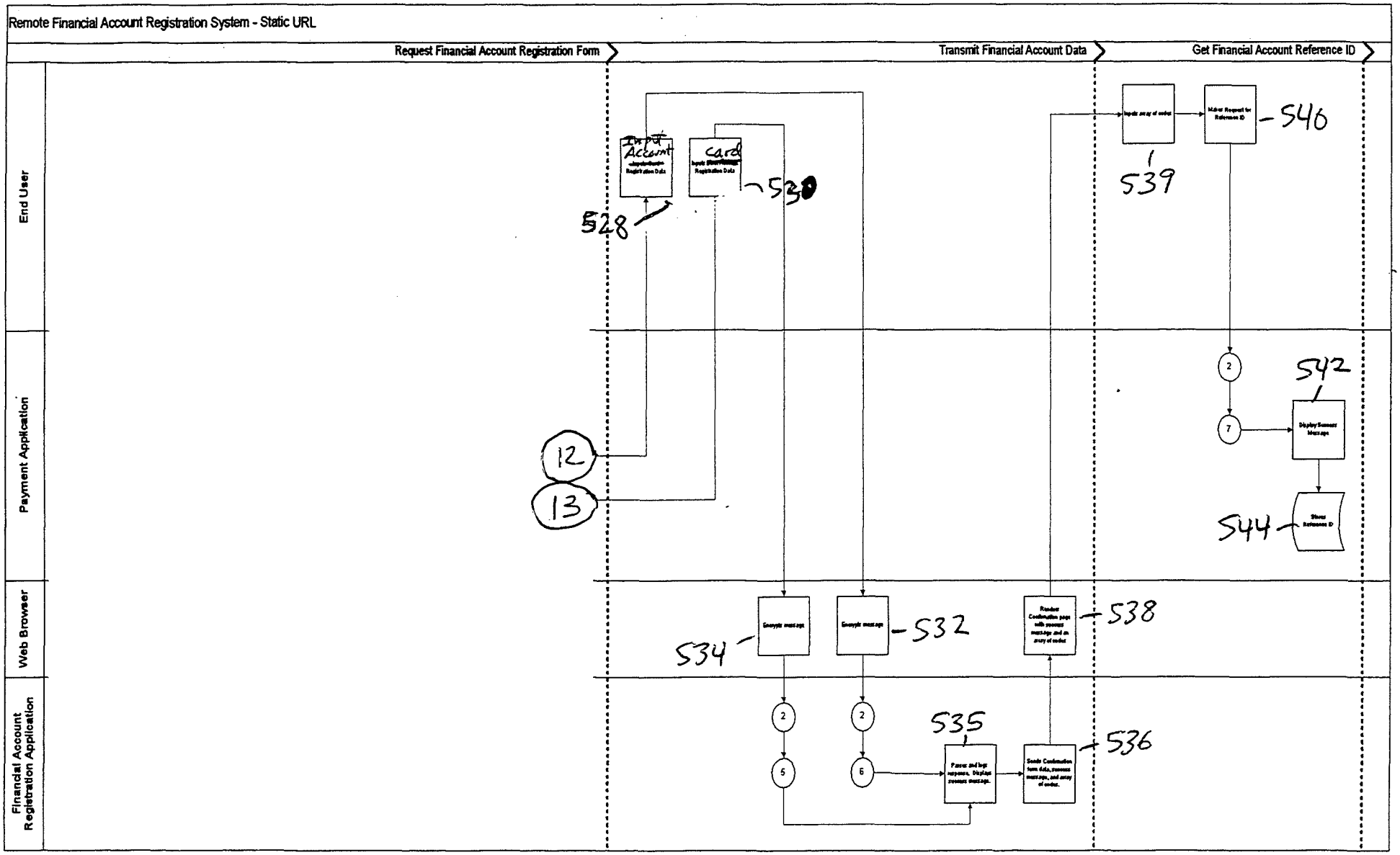

Remote Financial Account Registration System - Static URL
Request Financial Account Registration Form
Transmit Financial Account Data
Get Financial Account Reference ID
End User
Payment Application
Web Browser
Financial Account Registration Application
Input Account
card
528
530
539
546
542
544
12
13
534
532
538
535
536

Fig. 4e

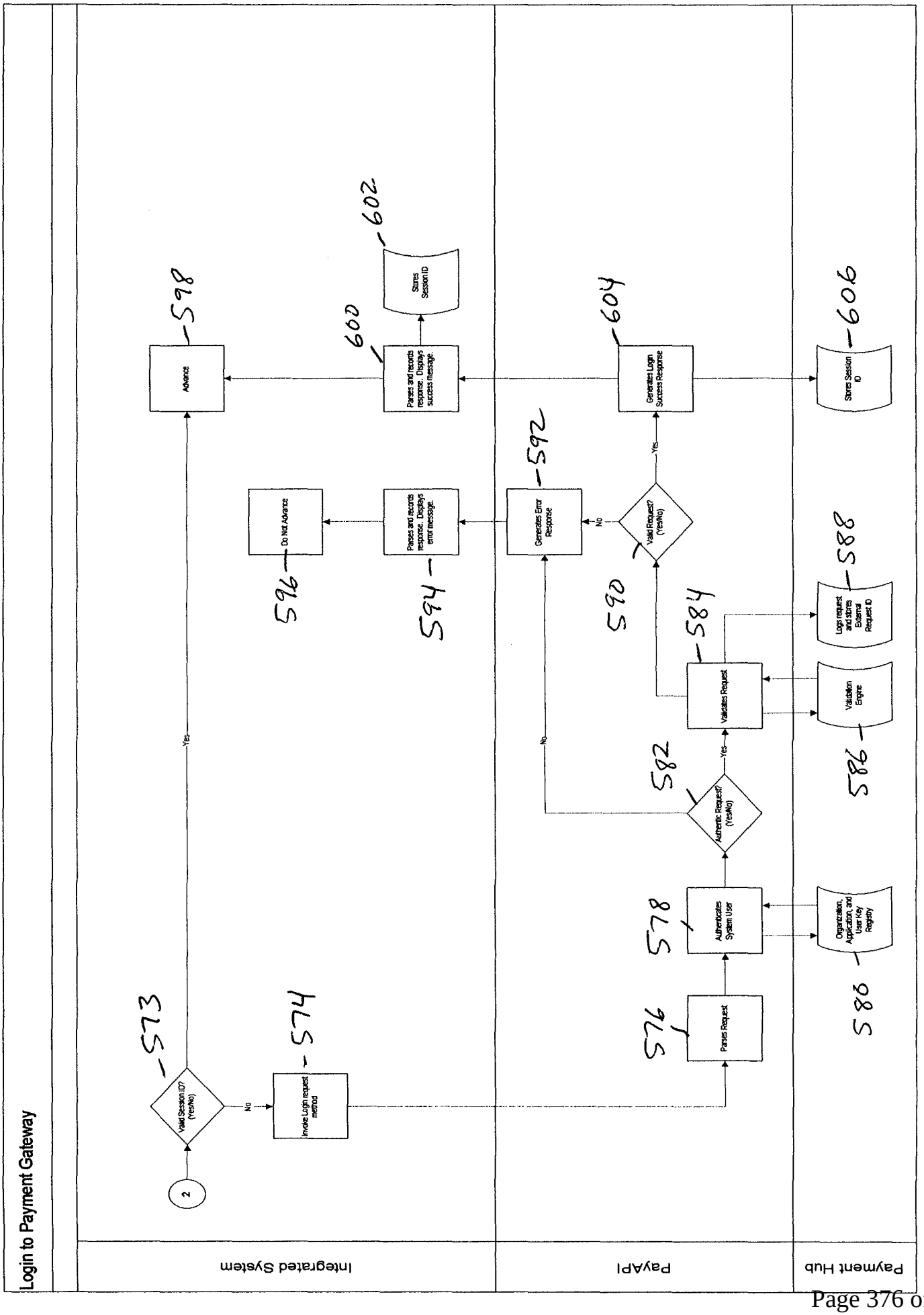

Login to Payment Gateway
Integrated System
PayAPI
Payment Hub
Valid Session ID? (Yes/No)
No
Yes
Invoke Login request method
Parses Request
Authenticates System User
Authentic Request? (Yes/No)
Validates Request
Valid Request? (Yes/No)
Generates Error Response
Generates Login Success Response
Parses and records response. Displays error message.
Parses and records response. Displays success message.
Do Not Advance
Advance
Stores Session ID
Logs request and stores External Request ID
Validation Engine
Organization, Application, and User Key Registry
Stores Session ID
573
574
576
578
580
582
584
586
588
590
592
594
596
598
600
602
604
606

Fig. 4f

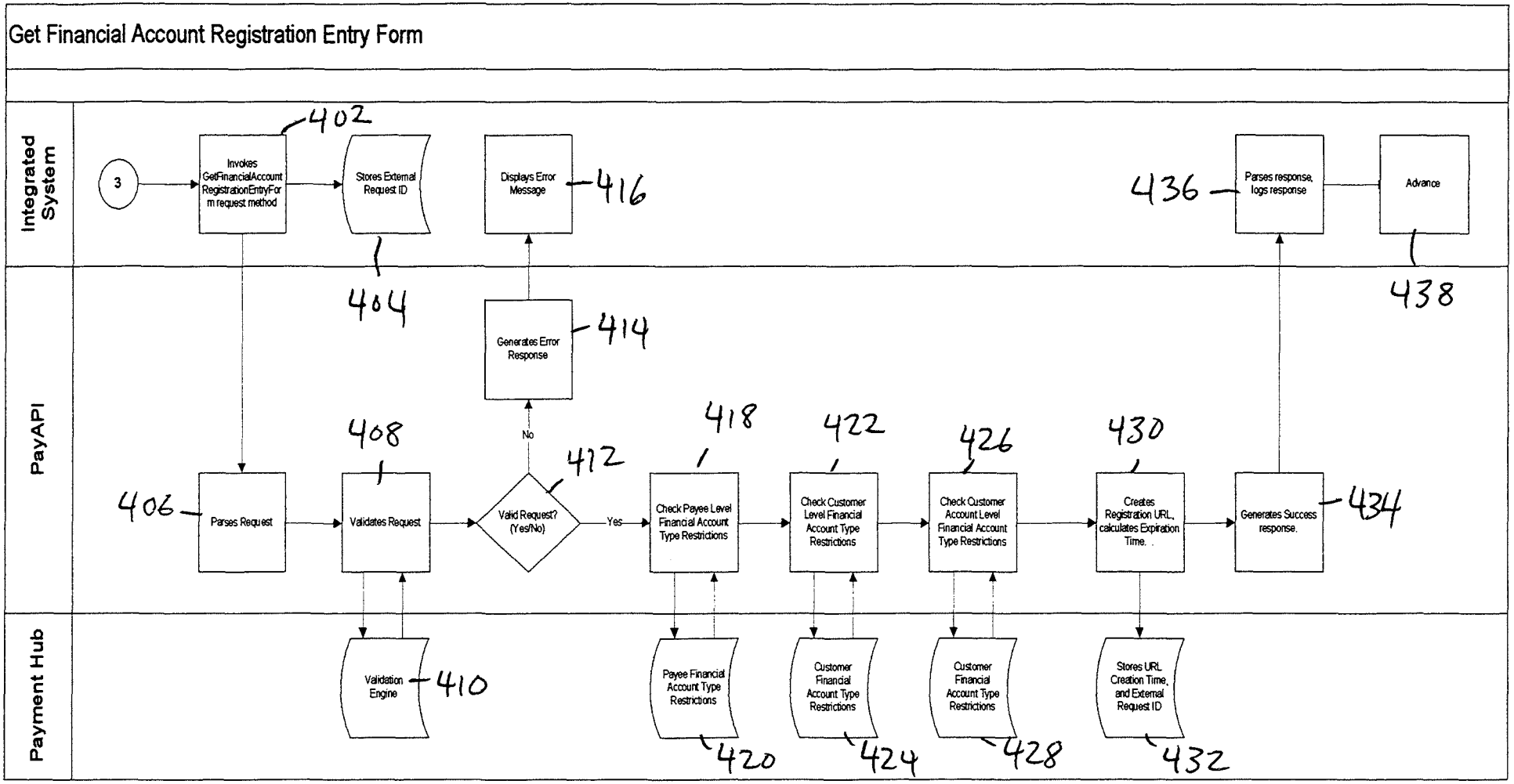

Get Financial Account Registration Entry Form
Integrated System
PayAPI
Payment Hub
3
Invokes GetFinancialAccount RegistrationEntryForm request method
402
Stores External Request ID
404
Displays Error Message
416
Generates Error Response
414
No
Parses Request
406
Validates Request
408
Valid Request? (Yes/No)
412
Yes
Check Payee Level Financial Account Type Restrictions
418
Check Customer Level Financial Account Type Restrictions
422
Check Customer Account Level Financial Account Type Restrictions
426
Creates Registration URL, calculates Expiration Time. .
430
Generates Success response.
434
Parses response, logs response
436
Advance
438
Validation Engine
410
Payee Financial Account Type Restrictions
420
Customer Financial Account Type Restrictions
424
Customer Financial Account Type Restrictions
428
Stores URL Creation Time, and External Request ID
432

Fig. 4g

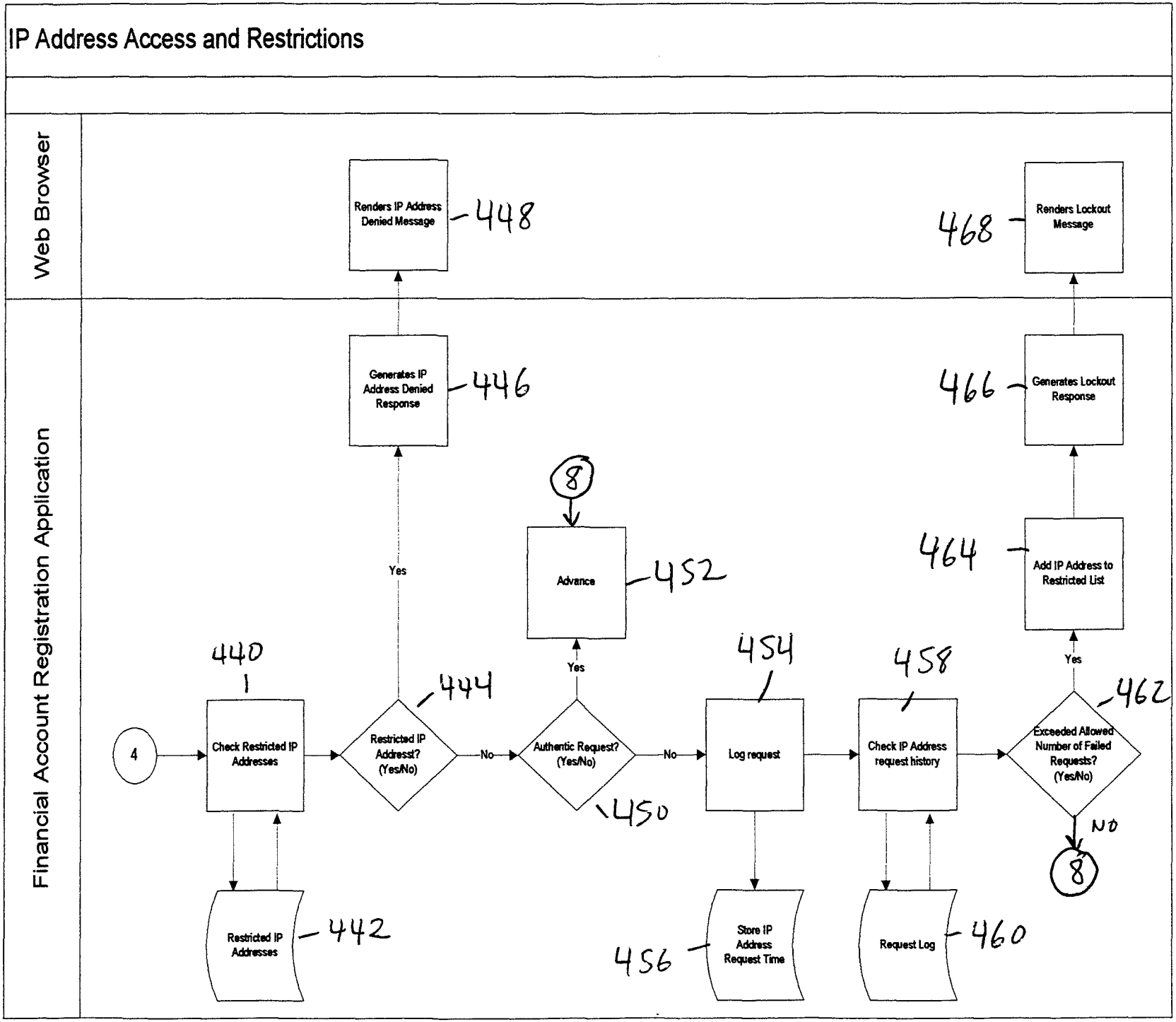

IP Address Access and Restrictions
Web Browser
Financial Account Registration Application
Renders IP Address Denied Message
448
Generates IP Address Denied Response
446
Yes
Advance
452
8
440
1
4
Check Restricted IP Addresses
444
Restricted IP Addresst? (Yes/No)
No
Authentic Request? (Yes/No)
No
450
Yes
454
Log request
458
Check IP Address request history
Exceeded Allowed Number of Failed Requests? (Yes/No)
462
Yes
NO
8
464
Add IP Address to Restricted List
466
Generates Lockout Response
468
Renders Lockout Message
Restricted IP Addresses
442
456
Store IP Address Request Time
Request Log
460

Fig. 4h

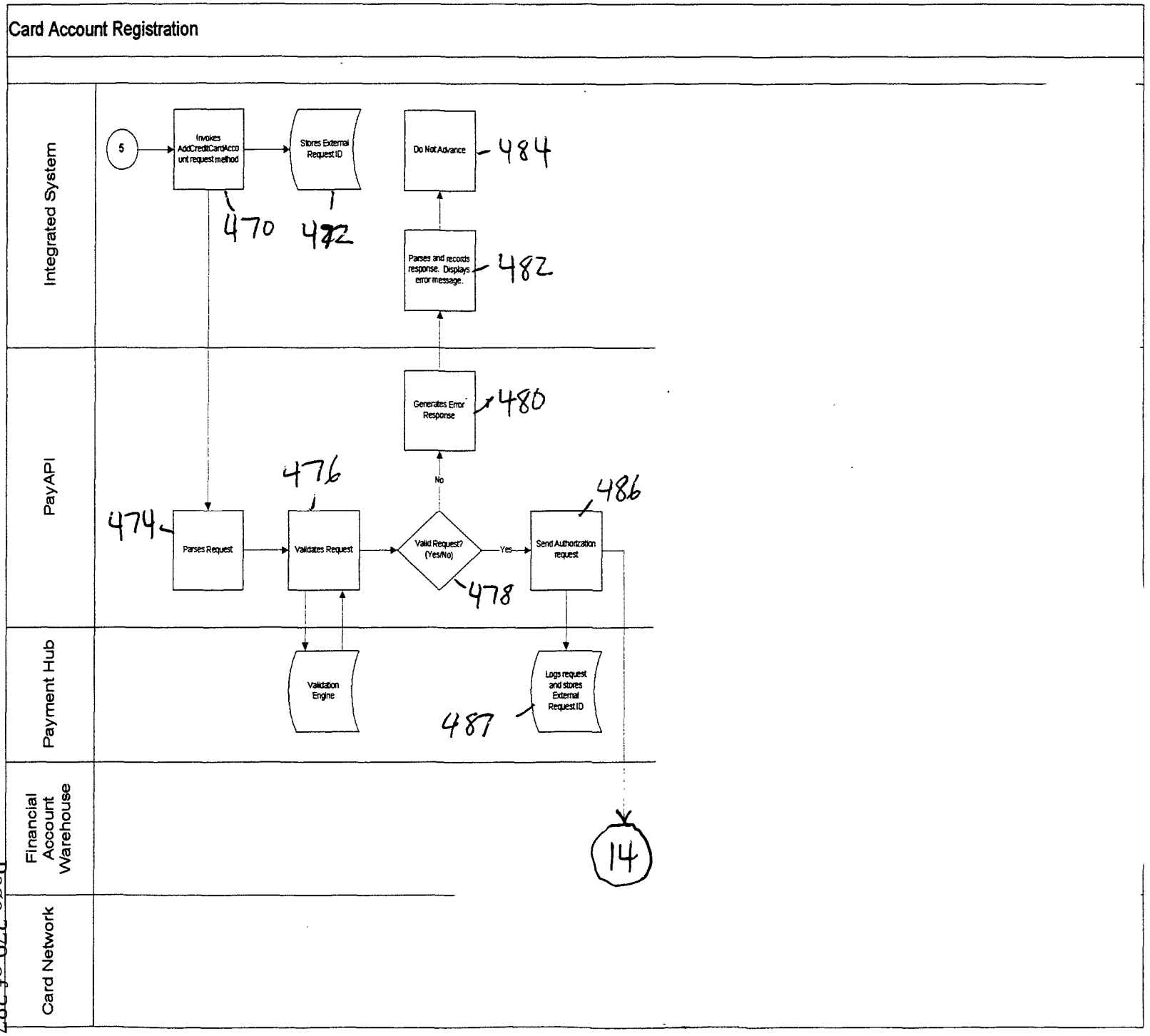

Card Account Registration
Integrated System
PayAPI
Payment Hub
Financial Account Warehouse
Card Network
5
Invokes AddCreditCardAccount request method
Stores External Request ID
Do Not Advance
484
Parses and records response. Displays error message.
482
470
472
Generates Error Response
480
476
No
474
Parses Request
Validates Request
Valid Request? (Yes/No)
Yes
Send Authorization request
486
478
Validation Engine
Logs request and stores External Request ID
487
14

Fig. 4i

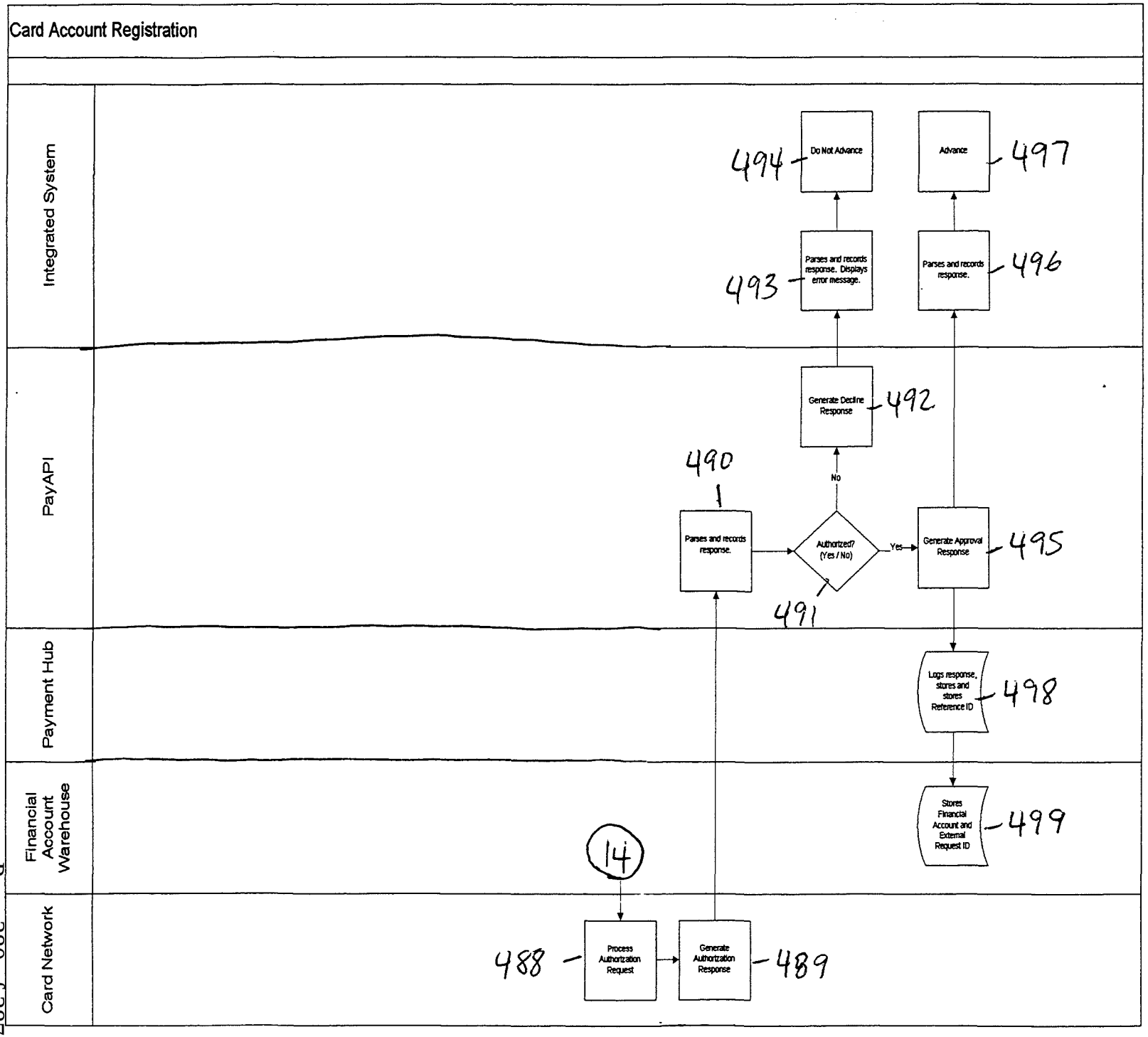

Card Account Registration
Integrated System
PayAPI
Payment Hub
Financial Account Warehouse
Card Network
Do Not Advance
Advance
Parses and records response. Displays error message.
Parses and records response.
Generate Decline Response
Parses and records response.
Authorized? (Yes / No)
No
Yes
Generate Approval Response
Logs response, stores and stores Reference ID
Stores Financial Account and External Request ID
14
Process Authorization Request
Generate Authorization Response
494
497
493
496
492
490
1
491
495
498
499
488
489

Fig. 4j

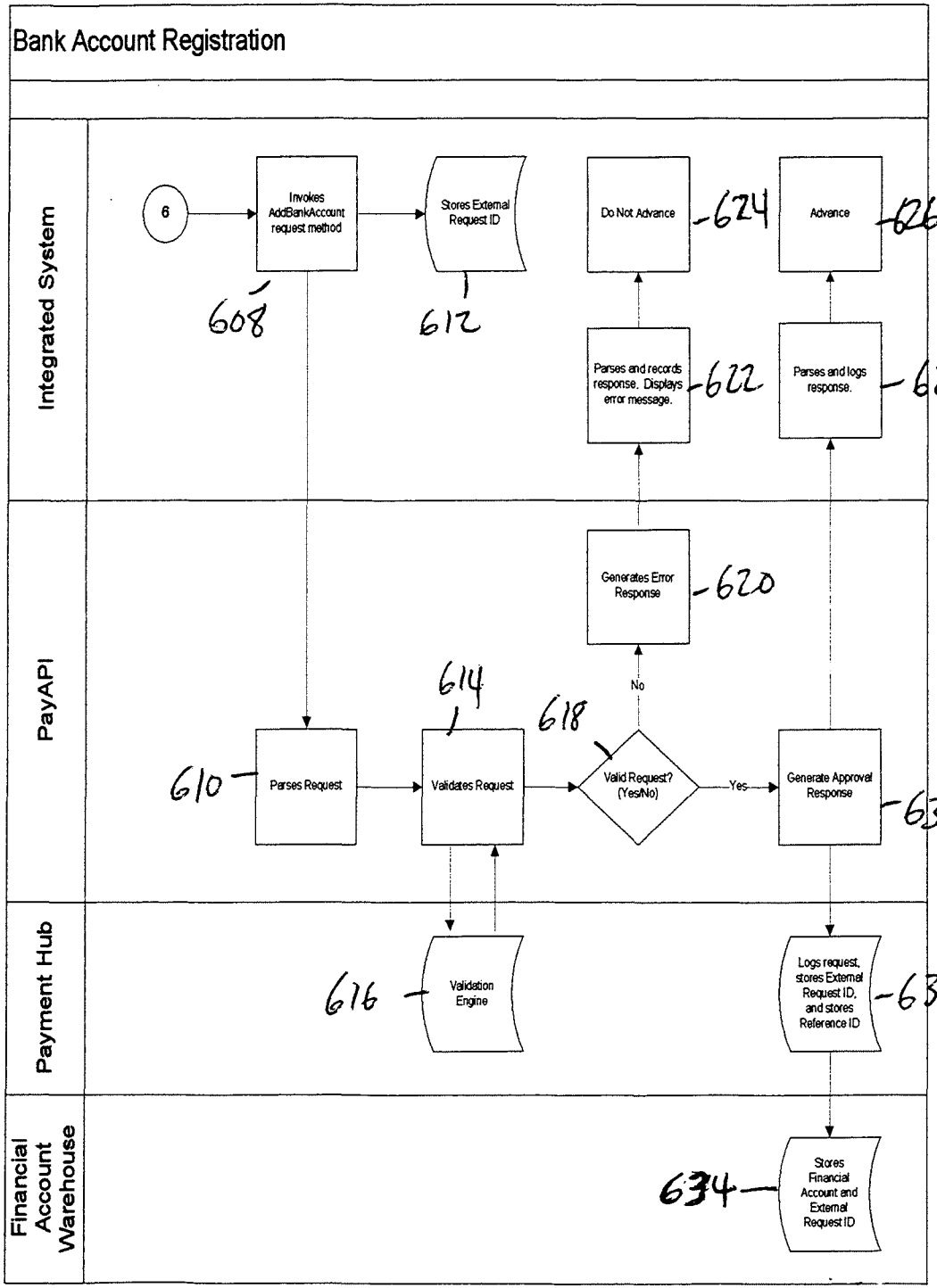

Bank Account Registration
Integrated System
PayAPI
Payment Hub
Financial Account Warehouse
6
Invokes AddBankAccount request method
Stores External Request ID
Do Not Advance
Advance
Parses and records response. Displays error message.
Parses and logs response.
Generates Error Response
No
Parses Request
Validates Request
Valid Request? (Yes/No)
Yes
Generate Approval Response
Validation Engine
Logs request, stores External Request ID, and stores Reference ID
Stores Financial Account and External Request ID
608
612
624
626
622
628
620
614
618
610
630
616
632
634

Fig. 4k

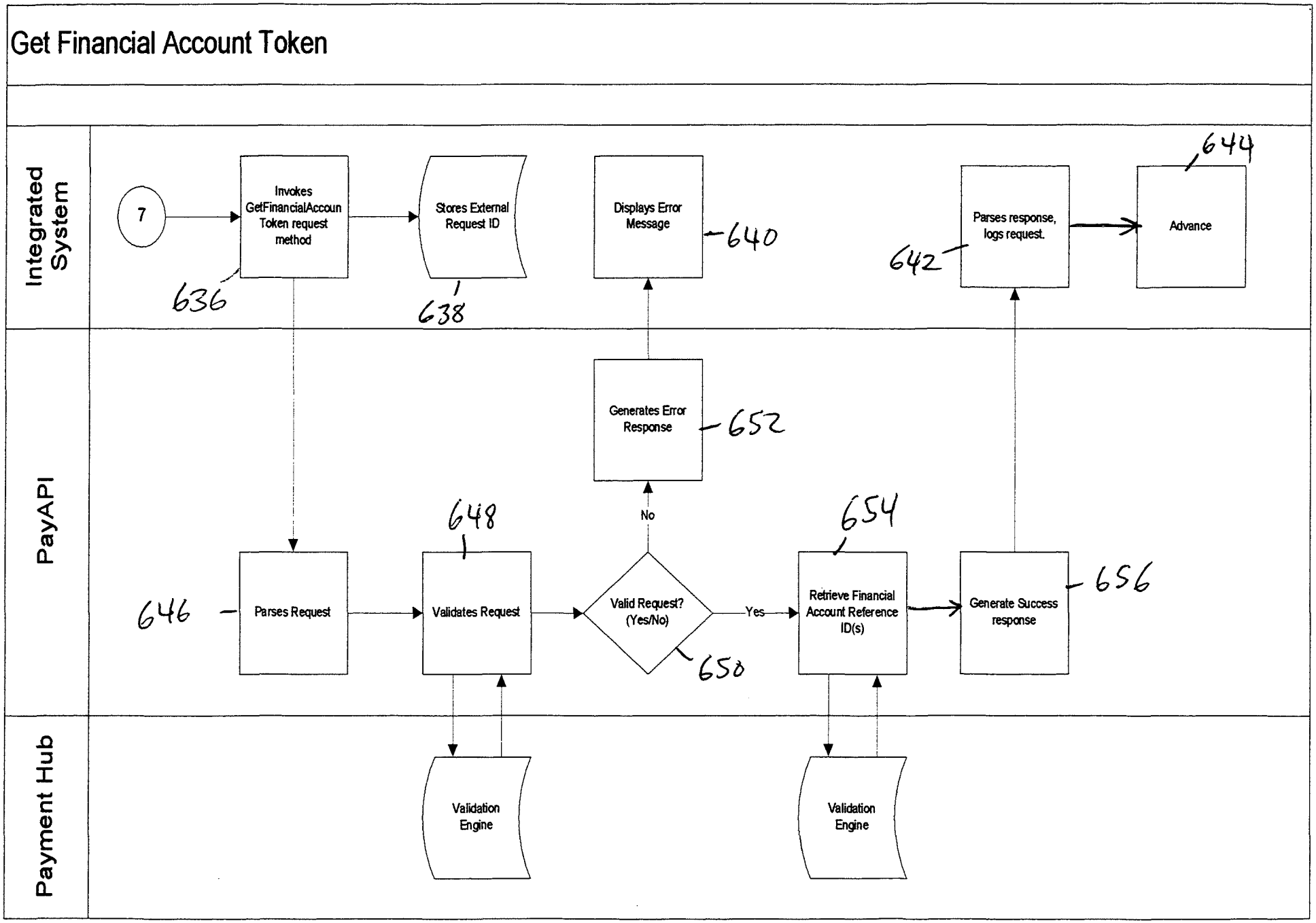

Get Financial Account Token
Integrated System
PayAPI
Payment Hub
7
Invokes GetFinancialAccoun Token request method
636
Stores External Request ID
638
Displays Error Message
640
Parses response, logs request.
642
Advance
644
Generates Error Response
652
No
646
Parses Request
648
Validates Request
Valid Request? (Yes/No)
650
Yes
654
Retrieve Financial Account Reference ID(s)
Generate Success response
656
Validation Engine
Validation Engine

Fig. 41

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:	Michael C. Greenbaum/Frances Purnell
Attorney Docket Number:	124452.00114

Filed as Small Entity

Track I Prioritized Examination - Nonprovisional Application under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Utility filing Fee (Electronic filing)	4011	1	98	98
Utility Search Fee	2111	1	310	310
Utility Examination Fee	2311	1	125	125
Request for Prioritized Examination	2817	1	2400	2400
Pages:				
Claims:				
Miscellaneous-Filing:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Publ. Fee- early, voluntary, or normal	1504	1	300	300
Processing Fee, except for Provis. apps	1808	1	130	130
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Miscellaneous:				
		Total in USD ($)		**3363**

Electronic Acknowledgement Receipt

EFS ID:	14253884
Application Number:	13679545
International Application Number:	
Confirmation Number:	5053
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert E. POLLIN
Customer Number:	27557
Filer:	Michael C. Greenbaum/Frances Purnell
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00114
Receipt Date:	16-NOV-2012
Filing Date:	
Time Stamp:	17:04:31
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	$3363
RAM confirmation Number	4724
Deposit Account	232185
Authorized User	

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Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		12445200114_-_12445200114TRANSMITTALS_1.pdf	937255 1a80fe1cd9e370874296f62df98afeac8deaa62b	yes	12

Multipart Description/PDF files in .zip description

Document Description	Start	End
Transmittal of New Application	1	1
Oath or Declaration filed	2	4
Application Data Sheet	5	10
TrackOne Request	11	12

Warnings:

Information:

2	Specification	12445200114_-_12445200114SPEC_2.pdf	1775252 1f2438d0fbd76d933d6ace65931880badec1af05	no	34

Warnings:

Information:

3	Drawings-only black and white line drawings	12445200114_-_12445200114FIGURES_3.pdf	388151 08ab08ec369190934da49614d02d58004576f968	no	15

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Information:

4	Fee Worksheet (SB06)	fee-info.pdf	39964 7edf94a6153bf6f5145400aa4224ffb527926d13	no	2

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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.