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APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
17/189,721	08/10/2021	11087307	56XR-264255-US4	1098

69849 7590 07/21/2021
SHEPPARD, MULLIN, RICHTER & HAMPTON LLP
379 Lytton Avenue
Palo Alto, CA 94301

ISSUE NOTIFICATION

The projected patent number and issue date are specified above.

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

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

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

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

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

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

Rabih S. Ballout, Burlingame, CA;

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.

IR 103 (Rev. 10/09)

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), by mail or fax, or via EFS-Web.

By mail, send to: Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

By fax, send to: (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.)

69849 7590 (05/07/2021)
SHEPPARD, MULLIN, RICHTER & HAMPTON LLP
379 Lytton Avenue
Palo Alto, CA 94301

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 transmitted to the USPTO via EFS-Web or by facsimile to (571) 273-2885, on the date below.

Krista Merrimac	(Typed or printed name)
/Krista Merrimac/	(Signature)
June 28, 2021	(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
17/189,721	03/02/2021	Rabih S. Ballout	56XR-264255-US4	1098

TITLE OF INVENTION: KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	SMALL	\$600	\$0.00	\$0.00	\$600	08/09/2021

EXAMINER	ART UNIT	CLASS-SUBCLASS
NGUYEN, TIEN C	3694	705-043000

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

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

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

2. For printing on the patent front page, list
(1) The names of up to 3 registered patent attorneys or agents OR, alternatively,
(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.

Sheppard, Mullin, Richter & Hampton 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 must have been previously recorded, or filed for recordation, as set forth in 37 CFR 3.11 and 37 CFR 3.81(a). 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. Fees submitted: ☒ Issue Fee ☐ Publication Fee (if required) ☐ Advance Order - # of Copies

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

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

☒ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment to Deposit Account No. 50-4561.

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

☐ Applicant certifying micro entity status. See 37 CFR 1.29

☐ Applicant asserting small entity status. See 37 CFR 1.27

☐ Applicant changing to regular undiscounted fee status.

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.

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.

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 /Marc A. Sockol/ Date June 28, 2021
Typed or printed name Marc A. Sockol Registration No. 40823

Electronic Patent Application Fee Transmittal				
Application Number:		17189721		
Filing Date:		02-Mar-2021		
Title of Invention:		KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS		
First Named Inventor/Applicant Name:		Rabih S. Ballout		
Filer:		Marc A. Sockol/Krista Merrimac		
Attorney Docket Number:		56XR-264255-US4		
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	600	600

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				600

Electronic Acknowledgement Receipt	
EFS ID:	43111450
Application Number:	17189721
International Application Number:	
Confirmation Number:	1098
Title of Invention:	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS
First Named Inventor/Applicant Name:	Rabih S. Ballout
Customer Number:	69849
Filer:	Marc A. Sockol/Krista Merrimac
Filer Authorized By:	Marc A. Sockol
Attorney Docket Number:	56XR-264255-US4
Receipt Date:	28-JUN-2021
Filing Date:	02-MAR-2021
Time Stamp:	18:30:33
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	DA
Payment was successfully received in RAM	\$ 600
RAM confirmation Number	E20216RI31173203
Deposit Account	504561
Authorized User	Krista Merrimac
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: 37 CFR 1.17 (Patent application and reexamination processing fees) 37 CFR 1.21 (Miscellaneous fees and charges)	

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Issue Fee Payment (PTO-85B)	56XR-264255-US4_Issue_Fee.pdf	338920	no	1
			99fd9328a6ff175195018efd52ede4030e99481a		
Warnings:					
Information:					
2	Fee Worksheet (SB06)	fee-info.pdf	30716	no	2
			16848f63f4c0ec5b9b993eead6210fc0ca0c5fd6		
Warnings:					
Information:					
Total Files Size (in bytes):			369636		
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 NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
17/189,721	03/02/2021	Rabih S. Ballout	56XR-264255-US4

CONFIRMATION NO. 1098

PUBLICATION NOTICE

69849
SHEPPARD, MULLIN, RICHTER & HAMPTON LLP
379 Lytton Avenue
Palo Alto, CA 94301



OC000000126384533

Title:KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS

Publication No.US-2021-0182829-A1

Publication Date:06/17/2021

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 publicly 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 Public Records Division. The Public Records Division can be reached by telephone at (571) 272-3150 or (800) 972-6382, by facsimile at (571) 273-3250, by mail addressed to the United States Patent and Trademark Office, Public Records Division, 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 <https://portal.uspto.gov/pair/PublicPair>. 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 Management, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors: Rabih S. Ballout	Examiner: Tien C. Nguyen
Serial No.: 17/189,721	Art Unit: 3694
Filed: March 2, 2021	Conf. No.: 1098
Title: KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS	

Mail Stop Missing Parts
Commissioner for Patents
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Alexandria, VA 22313-1450

RESPONSE TO NOTICE TO CORRECT APPLICATION PAPERS

In response to the Notice to Correct Application Papers mailed May 19, 2021, the deadline for response ending on July 19, 2021, Applicant provides the attached response, replacement drawings, redline drawings and respectfully requests reconsideration of the outstanding rejections.

Electronic Acknowledgement Receipt	
EFS ID:	42781007
Application Number:	17189721
International Application Number:	
Confirmation Number:	1098
Title of Invention:	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS
First Named Inventor/Applicant Name:	Rabih S. Ballout
Customer Number:	69849
Filer:	Marc A. Sockol/Krista Merrimac
Filer Authorized By:	Marc A. Sockol
Attorney Docket Number:	56XR-264255-US4
Receipt Date:	21-MAY-2021
Filing Date:	02-MAR-2021
Time Stamp:	15:16:07
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	Drawings-only black and white line drawings	56XR-264255-US4_Replacement_Sheets.pdf	443062 7346d5e8527d0b5ed3c4d90416f5d1f2cdc82ed6	no	3

Warnings:

Information:					
2	Drawings-only black and white line drawings	56XR-264255-US4_Redline_Sheets.pdf	406942 0cc8d095c0cadf53360af724294a5357c8b27ef04	no	3
Warnings:					
Information:					
3		56XR-264255-US4_RESP_Correct_APP_Papers.pdf	75331 edc986da88adb3b342fa47ec8509adc31124743f	yes	2
	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Applicant Arguments/Remarks Made in an Amendment		2	2	
	Response After Final Action		1	1	
Warnings:					
Information:					
Total Files Size (in bytes):			925335		
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.					

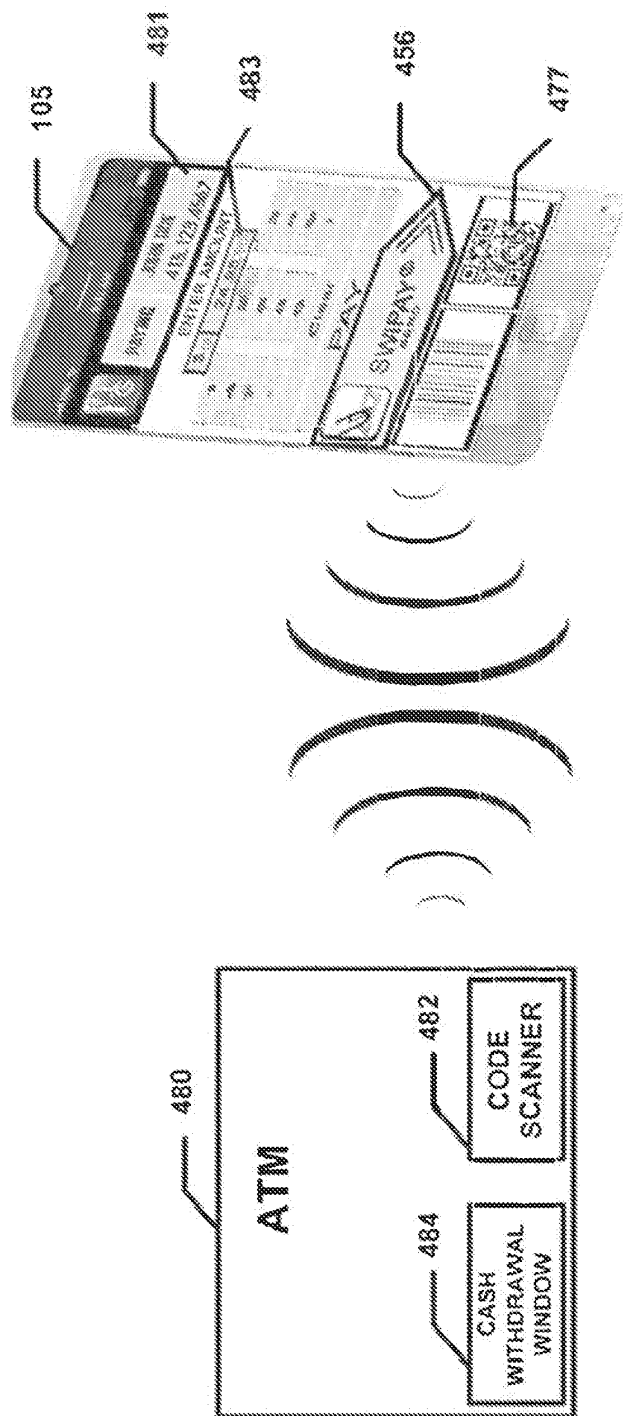


FIG. 4I

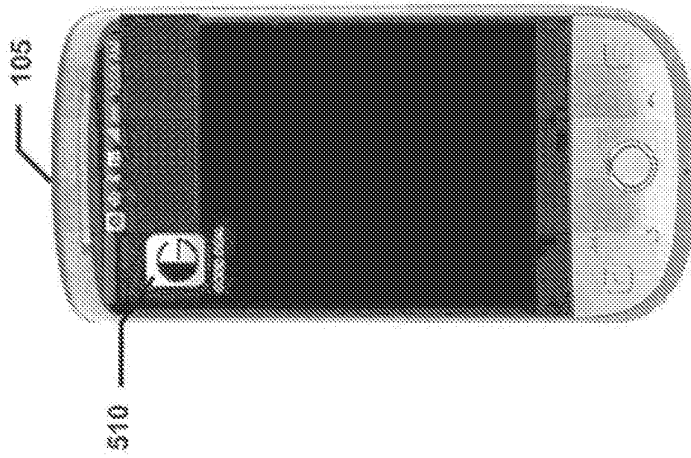


FIG. 5B

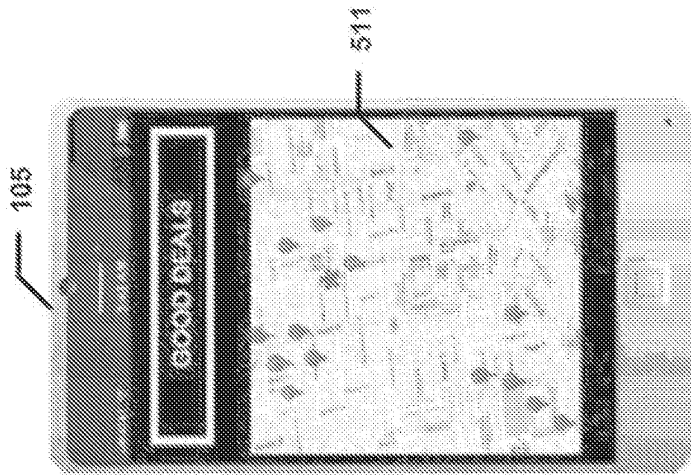


FIG. 5C

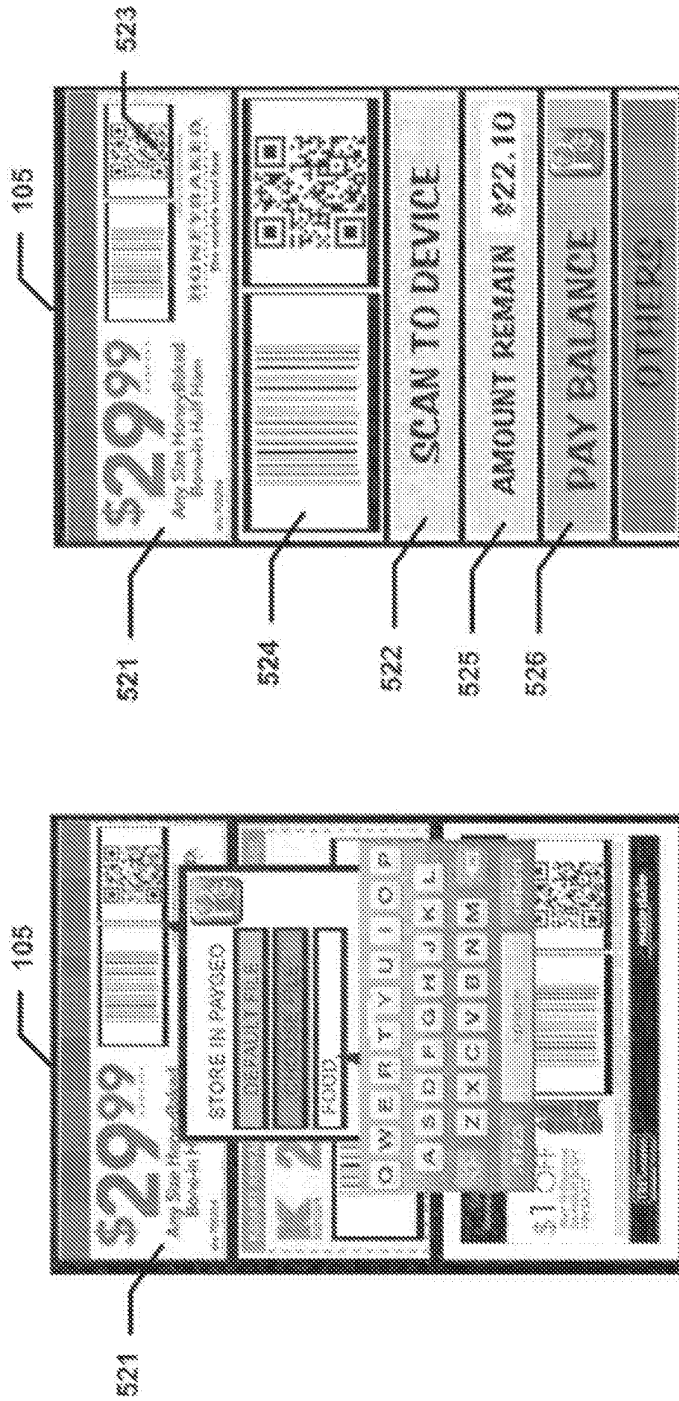


FIG. 5I

FIG. 5H

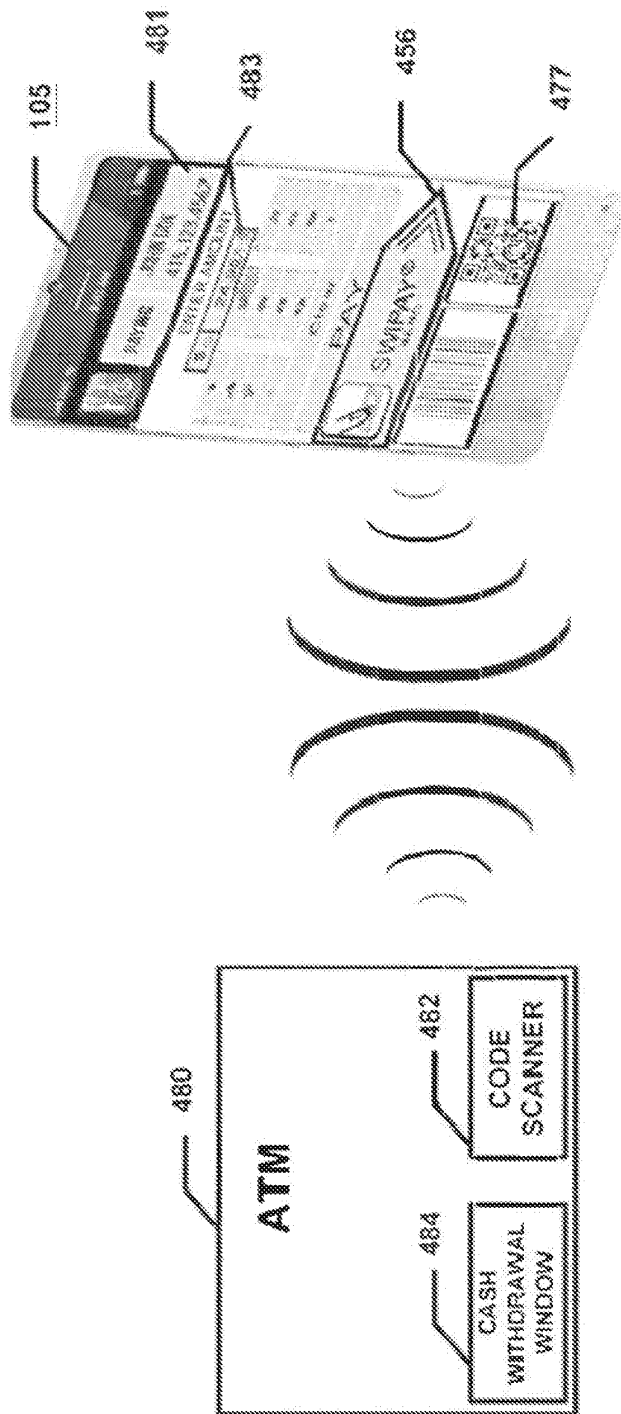


FIG. 4I

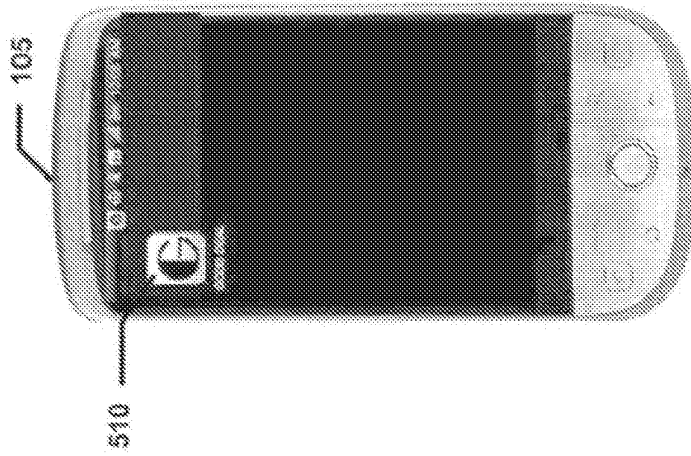


FIG. 5B

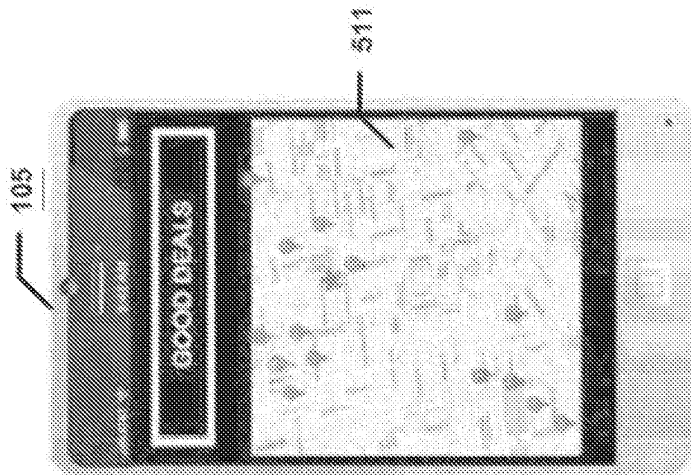


FIG. 5C

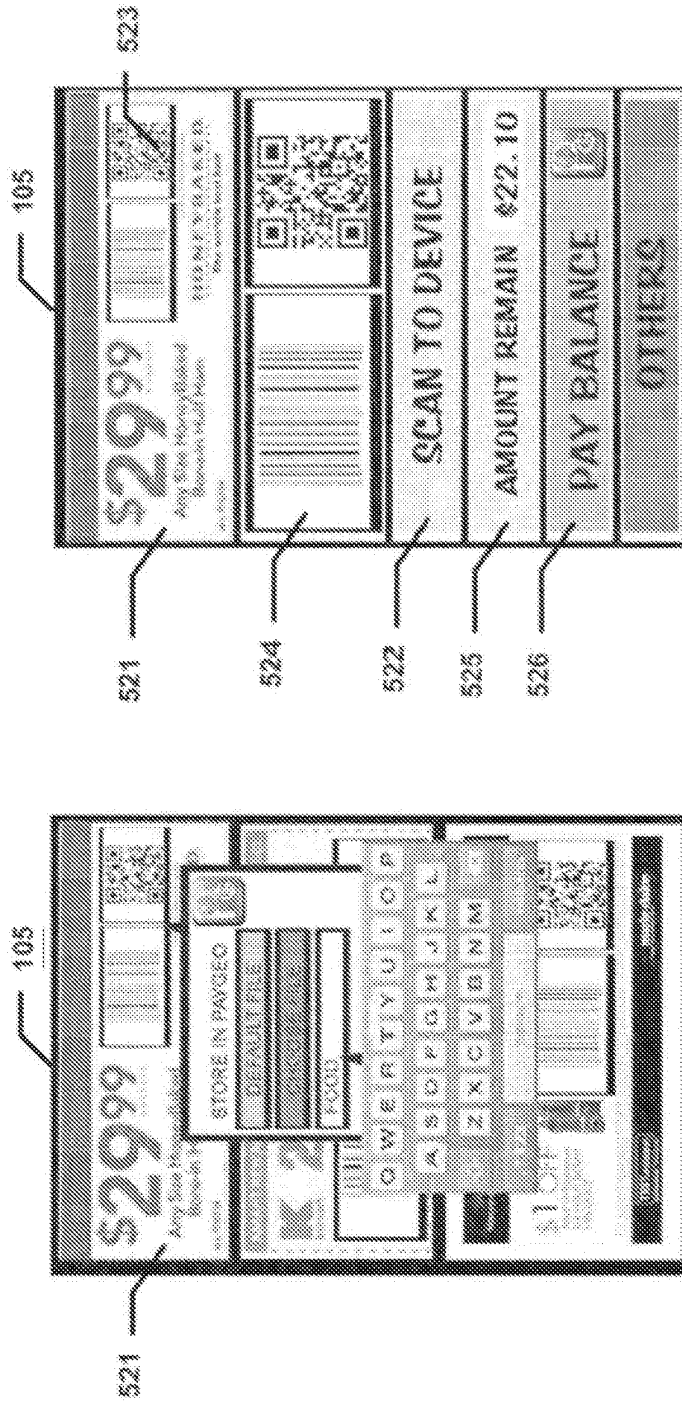


FIG. 5H

FIG. 5I

REMARKS

The Examiner rejected drawings 4I, 5C, and 5I on the grounds that they each are missing a reference number to a lead line. Applicant is submitting replacement sheets and redline sheets with FIGs. 4I, 5C, and 5I, each including the missing reference number “105”, which is evident from the specification and from the otherwise identical drawings in the parent cases.

Accordingly, Applicant submits the application is complete. Please charge any fees due in connection with this filing to our Deposit Account No. 50-4561.

Respectfully submitted,

Date: May 21, 2021

By: /Marc A. Sockol/
Marc A. Sockol, Reg. No. 40823
Attorney for Applicant
Customer Number 69849
Sheppard, Mullin, Richter & Hampton LLP
379 Lytton Avenue
Palo Alto, CA 94301
Telephone: (650) 815-2600



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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
17/189,721	03/02/2021	Rabih S. Ballout	56XR-264255-US4	1098
69849 7590 05/19/2021 SHEPPARD, MULLIN, RICHTER & HAMPTON LLP 379 Lytton Avenue Palo Alto, CA 94301			EXAMINER NGUYEN, THIEN C	
			ART UNIT 3694	PAPER NUMBER
			NOTIFICATION DATE 05/19/2021	DELIVERY MODE 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):

svpatents@sheppardmullin.com
SheppardMullin_Pair@firsttofile.com



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

Application No. : 17189721
Applicant : Ballout
Filing Date : 03/02/2021
Date Mailed : 05/19/2021

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Notice of Allowance Mailed

This application has been accorded an Allowance Date and is being prepared for issuance. The application, however, is incomplete for the reasons below.

Applicant is given two (2) months from the mail date of this Notice within which to respond. This time period for reply is extendable under 37 CFR 1.136(a) for only TWO additional MONTHS.

The informalities requiring correction are indicated in the attachment(s). If the informality pertains to the abstract, specification (including claims) or drawings, the informality must be corrected with an amendment in compliance with 37 CFR 1.121 (or, if the application is a reissue application, 37 CFR 1.173). Such an amendment may be filed after payment of the issue fee if limited to correction of informalities noted herein. See Waiver of 37 CFR 1.312 for Documents Required by the Office of Patent Publication, 1280 Off. Gaz. Patent Office 918 (March 23, 2004). In addition, if the informality is not corrected until after payment of the issue fee, for purposes of 35 U.S.C. 154(b)(1)(iv), "all outstanding requirements" will be considered to have been satisfied when the informality has been corrected. A failure to respond within the above-identified time period will result in the application being ABANDONED.

See attachment(s).

*A copy of this notice **MUST** be returned with the reply. Please address response to
"Mail Stop Issue Fee, Commissioner for Patents,
P.O. Box 1450, Alexandria, VA 22313-1450".*

/Steven Barbano/
Publication Branch
Office of Data Management
(571) 272-4200

IDENTIFICATION OF DRAWING DEFICIENCIES

- ☐ There is a hole or the image thereof within the illustration. FIG(s)
- ☐ The illustration is penetrated or traversed by a solid or broken line that is not intended to be part of the drawing, such as a dark line caused by a flaw in the copying process. FIG(s)
- ☐ An ink stamp or the image thereof obscures part of the illustration. FIG(s)
- ☐ The drawing is marred by black smudges, obliterations, or fax/copier marks (for example, speckles or dots in a substantial portion of the drawing). FIG(s)
- ☐ Figure numbers are duplicated or missing. FIG(s)
- ☐ Drawing sheet or figure is missing. FIG(s)
- ☐ Numbers, letters, or reference characters in the drawing have been crossed out or are illegibly handwritten. FIG(s)
- ☐ The character of the lines, numbers, and letters is poor. FIG(s)
- ☐ The drawing's background shows that the original drawing was made on graph paper or other paper with a pattern or decoration. FIG(s)
- ☐ The FIG. number label is placed in a location that causes the drawing to be read upside down. FIG(s)
- ☒ Data, a reference number, or part of the drawing is truncated or missing, or a lead line has no reference number. FIG(s) 4I, 5C, and 5I
- ☐ The drawing and/or the FIG. label contain(s) foreign language. FIG(s)
- ☐ This utility application contains a photograph of a view that is capable of being illustrated as a line drawing. FIG(s)
- ☐ A petition under 37 CFR 1.84(a)(2) to accept color drawings has been granted, but the brief description of the drawings in the specification does not contain (or has not been amended to contain) the paragraph required by 37 CFR 1.84(a)(2)(iii).
- ☐ This reissue application contains added and/or amended drawings that are not labeled as "New" or "Amended" or "Canceled" as required by 37 CFR 1.173(b)(3). FIG(s)
- ☐ This Design reissue application contains a drawing that is labeled as "Canceled" but is not surrounded by brackets, or a drawing that is surrounded by brackets but is not labeled as "Canceled." See 37 CFR 1.173(b)(3). FIG(s)
- ☐ OTHER:
- ☐ COMMENTS:

OK to enter NF.
5/4/2021
/tn/

Application Serial No. 17/189,721

Docket No. 56XR-264255-US4

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Rabih S. Ballout	Examiner: Tien C. Nguyen
Serial No.: 17/189,721	Art Unit: 3694
Filed: March 2, 2021	Conf. No.: 1098
Title: KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS	

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

SUPPLEMENTAL RESPONSE TO NON-FINAL OFFICE ACTION

Sir:

Applicants respectfully request the entry of the following amendments in addition to the response to non-final office action filed on April 28, 2021.

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	43,324	(G06Q20/3223 or G06Q20/4016 or G06Q20/1085 or G06Q30/02 or G06Q20/381 or G06Q20/3221 or G06Q20/108 or G06Q40/02 or G06Q20/40 or G07F19/211 or G06Q20/08 or G06Q20/10 or G06Q20/405 or G06Q20/22 or G06Q30/0241 or G06Q20/04 or G06Q20/3224).cpc.	USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2021/05/04 00:14
S1	1	"10937018".pn.	USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2021/05/04 21:02
L2	274,605	(register\$3 or enroll\$3) near7 (user\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 21:21
L3	13,059	payment\$3 near7 sourc\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 21:21
L4	244,548	credit\$3 near7 card\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 21:21
L5	3,797	L2 and L3	US-PGPUB; USPAT	OR	ON	2021/05/04 21:21
L6	3,084	L4 and L5	US-PGPUB; USPAT	OR	ON	2021/05/04 21:21
L7	15,223	validat\$3 with (user\$3) near7 (identif\$3 or credential\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 21:21
L8	216	L6 and L7	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2021/05/04 21:21
L9	1,396,325	user\$3 near7 (select\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 21:22
L10	1,389	payee\$3 near7 (identifier\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 21:22
L11	796	L9 and L10	US-PGPUB; USPAT	OR	ON	2021/05/04 21:22
L12	796	L11 and L9	US-PGPUB; USPAT	OR	ON	2021/05/04 21:22
L13	796	L11 and L9	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2021/05/04 21:23
S1	203,10	(register\$3 or enroll\$3) near7 (user\$3)	US-PGPUB;	OR	ON	2021/05/04

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	9		USPAT			20:41
S2	9,349	payment\$3 near7 sourc\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 20:45
S3	189,828	credit\$3 near7 card\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 20:45
S4	2,724	S1 and S2	US-PGPUB; USPAT	OR	ON	2021/05/04 20:45
S5	2,209	S3 and S4	US-PGPUB; USPAT	OR	ON	2021/05/04 20:45
S6	9,656	validat\$3 with (user\$3) near7 (identif\$3 or credential\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 20:48
S7	150	S5 and S6	US-PGPUB; USPAT	OR	ON	2021/05/04 20:48
S8	1,045,269	user\$3 near7 (select\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 20:51
S9	994	payee\$3 near7 (identifier\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 20:52
S10	555	S8 and S9	US-PGPUB; USPAT	OR	ON	2021/05/04 20:52
S11	555	S10 and S8	US-PGPUB; USPAT	OR	ON	2021/05/04 20:54
S12	2	S11 and S7	US-PGPUB; USPAT	OR	ON	2021/05/04 20:54
S13	8	("2011/0202459").URPN.	USPAT	OR	ON	2021/05/04 20:54
S14	0	("2015/0363761").URPN.	USPAT	OR	ON	2021/05/04 20:54
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S17	206	navigat\$3 with (payment\$3) near7 (function\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 20:56
S18	9,543	request\$3 with (payment\$3) near7 amount\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 20:57
S19	47	S17 and S18	US-PGPUB; USPAT	OR	ON	2021/05/04 20:57
S20	3	("2015/0161578").URPN.	USPAT	OR	ON	2021/05/04 20:58
S21	2	("9460429").URPN.	USPAT	OR	ON	2021/05/04 20:58
S22	2	("2013/0244700").URPN.	USPAT	OR	ON	2021/05/04 20:58
S23	1,210,230	user\$3 near7 interfac\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 20:59
S24	130	S17 and S23	US-PGPUB; USPAT	OR	ON	2021/05/04 21:00
S25	3	("2015/0161578").URPN.	USPAT	OR	ON	2021/05/04 21:00
S26	85	("2004/0049439").URPN.	USPAT	OR	ON	2021/05/04 21:00
S27	19	("20020002495" "20020035593" "20020178117" "20030023472" "20030069766" "20030191665" "20030191711" "20040049439" "20040064386" "20040172313" "20050004895" "20050187872" "6073104" "6193685" "6493685" "6721716" "7069536").PN. OR ("8108274").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 21:00
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S30	324	("4053735" "4341951" "4454414" "4536647" "4575621" "4652698" "4678895" "4689478" "4815031" "4839504" "5050207").PN. OR ("5336870").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 21:02
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S32	296	("5448047" "5592378" "5621201" "5630073" "5638519" "5663547" "5842185" "5864830" "5875437" "5911136" "5991750").PN. OR ("6343279").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 21:04

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S35	1,211	payee\$3 near7 (identifier\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 00:01
S36	694	S34 and S35	US-PGPUB; USPAT	OR	ON	2021/05/04 00:01
S37	694	S36 and S34	US-PGPUB; USPAT	OR	ON	2021/05/04 00:01
S38	0	("2016/0342962").URPN.	USPAT	OR	ON	2021/05/04

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S40	11,385	payment\$3 near7 sourc\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 00:28
S41	225,665	credit\$3 near7 card\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 00:28
S42	3,336	S39 and S40	US-PGPUB; USPAT	OR	ON	2021/05/04 00:28
S43	2,720	S41 and S42	US-PGPUB; USPAT	OR	ON	2021/05/04 00:28
S44	13,208	validat\$3 with (user\$3) near7 (identif\$3 or credential\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 00:28
S45	186	S43 and S44	US-PGPUB; USPAT	OR	ON	2021/05/04 00:28
S46	1	("2019/0026716").URPN.	USPAT	OR	ON	2021/05/04 00:29
S47	7	("20180117446" "20180144153" "20180181964" "20180302222" "20190020661" "20190026716" "20190096210").PN. OR ("10541991").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 00:29
S48	183	("2004/0128546").URPN.	USPAT	OR	ON	2021/05/04 00:29
S49	18	("20040128392" "20040128506" "20040128541" "20040128546" "20040193912" "20060041636" "20060206615" "6304892").PN. OR ("8452881").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 00:30
S50	124,935	(G06Q 20/3223 or G06Q 30/02 or G07F 19/211 or G06Q 20/22 or G06Q 30/0241 or G06Q 20/08 or G06Q 20/405 or G06Q 20/10 or G06Q 20/3221 or G06Q 20/108 or G06Q 20/1085 or G06Q 20/3224 or G06Q 20/04 or G06Q 20/381 or G06Q 40/02 or G06Q 20/40)IPCR	USPAT	OR	ON	2021/05/04 14:56
S51	133,569	(G06Q 20/3223 or G06Q 30/02 or G07F 19/211 or G06Q 20/22 or G06Q 30/0241 or G06Q 20/08 or G06Q 20/405 or G06Q 20/10 or G06Q 20/3221 or G06Q 20/108 or G06Q 20/1085 or G06Q 20/3224 or G06Q 20/04 or G06Q 20/381 or G06Q 40/02 or G06Q 20/40)cpc	USPAT	OR	ON	2021/05/04 14:56
S52	133,569	(G06Q 20/3223 or G06Q 30/02 or G07F 19/211 or G06Q 20/22 or G06Q 30/0241 or G06Q 20/08 or G06Q 20/405 or G06Q 20/10 or G06Q 20/3221 or G06Q 20/108 or G06Q 20/1085 or G06Q 20/3224 or G06Q 20/04 or G06Q 20/381 or G06Q 40/02 or G06Q 20/40)".cpc"	USPAT	OR	ON	2021/05/04 14:56
S53	124,282	(G06Q 20/3223 or G06Q 30/02 or G07F 19/211 or G06Q 20/22 or G06Q 30/0241 or G06Q 20/08 or G06Q 20/405 or G06Q 20/10	USPAT	OR	ON	2021/05/04 14:57

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		or G06Q 20/3221 or G06Q 20/108 or G06Q 20/1085 or G06Q 20/3224 or G06Q 20/04 or G06Q 20/381 or G06Q 40/02 or G06Q 20/40)"IPCR."				
S54	257,012	(register\$3 or enroll\$3) near7 (user\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 15:02
S55	12,064	payment\$3 near7 sourc\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 15:02
S56	230,891	credit\$3 near7 card\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 15:02
S57	3,509	S54 and S55	US-PGPUB; USPAT	OR	ON	2021/05/04 15:02
S58	2,855	S56 and S57	US-PGPUB; USPAT	OR	ON	2021/05/04 15:02
S59	13,786	validat\$3 with (user\$3) near7 (identif\$3 or credential\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 15:02
S60	198	S58 and S59	US-PGPUB; USPAT	OR	ON	2021/05/04 15:02
S61	35	S52 and S60	US-PGPUB; USPAT	OR	ON	2021/05/04 15:03
S62	35	S50 and S60	USPAT	OR	ON	2021/05/04 15:03
S63	35	S53 and S60	USPAT	OR	ON	2021/05/04 15:03
S64	35	S61 and S63	USPAT	OR	ON	2021/05/04 15:03
S65	12	("20060206425" "20080147536" "20090164363" "20100036760" "20110137689" "20130144780" "20140052633" "20140058939" "20140172716").PN. OR ("9342831").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 15:03
S66	9	("2011/0202459").URPN.	USPAT	OR	ON	2021/05/04 15:04
S67	43	("20030028481" "20040225613" "20090146947" "20120030043" "20130159195" "20130332509" "20140012701" "20140135631" "20140230019" "20140279528" "20140280450" "20140282877" "20140351070" "20140380445" "20150040203" "20150088757" "20150127541" "20150145656" "20150147961" "20150235205" "20150242837" "20150294303" "20150294306" "20150348006" "20160050204" "20160071094" "20160086155" "20160125677" "20160135046" "20160232516" "20160261409" "20160314456" "20160321651" "20160335626" "20160379205" "20170061414" "20170061422" "7295832" "8810430"	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 15:04

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		"9002272" "9554274" "9942222" "9953312").PN. OR ("10127539").URPN.				
S68	43,324	(G06Q20/3223 or G06Q20/4016 or G06Q20/1085 or G06Q30/02 or G06Q20/381 or G06Q20/3221 or G06Q20/108 or G06Q40/02 or G06Q20/40 or G07F19/211 or G06Q20/08 or G06Q20/10 or G06Q20/405 or G06Q20/22 or G06Q30/0241 or G06Q20/04 or G06Q20/3224).cpc.	USPAT	OR	ON	2021/05/04 00:14
S69	113,729	(register\$3 or enroll\$3) near7 (user\$3)	USPAT	OR	ON	2021/05/04 00:17
S70	4,708	payment\$3 near7 sourc\$3	USPAT	OR	ON	2021/05/04 00:17
S71	102,685	credit\$3 near7 card\$3	USPAT	OR	ON	2021/05/04 00:17
S72	6,340	validat\$3 with (user\$3) near7 (identif\$3 or credential\$3)	USPAT	OR	ON	2021/05/04 00:17
S73	608,235	user\$3 near7 (select\$3)	USPAT	OR	ON	2021/05/04 00:18
S74	477	payee\$3 near7 (identifier\$3)	USPAT	OR	ON	2021/05/04 00:18
S75	1,347	S69 and S70	USPAT	OR	ON	2021/05/04 00:18
S76	1,601	S71 and S72	USPAT	OR	ON	2021/05/04 00:18
S77	57	S75 and S76	USPAT	OR	ON	2021/05/04 00:18
S78	22	S77 and S68	USPAT	OR	ON	2021/05/04 00:18
S79	46,612	S73 and S71	USPAT	OR	ON	2021/05/04 00:19
S80	0	"20050278296".pn.	USPAT	OR	ON	2021/05/04 10:08
S81	0	"20050278296"	USPAT	OR	ON	2021/05/04 10:15
S82	0	"20050278296"	USPAT	OR	ON	2021/05/04 10:16
S83	2	("20050278296").PN.	US-PGPUB; USPAT; USOCR; DERWENT	OR	ON	2021/05/04 10:17
S84	1	"7634520".pn.	USPAT	OR	ON	2021/05/04 10:19
S17	206	navigat\$3 with (payment\$3) near7 (function\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 20:56
S18	9,543	request\$3 with (payment\$3) near7 amount\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 20:57
S19	47	S17 and S18	US-PGPUB; USPAT	OR	ON	2021/05/04 20:57
S20	3	("2015/0161578").URPN.	USPAT	OR	ON	2021/05/04 20:58
S21	2	("9460429").URPN.	USPAT	OR	ON	2021/05/04

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S22	2	("2013/0244700").URPN.	USPAT	OR	ON	2021/05/04 20:58
S23	1,210,230	user\$3 near7 interfac\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 20:59
S24	130	S17 and S23	US-PGPUB; USPAT	OR	ON	2021/05/04 21:00
S25	3	("2015/0161578").URPN.	USPAT	OR	ON	2021/05/04 21:00
S26	85	("2004/0049439").URPN.	USPAT	OR	ON	2021/05/04 21:00
S27	19	("20020002495" "20020035593" "20020178117" "20030023472" "20030069766" "20030191665" "20030191711" "20040049439" "20040064386" "20040172313" "20050004895" "20050187872" "6073104" "6193685" "6493685" "6721716" "7069536").PN. OR ("8108274").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 21:00
S28	19	("2005/0187872").URPN.	USPAT	OR	ON	2021/05/04 21:01
S29	30	("20010032183" "20010037296" "20010047330" "20020019739" "20020029248" "20020059430" "20020065772" "20020066103" "20020133459" "20020143709" "20020198828" "20040049439" "20050187872" "5287270" "5336870" "5465206" "5920847" "5978780" "5995946" "6055567" "6183362" "6209095" "6292789" "6324523" "6334116" "6339766" "6408284" "6493685" "7225156" "7312722").PN. OR ("8095462").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 21:01
S30	324	("4053735" "4341951" "4454414" "4536647" "4575621" "4652698" "4678895" "4689478" "4815031" "4839504" "5050207").PN. OR ("5336870").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 21:02
S31	88	("20010037290" "20010037295" "20020016765" "20020073049" "20020087344" "20020152162" "20040078329" "4321672" "4823264" "5025373" "5121945" "5220501" "5283829" "5326959" "5336870" "5383113" "5420405" "5465206" "5483445" "5504677" "5555496" "5677955" "5699528" "5710889" "5717989" "5727249" "5794221" "5815665" "5825856" "5870718" "5873072" "5884288" "5920847" "5920848" "5946669" "5956700")	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 21:04

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		"5966698" "5974146" "5978780" "5984180" "6029150" "6032133" "6038548" "6041315" "6061664" "6064981" "6076074" "6078907" "6085172" "6098053" "6128603" "6138106" "6151588" "6173269" "6175823" "6188994" "6240397" "6260024" "6288319" "6289322" "6292789" "6311170" "6343279" "6343284" "6343738" "6363362" "6438527" "6529880" "6594647" "6609113" "6701303" "6704714" "6721716" "6754637" "6826544" "7089208" "7194437" "7296004" "7702579" "7805365" "7848972").PN. OR ("7953660").URPN.				
S32	296	("5448047" "5592378" "5621201" "5630073" "5638519" "5663547" "5842185" "5864830" "5875437" "5911136" "5991750").PN. OR ("6343279").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 21:04
S33	407	("20010011222" "20010018666" "20010018739" "20010032139" "20010037300" "20010037309" "20010047334" "20010047489" "20010051533" "20020012445" "20020013728" "20020023055" "20020026394" "20020038363" "20020046169" "20020050526" "20020052842" "20020055907" "20020069134" "20020072976" "20020077978" "20020082985" "20020084321" "20020087415" "20020087468" "20020087469" "20020091635" "20020100803" "20020107770" "20020107788" "20020111837" "20020128981" "20020138398" "20020169658" "20020170966" "20020178071" "20020184151" "20020194096" "20020198817" "20020199182" "20030018557" "20030037002" "20030040959" "20030046218" "20030055675" "20030055756" "20030069780" "20030097335" "20030105641" "20030110442" "20030120686" "20030130945" "20030130952" "20030144942" "20030187789" "20030191710" "20030200107" "20030208421" "20030208441" "20030225663" "20030233305" "20030237046" "20040064409" "20040078328"	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 21:04

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		"20040133516" "20040201735" "20040228514" "20050021466" "20050033690" "20050055254" "20050086178" "20050091156" "20050097046" "20050097050" "20050144059" "20050177480" "20050209954" "20050261955" "20060106650" "20060106717" "20060136335" "20060161501" "20060178986" "20060206427" "20060282389" "20060287953" "20070138255" "20080193008" "3653480" "4050375" "4141078" "4205780" "4264808" "4321672" "4396985").PN. OR ("4495018" "4617457" "4672377" "4694397" "4700055" "4713761" "4752877" "4797913" "4799156" "4807177" "4812628" "4823264" "4893333" "4931793" "4939674" "4948174" "4974878" "4975841" "4988849" "4992646" "4992940" "5023904" "5053607" "5054096" "5080748" "5111395" "5121945" "5122950" "5136502" "5175682" "5187750" "5198975" "5220501" "5225978" "5237159" "5265007" "5283829" "5287269" "5311594" "5315508" "5321238" "5326959" "5336870" "5349170" "5350906" "5367581" "5373550" "5396417" "5402474" "5412190" "5424938" "5430644" "5432506" "5444794" "5444841" "5446740" "5448471" "5459482" "5465206" "5477040" "5479494" "5483445" "5484988" "5502576" "5504677" "5506691" "5508731" "5513250" "5532464" "5544043" "5544046" "5550734" "5551021" "5557515" "5563400" "5566330" "5568489" "5570465" "5572004" "5583759" "5583760" "5590196" "5590197" "5592377" "5592378" "5599528" "5603025" "5615109" "5621201" "5640577" "5642419" "5649117" "5652786" "5659165" "5659469" "5659741" "5666493" "5677955" "5679938" "5679940" "5687250" "5692132" "5699528" "5703344" "5704044" "5708422" "5715298" "5715314" "5715399" "5717989" "5724424" "5727153" "5748780" "5751842" "5757917" "5770843" "5774553"				
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		"5783808"	"5784696"	"5793861"				
		"5794221"	"5802498"	"5802499"				
		"5819236"	"5819238").PN. OR ("5826241"					
		"5826245"	"5832447"	"5832460"				
		"5832464"	"5832488"	"5835580"				
		"5835603"	"5835899"	"5852812"				
		"5859419"	"5864609"	"5870456"				
		"5870721"	"5870723"	"5870725"				
		"5873072"	"5878141"	"5883810"				
		"5884288"	"5884290"	"5897625"				
		"5898157"	"5903881"	"5910896"				
		"5910988"	"5915246"	"5917965"				
		"5920847"	"5930778"	"5940811"				
		"5940844"	"5943656"	"5945653"				
		"5956700"	"5963659"	"5963925"				
		"5966698"	"5978780"	"5987435"				
		"5987436"	"5987439"	"5991750"				
		"6000832"	"6003762"	"6006208"				
		"6009442"	"6014636"	"6016482"				
		"6016484"	"6018718"	"6026388"				
		"6029139"	"6032133"	"6032137"				
		"6035281"	"6035285"	"6035287"				
		"6038553"	"6041312"	"6041315"				
		"6044362"	"6045039"	"6047261"				
		"6052674"	"6058380"	"6058381"				
		"6061665"	"6064764"	"6064987"				
		"6065675"	"6067524"	"6070150"				
		"6070798"	"6073104"	"6073113"				
		"6076072"	"6078907"	"6081790"				
		"6085168"	"6088683"	"6088685"				
		"6088686"	"6092056"	"6098053"				
		"6098070"	"6105011"	"6108639"				
		"6110044"	"6111858"	"6115690"				
		"6119106"	"6119107"	"6125354"				
		"6128602"	"6128603"	"6129273"				
		"6138118"	"6144946"	"6148293"				
		"6149055"	"6149056"	"6173272"				
		"6181837"	"6185544"	"6189785"				
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		"6227447"	"6233565"	"6233566"				
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		"6363164"	"6363364"	"6363365"				
		"6366967"	"6374235"	"6390362"				
		"6393409"	"6405173"	"6415259"				
		"6418419"	"6418420"	"6418430"				
		"6434159"	"6446072"	"6460020"				
		"6490568"	"6493685"	"6535896"				
		"6536663"	"6554185"	"6574350"				
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S34	1,276,734	user\$3 near7 (select\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 00:01
S35	1,211	payee\$3 near7 (identifier\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 00:01
S36	694	S34 and S35	US-PGPUB; USPAT	OR	ON	2021/05/04 00:01
S37	694	S36 and S34	US-PGPUB; USPAT	OR	ON	2021/05/04 00:01
S38	0	("2016/0342962").URPN.	USPAT	OR	ON	2021/05/04 00:28
S39	244,853	(register\$3 or enroll\$3) near7 (user\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 00:28
S40	11,385	payment\$3 near7 sourc\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 00:28
S41	225,665	credit\$3 near7 card\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 00:28
S42	3,336	S39 and S40	US-PGPUB; USPAT	OR	ON	2021/05/04 00:28
S43	2,720	S41 and S42	US-PGPUB; USPAT	OR	ON	2021/05/04 00:28
S44	13,208	validat\$3 with (user\$3) near7 (identif\$3 or credential\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 00:28
S45	186	S43 and S44	US-PGPUB; USPAT	OR	ON	2021/05/04 00:28
S46	1	("2019/0026716").URPN.	USPAT	OR	ON	2021/05/04 00:29
S47	7	("20180117446" "20180144153" "20180181964" "20180302222" "20190020661" "20190026716" "20190096210").PN. OR ("10541991").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 00:29
S48	183	("2004/0128546").URPN.	USPAT	OR	ON	2021/05/04 00:29
S49	18	("20040128392" "20040128506" "20040128541" "20040128546" "20040193912" "20060041636" "20060206615" "6304892").PN. OR ("8452881").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 00:30
S50	124,935	(G06Q 20/3223 or G06Q 30/02 or G07F 19/211 or G06Q 20/22 or G06Q 30/0241 or G06Q 20/08 or G06Q 20/405 or G06Q 20/10	USPAT	OR	ON	2021/05/04 14:56

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		or G06Q 20/3221 or G06Q 20/108 or G06Q 20/1085 or G06Q 20/3224 or G06Q 20/04 or G06Q 20/381 or G06Q 40/02 or G06Q 20/40)IPCR				
S51	133,569	(G06Q 20/3223 or G06Q 30/02 or G07F 19/211 or G06Q 20/22 or G06Q 30/0241 or G06Q 20/08 or G06Q 20/405 or G06Q 20/10 or G06Q 20/3221 or G06Q 20/108 or G06Q 20/1085 or G06Q 20/3224 or G06Q 20/04 or G06Q 20/381 or G06Q 40/02 or G06Q 20/40)cpc	USPAT	OR	ON	2021/05/04 14:56
S52	133,569	(G06Q 20/3223 or G06Q 30/02 or G07F 19/211 or G06Q 20/22 or G06Q 30/0241 or G06Q 20/08 or G06Q 20/405 or G06Q 20/10 or G06Q 20/3221 or G06Q 20/108 or G06Q 20/1085 or G06Q 20/3224 or G06Q 20/04 or G06Q 20/381 or G06Q 40/02 or G06Q 20/40)".cpc"	USPAT	OR	ON	2021/05/04 14:56
S53	124,282	(G06Q 20/3223 or G06Q 30/02 or G07F 19/211 or G06Q 20/22 or G06Q 30/0241 or G06Q 20/08 or G06Q 20/405 or G06Q 20/10 or G06Q 20/3221 or G06Q 20/108 or G06Q 20/1085 or G06Q 20/3224 or G06Q 20/04 or G06Q 20/381 or G06Q 40/02 or G06Q 20/40)"IPCR."	USPAT	OR	ON	2021/05/04 14:57
S54	257,012	(register\$3 or enroll\$3) near7 (user\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 15:02
S55	12,064	payment\$3 near7 sourc\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 15:02
S56	230,891	credit\$3 near7 card\$3	US-PGPUB; USPAT	OR	ON	2021/05/04 15:02
S57	3,509	S54 and S55	US-PGPUB; USPAT	OR	ON	2021/05/04 15:02
S58	2,855	S56 and S57	US-PGPUB; USPAT	OR	ON	2021/05/04 15:02
S59	13,786	validat\$3 with (user\$3) near7 (identif\$3 or credential\$3)	US-PGPUB; USPAT	OR	ON	2021/05/04 15:02
S60	198	S58 and S59	US-PGPUB; USPAT	OR	ON	2021/05/04 15:02
S61	35	S52 and S60	US-PGPUB; USPAT	OR	ON	2021/05/04 15:03
S62	35	S50 and S60	USPAT	OR	ON	2021/05/04 15:03
S63	35	S53 and S60	USPAT	OR	ON	2021/05/04 15:03
S64	35	S61 and S63	USPAT	OR	ON	2021/05/04 15:03
S65	12	("20060206425" "20080147536" "20090164363" "20100036760" "20110137689" "20130144780" "20140052633" "20140058939" "20140172716").PN. OR ("9342831").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 15:03

5/4/2021 9:24:08 AM

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EAST Search History

S66	9	("2011/0202459").URPN.	USPAT	OR	ON	2021/05/04 15:04
S67	43	("20030028481" "20040225613" "20090146947" "20120030043" "20130159195" "20130332509" "20140012701" "20140135631" "20140230019" "20140279528" "20140280450" "20140282877" "20140351070" "20140380445" "20150040203" "20150088757" "20150127541" "20150145656" "20150147961" "20150235205" "20150242837" "20150294303" "20150294306" "20150348006" "20160050204" "20160071094" "20160086155" "20160125677" "20160135046" "20160232516" "20160261409" "20160314456" "20160321651" "20160335626" "20160379205" "20170061414" "20170061422" "7295832" "8810430" "9002272" "9554274" "9942222" "9953312").PN. OR ("10127539").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/05/04 15:04

5/4/2021 9:24:08 AM
C:\Users\Documents\EAST\Workspaces\17189721.wsp



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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NOTICE OF ALLOWANCE AND FEE(S) DUE

69849 7590 05/07/2021
SHEPPARD, MULLIN, RICHTER & HAMPTON LLP
379 Lytton Avenue
Palo Alto, CA 94301

EXAMINER

NGUYEN, TIEN C

ART UNIT

PAPER NUMBER

3694

DATE MAILED: 05/07/2021

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
17/189,721	03/02/2021	Rabih S. Ballout	56XR-264255-US4	1098

TITLE OF INVENTION: KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	SMALL	\$600	\$0.00	\$0.00	\$600	08/09/2021

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

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

HOW TO REPLY TO THIS NOTICE:

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

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

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

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

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

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

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

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), by mail or fax, or via EFS-Web.

By mail, send to: Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

By fax, send to: (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)

69849 7590 05/07/2021
SHEPPARD, MULLIN, RICHTER & HAMPTON LLP
379 Lytton Avenue
Palo Alto, CA 94301

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 transmitted to the USPTO via EFS-Web or by facsimile to (571) 273-2885, on the date below.

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
17/189,721	03/02/2021	Rabih S. Ballout	56XR-264255-US4	1098

TITLE OF INVENTION: KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	SMALL	\$600	\$0.00	\$0.00	\$600	08/09/2021

EXAMINER	ART UNIT	CLASS-SUBCLASS
NGUYEN, TIEN C	3694	705-043000

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

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-09 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

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

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

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document must have been previously recorded, or filed for recordation, as set forth in 37 CFR 3.11 and 37 CFR 3.81(a). 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. Fees submitted: ☐ Issue Fee ☐ Publication Fee (if required) ☐ Advance Order - # of Copies _____

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

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

☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment to Deposit Account No. _____

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

- ☐ Applicant certifying micro entity status. See 37 CFR 1.29
- ☐ Applicant asserting small entity status. See 37 CFR 1.27
- ☐ Applicant changing to regular undiscounted fee status.

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.

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.

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. _____



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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
17/189,721	03/02/2021	Rabih S. Ballout	56XR-264255-US4	1098
69849	7590	05/07/2021	EXAMINER	
SHEPPARD, MULLIN, RICHTER & HAMPTON LLP			NGUYEN, TIEN C	
379 Lytton Avenue			ART UNIT	
Palo Alto, CA 94301			PAPER NUMBER	
			3694	
DATE MAILED: 05/07/2021				

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

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

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

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

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

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

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

Privacy Act Statement

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

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

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

Notice of Allowability	Application No. 17/189,721	Applicant(s) Ballout, Rabih S.	
	Examiner TIEN C NGUYEN	Art Unit 3694	AIA (FITF) Status Yes

-- 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 4/30/2021.
☐ 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 1-14. 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)	5. ☐ Examiner's Amendment/Comment
2. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____.	6. ☒ Examiner's Statement of Reasons for Allowance
3. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material _____.	7. ☐ Other _____.
4. ☐ Interview Summary (PTO-413), Paper No./Mail Date. _____.	

/TIEN C NGUYEN/ Primary Examiner, Art Unit 3694	
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Notice of Pre-AIA or AIA Status

The present application, filed on or after March 16, 2013, is being examined under the first inventor to file provisions of the AIA.

Examiner's Statement of Reasons for Allowance

1. The following is an Allowance in response filed on 4/30/2021.
2. Claims 1-14 were previously presented.
3. Therefore, claims 1-14 are pending and allowed below.

Reasons for Allowance

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

Regarding the Double Patenting rejection, the Terminal Disclaimer filed on 4/28/2021 has been approved and acknowledged. Thus, the Double Patenting rejection is withdrawn in the light of filing the Terminal Disclaimer.

Regarding the 35 USC 101 in view of Alice rejections, Applicant's claims recite the additional limitations of "a first communication interface configured to communicate with a first device associated with a first financial institution on behalf of the plurality of members; a second communication interface configured to communicate with a second device associated with a second financial institution on behalf of the plurality of members; a third communication interface configured to communicate with a third device associated with the third-party entity; login interface code configured to request security credentials from a first member of the plurality of members before the first member can access the service, the first member having previously registered with the service; first interface code configured to assist the first member to register a set of one or more payment sources for a future transaction, the first interface code configured to assist the first member to register a first account associated with the first financial institution in the set of one or more payment sources, and configured to assist the first member to register a second account associated with the second financial institution in the set of one or more payment sources, the third-party entity being different than the financial institution and

different than the first financial institution; second interface code configured to enable the first member to select a payment function identifier from a set of function identifiers to navigate to a payment function, the payment function configured to assist the first member to request sending a payment amount to a payee account, the payee account being a third-party account associated with the third-party entity and belonging to a second member of the plurality of members, the second member having previously registered with the service; third interface code configured to enable the first member to select a payee identifier identifying the payee account; fourth interface code configured to enable the first member to select a payment source identifier from a set of one or more payment source identifiers, the set of one or more payment source identifiers identifying a particular set of one or more payment sources, the fourth interface code capable of presenting in the set of one or more payment source identifiers a first account identifier identifying the first account associated with the first financial institution, a second account identifier identifying the second account associated with the second financial institution, and a third-party account identifier identifying a third-party account associated with the third-party entity and belonging to the first member; fifth interface code configured to enable the first member to identify the payment amount to be transferred to the payee account; control code configured to select the first communication interface as a particular communication interface and to establish a communication link between the first communication interface and the first device associated with the first financial institution on behalf of the first member when the particular payment source is the first account associated with the first financial institution, configured to select the second communication interface as the particular communication interface and to establish a communication link between the second communication interface and the second device associated with the second financial institution on behalf of the first member when the particular payment source is the second account associated with the second financial institution, and configured to select the third communication interface as the particular communication interface and to establish a communication link between the

third communication interface and the third device associated with the third-party entity when the particular payment source is the third-party account, and configured to request electronic transfer of the payment amount from the particular payment source to the payee account using the selected particular communication interface; and notification code configured to generate a notification indicating an electronic transfer to the second member, and configured to transmit the notification over a communication network to a computing device in real time”, when viewed the claim as a whole, these additional limitations of the claim are significantly more than providing a platform that enables members to transfer, receive, or otherwise exchange cash in various international denominations and (hard or soft commodities) commodities. Thus, the claim is patent eligible.

Regarding the 35 USC 103 rejections, the closest prior arts of the record, Celi, JR. et al. (2004/0122771) teach a method and a system of conducting commerce using a portable device. The method can include executing an application within the portable device, wherein the application is configured to communicate with an ATM having a graphic symbol reader. The method can include receiving a user input specifying transaction information which includes at least a personal identification code and generating a graphic symbol specifying the transaction information. The graphic symbol can be displayed upon a display screen of the portable device. Accordingly, a graphic symbol reader of the ATM can read the graphic symbol and process the transaction. When the user input further specifies supplemental information for the potential transaction such as an account and/or a transaction type, the graphic symbol that is generated can specify the supplemental information. In one embodiment, the method can include identifying supplemental information associated with the user to be used for the transaction, generating a second graphic symbol specifying the supplemental information, and displaying the second graphic symbol upon the display screen of the portable device. Haley et al. (7,637,420) teaches a portable electronic device having a telecommunication link, characterized in that the

device includes a user interface for entering a transaction, an authorization request facility for preparing an authorization request including details of the entered transaction, and a communication port for interfacing with a self-service terminal; whereby, the device is operable to transmit an authorization request to a remote authorization center, to receive a transaction authorization therefrom, and to transmit the transaction authorization to a terminal for fulfilling the prepared transaction. Michelsen (7,844,545) teaches a method and a system of confirming the validity of an identification presented by an individual in a financial transaction includes receiving transaction information at a transaction device that is usable to perform the financial transaction. The method also includes determining the need for identification information based at least in part on the transaction information. The method further includes receiving identification information at the transaction device. The identification information is obtained from an identification of the individual and the identification information has a format. The method also includes transmitting the identification information to a host computer system. At the host computer system and based at least in part on the format of the identification information, the validity of the identification from which the identification information was obtained is accessed. The combination of Celi, Haley and Michelsen does not teach a method and a system comprising: memory storing program code associated with a service provided by a third-party entity to a plurality of members who register with the service provided by the third-party entity; and one or more hardware processors configured to execute the program code, the program code including: a first communication interface configured to communicate with a first device associated with a first financial institution on behalf of the plurality of members; a second communication interface configured to communicate with a second device associated with a second financial institution on behalf of the plurality of members; a third communication interface configured to communicate with a third device associated with the third-party entity; login interface code configured to request security credentials from a first member of the plurality of members before the first member can access the service, the first member having

previously registered with the service; first interface code configured to assist the first member to register a set of one or more payment sources for a future transaction, the first interface code configured to assist the first member to register a first account associated with the first financial institution in the set of one or more payment sources, and configured to assist the first member to register a second account associated with the second financial institution in the set of one or more payment sources, the third-party entity being different than the financial institution and different than the first financial institution; second interface code configured to enable the first member to select a payment function identifier from a set of function identifiers to navigate to a payment function, the payment function configured to assist the first member to request sending a payment amount to a payee account, the payee account being a third-party account associated with the third-party entity and belonging to a second member of the plurality of members, the second member having previously registered with the service; third interface code configured to enable the first member to select a payee identifier identifying the payee account; fourth interface code configured to enable the first member to select a payment source identifier from a set of one or more payment source identifiers, the set of one or more payment source identifiers identifying a particular set of one or more payment sources, the fourth interface code capable of presenting in the set of one or more payment source identifiers a first account identifier identifying the first account associated with the first financial institution, a second account identifier identifying the second account associated with the second financial institution, and a third-party account identifier identifying a third-party account associated with the third-party entity and belonging to the first member; fifth interface code configured to enable the first member to identify the payment amount to be transferred to the payee account; control code configured to select the first communication interface as a particular communication interface and to establish a communication link between the first communication interface and the first device associated with the first financial institution on behalf of the first member when the particular payment source is the first account associated with the first financial institution,

configured to select the second communication interface as the particular communication interface and to establish a communication link between the second communication interface and the second device associated with the second financial institution on behalf of the first member when the particular payment source is the second account associated with the second financial institution, and configured to select the third communication interface as the particular communication interface and to establish a communication link between the third communication interface and the third device associated with the third-party entity when the particular payment source is the third-party account, and configured to request electronic transfer of the payment amount from the particular payment source to the payee account using the selected particular communication interface; and notification code configured to generate a notification indicating an electronic transfer to the second member, and configured to transmit the notification over a communication network to a computing device in real time.

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

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to TIEN C. NGUYEN whose telephone number is 571-270-5108. The examiner can normally be reached on Monday-Thursday (6am-2pm EST).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ben Sigmond can be reached on 303-297-4411. The fax phone number for the organization where this application or proceeding is assigned is 571-270-6108.

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.

--

/TIEN C NGUYEN/
Primary Examiner, Art Unit 3694

Notice of References Cited	Application/Control No. 17/189,721		Applicant(s)/Patent Under Reexamination Ballout, Rabih S.	
	Examiner TIEN C NGUYEN		Art Unit 3694	Page 1 of 2

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*	A	US-20040122771-A1	06-2004	Celi, Joseph JR.	G06Q20/1085	705/43
*	B	US-7637420-B2	12-2009	Haley; Marcus	G06Q20/1085	235/379
*	C	US-7844545-B2	11-2010	Michelsen; Michael J.	G06Q30/06	705/39
*	D	US-20030139994-A1	07-2003	Jones, John E.	G06Q40/06	705/36R
*	E	US-6149055-A	11-2000	Gatto; James G.	G06Q20/10	235/379
*	F	US-6612488-B2	09-2003	Suzuki; Koji	G06Q20/40	235/380
*	G	US-20030056113-A1	03-2003	Korosec, Jason A.	G06Q30/018	726/28
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*		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	A Secure Operational Model for Mobile Payments; The Scientific World Journal, 2014, 626243; Chang, Tao-Ku; 20-Oct-2014. (Year : 2014).
	V	Combating Double-Spending Using Cooperative P2P Systems; I. Osipkov, E.Y. Vasserman, N. Hopper, Yongdae Kim; 27th International Conference on Distributed Computing Systems (ICDCS '07) (Page(s): 41); 1-Dec-2008. (Year: 2008).
	W	
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*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.

U.S. Patent and Trademark Office
PTO-892 (Rev. 01-2001)

Notice of References Cited

Part of Paper No. 20210429

<i>Notice of References Cited</i>	Application/Control No. 17/189,721	Applicant(s)/Patent Under Reexamination Ballout, Rabih S.	
	Examiner TIEN C NGUYEN	Art Unit 3694	Page 2 of 2

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*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	CPC Classification	US Classification
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*	B	US-20110060684-A1	03-2011	Jucht; Scott J.	G06Q20/108	705/42
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	D					
	E					
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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.

U.S. Patent and Trademark Office
PTO-892 (Rev. 01-2001)

Notice of References Cited

Part of Paper No. 20210429

Issue Classification 	Application/Control No. 17/189,721	Applicant(s)/Patent Under Reexamination Ballout, Rabih S.	
	Examiner TIEN C NGUYEN	Art Unit 3694	

CPC						
Symbol					Type	Version
G06Q	/	20	/	3223	F	2013-01-01
G06Q	/	40	/	02	I	2013-01-01
G06Q	/	20	/	381	I	2013-01-01
G06Q	/	20	/	10	I	2013-01-01
G07F	/	19	/	211	I	2013-01-01
G06Q	/	20	/	405	I	2013-01-01
G06Q	/	20	/	3221	I	2013-01-01
G06Q	/	20	/	08	I	2013-01-01
G06Q	/	30	/	0241	I	2013-01-01
G06Q	/	20	/	4016	I	2013-01-01
G06Q	/	20	/	1085	I	2013-01-01
G06Q	/	20	/	04	I	2013-01-01
G06Q	/	20	/	108	I	2013-01-01
G06Q	/	20	/	40	I	2013-01-01
G06Q	/	20	/	22	I	2013-01-01
G06Q	/	20	/	3224	I	2013-01-01
G06Q	/	30	/	02	I	2013-01-01

CPC Combination Sets					
Symbol				Type	Set
	/		/		

NONE		Total Claims Allowed:	
(Assistant Examiner)	(Date)	14	
/TIEN C NGUYEN/ Art Unit 3694	04 May 2021	O.G. Print Claim(s)	O.G. Print Figure
(Primary Examiner)	(Date)	1	1

U.S. Patent and Trademark Office

Part of Paper No.: 20210429

Issue Classification 	Application/Control No. 17/189,721	Applicant(s)/Patent Under Reexamination Ballout, Rabih S.
	Examiner TIEN C NGUYEN	Art Unit 3694

INTERNATIONAL CLASSIFICATION			
CLAIMED			
G06Q	/	40	/ 00

NON-CLAIMED			
	/		/

US ORIGINAL CLASSIFICATION	
CLASS	SUBCLASS
705	43

CROSS REFERENCES(S)						
CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)					
705	39					
705	38					
705	37					
705	26.4					
705	27.1					
235	375	380	379			
700	236					

NONE		Total Claims Allowed:	
(Assistant Examiner)	(Date)	14	
/TIEN C NGUYEN/ Art Unit 3694	04 May 2021	O.G. Print Claim(s)	O.G. Print Figure
(Primary Examiner)	(Date)	1	1

U.S. Patent and Trademark Office

Part of Paper No.: 20210429

Issue Classification 	Application/Control No. 17/189,721	Applicant(s)/Patent Under Reexamination Ballout, Rabih S.
	Examiner TIEN C NGUYEN	Art Unit 3694

☒ Claims renumbered in the same order as presented by applicant ☐ CPA ☒ T.D. ☐ R.1.47															
CLAIMS															
Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
1	1	10	10												
2	2	11	11												
3	3	12	12												
4	4	13	13												
5	5	14	14												
6	6														
7	7														
8	8														
9	9														

NONE (Assistant Examiner) _____ (Date) _____		Total Claims Allowed: 14	
/TIEN C NGUYEN/ Art Unit 3694 (Primary Examiner) _____ (Date) 04 May 2021		O.G. Print Claim(s) 1	O.G. Print Figure 1

U.S. Patent and Trademark Office

Part of Paper No.: 20210429

Search Notes 	Application/Control No. 17/189,721	Applicant(s)/Patent Under Reexamination Ballout, Rabi S.
	Examiner TIEN C NGUYEN	Art Unit 3694

CPC - Searched*		
Symbol	Date	Examiner
G06Q	05/04/2021	/tn/

CPC Combination Sets - Searched*		
Symbol	Date	Examiner
G 07F 19/20, G 07F 19/201, G 06Q 20/18, G 06Q 40/02, G 06Q 20/00	05/04/2021	/tn/

US Classification - Searched*			
Class	Subclass	Date	Examiner
705	35	05/04/2021	/tn/
705	39	05/04/2021	/tn/
705	38	05/04/2021	/tn/
705	37	05/04/2021	/tn/
705	40	05/04/2021	/tn/
705	45	05/04/2021	/tn/
705	26	05/04/2021	/tn/
705	44	05/04/2021	/tn/
235	375	05/04/2021	/tn/
235	380	05/04/2021	/tn/
235	379	05/04/2021	/tn/
340	540	05/04/2021	/tn/
726	2	05/04/2021	/tn/
715	700	05/04/2021	/tn/

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

/TIEN C NGUYEN/ Primary Examiner, Art Unit 3694	
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<i>Search Notes</i> 	Application/Control No. 17/189,721	Applicant(s)/Patent Under Reexamination Ballout, Rabin S.
	Examiner TIEN C NGUYEN	Art Unit 3694

Search Notes		
Search Notes	Date	Examiner
East and PALM.	05/04/2021	/tn/
Google search.	05/04/2021	/tn/
Inventor search.	05/04/2021	/tn/
Search SN# 17/009551, SN# 16/882006 and SN# 15/786470.	05/04/2021	/tn/
Assignee search.	05/04/2021	/tn/
Search IP.com for NPLs	05/04/2021	/tn/

Interference Search			
US Class/CPC Symbol	US Subclass/CPC Group	Date	Examiner
705/G06Q	43/ 40/00	05/04/2021	/tn/
705/G06Q	43/ 40/02	05/04/2021	/tn/
705/G06Q	43/ 20/00	05/04/2021	/tn/

/TIEN C NGUYEN/ Primary Examiner, Art Unit 3694	
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BIB DATA SHEET

CONFIRMATION NO. 1098

SERIAL NUMBER 17/189,721	FILING or 371(c) DATE 03/02/2021 RULE	CLASS 705	GROUP ART UNIT 3694	ATTORNEY DOCKET NO. 56XR-264255-US4		
APPLICANTS INVENTORS Rabih S. Ballout, Burlingame, CA; ** CONTINUING DATA ***** This application is a CON of 17/009,551 09/01/2020 PAT 10937018 which is a CON of 16/882,006 05/22/2020 PAT 10796296 which is a CON of 15/786,470 10/17/2017 PAT 10733593 which is a CIP of 14/691,499 04/20/2015 ABN which is a CON of 13/974,837 08/23/2013 ABN which is a CIP of 13/185,432 07/18/2011 PAT 8554671 ** FOREIGN APPLICATIONS ***** ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED *** SMALL ENTITY ** 03/10/2021						
Foreign Priority claimed ☐ Yes ☒ No 35 USC 119(a-d) conditions met ☐ Yes ☒ No Verified and Acknowledged <u>/TIEN C NGUYEN/</u> Examiner's Signature		☐ Met after Allowance Initials	STATE OR COUNTRY CA	SHEETS DRAWINGS 45	TOTAL CLAIMS 14	INDEPENDENT CLAIMS 2
ADDRESS SHEPPARD, MULLIN, RICHTER & HAMPTON LLP 379 Lytton Avenue Palo Alto, CA 94301 UNITED STATES						
TITLE KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS						
FILING FEE RECEIVED 830	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			

IN THE SPECIFICATION

Please replace paragraph [0001] with the following amended paragraph:

[0001] The present application is a continuation of U.S. patent application Ser. No. 17/009,551, filed September 1, 2020 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” now U.S. Patent Application No. 10,937,018, which is a continuation of U.S. patent application Ser. No. 16/882,006, filed May 22, 2020 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” now U.S. Patent No. 10,796,296, which is a continuation of U.S. patent application Ser. No. 15/786,470, filed Oct. 17, 2017 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” now U.S. Patent No. 10,733,593, which is a continuation-in-part of U.S. patent application Ser. No. 14/691,499, filed Apr. 20, 2015 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” now abandoned, which is a continuation of U.S. patent application Ser. No. 13/974,837, filed Aug. 23, 2013 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” now abandoned, which is a continuation-in-part of U.S. patent application Ser. No. 13/185,432, filed Jul. 18, 2011 and entitled “System and Associated Method and Service for Providing a Platform that Allows for the Exchange of Cash Between Members in a Mobile Environment,” now U.S. Patent No. 8,554,671.



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Rabih S. Ballout	Examiner: Tien C. Nguyen
Serial No.: 17/189,721	Art Unit: 3694
Filed: March 2, 2021	Conf. No.: 1098
Title: KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS	

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

SUPPLEMENTAL RESPONSE TO NON-FINAL OFFICE ACTION

Sir:

Applicants respectfully request the entry of the following amendments in addition to the response to non-final office action filed on April 28, 2021.

Electronic Acknowledgement Receipt	
EFS ID:	42597178
Application Number:	17189721
International Application Number:	
Confirmation Number:	1098
Title of Invention:	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS
First Named Inventor/Applicant Name:	Rabih S. Ballout
Customer Number:	69849
Filer:	Marc A. Sockol/Krista Merrimac
Filer Authorized By:	Marc A. Sockol
Attorney Docket Number:	56XR-264255-US4
Receipt Date:	30-APR-2021
Filing Date:	02-MAR-2021
Time Stamp:	13:27:42
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		56XR-264255-US4_Supplemental_Amendment.pdf	77490 677b1a64af7d3b7451ba2456aedd8f2ba22159f	yes	3

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Supplemental Response or Supplemental Amendment	1	1
	Applicant Arguments/Remarks Made in an Amendment	2	3
Warnings:			
Information:			
Total Files Size (in bytes):		77490	
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.			

IN THE SPECIFICATION

Please replace paragraph [0001] with the following amended paragraph:

[0001] The present application is a continuation of U.S. patent application Ser. No. 17/009,551, filed September 1, 2020 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” now U.S. Patent Application No. 10,937,018, which is a continuation of U.S. patent application Ser. No. 16/882,006, filed May 22, 2020 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” now U.S. Patent No. 10,796,296, which is a continuation of U.S. patent application Ser. No. 15/786,470, filed Oct. 17, 2017 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” now U.S. Patent No. 10,733,593, which is a continuation-in-part of U.S. patent application Ser. No. 14/691,499, filed Apr. 20, 2015 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” now abandoned, which is a continuation of U.S. patent application Ser. No. 13/974,837, filed Aug. 23, 2013 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” now abandoned, which is a continuation-in-part of U.S. patent application Ser. No. 13/185,432, filed Jul. 18, 2011 and entitled “System and Associated Method and Service for Providing a Platform that Allows for the Exchange of Cash Between Members in a Mobile Environment,” now U.S. Patent No. 8,554,671.

REMARKS

Prior to examination on the merits, Applicants respectfully request entry of the preliminary amendment set forth in this paper. The priority paragraph is being amended herein.

No fee is due for updating the specification. However, the undersigned authorizes any fees which may be required, or credit any overpayment to Deposit Account No. 50-4561. Should the Examiner have any questions or need any additional information regarding this communication, the Examiner is invited to contact the undersigned at the telephone number shown below.

Respectfully submitted,

Date: April 30, 2021

By: /Marc A. Sockol/
Marc A. Sockol, Reg. No. 40,823
Attorney for Applicant
Customer Number 69849
Sheppard, Mullin, Richter & Hampton LLP
379 Lytton Avenue
Palo Alto, CA 94301
Telephone: (650) 815-2600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Rabih S. Ballout	Examiner: Tien C. Nguyen
Serial No.: 17/189,721	Art Unit: 3694
Filed: March 2, 2021	Conf. No.: 1098
Title: KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS	

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

RESPONSE TO NON-FINAL OFFICE ACTION

In response to the issues raised in the Non-Final Office Action mailed April 28, 2021, the deadline for response ending on July 28, 2021, Applicant respectfully requests reconsideration of the outstanding rejections of the present application in light of the following remarks.

CLAIMS

1. (Currently Amended) A system, comprising:
 - memory storing program code associated with a service provided by a third-party entity to a plurality of members who register with the service provided by the third-party entity; and
 - one or more hardware processors configured to execute the program code, the program code including:
 - a first communication interface configured to communicate with a first device associated with a first financial institution on behalf of the plurality of members;
 - a second communication interface configured to communicate with a second device associated with a second financial institution on behalf of the plurality of members;
 - a third communication interface configured to communicate with a third device associated with the third-party entity;
 - login interface code configured to request security credentials from a first member of the plurality of members before the first member can access the service, the first member having previously registered with the service;
 - first interface code configured to assist the first member to register a set of one or more payment sources for a future transaction, the first interface code configured to assist the first member to register a first account associated with the first financial institution in the set of one or more payment sources, and configured to assist the first member to register a second account associated with the second financial institution in the set of one or more payment sources, the third-party entity being different than the financial institution and different than the first financial institution;
 - second interface code configured to enable the first member to select a payment function identifier from a set of function identifiers to navigate to a payment function, the payment function configured to assist the first member to request sending a payment amount to a payee account, the payee account being a third-party account associated with the third-party entity and belonging to a second member of the plurality of members, the second member having previously registered with the service;
 - third interface code configured to enable the first member to select a payee identifier identifying the payee account;

fourth interface code configured to enable the first member to select a payment source identifier from a set of one or more payment source identifiers, the set of one or more payment source identifiers identifying a particular set of one or more payment sources, the fourth interface code capable of presenting in the set of one or more payment source identifiers a first account identifier identifying the first account associated with the first financial institution, a second account identifier identifying the second account associated with the second financial institution, and a third-party account identifier identifying a third-party account associated with the third-party entity and belonging to the first member;

fifth interface code configured to enable the first member to identify the payment amount to be transferred to the payee account;

control code configured to select the first communication interface as a particular communication interface and to establish a communication link between the first communication interface and the first device associated with the first financial institution on behalf of the first member when the particular payment source is the first account associated with the first financial institution, configured to select the second communication interface as the particular communication interface and to establish a communication link between the second communication interface and the second device associated with the second financial institution on behalf of the first member when the particular payment source is the second account associated with the second financial institution, and configured to select the third communication interface as the particular communication interface and to establish a communication link between the third communication interface and the third device associated with the third-party entity when the particular payment source is the third-party account, and configured to request electronic transfer of the payment amount from the particular payment source to the payee account using the selected particular communication interface; and

notification code configured to generate a notification indicating an electronic transfer to the second member, and configured to transmit the notification over a communication network to a computing device in real time.

2. (Original) The system of claim 1, wherein the system is a mobile device, and the program code is an application on the mobile device.

3. (Original) The system of claim 1, wherein the system is a server, and the program code is server code on the server.
4. (Original) The system of claim 1, wherein the first account includes a credit card account, a debit card account, a bank account, a loan account, an international account, or a commodity account.
5. (Original) The system of claim 1, wherein the second member is the first member, the particular payment source is one of the first account associated with the first financial institution or the second account associated with the second financial institution, and the payee account is the third-party account associated with the third-party entity and belonging to the first member.
6. (Original) The system of claim 1, wherein the payee identifier is a telephone number.
7. (Original) The system of claim 1, wherein the payee identifier is a contact from an address book.
8. (Original) A method, comprising:
 - storing program code associated with a service provided by a third-party entity to a plurality of members who register with the service provided by the third-party entity, the program code including a first communication interface configured to communicate with a first device associated with a first financial institution on behalf of the plurality of members, including a second communication interface configured to communicate with a second device associated with a second financial institution on behalf of the plurality of members, and including a third communication interface configured to communicate with a third device associated with the third-party entity;
 - presenting a login interface to request security credentials from a first member of the plurality of members before the first member can access the service, the first member having previously registered with the service;
 - presenting a first interface to assist the first member to register a set of one or more payment sources for a future transaction, including to register a first account associated with the first financial institution in the set of one or more payment sources and to register a second account associated with the second financial institution in the set of one or more payment

sources, the third-party entity being different than the first financial institution and different than the second financial institution;

presenting a second interface to enable the first member to select a payment function identifier from a set of function identifiers to navigate to a payment function, the payment function configured to assist the first member to request sending a payment amount to a payee account, the payee account being a third-party account associated with the third-party entity and belonging to a second member of the plurality of members, the second member having previously registered with the service;

presenting a third interface to enable the first member to select a payee identifier identifying the payee account;

presenting a fourth interface to enable the first member to select a payment source identifier from a set of one or more payment source identifiers, the set of one or more payment source identifiers identifying a particular set of one or more payment sources, the particular set of payment source identifiers capable of including a first account identifier identifying the first account associated with the first financial institution, a second account identifier identifying the second account associated with the second financial institution, and a third-party account identifier identifying a third-party account associated with the third-party entity and belonging to the first member;

presenting a fifth interface to enable the first member to identify the payment amount to be transferred to the payee account;

selecting the first communication interface as a particular communication interface and establishing a communication link between the first communication interface and the first device associated with the first financial institution on behalf of the first member when the particular payment source is the first account associated with the first financial institution;

selecting the second communication interface as the particular communication interface and establishing a communication link between the second communication interface and the second device associated with the second financial institution on behalf of the first member when the particular payment source is the second account associated with the second financial institution;

selecting the third communication interface as the particular communication interface and establishing a communication link between the third communication interface and the third

device associated with the third-party entity when the particular payment source is the third-party account;

requesting electronic transfer of the payment amount from the particular payment source to the payee account using the selected particular communication interface;

generating a notification indicating an electronic transfer to the second member; and

transmitting the notification over a communication network to a computing device in real time.

9. (Original) The method of claim 8, wherein the method is performed by a mobile device executing an application on the mobile device.

10. (Original) The method of claim 8, wherein the method is performed by a server executing server code on the server.

11. (Original) The method of claim 8, wherein the first account includes a credit card account, a debit card account, a bank account, a loan account, an international account, or a commodity account.

12. (Original) The method of claim 8, wherein the second member is the first member, the particular payment source is one of the first financial account associated with the first financial institution or the second account associated with the second financial institution, and the payee account is the third-party account associated with the third-party entity and belonging to the first member.

13. (Original) The method of claim 8, wherein the payee identifier is a telephone number.

14. (Original) The method of claim 8, wherein the payee identifier is a contact from an address book.

REMARKS

Claims 1-14 are pending and stand rejected. Claim 1 is being amended. Reconsideration is respectfully requested.

Claim Objections

The Examiner objected to claim 1 because of a missing colon after “including”. Applicant is adding the missing colon, and respectfully requests the objection be withdrawn.

Double Patenting

The Examiner rejected claims 1-14 on the ground of nonstatutory obviousness-type double patenting as being unpatentable over claims 1-14 of U.S. Patent No. 10,937,018, claims 1-14 of U.S. Patent No. 10,796,296 and over claims 1-14 of U.S. Patent No. 10,733,593. The Examiner advised that a timely filed terminal disclaimer in compliance with 37 C.F.R. §1.321(c) or §1.321(d) may be used to overcome the nonstatutory double patenting ground provided the reference application or patent either is shown to be commonly owned with the application, or claims an invention made as a result of activities undertaken within the scope of a joint research agreement.

U.S. Patent Nos. 10,937,018, 10,796,296 and U.S. Patent No. 10,733,593 are commonly owned with the subject application. Without acquiescing to the merits of the nonstatutory obviousness-type double patenting rejections, Applicant submits herewith a terminal disclaimer over U.S. Patent Nos. 10,937,018, 10,796,296 and U.S. Patent No. 10,733,593 thereby overcoming the rejections. Accordingly, Applicant respectfully requests the withdrawal of the nonstatutory obviousness-type double patenting rejections.

CONCLUSION

If the Examiner has any questions or believes further discussion will aid examination and advance prosecution of the application, a telephone call to the undersigned is invited.

The Commissioner is authorized to charge any additional fees that may be due or credit any overpayment to Deposit Account No. 50-4561. If an extension of time is required for the filing of this Amendment and Response, such an extension is hereby requested.

Respectfully submitted,

Date: April 28, 2021

By: /Marc A. Sockol/
Marc A. Sockol, Reg. No. 40,823
Attorney for Applicant
Customer Number 69849
Sheppard, Mullin, Richter & Hampton LLP
379 Lytton Avenue
Palo Alto, CA 94301
Telephone: (650) 815-2600

Electronic Acknowledgement Receipt	
EFS ID:	42582551
Application Number:	17189721
International Application Number:	
Confirmation Number:	1098
Title of Invention:	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS
First Named Inventor/Applicant Name:	Rabih S. Ballout
Customer Number:	69849
Filer:	Marc A. Sockol/Krista Merrimac
Filer Authorized By:	Marc A. Sockol
Attorney Docket Number:	56XR-264255-US4
Receipt Date:	28-APR-2021
Filing Date:	02-MAR-2021
Time Stamp:	20:59:00
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		56XR-264255-US4_Response.pdf	123851 be3c57cd53eaf9f74fd756c349d1ffbdc6d3a18e	yes	8

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Amendment/Req. Reconsideration-After Non-Final Reject	1	1
	Claims	2	6
	Applicant Arguments/Remarks Made in an Amendment	7	8
Warnings:			
Information:			
Total Files Size (in bytes):		123851	
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.			

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875				Application or Docket Number 17/189,721		Filing Date 03/02/2021		☐ 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), (l), or (m))		N/A	N/A	N/A					
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))		N/A	N/A	N/A					
TOTAL CLAIMS (37 CFR 1.16(i))		minus 20 =	*	x \$50 =					
INDEPENDENT CLAIMS (37 CFR 1.16(h))		minus 3 =	*	x \$240 =					
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))		If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$310 (\$155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).							
☐ MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))									
* If the difference in column 1 is less than zero, enter "0" in column 2.				TOTAL					
APPLICATION AS AMENDED - PART II									
		(Column 1)		(Column 2)	(Column 3)				
AMENDMENT	04/28/2021	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)		ADDITIONAL FEE (\$)	
	Total (37 CFR 1.16(i))	* 14	Minus	** 20	= 0	x \$50 =		0	
	Independent (37 CFR 1.16(h))	* 2	Minus	*** 3	= 0	x \$240 =		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		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)		ADDITIONAL FEE (\$)	
	Total (37 CFR 1.16(i))	*	Minus	**	=	x \$0 =			
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x \$0 =			
	☐ Application Size Fee (37 CFR 1.16(s))								
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))								
						TOTAL ADD'L FEE			
* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.						LIE			
** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".						/VENICE M WILLIAMS/			
*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".									
The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.									

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

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

Doc Code: DIST.E.FILE Document Description: Electronic Terminal Disclaimer - Filed		PTO/SB/26 U.S. Patent and Trademark Office Department of Commerce
Electronic Petition Request	TERMINAL DISCLAIMER TO OBVIATE A DOUBLE PATENTING REJECTION OVER A "PRIOR" PATENT	
Application Number	17189721	
Filing Date	02-Mar-2021	
First Named Inventor	Rabih Ballout	
Attorney Docket Number	56XR-264255-US4	
Title of Invention	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS	
☒ Filing of terminal disclaimer does not obviate requirement for response under 37 CFR 1.111 to outstanding Office Action ☒ This electronic Terminal Disclaimer is not being used for a Joint Research Agreement.		
Owner	Percent Interest	
Rabih S. Ballout	100 %	
The owner(s) with percent interest listed above in the instant application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application which would extend beyond the expiration date of the full statutory term of prior patent number(s) 10937018 10796296 10733593 as the term of said prior patent is presently shortened by any terminal disclaimer. The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and the prior patent are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns. In making the above disclaimer, the owner does not disclaim the terminal part of the term of any patent granted on the instant application that would extend to the expiration date of the full statutory term of the prior patent, "as the term of said prior patent is presently shortened by any terminal disclaimer," in the event that said prior patent later: - expires for failure to pay a maintenance fee; - is held unenforceable; - is found invalid by a court of competent jurisdiction; - is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321; - has all claims canceled by a reexamination certificate; - is reissued; or - is in any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer.		

☒ Terminal disclaimer fee under 37 CFR 1.20(d) is included with Electronic Terminal Disclaimer request. ☐ I certify, in accordance with 37 CFR 1.4(d)(4), that the terminal disclaimer fee under 37 CFR 1.20(d) required for this terminal disclaimer has already been paid in the above-identified application.	
Applicant claims the following fee status: ☒ Small Entity ☐ Micro Entity ☐ Regular Undiscounted	
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.	
THIS PORTION MUST BE COMPLETED BY THE SIGNATORY OR SIGNATORIES I certify, in accordance with 37 CFR 1.4(d)(4) that I am: ☒ An attorney or agent registered to practice before the Patent and Trademark Office who is of record in this application Registration Number <u>40823</u> ☐ A sole inventor ☐ A joint inventor; I certify that I am authorized to sign this submission on behalf of all of the inventors as evidenced by the power of attorney in the application ☐ A joint inventor; all of whom are signing this request	
Signature	/Marc A. Sockol/
Name	Marc A. Sockol

*Statement under 37 CFR 3.73(b) is required if terminal disclaimer is signed by the assignee (owner).
 Form PTO/SB/96 may be used for making this certification. See MPEP § 324.

Electronic Patent Application Fee Transmittal				
Application Number:		17189721		
Filing Date:		02-Mar-2021		
Title of Invention:		KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS		
First Named Inventor/Applicant Name:		Rabih S. Ballout		
Filer:		Marc A. Sockol/Krista Merrimac		
Attorney Docket Number:		56XR-264255-US4		
Filed as Small Entity				
Filing Fees for Utility under 35 USC 111(a)				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
STATUTORY OR TERMINAL DISCLAIMER	2814	1	170	170
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				170

Doc Code: DISQ.E.FILE

Document Description: Electronic Terminal Disclaimer – Approved

Application No.: 17189721

Filing Date: 02-Mar-2021

Applicant/Patent under Reexamination: Ballout

Electronic Terminal Disclaimer filed on April 28, 2021

☒ APPROVED

This patent is subject to a terminal disclaimer

☐ DISAPPROVED

Approved/Disapproved by: Electronic Terminal Disclaimer automatically approved by EFS-Web

U.S. Patent and Trademark Office

Electronic Acknowledgement Receipt	
EFS ID:	42582358
Application Number:	17189721
International Application Number:	
Confirmation Number:	1098
Title of Invention:	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS
First Named Inventor/Applicant Name:	Rabih S. Ballout
Customer Number:	69849
Filer:	Marc A. Sockol/Krista Merrimac
Filer Authorized By:	Marc A. Sockol
Attorney Docket Number:	56XR-264255-US4
Receipt Date:	28-APR-2021
Filing Date:	02-MAR-2021
Time Stamp:	20:44:04
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	DA
Payment was successfully received in RAM	\$ 170
RAM confirmation Number	E20214RK44001976
Deposit Account	504561
Authorized User	Krista Merrimac
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: 37 CFR 1.17 (Patent application and reexamination processing fees) 37 CFR 1.21 (Miscellaneous fees and charges)	

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Terminal Disclaimer-Filed (Electronic)	eTerminal-Disclaimer.pdf	33988	no	2
			6372318ab65700d943f93b5376c218fec9fae0d6		
Warnings:					
Information:					
2	Fee Worksheet (SB06)	fee-info.pdf	30646	no	2
			442ebfeb560b79a6ff0cc72b4e5f52a2604ee1ab		
Warnings:					
Information:					
Total Files Size (in bytes):			64634		
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.
17/189,721	03/02/2021	Rabih S. Ballout	56XR-264255-US4	1098
69849	7590	04/28/2021		
SHEPPARD, MULLIN, RICHTER & HAMPTON LLP			EXAMINER	
379 Lytton Avenue			NGUYEN, TIEN C	
Palo Alto, CA 94301				
			ART UNIT	PAPER NUMBER
			3694	
			NOTIFICATION DATE	DELIVERY MODE
			04/28/2021	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):

SheppardMullin_Pair@firsttofile.com
svpatents@shepparmullin.com

Notice of Pre-AIA or AIA Status

The present application, filed on or after March 16, 2013, is being examined under the first inventor to file provisions of the AIA.

DETAILED ACTION

Status of the Claims

1. This action is in response to the application filed on 03/02/2021.
2. Claims 1-14 are pending and examined below.

Claim Objections

3. Claim 1 is objected to because of the following informalities: claim 1 recites "...one or more hardware processors configured to execute the program code, the program code including.." There is missing a colon (:) after "including." Appropriate correction is required.

Double Patenting

4. The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the "right to exclude" granted by a patent and to prevent possible harassment by multiple assignees. A nonstatutory double patenting rejection is appropriate where the claims at issue are not identical, but at least one examined application claim is not patentably distinct from the reference claim(s) because the examined application claim is either anticipated by, or would have been obvious over, the reference claim(s). See, e.g., *In re Berg*, 140 F.3d 1428, 46 USPQ2d 1226 (Fed. Cir. 1998); *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and *In re Thorington*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) or 1.321(d) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the reference application or patent either is shown to be commonly owned with this application, or claims an invention made as a result of activities undertaken within the scope of a joint research agreement. A terminal disclaimer must be signed in compliance with 37 CFR 1.321(b).

The USPTO internet Web site contains terminal disclaimer forms which may be used. Please visit <http://www.uspto.gov/forms/>. The filing date of the application will determine what form should be used. A web-based eTerminal Disclaimer may be filled out completely online using web-screens. An eTerminal Disclaimer that meets all requirements is auto-processed and approved immediately upon submission. For more information about eTerminal Disclaimers, refer to <http://www.uspto.gov/patents/process/file/efs/guidance/eTD-info-I.jsp>.

Claims 1-14 of the claimed invention are rejected on the ground of nonstatutory double patenting as being unpatentable over claims 1-14 of U.S. Patent No. 10,937,018, claims 1-14 of U.S. Patent No. 10,796,296 and claims 1-14 of U.S. Patent No. 10,733,593. Although the claims at issue are not identical, they are not patentably distinct from each other because they both disclose a method and a system comprising: memory storing program code associated with a service provided by a third-party entity to a plurality of members who register with the service provided by the third-party entity; and one or more hardware processors configured to execute the program code, the program code including a first communication interface configured to communicate with a first device associated with a first financial institution on behalf of the plurality of members; a second communication interface configured to communicate with a second device associated with a second financial institution on behalf of the plurality of members; a third communication interface configured to communicate with a third device associated with the third-party entity; login interface code configured to request security credentials from a first member of the plurality of members before the first member can access

the service, the first member having previously registered with the service; first interface code configured to assist the first member to register a set of one or more payment sources for a future transaction, the first interface code configured to assist the first member to register a first account associated with the first financial institution in the set of one or more payment sources, and configured to assist the first member to register a second account associated with the second financial institution in the set of one or more payment sources, the third-party entity being different than the financial institution and different than the first financial institution; second interface code configured to enable the first member to select a payment function identifier from a set of function identifiers to navigate to a payment function, the payment function configured to assist the first member to request sending a payment amount to a payee account, the payee account being a third-party account associated with the third-party entity and belonging to a second member of the plurality of members, the second member having previously registered with the service; third interface code configured to enable the first member to select a payee identifier identifying the payee account; fourth interface code configured to enable the first member to select a payment source identifier from a set of one or more payment source identifiers, the set of one or more payment source identifiers identifying a particular set of one or more payment sources, the fourth interface code capable of presenting in the set of one or more payment source identifiers a first account identifier identifying the first account associated with the first financial institution, a second account identifier identifying the second account associated with the second financial institution, and a third-party account identifier identifying a third-party account associated with the third-party entity and belonging to the first member; fifth interface code configured to enable the first member to identify the payment amount to be transferred to the payee account; control code configured to select the first communication interface as a particular communication interface and to establish a communication link between the first communication interface and the first device associated with the first financial institution on behalf of the first member when the particular payment

source is the first account associated with the first financial institution, configured to select the second communication interface as the particular communication interface and to establish a communication link between the second communication interface and the second device associated with the second financial institution on behalf of the first member when the particular payment source is the second account associated with the second financial institution, and configured to select the third communication interface as the particular communication interface and to establish a communication link between the third communication interface and the third device associated with the third-party entity when the particular payment source is the third-party account, and configured to request electronic transfer of the payment amount from the particular payment source to the payee account using the selected particular communication interface; and notification code configured to generate a notification indicating an electronic transfer to the second member, and configured to transmit the notification over a communication network to a computing device in real time.

Conclusion

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to TIEN C. NGUYEN whose telephone number is 571-270-5108. The examiner can normally be reached on Monday-Thursday (6am-2pm EST).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Bennett Sigmond can be reached on 303-297-4411. The fax phone number for the organization where this application or proceeding is assigned is 571-270-6108.

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,

Application/Control Number: 17/189,721
Art Unit: 3694

Page 6

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.

--

/TIEN C NGUYEN/
Primary Examiner, Art Unit 3694

Notice of References Cited	Application/Control No. 17/189,721	Applicant(s)/Patent Under Reexamination Ballout, Rabih S.	
	Examiner TIEN C NGUYEN	Art Unit 3694	Page 1 of 2

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	CPC Classification	US Classification
*	A	US-20040122771-A1	06-2004	Celi, Joseph JR.	G06Q20/1085	705/43
*	B	US-7637420-B2	12-2009	Haley; Marcus	G06Q20/1085	235/379
*	C	US-7844545-B2	11-2010	Michelsen; Michael J.	G06Q30/06	705/39
*	D	US-20030139994-A1	07-2003	Jones, John E.	G06Q40/06	705/36R
*	E	US-6149055-A	11-2000	Gatto; James G.	G06Q20/10	235/379
*	F	US-6612488-B2	09-2003	Suzuki; Koji	G06Q20/40	235/380
*	G	US-20030056113-A1	03-2003	Korosec, Jason A.	G06Q30/018	726/28
*	H	US-20130240622-A1	09-2013	Zhou; Andrew H. B.	G06Q20/425	235/379
*	I	US-20160371659-A1	12-2016	Berry; Charles D.	G06Q20/202	1/1
*	J	US-20020062285-A1	05-2002	Amann, Catherine L.	G06Q20/102	705/43
*	K	US-20020152163-A1	10-2002	Bezos, Jeffrey P.	G06Q20/12	705/40
*	L	US-7544545-B2	06-2009	Chen; Qufei	H01L27/0629	438/141
*	M	US-7013286-B1	03-2006	Aggarwal; Alok	G06Q20/045	705/14.26

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.

U.S. Patent and Trademark Office
PTO-892 (Rev. 01-2001)

Notice of References Cited

Part of Paper No. 20210416

<i>Notice of References Cited</i>	Application/Control No. 17/189,721	Applicant(s)/Patent Under Reexamination Ballout, Rabih S.	
	Examiner TIEN C NGUYEN	Art Unit 3694	Page 2 of 2

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	CPC Classification	US Classification
*	A	US-20050097046-A1	05-2005	Singfield, Joy Shantia	G07F19/202	705/42
*	B	US-20110060684-A1	03-2011	Jucht; Scott J.	G06Q20/108	705/42
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*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
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*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.

U.S. Patent and Trademark Office
PTO-892 (Rev. 01-2001)

Notice of References Cited

Part of Paper No. 20210416

Search Notes 	Application/Control No. 17/189,721	Applicant(s)/Patent Under Reexamination Ballout, Rabi S.
	Examiner TIEN C NGUYEN	Art Unit 3694

CPC - Searched*		
Symbol	Date	Examiner
G06Q	04/24/2021	/tn/

CPC Combination Sets - Searched*		
Symbol	Date	Examiner
G 07F 19/20, G 07F 19/201, G 06Q 20/18, G 06Q 40/02, G 06Q 20/00	04/24/2021	/tn/

US Classification - Searched*			
Class	Subclass	Date	Examiner
705	35	04/24/2021	/tn/
705	39	04/24/2021	/tn/
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705	40	04/24/2021	/tn/
705	45	04/24/2021	/tn/
705	26	04/24/2021	/tn/

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

Search Notes		
Search Notes	Date	Examiner
East and PALM.	04/24/2021	/tn/
Google search.	04/24/2021	/tn/
Inventor search.	04/24/2021	/tn/
Search SN# 17/009551, SN# 16/882006 and SN# 15/786470.	04/24/2021	/tn/

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<i>Search Notes</i> 	Application/Control No. 17/189,721	Applicant(s)/Patent Under Reexamination Ballout, Rabin S.
	Examiner TIEN C NGUYEN	Art Unit 3694

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

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EAST Search History

EAST Search History (Prior Art)

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S36	694	S34 and S35	US-PGPUB; USPAT	OR	ON	2021/04/24 00:01
S37	694	S36 and S34	US-PGPUB; USPAT	OR	ON	2021/04/24 00:01
S38	0	("2016/0342962").URPN.	USPAT	OR	ON	2021/04/24 00:28
S39	244,853	(register\$3 or enroll\$3) near7 (user\$3)	US-PGPUB; USPAT	OR	ON	2021/04/24 00:28
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S46	1	("2019/0026716").URPN.	USPAT	OR	ON	2021/04/24 00:29
S47	7	("20180117446" "20180144153"	US-PGPUB;	OR	ON	2021/04/24

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S48	183	("2004/0128546").URPN.	USPAT	OR	ON	2021/04/24 00:29
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S56	230,891	credit\$3 near7 card\$3	US-PGPUB; USPAT	OR	ON	2021/04/24 15:02
S57	3,509	S54 and S55	US-PGPUB; USPAT	OR	ON	2021/04/24 15:02
S58	2,855	S56 and S57	US-PGPUB; USPAT	OR	ON	2021/04/24 15:02
S59	13,786	validat\$3 with (user\$3) near7 (identif\$3 or credential\$3)	US-PGPUB; USPAT	OR	ON	2021/04/24 15:02
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S66	9	("2011/0202459").URPN.	USPAT	OR	ON	2021/04/24 15:04
S67	43	("20030028481" "20040225613" "20090146947" "20120030043" "20130159195" "20130332509" "20140012701" "20140135631" "20140230019" "20140279528" "20140280450" "20140282877" "20140351070" "20140380445" "20150040203" "20150088757" "20150127541" "20150145656" "20150147961" "20150235205" "20150242837" "20150294303" "20150294306" "20150348006" "20160050204" "20160071094" "20160086155" "20160125677" "20160135046" "20160232516" "20160261409" "20160314456" "20160321651" "20160335626" "20160379205" "20170061414" "20170061422" "7295832" "8810430" "9002272" "9554274" "9942222" "9953312").PN. OR ("10127539").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2021/04/24 15:04

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CONFIRMATION NO. 1098

SERIAL NUMBER 17/189,721	FILING or 371(c) DATE 03/02/2021 RULE	CLASS 705	GROUP ART UNIT 3694	ATTORNEY DOCKET NO. 56XR-264255-US4		
APPLICANTS INVENTORS Rabih S. Ballout, Burlingame, CA; ** CONTINUING DATA ***** This application is a CON of 17/009,551 09/01/2020 PAT 10937018 which is a CON of 16/882,006 05/22/2020 PAT 10796296 which is a CON of 15/786,470 10/17/2017 PAT 10733593 which is a CIP of 14/691,499 04/20/2015 ABN which is a CON of 13/974,837 08/23/2013 ABN which is a CIP of 13/185,432 07/18/2011 PAT 8554671 ** FOREIGN APPLICATIONS ***** ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED *** SMALL ENTITY ** 03/10/2021						
Foreign Priority claimed ☐ Yes ☒ No 35 USC 119(a-d) conditions met ☐ Yes ☒ No Verified and Acknowledged <u>/TIEN C NGUYEN/</u> Examiner's Signature		☐ Met after Allowance Initials	STATE OR COUNTRY CA	SHEETS DRAWINGS 45	TOTAL CLAIMS 14	INDEPENDENT CLAIMS 2
ADDRESS SHEPPARD, MULLIN, RICHTER & HAMPTON LLP 379 Lytton Avenue Palo Alto, CA 94301 UNITED STATES						
TITLE KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS						
FILING FEE RECEIVED 830	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			



Doc code: IDS

PTO/SB/08a (01-10)

Doc description: Information Disclosure Statement (IDS) Field

Approved for use through 07/31/2012. OMB 0651-0031

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

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	17/189,721
	Filing Date	2021-03-02
	First Named Inventor	Rabih S. BALLOUT
	Art Unit	3694
	Examiner Name	~~To be Assigned~~ Tien Nguyen
	Attorney Docket Number	56XR-264255-US4

U.S. PATENTS						
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	2.	5841118		1998-11-24	East et al.	
	3.	6149055		2000-11-21	Gatto	
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Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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SMRH:4848-6828-5666.1

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56XR-264255-US4

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.C.N/

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	17/189,721
	Filing Date	2021-03-02
	First Named Inventor	Rabih S. BALLOUT
	Art Unit	3694
	Examiner Name	<i>To be Assigned</i>
	Attorney Docket Number	56XR-264255-US4

FOREIGN PATENT DOCUMENTS								
Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ²	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵

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Examiner Initials*	Cite No		T ⁵
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	Filing Date	2021-03-02
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	Art Unit	3694
	Examiner Name	<i>To be Assigned</i>
	Attorney Docket Number	56XR-264255-US4

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EXAMINER SIGNATURE			
Examiner Signature	/TIEN C NGUYEN/	Date Considered	04/24/2021
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			
¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.			

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	Art Unit	3694
	Examiner Name	<i>To be Assigned</i>
	Attorney Docket Number	56XR-264255-US4

CERTIFICATION STATEMENT

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

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

OR

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

☐ See attached certification statement.

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

☒ A certification statement is not submitted herewith.

SIGNATURE

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

Signature	/Marc A. Sockol/	Date (YYYY-MM-DD)	2021-03-26
Name/Print	Marc A. Sockol	Registration Number	40,823

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**



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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
17/189,721	03/02/2021	Rabih S. Ballout	56XR-264255-US4	1098
69849	7590	04/06/2021		
SHEPPARD, MULLIN, RICHTER & HAMPTON LLP			EXAMINER	
379 Lytton Avenue				
Palo Alto, CA 94301				
			ART UNIT	PAPER NUMBER
			3694	
			NOTIFICATION DATE	DELIVERY MODE
			04/06/2021	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):

SheppardMullin_Pair@firsttofile.com
svpatents@shepparmullin.com

<i>Decision Granting Request for Prioritized Examination (Track I)</i>	Application No. 17/189,721	Applicant(s) Ballout, Rabi S.	
	Examiner CHERYL P GIBSON BAYLOR	Art Unit OPET	AIA (FITF) Status Yes
1. THE REQUEST FILED <u>02 March 2021</u> 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 <u>petition for extension of time</u> to extend the time period for filing a reply; B. filing an <u>amendment to amend the application to contain more than four independent claims, more than thirty total claims</u>, or a multiple dependent claim; C. filing a <u>request for continued examination</u> ; 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 CHERYL GIBSON BAYLOR at (571)272-3213. In his/her absence, calls may be directed to Petition Help Desk at (571) 272-3282.			
/CHERYL GIBSON BAYLOR/ Paralegal Specialist, OPET			

Doc code: IDS

PTO/SB/08a (01-10)

Doc description: Information Disclosure Statement (IDS) Field

Approved for use through 07/31/2012. OMB 0651-0031

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	3.	6149055		2000-11-21	Gatto	
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	5.	7013286		2006-03-14	Aggarwal et al.	
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	7.	7447656		2008-11-04	Parthasarathy	
	8.	7577614		2009-08-18	Warren	
	9.	7637420		2009-12-29	Haley et al.	
	10.	7844545		2010-11-30	Michelsen	
	11.	8321346		2012-11-27	Celi, Jr., et al.	

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	19.	20040122771		2004-06-24	Celi, Jr., et al.	
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	23.	20080010117		2008-01-10	Oliveira et al.	
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	30.	20110031310		2011-02-10	Wilson	
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	33.	20160371659		12-22-2016	Berry et al.	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	17/189,721
	Filing Date	2021-03-02
	First Named Inventor	Rabih S. BALLOUT
	Art Unit	3694
	Examiner Name	<i>To be Assigned</i>
	Attorney Docket Number	56XR-264255-US4

FOREIGN PATENT DOCUMENTS								
Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ²	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵

NON-PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No		T ⁵
	34.	International Application No. PCT/US2012/046952, International Search Report and Written Opinion mailed September 28, 2012.	
	35.	CHANG, Tao-Ku, "A Secure Operational Model for Mobile Payments", The Scientific World Journal, 2014, 626243; October 20, 2014 (Year : 2014), 10 pages.	
	36.	GUYNN, Jessica, "Square's Keith Rabois talks about the mobile payments start-up's new funding," Los Angeles Times, Technology: The business and culture of our digital lives, published at: http://latimesblogs.latimes.com/technology/2011/01/square-keith-raboib-mobile-payments.html , Jan. 10, 2011.	
	37.	"Isis to launch pilot program in Salt Lake City," MM&T Mobile Marketing and Technology, published online at: http://www.mobilemarketingandtechnology.com/2011/toppost/isis-to-launch-pilot-program-in-salt-lake-city/ , Jul. 18, 2011.	
	38.	KREFT, H., et al., "Wallet Based E-Cash System for Secured Multi-hop Cash Exchange", 2008 3rd International Conference on Information and Communication Technologies: From Theory to Applications, July 4, 2008 (Year: 2008), pages 1-5.	
	39.	"MobilePayUSA announces private beta for its mobile wallet," Mobile Payments Today: Technology, Trends & Insights, published online at: https://www.mobilepaymentstoday.com/news/mobilepayusa-announces-private-beta-for-its-mobile-wallet/ , Jun. 29, 2011.	
	40.	"Pizza Pizza launches new mobile app," Pizza Marketplace.com, published online at: https://www.mobilepaymentstoday.com/news/pizza-pizza-launches-new-mobile-app/ , Apr. 3, 2011.	
	41.	"Sprint and Amex to offer Serve mobile wallet," Mobile Payments Today: Technology, Trends & Insights, published online at: http://www.mobilepaymentstoday.com/research/600/Carriers-Card-Schemes , Jul. 18, 2011.	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	17/189,721
	Filing Date	2021-03-02
	First Named Inventor	Rabih S. BALLOUT
	Art Unit	3694
	Examiner Name	<i>To be Assigned</i>
	Attorney Docket Number	56XR-264255-US4

	42.	"Square - Start accepting credit cards today," published online at: https://squareup.com/ , Jul. 18, 2011.	
	43.	"Webinar will discuss mobile's impact on retail, dining," Mobile Payments Today: Technology, Trends & Insights, published online at: http://www.mobilepaymentstoday.com/research/597/Mobile-Apps , Jul. 17, 2011.	
	44.	OSIPKOV, I., et al., "Combating Double-Spending Using Cooperative P2P Systems", 27th International Conference on Distributed Computing Systems (ICDCS '07) (Page(s): 41), 1-Dec-2008. (Year: 2008), 11 pages.	

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

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	17/189,721
	Filing Date	2021-03-02
	First Named Inventor	Rabih S. BALLOUT
	Art Unit	3694
	Examiner Name	<i>To be Assigned</i>
	Attorney Docket Number	56XR-264255-US4

CERTIFICATION STATEMENT

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

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

OR

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

☐ See attached certification statement.

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

☒ A certification statement is not submitted herewith.

SIGNATURE

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

Signature	/Marc A. Sockol/	Date (YYYY-MM-DD)	2021-03-26
Name/Print	Marc A. Sockol	Registration Number	40,823

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

Electronic Acknowledgement Receipt	
EFS ID:	42297482
Application Number:	17189721
International Application Number:	
Confirmation Number:	1098
Title of Invention:	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS
First Named Inventor/Applicant Name:	Rabih S. Ballout
Customer Number:	69849
Filer:	Marc A. Sockol/Susan Trader
Filer Authorized By:	Marc A. Sockol
Attorney Docket Number:	56XR-264255-US4
Receipt Date:	26-MAR-2021
Filing Date:	02-MAR-2021
Time Stamp:	16:38:33
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Form (SB08)	56XR-264255-US4_IDS.pdf	251645 d8a5a808bfb760017691a0fbba245362207a252e	no	4

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



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APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO.	TOT CLAIMS	IND CLAIMS
17/189,721	03/02/2021		830	56XR-264255-US4	14	2

CONFIRMATION NO. 1098

FILING RECEIPT

69849

SHEPPARD, MULLIN, RICHTER & HAMPTON LLP
379 Lytton Avenue
Palo Alto, CA 94301



0000000123987614

Date Mailed: 03/11/2021

Receipt is acknowledged of this non-provisional utility 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 FIRST INVENTOR, 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 corrected Filing Receipt, including a properly marked-up ADS showing the changes with strike-through for deletions and underlining for additions. If you received a "Notice to File Missing Parts" or other Notice requiring a response for this application, please submit any request for correction 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 provided that the request is grantable.

Inventor(s)

Rabih S. Ballout, Burlingame, CA;

Applicant(s)

Rabih S. Ballout, Burlingame, CA;

Power of Attorney: The patent practitioners associated with Customer Number 69849

Domestic Priority data as claimed by applicant

This application is a CON of 17/009,551 09/01/2020 PAT 10937018
which is a CON of 16/882,006 05/22/2020 PAT 10796296
which is a CON of 15/786,470 10/17/2017 PAT 10733593
which is a CIP of 14/691,499 04/20/2015 ABN
which is a CON of 13/974,837 08/23/2013 ABN
which is a CIP of 13/185,432 07/18/2011 PAT 8554671

Foreign Applications for which priority is claimed (You may be eligible to benefit from the **Patent Prosecution Highway** program at the USPTO. Please see <http://www.uspto.gov> for more information.) - None.

Foreign application information must be provided in an Application Data Sheet in order to constitute a claim to foreign priority. See 37 CFR 1.55 and 1.76.

Permission to Access Application via Priority Document Exchange: Yes

Permission to Access Search Results: Yes

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

If Required, Foreign Filing License Granted: 03/10/2021

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 17/189,721**

Projected Publication Date: 06/17/2021

Non-Publication Request: No

Early Publication Request: No

**** SMALL ENTITY ****

Title

KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS

Preliminary Class

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

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

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

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, <http://www.stopfakes.gov>. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific

page 2 of 4

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).

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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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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875						Application or Docket Number 17/189,721				
APPLICATION AS FILED - PART I										
(Column 1)		(Column 2)		SMALL ENTITY		OR OTHER THAN SMALL ENTITY				
FOR	NUMBER FILED	NUMBER EXTRA	RATE(\$)	FEE(\$)		RATE(\$)	FEE(\$)			
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	80		N/A				
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A	350		N/A				
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	400		N/A				
TOTAL CLAIMS (37 CFR 1.16(i))	14	minus 20 = *	x 50	= 0.00	OR					
INDEPENDENT CLAIMS (37 CFR 1.16(h))	2	minus 3 = *	x 240	= 0.00						
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$310 (\$155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).			0.00						
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))				0.00						
			TOTAL	830		TOTAL				
* If the difference in column 1 is less than zero, enter "0" in column 2.										
APPLICATION AS AMENDED - PART II										
(Column 1)		(Column 2)		(Column 3)		SMALL ENTITY		OR OTHER THAN SMALL ENTITY		
AMENDMENT A		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE(\$)	ADDITIONAL FEE(\$)		RATE(\$)	ADDITIONAL FEE(\$)
	Total (37 CFR 1.16(i))	*	Minus	**	=	x	=	OR	x	=
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x	=	OR	x	=
	Application Size Fee (37 CFR 1.16(s))							OR		
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	
AMENDMENT B		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE(\$)	ADDITIONAL FEE(\$)		RATE(\$)	ADDITIONAL FEE(\$)
	Total (37 CFR 1.16(i))	*	Minus	**	=	x	=	OR	x	=
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x	=	OR	x	=
	Application Size Fee (37 CFR 1.16(s))							OR		
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	
* If the entry in column 1 is less than the entry in column 2, write "0" in column 3. ** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20". *** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3". The "Highest Number Previously Paid For" (Total or Independent) is the highest found in the appropriate box in column 1.										

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

First Named Inventor:	Rabih S. Ballout	Nonprovisional Application Number (if known):	
Title of Invention:	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS		

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(j)(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 /Marc A. Sockol/	Date March 2, 2021
Name (Print/Typed) Marc A. Sockol	Practitioner Registration Number 40823
<i>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 *</i>	
☐ *Total of _____ forms are submitted.	

56XR-264255

PTO/AIA/01 (06-12)

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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	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS
--------------------	---

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 15/786,470 filed on October 17, 2017

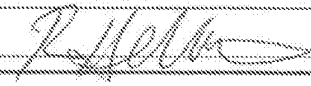
The above-identified application was made or authorized to be made by me.

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

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

WARNING:

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LEGAL NAME OF INVENTOR	
Inventor: <u>Rabih S. Ballout</u>	Date (Optional): <u>11/17/17</u>
Signature: 	

Note: An application data sheet (PTO/55/14 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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The information provided by you in this form will be subject to the following routine uses:

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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.
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Application Number	15/786,470
Filing Date	October 17, 2017
First Named Inventor	Rabih S. Ballout
Title	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS
Art Unit	3694
Examiner Name	Tien C. Nguyen
Attorney Docket Number	56XR-264255

SIGNATURE of Applicant or Patent Practitioner			
Signature	/Marc A. Sockol/	Date (Optional)	
Name	Marc A. Sockol	Registration Number	40823
Title (if Applicant is a juristic entity)	Attorney of Record		
Applicant Name (if Applicant is a juristic entity)			
NOTE: This form must be signed in accordance with 37 CFR 1.33. See 37 CFR 1.4(d) for signature requirements and certifications. If more than one applicant, use multiple forms.			
☐ *Total of _____ forms are submitted.			

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I hereby revoke all previous powers of attorney given in the application identified in either the attached transmittal letter or the boxes below.

Application Number	Filing Date

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I am the Applicant (if the Applicant is a juristic entity, list the Applicant name in the box):

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The undersigned (whose title is supplied below) is authorized to act on behalf of the applicant (e.g., where the applicant is a juristic entity).

Signature

Date (Optional)

Name

Rabin S. Ballout

Title

INVENTOR

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KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS

CROSS-REFERENCE TO RELATED APPLICATIONS

[0001] The present application is a continuation of U.S. patent application Ser. No. 17/009,551, filed September 1, 2020 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” which is a continuation of U.S. patent application Ser. No. 16/882,006, filed May 22, 2020 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” now U.S. Patent No. 10,796,296, which is a continuation of U.S. patent application Ser. No. 15/786,470, filed Oct. 17, 2017 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” now U.S. Patent No. 10,733,593, which is a continuation-in-part of U.S. patent application Ser. No. 14/691,499, filed Apr. 20, 2015 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” now abandoned, which is a continuation of U.S. patent application Ser. No. 13/974,837, filed Aug. 23, 2013 and entitled “Kit, System and Associated Method and Service for Providing a Platform to Prevent Fraudulent Financial Transactions,” now abandoned, which is a continuation-in-part of U.S. patent application Ser. No. 13/185,432, filed Jul. 18, 2011 and entitled “System and Associated Method and Service for Providing a Platform that Allows for the Exchange of Cash Between Members in a Mobile Environment,” now U.S. Patent No. 8,554,671.

[0002] The present application includes the same subject matter as U.S. patent application Ser. No. 13/185,432, and is effectively a continuation thereof. U.S. patent application Ser. No. 13/185,432 is hereby incorporated by reference herein.

FIELD OF THE INVENTION

[0003] The present invention relates in general to the field of financial transactions. More particularly, this invention relates to a system and associated method and service for providing a platform that enables members to transfer, receive, or otherwise exchange cash and digital currency in various international denominations and hard or soft commodities in a mobile telecommunications environment.

BACKGROUND OF THE INVENTION

[0004] Mobile communications have been rapidly expanding and is increasingly becoming a staple commodity in conducting financial transactions. As used herein, mobile communications devices include such electronic devices as the personal digital assistants (PDAs), cellular, mobile, and satellite telephones (collectively referred to as cell phones), portable computers also referred to as tablets, and other similar devices that are known or will be become available, and that allow remote access to financial and other accounts, without necessarily tying down the users to their desktop computers or to a specific locale.

[0005] These mobile communication devices are progressively transforming our societies, worldwide, into mobile societies. In these mobile societies, consumers tend to carry, on their persons, a variety of personal effects, such as wallets, purses, checkbooks, keys, and mobile communications devices. These personal effects tend to clutter the consumers and hamper their mobility.

[0006] As a result, there have been concerted efforts and proposed solutions to minimize alleviate the consumers from redundant clutters so as to facilitate their mobility. Two such exemplary conventional solutions are generally described in U.S. patent application Nos. 20090068982 and 20080010191.

[0007] U.S. patent application No. 20090068982 to Chen et al., generally describes a system or a method that aim at facilitating the securing of a wireless digital transaction. A terminal component receives payment data for goods or services. A mobile device includes a mobile payment card (m-card) that is created by establishing a link to an account associated with a form of currency. The mobile device employs public-key cryptography (PKC) to securely and wirelessly transmit the payment to the terminal component utilizing the m-card and linked account.

[0008] U.S. patent application No. 20080010191 to Rackley III et al., generally describes methods and systems for providing a financial payment to a payee (or recipient) utilizing a mobile device or a wireless connected personal digital assistant (PDA). The user inputs information into the mobile device identifying a payee, a payment source for the payment, and a payment method. The mobile device generates a mobile payment instruction comprising information corresponding to the identified payee, the payment source, and the payment method,

and wirelessly communicates the mobile payment instruction to a mobile financial transaction system (MFTS). The MFTS generates an MFTS payment instruction to a payment instruction recipient. The MFTS payment instruction includes information identifying the payment source, an amount, information corresponding to the identified payee, and information indicating the payment method. The MFTS communicates the MFTS payment instruction to a payment instruction recipient. In response to receipt of the MFTS payment instruction, the payment instruction recipient effects a payment to the identified payee without any required action by the payee.

[0009] While the solutions that are proposed in the foregoing two patent applications address electronic payments, they do not dispense with the use of cash. Although these solutions profess to describe cashless transactions, they still require the consumers to carry cash in order to complete a cash transaction.

[0010] Cash has developed along with the human evolutions. The oldest coins are assumed to be the Aegina Chelone coins that were minted circa 700-550 BC, either by the local Aegina people or by Pheidon king of Argos (who first set the standards of weights and measures). The Bibliotheque Nationale in Paris contains a unique electrum stater of Aegina. This coin is dated to 700 BC.

[0011] The Ancient Levantines on the Eastern Mediterranean spread the practice to Greek Anatolia and extended it to commerce and trade. Coinage followed Greek colonization and influence first around the Mediterranean and shortly thereafter to North Africa and the Balkans.

[0012] Money in the form of ingots, rings, coils, and other pieces of precious-metal bullion, such as silver, emerged as civilization with the emergence of the Mesopotamian and Egyptian civilizations, although these semi-coins had no mark of authority. Some adhered to a weight standard and had a fixed exchange value, while other did not.

[0013] Precious and semi-precious metals were made into coins and used to negotiate and settle trades. On the other hand, banknotes offer an alternative bearer form of money. The advantages and disadvantages of these two forms of bearer money vary with the circumstances of use.

[0014] Paper money, cash, or banknote was first developed in China during the Tang and Song dynasties, starting in the 7th century. Its roots were in merchant receipts of deposit during the Tang Dynasty (618-907 AD), as merchants and wholesalers desired to avoid the heavy bulk of copper coinage in large commercial transactions. During the Yuan Dynasty, banknotes were adopted by the Mongol Empire. In Europe, the concept of banknotes was first introduced during the 14th century.

[0015] Currently, various unseen costs are associated with the use of bearer money, as follows:

[0016] 1. Manufacturing or issue costs. Coins are produced by industrial manufacturing methods that process the precious or semi-precious metals, and require additions of alloy for hardness and wear resistance. By contrast, bank notes are printed paper (or polymer), and typically have a lower cost of issue, especially in larger denominations, compared to coin of the same value.

[0017] 2. Wear costs. Banknotes do not lose economic value by wear, since, even if they are in poor condition, they are still a legally valid claim on the issuing bank. However, banks of issue have to pay the cost of replacing banknotes in poor condition, as paper notes wear out much faster than coins.

[0018] 3. Cost of transport. Coins can be expensive to transport for high value transactions, but banknotes can be issued in large denominations that are lighter than the equivalent value in coins.

[0019] 4. Cost of acceptance. Coins can be checked for authenticity by weighing and other forms of examination and testing. These costs can be significant, but good quality coin design and manufacturing can help reduce these costs. Banknotes also have an acceptance cost, the costs of checking the banknote's security features and confirming acceptability of the issuing bank.

[0020] 5. Security. Counterfeiting paper notes seems to be relatively easier than forging coins, especially because of the proliferation of color photocopiers and computer image scanners. Numerous banks and nations have incorporated many types of countermeasures in order to insure the security of their paper notes.

[0021] However, while the digitization of credit and debit transactions is increasingly expanding by means of computerization and networking, cash remains one of the last hurdles

toward full conversion to a true electronic wallet that replaces the actual wallet. As of the present time, there is no alternative to retaining at least some cash or coins in one's wallet, particularly in certain societies that prefer cash over credit or check transactions.

[0022] In addition, while most, if not all the current ATM machines accept check and cash transactions, including the dispensation of cash, to the corresponding bank customers, they do not necessarily accept cash or check transactions from non-customers and particularly from individuals who are non-bank account holders. These individuals might thus be left with less than optimal or convenient options, including the option to cash the checks at designated institutions.

[0023] Wherefore, there still remains an unsatisfied need for a new system, method, and associated service ("system") that enable the consumers to transfer, receive, or otherwise exchange cash amongst themselves and the merchants. This system is further usable to facilitate transactions using various international denominations and commodities, such as precious metals (e.g., gold, silver, etc.), in a mobile telecommunications environment. This system should be capable of saving rebate or discount coupons and receipts, while keeping track of points that accumulate for future use or redemption. The system should also enable the use of ATM's for accepting check and cash transactions from customers, non-customers, and non-bank account holders.

SUMMARY OF THE INVENTION

[0024] The present invention satisfies this need, and presents a system, method, network, and associated service (collectively referred to herein as “the invention,” “the present invention,” “the present system,” “PayGeo service,” “PayGeo,” or a similar designation), for executing financial transactions. More particularly, this invention provides a platform that enables members to transfer, receive, or otherwise exchange cash in various international denominations and (hard or soft commodities) commodities.

[0025] Hard commodities include basic resources and agricultural products such as iron ore, crude oil, coal, salt, sugar, coffee beans, soybeans, aluminum, copper, rice, wheat, gold, silver, palladium, platinum, etc. Soft commodities include for example, goods that are grown. Another important commodity that may be traded by the present system is in the class of energy, which includes electricity, gas, coal, oil, etc.

[0026] The present system provides a platform that enables members to transfer, receive, or otherwise exchange cash and digital currency in various international denominations and commodities, such as precious metals (e.g., gold, silver, etc.), in a mobile telecommunications environment.

[0027] Furthermore, the present system generates confidence in a new digital currency “Good Money” that is backed by commodities, such as a precious metal “Gold” standard as opposed to F.I.A.T (government set unsecured value). This Good Money can be used for commerce and every day trades and purchases.

[0028] The present system further enables individuals to retrieve (withdraw) or deposit cash in an ATM (cash dispensing machine) environment using various code generation methods or SMS. The codes appear on the mobile screen and allow recognition of the sender and receiver parties, and adjust account balances accordingly.

[0029] The present system further allows the creation of a mobile account by allowing cash deposits to become part of the digital payment platform system with all its features.

[0030] In addition, the present system is capable of saving rebate or discount coupons and receipts, while keeping track of points that accumulate for future use or redemption.

[0031] The user can store contacts or create new ones from PayGeo members or from a phone book. When a payment is sent to a non-PayGeo member, a “prompt” will alert the recipient of the fund of the impending transfer. A new user can then download and create an account and receive the transferred fund to his/her PayGeo account.

[0032] If a user elects to receive an actual paper check mailed to the user’s address, or if the user requests a transfer to a different banking institution, PayGeo can comply with the user’s request and changing conditions and environments.

[0033] The PayGeo service provides a “Good Deal” application, which is a payment platform that is designed to work in a mobile digital wallet environment, on mobile devices, such as smart phones, smart pads. Its main purpose is to facilitate monetary transactions made between individuals or companies. Users may pay each other using NFC (Near Field Communication) type frequency by simply swiping a finger pointed at the other instrument (Swipay or Swipmail function).

[0034] The Swipay or Swipmail function may be used by users in close proximity to each other or who are remotely distanced, to pay and/or receive money with instruments.

[0035] This platform allows hosting for receiving/paying bills from and to vendors or individuals. It allows individuals to pay or borrow with or without interest amongst themselves or other users.

[0036] PayGeo’s mobile digital wallet technology (software or application) provides coupons, discount codes, special offerings, based on: location, product type, product name, vendor name, interest or hobby, from data uploaded by vendors or individual advertisers on the PayGeo service.

[0037] The PayGeo service uses an integrated ultra secure technology that enables cash-less transactions and eliminates the need to carry credit cards, cash, thus replacing all the contents of a physical wallet, and completely supplanting the physical wallet with a digital wallet.

[0038] The PayGeo service includes a “Good Money” function that may be turned ‘ON’ and which would be equivalent to the user’s choice of currency or country’s denomination. Good Money may then be used in commerce with the backing of Gold or precious metal (or commodities) standards.

[0039] PayGeo service allows user to upload his or her smart phones to host and store all information that is normally stored in a wallet or purse by means of, for example scanning, swiping, manual entry, and voice recognition, of various items such as: credit cards, identification cards, mileage-accumulating cards, points accumulating cords, insurance cards, membership cards, etc.

[0040] PayGeo service allows the transactions to be coded in 2D or 3D bar/matrix/QR/maxi codes, SMS etc., so that the resulting codes may be read by, for example: smart phones, scanner, cashier scanners, instruments with compatible software, etc.

[0041] PayGeo service provides a private label platform to the banking community, and facilitates private entities that wish to use the system by creating an escrow-like platform for transactions. The transactions may be fulfilled in a wireless `wire transfer` or ACH (Automated clearing house) in the U.S. or similar environments. Transactions are fulfilled if certain conditions are met and agreed upon by the sending and/or receiving parties, institutions.

[0042] PayGeo services also provide a platform to host and work with existing credit cards companies and/or banking institutions, users and vendors needs such as:

[0043] Access immediate cash from ATM.

[0044] Deposit cash to an ATM to create an account.

[0045] Withdraw cash from ATM with secure code recognition features.

[0046] Generate secured SMS or encrypted codes readable by mobile phone scanners, ATMs, and various types of vendor's cashier scanners.

[0047] Recognizing account holders based on phone numbers.

[0048] Recognizing like software users in proximate vicinity.

[0049] Offer incentives to use with similarly positioned (or grouped) users.

[0050] Turn Good money function ON.

[0051] Use Good money in all commerce.

[0052] Locate Good Deals.

[0053] Redeem coupons.

- [0054]** Transfer coupons.
- [0055]** Calculate the balance of various financial accounts.
- [0056]** Find the total spent per payment method.
- [0057]** Search amount spent within a predetermined period of time or date.
- [0058]** Preparation of Financial statements.
- [0059]** Preparation of tax returns or statements for different countries.
- [0060]** Swipmail or Swipay transfers data, funds, or an instrument) from one user device (e.g., a smart phone) to another.
- [0061]** Set allowance for individual users.
- [0062]** Pay from a specific credit card.
- [0063]** Pay to/from PayGeo account.
- [0064]** Charge a transaction.
- [0065]** Transfer to another credit card.
- [0066]** Transfer money to another account.
- [0067]** Transfer funds from one financial account to another.
- [0068]** Pay from a previously identified bank account.
- [0069]** Withdraw from a credit card to convert to cash.
- [0070]** Withdraw from a bank account to convert to cash.
- [0071]** Transfer points into payments (e.g., pay with points instead of cash).
- [0072]** Transfer mileage into payment.
- [0073]** Pay with credit cards points that accumulate based on usage of the PayGeo service.
- [0074]** Pay with mileage points that accumulate based on usage of the PayGeo service.
- [0075]** Convert/exchange funds to another currency/denomination.
- [0076]** Convert to “Good Money.”

[0077] Issue digital debit or credit cards that are stored on the user mobile station.

[0078] Use or redeem gift cards.

[0079] Issue/send credit cards to contact.

[0080] Add money to the user's wallet (replenish the user's account).

[0081] Swipay an individual and/or a vendor by account number or name.

[0082] Swipay or Swipmail a payment or a document to a scanner.

[0083] Pay bills from one or more specified accounts.

[0084] Pay bills from one or more specified credit cards.

[0085] Pay bills from the user's wallet money (in user's PayGeo account).

[0086] Receive bills online.

[0087] Use Swipmail to send bills online.

[0088] The user can locate "Good Deals" on a GPS map showing the merchants' locations, names, phone numbers, websites, based on a search choice made earlier and proximity to user. Once a choice is made, the user can use the user mobile station to exchange goods/services, by paying directly from: a PayGeo account, other credit cards, points accumulated on PayGeo, points accumulated on other Credit cards, "Good Money" which represents cash that is withdrawn directly from the user's PayGeo account.

[0089] Vendors and/or individuals may post ads for goods and services on PayGeo's platform directly from the user mobile station or on PayGeo's website. These ads can be rich media format: video, audio, data, or simply images containing a message. Advertisements may also be in coupon format such as various types of barcodes QR codes and read and understood by PayGeo software. Barcodes are translated into common currency and are used by a swiping action (Swipmail or Swipay) to another user mobile device, or to a scanner. The barcodes on the user mobile station may also be scanned by a scanner.

[0090] The user may decide on an amount to pay, with or without exchanging goods or services. The user simply types the amount desired, decides from which account, e.g., credit card, redemption points, etc., the money will be debited and simply makes the payment with a

swiping motion. The user may also use the Swipmail function of the user mobile station to send the funds to an individual, a contact name from the address book, a vendor, an institution, or to wire transaction in the form of a coded email or SMS. Receiving a payment or making a payment can be made by direct swipe towards a compatible device.

[0091] PayGeo service also provides usage-based credit points accumulation. PayGeo will accumulate points in the user's account based on the volume of transactions, time and locale of the transactions, and other factors. The user can accumulate further points by searching advertisements and by logging to vendors' or individuals' ads, etc.

[0092] A user has the choice of redeeming points when purchasing goods and services. The PayGeo platform allows transfer of points between many users. The user can consolidate points that accumulate from different sources, such as: one or more credit card points, mileage points, etc., and transfer the consolidated points into PayGeo's Good Money points, to redeem purchases or to obtain a discount on transactions.

[0093] PayGeo service also provides a profile-based custom advertisement push. PayGeo service may profile users and pass to vendors and individuals the option to target advertisements based on, such factors as: location, search interest, age, gender, product purchases, product visited, time zones, geographic location, etc. These matrixes can help individuals and advertisers to special target users based on the criteria that fit their product or service needs.

[0094] PayGeo service also provides an interactive and flexible search advertisement pull. The user can automatically see a map within a range showing "Good Deals" participants on a GPS map with locations, names, phone numbers, website info, by touching a pin (on the map) of any good deal in his surrounding area. The user may alternatively create a search based on a choice that was made earlier.

[0095] Users can interact with other users based on: location, targeted matrix of choice, or other criteria of choice.

[0096] Individuals may use PayGeo to choose any type of search based on: location, product type, product name, vendor name, interest or hobby, from data uploaded by vendors or individual advertisers on PayGeo.

[0097] PayGeo service also provides a dedicated around the clock media-rich commercial channel network. Users can view advertisements circulating in various shapes using a PayGeo online channel.

[0098] PayGeo service also provides users and vendors with advanced usage data management and analysis. The user mobile station understands the users (prepares a user profile) by tracking transaction matrix such as: amount transferred, received, cash spent, cash transferred, items purchased, originating transaction location, destination transaction location, currency type, commodities exchanged, commodities sold, commodities purchased, spending habits, the number of visitors to the ads, total visits and pages consumed on site, monitoring user engagement metrics such as the length and depth of each visit, identifying the location of visitors and the mobile operators and devices used to access PayGeo's service.

[0099] PayGeo analyzes traffic, enables users to compare the quality of traffic by analyzing visitors and usage information's through the following traffic sources:

[00100] Advertising partner or specific advertising campaign.

[00101] Search provider with detailed information on top keywords.

[00102] Referrals from other mobile sites.

[00103] Direct traffic to mobile sites.

[00104] PayGeo analysis improves site usage by monitoring the performance and usage of individual pages on mobile sites that will help optimize the needs of mobile audience:

[00105] Analyze page views, visit duration, and bounce rate for each page on site.

[00106] Identify which pages the visitors previously visited prior to arriving to a particular site.

[00107] Determine which pages have the highest exit rates.

[00108] PayGeo service achieves advertisers' goals and allows users to measure the goals that are specific to their mobile sites or campaigns. For example, PayGeo can track the following metrics:

[00109] The percentage of visitors who downloaded an item from a site.

[00110] Conversion rates for all advertising or marketing partners.

[00111] Percentage of visitors who logged into an account.

[00112] PayGeo service enables targeting audience to become more dynamic, and use all targeting technologies on a single platform, thus enabling users to combine targeting methodologies in order to reach highly specific audience segments. PayGeo further enables users to identify and target a large number of consumers.

[00113] PayGeo can provide the following additional services:

[00114] Demographic prediction technology that enables advertisers to target their precise demographic markets with accuracy and to eliminate wasted impressions.

[00115] Behavioral targeting Index that converts online behaviors into actionable data for advertisers by scoring each online consumer's interest and purchase intent based on their recent online behavioral patterns.

[00116] Dynamically segments web content into a large number of categories (e.g., more than a thousand categories), and assigning a real-time content relevancy score, which ensures that the advertisers' ads are highly relevant to the immediate content.

[00117] Enables marketers to target consumers by geographic locations and customize messaging for optimal relevance.

[00118] Enables advertisers to target their past website visitors or to retarget consumers who have previously seen their ads in category placements outside the PayGeo service.

BRIEF DESCRIPTION OF THE DRAWINGS

[00119] The various features of the present invention and the manner of attaining them will be described in greater detail with reference to the following description, claims, and drawings, wherein reference numerals are reused, where appropriate, to indicate a correspondence between the referenced items, and wherein:

[00120] FIG. 1 is a schematic illustration of an exemplary operating environment in which a platform for allowing the exchange of cash, commodities (such as gold, silver, etc.), or other valuables, between members (or non-members), in a mobile environment may be used according to the present invention, wherein this platform is also referred to herein as “mobile transaction platform,” “PayGeo,” or “PayGeo platform”;

[00121] FIG. 2 is a schematic illustration of the mobile transaction platform of FIG. 1, along with its operating environment;

[00122] FIG. 3 comprises FIGS. 3A-3K, and represents a flowchart and associated exemplary screen shots, that illustrate a method of setting up and activating a user mobile device for use with the mobile transaction platform of FIGS. 1 and 2;

[00123] FIG. 4 comprises FIGS. 4A-4P, and represents a flowchart and associated exemplary screen shots, that illustrate a PAY function for enabling the user mobile device to execute payments, using the mobile transaction platform of FIG. 1;

[00124] FIG. 5 comprises FIGS. 5A-5I, and represents a flowchart and associated exemplary screen shots, that illustrate a COUPONS function for enabling the user mobile device to retrieve and claim coupons, using the mobile transaction platform of FIG. 1;

[00125] FIG. 6 comprises FIGS. 6A-6B, and represents a flowchart and associated exemplary screen shots, that illustrate a SCAN function for enabling the user mobile device to input financial information, using the mobile transaction platform of FIG. 1;

[00126] FIG. 7 comprises FIGS. 7A-7I, and represents a flowchart and associated exemplary screen shots, that illustrate a DEPOSIT function for enabling the user mobile device to deposit funds or other commodities in his/her or someone else’s PayGeo account or a financial institution’s account, using the mobile transaction platform of FIG. 1;

[00127] FIG. 8 comprises FIGS. 8A-8E, and represents a flowchart and associated exemplary screen shots, that illustrate a LEND/BORROW function for enabling the user mobile device to lend funds to other users or financial institutions, or to borrow funds from other users or financial institutions, using the mobile transaction platform of FIG. 1;

[00128] FIG. 9 comprises FIGS. 9A-9C, and represents exemplary screen shots that illustrate a WRITE A CHECK function for enabling the user mobile device to write a check to other users, non-PayGeo members, or to financial institutions, using the mobile transaction platform of FIG. 1; and

[00129] FIG. 10 comprises FIGS. 10A-10D, and represents exemplary screen shots that illustrate an ORGANIZE function for enabling the user mobile device to organize his/her finances and money/cash liquidity position, using the mobile transaction platform of FIG. 1.

DETAILED DESCRIPTION OF PREFERRED EMBODIMENTS

[00130] FIG. 1 illustrates an exemplary operating environment 100 in which a mobile transaction platform 200 for allowing the transfer or exchange of cash, commodities (such as gold, silver, etc.), or other valuables, between members (or non-members) in a mobile environment, may be used according to the present invention. This platform 200 is also referred to herein as “the platform 200,” “PayGeo service,” or “PayGeo platform 200.” As it will be described later in greater detail, the platform 200 selectively communicates with a plurality of users, such as the registered users 105, 110, non-registered users 145, other users, institutional users, banking or financial institutions, or brokerage institutions 150, government institutions 160, and vendors/marketers 170, and allows them to selectively communicate amongst each other and with the platform 200 (FIG. 2), via, for example a plurality of corresponding interface systems 140. As used herein, the term “user” may contextually refer to any one of the foregoing users.

[00131] Referring now to FIG. 2, it further illustrates the mobile transaction platform 200, along with its operating environment. More specifically, the mobile transaction platform 200 generally includes at least one local transfer site 210 that may be connected to other mobile transaction platforms 250 via a local, centralized, or decentralized network 255. The mobile transaction platform 200 further includes a plurality of local, centralized, or networked servers 256 and databases 257 that are interconnected via a network 260.

[00132] The mobile transaction platform 200 also includes a plurality of interfaces that enable access to the local transfer site 210. As used herein, the term “interface” includes a hardware, a software, a service, and/or a computer program product that is typically embedded within, or installed on a computer, a server, or otherwise a dedicated auxiliary device. Alternatively, the interface can be saved on a removable storage medium such as a diskette, a CD, a DVD, a hard drive, or another known or available memory device.

[00133] In a preferred embodiment illustrated in FIG. 2, the mobile transaction platform 200 includes a plurality of representative user station interfaces 205 that enable the user stations 105, 110 to access the local transfer site 210; a plurality of broadcasters’ interfaces 215 that enable the broadcasters (or broadcasting stations) 120 to access the local transfer site 210; a plurality of advertisers’ interfaces 225 that enable the advertisers 125 to access the local transfer site 210; a

plurality of marketers' interfaces 235 that enable the marketers 135 to access the local transfer site 210; and a plurality of payment interlaces 240 that enable access to the payment centers 141 and ATMs 480 (FIG. 1), either directly or through the local transfer site 210.

[00134] Referring now to FIG. 3, it comprises FIGS. 3A-3K, and represents a flowchart 300 (FIG. 3A) and associated exemplary screen shots (FIGS. 3B-3K), that illustrate a method 300 of setting up and activating a user mobile device (or station) 105, for use with the mobile transaction platform 200 of FIGS. 1 and 2.

[00135] A user using a mobile station or device, e.g., 105, starts the process 300, at step 302 of FIG. 3A, by logging in to the local (PayGeo) transfer site 210, and downloading a mobile application (PayGeo application) 320 (FIG. 3B) to the mobile device 105. The user may then start, at step 304 of FIG. 3A and its corresponding screen shot of FIG. 3C, the PayGeo application 320, by setting up the desired security level or levels for the user station 105.

[00136] In the embodiment illustrated in FIG. 3B, the user has the option to select at least one of four security levels. It should be clear that other security levels or measures are conceivable and possible according to the present invention. The first security level is set by entering a user-selected password 322. The second security level is set by recording a voice recognition password, signature, or template 323, that identifies the user. The third security level is set by entering a user-selected fingerprint 324 that identifies the user. The fourth security level is set by providing a user DNA sample 325 for identification. The information collected or entered for these security levels may be stored in the user mobile station 105, and allows the user to access his/her account on PayGeo's local transfer site 210.

[00137] FIGS. 3D and 3E further explain the details of the fourth security level. FIGS. 3D and 3E illustrate a DNA molecular switch (or DNA switch) 333 that collects the DNA sample 325 from a DNA source, such as for example, a user's finger 326 (shown in dotted lines to indicate non-inclusion as part of the invention). The DNA molecular switch 333 generally includes a heat source 327 (FIG. 3D), a contact plate 328, and a DNA sample collection plate 330.

[00138] In use, the heat source 327 generates a heat wave that travels toward the contact plate 328 and the DNA source 326. In this exemplary embodiment, the heat source 327 is shown to include a power source 331, a heating element 332, and a heat diffuser 334. It should be understood that other heat sources can alternatively be used, such as light emitting diodes

(LEDs), etc., that generate sufficient heat to extract the DNA sample 325 from the DNA source 326.

[00139] As the heat wave reaches the DNA source contact plate 328, it forces the extraction of DNA molecules and the binding on a carbon nanotube or polymer 381, which in turn is heated in a micro “denaturation” process to duplicate and form on the second nanocarbon tube or polymer 382. In the initial setting stage, and while the switch is being “programmed” the secondary current heat source 384 is turned OFF, and the DNA random molecules will stick tightly, reforming a double-stranded DNA 383 that only complementary strands can come together. This process is called “annealing” or “hybridization” with a very specific current measured value (a closed passing current). The resulting value is stored on the receptor as part of switch circuitry 333.

[00140] Subsequent use of the switch will not necessitate a secondary heat source, therefore “annealing” or “hybridization” is not performed on the second test sample. The second DNA sample 325 is extracted with a heat source 335 and binds on a new temporary nanocarbon tube or polymer 380. This nanocarbon tube or polymer 380 is then subjected to a current generated by the power source 384 that results a specific value that may match the original stored current value and the switch is closed, or may result in a different current value which indicates a different sample origin.

[00141] The completion of the setup steps 302 and 304 and the entry of other user-specific information, enable the user to log in to his/her account on PayGeo’s local transfer site 210, at step 306 of FIG. 3A. Once the user is ready to login to his/her account, the user selects the preferred identification security levels that were previously set up at step 304. In the example illustrated in FIG. 3F, the user has selected to access his/her account by entering his/her password 340, and then pressing the “Go To My Wallet” function 342.

[00142] Once the user is logged in to his/her PayGeo account, he/she is able to change his/her password 344 or to contact PayGeo’s customer (or technical) support 346 (FIG. 3G). Alternatively, or in addition to the first security level (e.g., password), the user may elect to enter alternative or additional security levels as illustrated in FIG. 3H, such as a thumb print 348 or a voice print 350.

[00143] As illustrated at step 308 and the corresponding FIG. 31, the user may enter various account information that would otherwise be conventionally available on cards and carried by the user in his wallet or her purse, or stored on his/her computer. For example purpose only, and without intent to limit the types of information inputted by the user, the user may enter different financial institutions, such as bank cards, credit cards, and debit cards, and to set spending limits therefor. The user may choose to manually enter the information, or to scan a photo ID (e.g., driver's license) 352, credit cards, ATM cards, point accumulating cards, health, car, and home insurance cards, etc. The entered items or information may then be securely stored on the user mobile device 105 and/or the mobile transaction platform 200.

[00144] As further illustrated at step 310, the user also may continue his/her PayGeo account creation and complete the set up process by opening an account that can be created with a zero (or a minimal) balance, which can be readily replenished by various methods, as it will be explained later in greater detail in connection with FIG. 3J.

[00145] Upon proper login, the user mobile station 105 provides the user with a function selection screen 377 (FIG. 3J), which allows the user to select at least of several functions that are supported by the mobile transaction platform 200. In this exemplary illustration, the user mobile station 105 enables the following six functions:

[00146] A PAY function 405, which will be further detailed in connection with FIG. 4.

[00147] A VIEW-LOAD COUPONS function 505, which will be further detailed in connection with FIG. 5.

[00148] A SCAN ITEMS function 605, which will be further detailed in connection with FIG. 6.

[00149] A DEPOSIT function 705, which will be further detailed in connection with FIG. 7.

[00150] A LEND-BORROW function 805, which will be further detailed in connection with FIG. 8.

[00151] A WRITE CHECK function 905, which will be further detailed in connection with FIG. 9.

[00152] With further reference to FIG. 3K, it is a schematic illustration of the exemplary user station 105 along with its operating environment. As explained earlier, the user mobile station

105 communicates with the mobile transaction platform 200 via the network 101. The user station 105 can be a standalone device, such as a mobile phone, tablet, or computer, or it can be used with other auxiliary devices, such as an external speaker 355, a GPS receiver 356, a microphone 357, a cellular (mobile or satellite) phone 358, or any other available compatible device 360. The user mobile station 105 may also various signals, including video, audio, and/or data signals over an nG communication network (e.g., 3G, 4G, etc.) 362, WIFI or other digital broadcast signals 364, or analogue broadcast signals 365 that are digitized by means of an analogue-to-digital converter 370.

[00153] FIG. 4 comprises FIGS. 4A-4P, and represents a process 400 (FIG. 4A) and associated exemplary screen shots (FIGS. 4B-4P) that illustrate a PAY function 405 (FIG. 3J), for enabling the user mobile device 105 to execute payments, using the mobile transaction platform 200 of FIGS. 1 and 2.

[00154] A user using a mobile station or device, e.g., 105, starts the process 400, at step 402 of FIG. 4A, by logging in to his/her PayGeo user account, using any one or more security levels, as preset by the user in the activation process that was explained earlier in connection with FIG. 3. The user may then, at step 404 of FIG. 4A, initialize the PAY application 420 of FIG. 4B, by selecting the PAY function 405 of the function selection screen 377 (FIG. 3J).

[00155] At step 406, the PAY application 420 provides the user with a means of identifying the target payee and the desired payment method. As an example, the target payee may be the user's own PayGeo account or another account at another institution. With further reference to FIG. 4B, the target payee may be another registered PayGeo member (or registered institution) 422, a contact from the user's phone list (or address book) 424, a user of a network such as a social network 426, and/or a non-registered person or institution 428.

[00156] The user may also make a payment using other available or suitable methods. For example, the user may make a payment directly in a desired cash (national or foreign currency), a commodity, or a coupon to a person, a cashier, a booth, or an institution. The PAY application 420 may also enable the user to make a payment to a third party, using a legal tender that is defined by PayGeo and that corresponds to, and that is equivalent to the balance (or replenishment) in the user's PayGeo's account. Alternatively, the user may make a payment to a third party, using credit (or loan) that is extended to this particular user by PayGeo service.

[00157] More specifically, and with further reference to FIG. 4C, the PAY application 420 enables the user to make a payment with PayGeo points that accumulated based on the user's use of the PayGeo service (430), or points that were transferred to the user from another member's (or non-member's) account (432). Alternatively, the user may make a payment using a credit card 434, a PayGeo legal tender 436, or in cash (or commodity) 438. The PAY application 420 further allows the user to write a check 432 (FIG. 4B), as it will be explained later in more detail, in connection with FIG. 9.

[00158] FIGS. 4D, 4E, 4F, and 4G illustrate four exemplary organizers 440, 450, 460, and 470, respectively, which are provided on the user mobile station 105 by PayGeo service on the mobile transaction platform 200. These organizers provide financial organization and support to the user, and assist the user is selecting the financial accounts from which the payment is to be made (or received) and the amount of payment to be made from (or received by) each financial account. It should be clearly understood that these organizers are shown for illustration purpose only and that other organizers are anticipated by the present invention.

[00159] More specifically, the organizer 440 of FIG. 4D provides the user with the option and ability to make a payment using the credit card 434, the PayGeo legal tender 436, or cash (or commodity) 438. The organizer 440 further allows the user to write a check 432 (though not shown in this particular figure). The organizer 440 also provides a financial breakdown of the user's various receipts, payments, spending, and account balances.

[00160] The organizer 450 of FIG. 4E further provides the user with the ability to prepare, fill out, and file tax forms 452, the ability to email the payments (or to receive payments by email) 454, and the ability to make payment directly with a directional swipe of a finger (referred to herein as Swipay or Swipay 456). With regard to the Swipay feature 456, once the user selects the payment (or receipt) details, he/she swipes a finger in the direction of the arrow (or in another direction). This Swipay motion enables the user to make a payment efficiently by sending the payment directly to the target payee's address or account. A "handshake" is prompted on the receiver end and the transaction is allowed to proceed (e.g., online).

[00161] With regard to the organizer 460 of FIG. 4F, if the user determines that additional funds are needed, then he/she can make a direct deposit with PayGeo service by filling up My "virtual" Wallet 462 on PayGeo service. Additionally, the organizer 460 allows the user to make various

deposits, payments, and other functions, including the calculation of the user's balances in his/her accounts.

[00162] The organizer 470 of FIG. 4G enables the user to scan or swipe the data 472 that is stored on a magnetic (or other) strip of, for example, a credit card or an identification card. The organizer 470 further enables the user to perform other functions such as to setup his/her ID, or to enter information related to the user's account, such as the frequent flyer account 474, etc., for future use or processing.

[00163] Upon completion of the identification of the target payee and the payment method, at step 406 of FIG. 4A, the user mobile station 105 enables the user to make the actual payment at step 408 of FIG. 4A and the corresponding FIGS. 4H-4J. FIG. 4H illustrates the situation where a user wishes to make a direct cash payment to, for example, a cash register, a toll booth, or any other payment processing center 476. The user may make the payment with the Swipay function 456 enables the user to connect wirelessly to the payment processing center (i.e., cash register) 476 and to automatically effect a direct transfer of funds from the user's PayGeo account on the mobile transaction platform 200, to the cash register 476 with a single swipe of a finger.

[00164] It should be understood that, in order to prevent a non-authorized transfer, the Swipay function 456 may be provided with a security level that authenticates the authorized user prior to effect the transfer of funds. For example, the Swipay function 456 may scan the user's fingerprint or DNA, before allowing the transfer of funds.

[00165] Another feature of the PAY function screen of FIG. 4H is that it enables the user mobile station 105 to generate a scannable code 477. The scannable code 477 can be scanned by a scanner 478 at the locale of the payment (such as a shopping center), in order to effect the automatic transfer of the funds from one or more payments methods that have been authorized by the user at step 406.

[00166] The user may scan the desired items, save the scan on the user mobile station 105, and proceed to pay for the items using the user mobile station 105 and the PayGeo service. When the shopping total has been tabulated or calculated at checkout, the user can convert, from his/her PayGeo account, the exact amount into a bar code that can be scanned by the cashier, in order to credit the vendors' accounts. This barcode represents actual money that is debited from the user's PayGeo account. The user has the option of using various credit cards, debit cards or

direct withdrawals from accounts that are setup on the user mobile station 105. The PayGeo service may charge a processing fee for each or selected transaction using this service. The user mobile station 105 allows scanners that compatible with the Swipay function 456 (described herein) to synchronize with the user mobile station 105 to effect financial transactions, in lieu of generating a barcode.

[00167] For vendors or users who have the PayGeo software installed on their receiver stations, the sender mobile device 105 will recognize the presence of these receiver stations, and allows a prompt to confirm the identifications of the vendors or users (similarly to a WIFI prompt). Once a receiver station is confirmed, the sender mobile device 105 will allow the option of the transaction to continue seamlessly with higher speed and far less origination charges than other choices. For vendors who do not have the PayGeo software installed, a compatible code is generated from a list that has been compiled and stored by PayGeo. Once the proper connection is made between the sender and receiver stations and the compatibility is confirmed, a code is generated by the PayGeo application (or server). This code may be scanned or entered manually and will automatically deduct the amount of money agreed upon from the user's PayGeo account and deposit it on the vendor's side to an account of the vendors' choice.

[00168] Another important feature of the present invention is the ability of the user mobile station 105 to communicate with an automatic banking user interface (system or dispenser), such an automated teller machine (ATM) 480 (FIG. 4I). To this end, the user selects the target payee 481 (including himself) on the user mobile station 105, and further enters the payment amount 483. The user then has more than one option to withdraw cash from the ATM 480 or to make a payment to a third party.

[00169] One exemplary option would be to use the Swipay function 456, as explained above, in order to establish direct communication with the ATM 480. The Swipay function 456 may prepare the login information, such as the user's password to the ATM 480, in advance, and transmit the information wirelessly (or via wire, if needed for a specific application), to the ATM 480. The user then withdraws the funds from a cash withdrawal window 484.

[00170] Alternatively, upon entry of the target payee 481 and the payment amount 483, the user may instruct the user mobile station 105 to generate a scannable code 477 that contains all the

relevant financial and login information for the transaction. The code 477 may then be scanned and recognized by an ATM code scanner 482 for cash withdrawal.

[00171] Considering as an example, that the user is a PayGeo registered user and that he/she wishes to make a cash payment to another person who is not a PayGeo registered user and who does not have an account with the financial institution operating the ATM. The user may then elect to use the Swipay function 465 to transfer (e.g., either by Blue Tooth or by email) the scannable code 477 to the payee's mobile phone with a previously downloaded PayGeo application. The payee may then scan the code 477 at the ATM code scanner 482, and the cash is now available for withdrawal, deposit, forwarding, etc., by the payee. Once this transaction is effected, the ATM 480 generates a cancel order instruction to the payee's mobile phone, in order to prevent unauthorized duplications of the payment or the user's information. Alternatively (or additionally for added security), the ATM 480 can generate an internal cancel order instruction, including the payment identification number, to prevent the duplication of the payment.

[00172] It should be understood that the ATM 480 is used herein to illustrate the capability of the present invention and is in no way intended to limit the scope of the present invention. Rather, the ATM 480 is a representative illustration of numerous application, including for instance, medical applications, wherein a patient's user mobile station 105 transmits the user's medical information to a data collection unit, such as an X-Ray machine control unit for confirming the identity of the patient and/or for making direct payments as medical services (or other services or products) are being rendered.

[00173] Referring now to FIG. 4J, it illustrates the ability of the mobile transaction platform 200 and the user mobile station 105 to effect payments in foreign currency or denominations. As an example, if the user were travelling overseas and wishes to make a payment in a different denomination than his home, or default denomination, then the PayGeo service provides an on-the-spot conversion rate and converts the funds to the desired denomination, thus making the payment with the desired denomination 490. It should be understood that the same or similar concept could be used to transfer or exchange commodities between users of the PayGeo service.

[00174] Upon completion of the payment by the user at step 408, the recipient can either accept or reject the payment at step 410, and as further illustrated in the corresponding FIGS. 4K-4P. FIG. 4K illustrates a recipient's screen 490 that illustrates the originating user/payor including

the amount to be paid 491. The recipient's screen 490 further provides the recipient with the option to accept the transfer by selecting the Accept function 492. The acceptance of the transfer is forwarded to the user mobile station 105 in order to complete the transaction.

[00175] Alternatively, the recipient's screen 490 provides the recipient with the option to decline the transfer by selecting the Decline function 493. The decline of the transfer is forwarded to the user mobile station 105 to cancel the transfer.

[00176] The recipient's screen 490 also provides the recipient with the option to log in to his/her PayGeo account 494, or to open a PayGeo account 495. The recipient's screen 490 also enables the recipient to delay his/her decision to a later time regarding the fund transfer 496.

[00177] With reference to FIG. 4L, and once the acceptance of the transfer is automatically or manually acknowledged by the user mobile station 105, the user mobile station 105 sends a confirmation (or permission) signal to the recipient's mobile station and (optionally automatically) changes the recipient's mobile screen to another screen 497 that allows the recipient to dispose of the transferred funds.

[00178] For illustration purpose only, once the recipient accepts the fund transfer (FIG. 4K), he/she needs to dispose of the transferred fund. To this end, the screen 497 provides the recipient with several options, among which are the following: to keep the fund in the user's PayGeo account 463; to send the fund to a default account 464, which has been preset and preselected on the recipient's mobile device; to send the fund to the recipient's account at either PayGeo or at a financial institution 465; to forward the fund, in part or in full, to one or more contacts 466; to remind the recipient to delay his/her decision for the disposition of the fund 467; and to write a check 468, as it will be explained later in greater detail in connection with FIG. 9.

[00179] FIG. 4M complements FIG. 4L and illustrates additional options that are available to the recipient, as exemplified by screen 498. The recipient can accept the fund 441 and then generate a scannable code 442, 477. As further illustrated and described earlier in connection with FIG. 4I, the recipient can scan the code 477 and retrieve cash 444 (a check or another legal tender) from the ATM 480.

[00180] FIG. 4N also complements FIG. 4L and illustrates more options that are available to the recipient, as exemplified by screen 499. The recipient is now given the option to deposit the

transferred fund to his/her ATM account. The recipient logs in to his/her PayGeo account or opens a new PayGeo account. PayGeo service then generates a new scannable transaction code (or account code) 485 on the user mobile station 105, using the “Generate Scan Code” function 486. The recipient requests his/her mobile station to generate a scannable code 485. The transaction code 485 is scanned by the ATM 480, and the transfer is deposited in the recipient’s account. The ATM 480 generates a confirmation receipt, acknowledging the deposit of the fund.

[00181] More specifically, the ATM 480 may recognize the transaction code 485 generated by the PayGeo software on the user mobile station 105. This transaction code 485 includes data that reflects the financial transaction, i.e., cash deposit, withdrawal, transfer, etc., the transaction amount, i.e., \$1,000, which can be entered manually, using for example, a popup numeral (or regular) keyboard 487. The transaction code 485 is scanned to the ATM 480 or manually entered on the ATM 480.

[00182] As illustrated in FIG. 40, a reverse code generation is also possible where an ATM transaction code 488 is generated by the ATM (480) network and scanned by, or manually entered on the user mobile station 105 (by means of a popup keyboard 487). In the illustrations of FIGS. 4N and 4O, a validation and consolidation of all accounts involved is done through the PayGeo software. This software may be embedded on the local operating ATM (480) level or through cloud or wireless connection through master server(s) using encrypted transmission.

[00183] With further reference to FIG. 4P, a PayGeo user may deposit cash at an ATM in someone else’s account using the “GENERATE SCAN CODE” function 486 (FIG. 4N) from user1 to user2. The PayGeo service generates a scannable deposit code 477 which is sent to, and appears on the mobile device of user2 as screen shot 489. In turn, upon request by user2, the user mobile station of user2 generates a confirmation code 477R and sends it to user1, in order to enable user1 to effect the deposit on the ATM. The confirmation code 477R is scanned on the ATM or manually entered, and will appropriate the deposit to user2 account. A reverse code generation is also possible where user2 can request a “DEPOSIT CODE” from an ATM in different local to be used by user1. The deposit code then appears on the mobile device and maybe sent to user1 for use on a different ATM. That code is generated by the ATM network and may be scanned or manually entered on the mobile device. In both cases a validation and consolidation of all accounts involved is done through PayGeo software.

[00184] The screen 499 of FIG. 4N can be similarly used to enable a user to deposit funds in his/her ATM account using the user mobile station 105. To this end, the user selects the PayGeo account from which to withdraw the fund, generate a scannable code 442, 447, and then effect the fund transfer from the PayGeo account to the ATM account following the method described earlier in connection with FIG. 4I.

[00185] The user can also use the PayGeo service to make an exchange or refund. Since all the receipts and barcodes are stored in the user mobile station memory, the user will no longer need to carry paper receipts, and thus may present the items returned with a related barcode item number generated by the user mobile station 105, showing the details and purchase price.

[00186] Money can be transferred between one or more users of the user mobile stations 105, which transfer can be done when the users are in close proximity to each other, with a “handshake” secure transfer. The users can also exchange money from global distances using user mobile stations 105 that are connected, for example, via the mobile transaction platform 200.

[00187] FIG. 5 comprises FIGS. 5A-5I, and represents a flowchart 500 (FIG. 5A) and associated exemplary screen shots (FIGS. 5B-5I) that illustrate a COUPONS function 505 (FIG. 3J) for enabling the user mobile device 105 to retrieve and claim coupons, using the mobile transaction platform 200 of FIGS. 1 and 2. The COUPONS function may include a GOOD DEAL function 510 (FIG. 5B).

[00188] A user using a mobile station or device, e.g., 105, starts the process 500, at step 502 of FIG. 5A, by logging in to his or her PayGeo user account, using any one or more security levels, as preset by the user in the activation process that was explained earlier in connection with FIG. 3. The user may then, at step 504 of FIG. 5A, initialize the COUPONS/GOOD DEAL application 510 of FIG. 5B, by selecting the COUPONS/GOOD DEAL function 505 of the function selection screen 377 (FIG. 3J).

[00189] At step 506, the VIEW-LOAD COUPONS/GOOD DEAL application 510 (FIG. 5B) provides the user with a means of identifying and searching for products, services, coupons, or commodities of interest (collectively referred to herein as “products”). When the user selects the “VIEW-LOAD COUPONS/GOOD DEAL” function 505, the mobile user device 105 uploads the GOOD DEAL application 510 and optionally automatically shows a map 511 (FIG. 5C) that

shows various “good deals” on products that are available to the user in proximity to the user’s location, as hyperlink colored icons. It should be clear that the user may change the coordinates (i.e., country, state, province, county, city) of interest, which enables the user to either search for, retrieve, or scan the products of interest.

[00190] FIG. 5D provides the user with search fields 512, 513 that allow the user with the option to search by, for example, a company name, a product category, and/or a coupon of interest. In response to the user’s inquiry, the user mobile station 105 provides the user with the search result and access to the resulting products. In addition, the user has the ability to search newspapers, magazines, the Internet, TV commercials, radio commercials, etc. In other terms, the PayGeo service is not limited to paper coupons, but also includes digital coupons.

[00191] FIG. 5E, allows the user to access and login to the vendor’s web site (514). In addition to retrieving the advertisements posted by third party vendors, the user has the ability to post his/her own advertisement or comment on PayGeo’s mobile transaction platform 200, and to make the same available to other users (members or non members, with priority to members).

[00192] At step 508 of FIG. 5A, and as further illustrated in FIG. 5F, the user mobile station 105 displays the selected product of interest 515, as well as associated useful information, such as the promotion code 516, and promotion terms 517, and the promotion coupon 518 or scannable code 519 (that is scannable by a register as described earlier in connection with scannable code 477). Alternatively, the user mobile station 105 allows the user to select coupons by product category, such as restaurant, clothing, bookstore, electronics, etc. 520.

[00193] With reference to FIG. 5H, upon downloading the desired coupon 521 to the user mobile station 105, the user has the option to scan 522 a physical coupon (or transfer or download a digital coupon) 521 the coupon information (or bar code) 523, along with the bar code 524 of the product of interest to the user mobile station 105. The user mobile station 105 then automatically calculates the remaining balance 525 after the coupon amount has been deducted (and local tax calculated where appropriate). The user can then pay the balance (526) automatically by using the “PAY” function as described earlier. Other payment methods or options may alternatively be selected by the user.

[00194] Alternatively, if the user does not wish to make a purchase, he/she has the ability to store the coupon 521 on the user mobile station 105 on the mobile transaction platform 200 for

later recall and use (FIG. 5I). In one embodiment, the downloaded coupons, advertisements, or commercials are stored based on keywords or categories.

[00195] In addition to downloading the coupon ad 521 from third parties, PayGeo Service can generate its own coupons, discounts, prepaid cards, and cash cards. For example, PayGeo can make special, lucrative deals with vendors and can make these deals available to its users, worldwide. PayGeo's prepaid cards that are downloaded or scanned on the user mobile station 105 can be used, for example, at specific stores that honor PayGeo's credit to make purchases. PayGeo's cash cards that are similarly downloaded on the user mobile station 105 can be used as cash alternative.

[00196] FIG. 6 comprises FIGS. 6A-6B, and represents a flowchart 600 (FIG. 6A) and associated exemplary screen shot (FIG. 6B) that illustrate a SCAN function 605 (FIG. 3J) for enabling the user mobile device 105 to input financial information, using the mobile transaction platform 200 of FIGS. 1 and 2.

[00197] A user using a mobile station or device, e.g., 105, starts the process 600, at step 602 of FIG. 6A, by logging in to his or her PayGeo user account, using any one or more security levels, as preset by the user in the activation process that was explained earlier in connection with FIG. 3. The user may then, at step 604 of FIG. 6A, initialize the SCAN application, as illustrated by screen shot 610 of FIG. 6B, by selecting the SCAN function 605 of the function selection screen 377 (FIG. 3J).

[00198] At step 606, the SCAN application 610 (FIG. 6B) provides the user with a means of inputting the user's and his/her contacts' financial information. When the user selects the SCAN function 605, the mobile user device 105 uploads the SCAN application 610 and automatically displays at least one of the five scanning options 611, 612, 613, 614, 615 that are shown in FIG. 5B. It should be understood that, as a default, the user mobile station 105 can be programmed to display one or more scanning options, and that additional scanning are available to the user.

[00199] At step 608, the user uploads the selected information from the desired medium. The first exemplary scanning option is the "Enter Check Info" option 611, which enables the user to enter financial information from the check 620 by scanning (or taking a photo) of the check 620. The user mobile station 105 then performs optical character reading (OCR) on the captured image of the check 620, to retrieve the desired financial information. This financial information

includes, for example, the payor's name and address, the payee's name (and possibly the payee's address and additional identification), the number, date and amount of the check 620, the bank's name and address, and the memo information identifying the purpose of the check 620. Other relevant information may also be retrieved or optionally associated/hyperlinked to or from the user's address book or from PayGeo service.

[00200] The user mobile station 105 may, automatically, proceed to the next step of scanning the bank information, or the entry of such information may be selected manually by the user 612, as described earlier in connection with the entry of the check information 611. The bank account information includes such information as the bank routing number 622 and/or the bank account number 623.

[00201] The "Enter Credit Card" scan function 613 of FIG. 6B enables the user to scan his/her credit cards or identification card, for example 625 of FIG. 6B, or 473 of FIG. 4G, by either capturing a picture of the credit card or ID 625 or by using a scanner 472 (FIG. 4G).

[00202] The "Prepaid PayGeo Card" scan function 614 of FIG. 6B enables the user to enter, scan, or otherwise capture the information on a prepaid PayGeo cash card (or telephone card, or any other magnetically or electronically encoded card, chip, or medium) 626, as described herein.

[00203] The "eCoupon" scan function 615 of FIG. 6B enables the user to enter, scan, or otherwise capture the information on a physical or electronic coupon 627. The user mobile station 105 can read various barcode types from mobile advertisements and save them for later use. The user has the options to store coupons under various accounts and to recall them, as needed, when making live or online purchases. The PayGeo service may charge a processing fee for the use of this service.

[00204] FIG. 7 comprises FIGS. 7A-7I, and represents a flowchart 700 (FIG. 7A) and associated exemplary screen shots (FIGS. 7B-7I) that illustrate a DEPOSIT function 705 (FIG. 3J) for enabling the user mobile device 105 to input financial information, using the mobile transaction platform 200 of FIGS. 1 and 2.

[00205] A user using a mobile station or device, e.g., 105, starts the process 700, at step 702 of FIG. 7A, by logging in to his or her PayGeo user account, using any one or more security levels,

as preset by the user in the activation process that was explained earlier in connection with FIG. 3. The user may then, at step 704 of FIG. 7A, initialize the DEPOSIT application, as illustrated by the exemplary screen shots of FIGS. 7B-7I, by selecting the DEPOSIT function 705 of the function selection screen 377 (FIG. 3J).

[00206] At step 706, the DEPOSIT function 705 provides the user with a means of making various deposits of funds or commodities to the benefit of third parties, himself, or a financial institution, using the mobile transaction platform 200 of FIGS. 1 and 2. At step 708, the user selects and uploads the desired DEPOSIT application of interest. As an example, if the user selects to deposit or replenish his/her PayGeo account (or a third party's account) either manually or by scanning a check 620, he/she can do so as described earlier in connection with the "SCAN Enter Check Info" application 611 of FIG. 6B, as shown by the screen shot 711 of FIG. 7B. The user can use his/her checking account as a default payment method 730 to make subsequent transfers, such as wire transfers (FIG. 7C).

[00207] Once the users deposit in his/her PayGeo account dropped below a predetermined minimum balance, such as \$50, the user is able to replenish his/her account by entering a different user account 731 at a third party financial institution, such as a bank, and by specifying the amount of deposit/transfer 732 (FIG. 7D).

[00208] Similarly, if the user selects to deposit or replenish his/her PayGeo account (or a third party's account) either manually or by scanning a check 620, he/she can do so as described earlier in connection with the "SCAN Enter Bank Account" application 612 of FIG. 6B, as shown by the screen shot 712 of FIG. 7E.

[00209] If the user selects to deposit or replenish his/her PayGeo account (or a third party's account) either manually or by scanning a credit card 625, he/she can do so as described earlier in connection with the "SCAN Enter Credit Card" application 613 of FIG. 6B, as shown by the screen shot 713 of FIG. 7F.

[00210] If the user selects to deposit or replenish his/her PayGeo account (or a third party's account) either manually or by scanning a prepaid PayGeo Card 626, he/she can do so as described earlier in connection with the "SCAN Prepaid PayGeo Card" application 614 of FIG. 6B, as shown by the screen shot 714 of FIG. 7G.

[00211] If the user selects to deposit or replenish his/her PayGeo account (or a third party's account) either manually or by scanning a promotional coupon (physical or digital) 627, he/she can do so as described earlier in connection with the "SCAN eCoupon" application 615 of FIG. 6B, as shown by the screen shot 715 of FIG. 7H.

[00212] FIG. 7I illustrates a transfer from the user to a payee, John Doe 2, who may or may not be a PayGeo user, using a social network 733, such as Facebook, Twitter, eBay, myspace.com, or a similar network. Alternatively, the user may make a direct transfer or deposit to the payee, using the payee's contact information such as a telephone number 735, from the user's address book.

[00213] FIG. 8 comprises FIGS. 8A-8E, and represents a flowchart 800 and associated exemplary screen shots (FIGS. 8B-8E), that illustrate a LEND/BORROW function 805 for enabling the user mobile device 105 to lend funds to other users or financial institutions, or to borrow funds from other users or financial institutions, using the mobile transaction platform of FIGS. 1 and 2.

[00214] The user of the mobile station or device 105 starts the process 800, at step 802 of FIG. 8A, by logging in to his or her PayGeo user account, using any one or more security levels, as preset by the user in the activation process that was explained earlier in connection with FIG. 3. The user may then, at step 804 of FIG. 8A, initialize the LEND/BORROW application, as illustrated by screen shot 810 of FIG. 8B, by selecting the LEND/BORROW function 805 of the function selection screen 377 (FIG. 3J).

[00215] At step 806, when the user selects the LEND/BORROW function 805, the mobile user device 105 automatically uploads a screen that allows the user to select the desired action, either to lend funds, or the LEND application 810 (FIG. 8B), or the BORROW application 850 (FIG. 8E). The LEND application 810 provides the user with the detailed financial information (or terms) for lending funds or commodities to another PayGeo registered member, a non-member, or to an institution, while The BORROW application 850 provides the user with generally similar detailed financial terms for borrowing funds or commodities from another PayGeo registered member, a non-member, or to an institution.

[00216] At step 808 of FIG. 8A, the user (or the lender) completes the loan terms and sends them to the borrower using the user mobile station 105. The user (or the lender) then awaits the borrower's acceptance of the loan terms (or counter-offer).

[00217] The LEND application 810 (FIG. 8B) enables a PayGeo user to lend funds or commodities from one or more accounts or sources 811, such as the user's credit card, bank account, PayGeo account, or any other suitable or available account, to a borrower. The borrower may or may not be a PayGeo member. The user enters the desired financial information, such as the loan amount (i.e., \$100) and the borrower's name, i.e., John Doe, and the user mobile station 105 retrieves other financial data related to this specific borrower from either the user mobile station 105 or the mobile transaction platform 200 (as a service provided by the mobile transaction platform 200, referred to herein as PayGeo or PayGeo service). The user mobile station 105 may propose reasonable lending terms to the user, giving the user the opportunity to revise the terms, as appropriate under the circumstances. The loan terms include, for instance, the payback date, i.e., 2 months, the interest rate, the monthly payment (including automatic withdrawal from the borrower's account), and the payment method, i.e., from a PayGeo account or from a different account belonging to the borrower.

[00218] The proposed payment method is further illustrated in FIG. 8C, as screen shot 815. In this particular example, the interest rate is set to 0% with the understanding that a different rate can also be selected. The monthly payment is calculated by the user mobile station 105 or the PayGeo service and the user/lender can either dictate the terms of the automatic payment, such as by credit card, bank account, PayGeo account, etc. 820, or he/she might allow the borrower to decide on the method of payment.

[00219] At step 810, the borrower reviews the lender's terms that are displayed on the borrower's user mobile station 105 or computer as screen shot 817 (FIG. 8D), awaiting the borrower's acceptance; rejection, or counter-offer. Communication between the lender and the borrower continues until such time as the terms are acceptable to both parties, and the borrower accepts the loan terms. The borrower's user mobile station 105 (or PayGeo application that is downloaded to the borrower's computer), captures the lender's and borrower's signatures, and finalizes the loan agreement with the terms that have been agreed upon. The loan agreement becomes a legal document and is stored by the PayGeo service. PayGeo may also set the

automatic payment of the loan, as agreed upon, using the parties' signatures and other security information that is securely stored by the PayGeo service. In addition, the PayGeo service may trigger the automatic payment upon maturity and transfer the payment from the borrower to the lender pursuant to the loan agreement. Upon default, the PayGeo service may notify the parties in order to take corrective action.

[00220] The BORROW application 850 (FIG. 8E) operates in a similar but reverse way as the LEND application 810 (FIG. 8B).

[00221] FIG. 9 comprises FIGS. 9A-9C and represents a flowchart 900 and associated exemplary screen shots (FIGS. 9B-9C), that illustrate a CHECK function 905 for enabling the user mobile device 105 to write a check to other users, non-PayGeo members, or to financial institutions, using the mobile transaction platform 200 of FIGS. 1 and 2

[00222] The user of the mobile station or device 105 starts the process 900, at step 902 of FIG. 9A, by logging in to his or her PayGeo user account, using any one or more security levels, as preset by the user in the activation process that was explained earlier in connection with FIG. 3. The user may then, at step 904 of FIG. 9A, initialize the WRITE A CHECK application, as illustrated by screen shot 910 of FIG. 9B, by selecting the WRITE A CHECK function 905 of the function selection screen 377 (FIG. 3J).

[00223] At step 906, the user enters or retrieves the desired information to write a check 620, such as the payee's name (and possibly the payee's address and additional identification), the number, date and amount of the check 620 (FIG. 9C), and the memo information identifying the purpose of the payment. The user then either prints the check 620 and mails it to the recipient, or electronically sends the check to the recipient with a digital signature that could be authenticated by the PayGeo Service.

[00224] While four exemplary organizers 440, 450, 460, and 470, have been described earlier in connection with the PAY function 405 (FIGS. 4D, 4E, 4F, and 4G, respectively), the user mobile station 105 or the mobile transaction platform 200 can also provide additional organization functions to provide financial organization and support to the user. FIG. 10 comprises FIGS. 10A-10D and represents exemplary screen shots 1001, 1002, 1003, 1004 that illustrate an ORGANIZE function for enabling the user to organize his/her financial sheets or statements and to file his/her tax returns, using the mobile transaction platform 200 of FIGS. 1 and 2.

[00225] The organizer 1001 of FIG. 10A enables the user to use the user mobile station 105 as a financial hub. The user starts by logging in and setting up his/her username and password, and by inputting, either manually, by swiping the magnetic cards (including credit cards, insurance cards, drivers license, etc.) as described herein, or by synchronizing the user station with the user's account on PayGeo's server, or the user's computer. As a result, when the user wishes to use the information in other applications, including but not limited to those illustrated in FIG. 3J, the user mobile station 105 automatically retrieves the information entered in the financial hub or organizer 1001. As an example, if the user gets in a car accident, the user mobile station 105 automatically retrieves the information related to the user's identification, driver license, and car insurance and connects to the mobile transaction platform 200, which in turn, generates a report to the insurance company and starts a step-by-step protocol to guide the user through the accident reporting process.

[00226] By turning the user mobile station 105 into a financial hub for the user, the financial organizer 1002 further provides the user with the ability to organize and prepare tax forms and returns in various countries, as illustrated in FIG. 10B. The user selects the country of interest and the user mobile station 105 submits the user's request to the mobile transaction platform 200. In turn, the mobile transaction platform 200 contacts corresponding companies (that might be contracted with the PayGeo service), governmental entities or websites, to retrieve the desired tax forms.

[00227] Once the tax forms are downloaded to the user mobile station 105 (or the user's computer), the user mobile station 105 retrieves the related financial information that have been entered in various organizers, and prepares the tax forms, either in full or in part. Should additional information be required, the user mobile station 105 notifies the user to complete the tax forms. Once the tax forms are completed, the user instructs the user mobile station 105 to file the tax forms with the corresponding tax authorities, with a directional swipe of a finger, using the Swipay feature 456, as described earlier.

[00228] The organizer 1003 of FIG. 10C enables the user, such as the head of a family, to set allowances for, or transfer coupons to each member of his/her family individually, with a single swipe of a finger, using the Swipmail feature 456, as described earlier. In this illustration, the swiping action sends the information regarding the coupons or allowance to family member 1,

allowing member 1 to receive the transfer and to dispose of it as member 1 sees fit. For instance, member 1 may deposit the transfer in his/her PayGeo account, as described herein.

[00229] In addition to the transfer of allowances or coupons to the family members as described in connection with FIG. 10C, the user is also able to transfer the points he/she accumulated by using the PayGeo service, using the point organizer 1004 of FIG. 10D (possible with the Swipmail function 456). These minute points (MPS), adding the total time that the application is used or turned ON, credit card promotional points (CCP) that are accumulated outside PayGeo can be used as alternative to cash.

[00230] The present system provides numerous commercial advantages, some of which are listed herein. The present system provides a platform that enables members to transfer, receive, or otherwise exchange cash in various international denominations and commodities, such as precious metals (e.g., gold, silver, etc.), in a mobile highly secured telecommunications environment using DNA verification method.

[00231] The present system is capable of delivering cash instantly between two or more users by allowing the exchange of secure transactions between system and cash dispensing machines (ATMs).

[00232] The present system may be a banking institution or an entity holding escrow type accounts at various institutions. The users are allowed to become members by depositing money into the system by means of scanning, manual entry, credit cards, accumulated bonus points, promotional codes, direct ATM cash deposits, or from existing users' bank or institutions' accounts.

[00233] The present system is expected to replace paper cash and coins.

[00234] The present system will be used by various banking and financial institutions. Users' deposits may be kept in a "master" account or individual accounts at banks, private companies, public, or government institutions. The users may pay, receive, exchange, deposit, transfer, pay bills, exchange currency, retrieve cash, deposit cash and create accounts based on the mobile phone number or a system generated number (or code).

[00235] The present system is capable of tracking transaction amounts and prompting users to replenish accounts when transactions have exceeded the minimum allowed balance.

[00236] The users and vendors can download applications on their respective mobile application platforms or directly from a server or cloud.

[00237] The present system is capable of generating codes that are readable by different scanner types and allow scanners compatibility with mobile devices and environment.

[00238] The present system can charge users a certain fee that is based on: per transaction, transaction amount, additional service requested, commodity storage, commodity cash exchange fee.

[00239] The present system is capable of saving rebate or discount coupons and receipts, while keeping track of points that accumulate for future use or redemption.

[00240] It is to be understood that the specific embodiments of the invention that have been described are merely illustrative of certain application of the principle of the present invention. Numerous modifications may be made to the present system and method described herein without departing from the spirit and scope of the present invention. Moreover, while the present invention is described for illustration purpose in relation to the Internet or online communications, it should also be clear that the invention is applicable as well to transfers shared electronically over any type of electronic or wireless network. It should also be clear that the present invention, including the applicable software application, could be integrated with available devices or systems, such as, for example only, Apple Computer, Inc.'s iPhones, iPods, and iPads.

CLAIMS

1. A system, comprising:
 - memory storing program code associated with a service provided by a third-party entity to a plurality of members who register with the service provided by the third-party entity; and
 - one or more hardware processors configured to execute the program code, the program code including
 - a first communication interface configured to communicate with a first device associated with a first financial institution on behalf of the plurality of members;
 - a second communication interface configured to communicate with a second device associated with a second financial institution on behalf of the plurality of members;
 - a third communication interface configured to communicate with a third device associated with the third-party entity;
 - login interface code configured to request security credentials from a first member of the plurality of members before the first member can access the service, the first member having previously registered with the service;
 - first interface code configured to assist the first member to register a set of one or more payment sources for a future transaction, the first interface code configured to assist the first member to register a first account associated with the first financial institution in the set of one or more payment sources, and configured to assist the first member to register a second account associated with the second financial institution in the set of one or more payment sources, the third-party entity being different than the financial institution and different than the first financial institution;
 - second interface code configured to enable the first member to select a payment function identifier from a set of function identifiers to navigate to a payment function, the payment function configured to assist the first member to request sending a payment amount to a payee account, the payee account being a third-party account associated with the third-party entity and belonging to a second member of the plurality of members, the second member having previously registered with the service;
 - third interface code configured to enable the first member to select a payee identifier identifying the payee account;

fourth interface code configured to enable the first member to select a payment source identifier from a set of one or more payment source identifiers, the set of one or more payment source identifiers identifying a particular set of one or more payment sources, the fourth interface code capable of presenting in the set of one or more payment source identifiers a first account identifier identifying the first account associated with the first financial institution, a second account identifier identifying the second account associated with the second financial institution, and a third-party account identifier identifying a third-party account associated with the third-party entity and belonging to the first member;

fifth interface code configured to enable the first member to identify the payment amount to be transferred to the payee account;

control code configured to select the first communication interface as a particular communication interface and to establish a communication link between the first communication interface and the first device associated with the first financial institution on behalf of the first member when the particular payment source is the first account associated with the first financial institution, configured to select the second communication interface as the particular communication interface and to establish a communication link between the second communication interface and the second device associated with the second financial institution on behalf of the first member when the particular payment source is the second account associated with the second financial institution, and configured to select the third communication interface as the particular communication interface and to establish a communication link between the third communication interface and the third device associated with the third-party entity when the particular payment source is the third-party account, and configured to request electronic transfer of the payment amount from the particular payment source to the payee account using the selected particular communication interface; and

notification code configured to generate a notification indicating an electronic transfer to the second member, and configured to transmit the notification over a communication network to a computing device in real time.

2. The system of claim 1, wherein the system is a mobile device, and the program code is an application on the mobile device.

3. The system of claim 1, wherein the system is a server, and the program code is server code on the server.
4. The system of claim 1, wherein the first account includes a credit card account, a debit card account, a bank account, a loan account, an international account, or a commodity account.
5. The system of claim 1, wherein the second member is the first member, the particular payment source is one of the first account associated with the first financial institution or the second account associated with the second financial institution, and the payee account is the third-party account associated with the third-party entity and belonging to the first member.
6. The system of claim 1, wherein the payee identifier is a telephone number.
7. The system of claim 1, wherein the payee identifier is a contact from an address book.
8. A method, comprising:
 - storing program code associated with a service provided by a third-party entity to a plurality of members who register with the service provided by the third-party entity, the program code including a first communication interface configured to communicate with a first device associated with a first financial institution on behalf of the plurality of members, including a second communication interface configured to communicate with a second device associated with a second financial institution on behalf of the plurality of members, and including a third communication interface configured to communicate with a third device associated with the third-party entity;
 - presenting a login interface to request security credentials from a first member of the plurality of members before the first member can access the service, the first member having previously registered with the service;
 - presenting a first interface to assist the first member to register a set of one or more payment sources for a future transaction, including to register a first account associated with the first financial institution in the set of one or more payment sources and to register a second account associated with the second financial institution in the set of one or more payment sources, the third-party entity being different than the first financial institution and different than the second financial institution;

presenting a second interface to enable the first member to select a payment function identifier from a set of function identifiers to navigate to a payment function, the payment function configured to assist the first member to request sending a payment amount to a payee account, the payee account being a third-party account associated with the third-party entity and belonging to a second member of the plurality of members, the second member having previously registered with the service;

presenting a third interface to enable the first member to select a payee identifier identifying the payee account;

presenting a fourth interface to enable the first member to select a payment source identifier from a set of one or more payment source identifiers, the set of one or more payment source identifiers identifying a particular set of one or more payment sources, the particular set of payment source identifiers capable of including a first account identifier identifying the first account associated with the first financial institution, a second account identifier identifying the second account associated with the second financial institution, and a third-party account identifier identifying a third-party account associated with the third-party entity and belonging to the first member;

presenting a fifth interface to enable the first member to identify the payment amount to be transferred to the payee account;

selecting the first communication interface as a particular communication interface and establishing a communication link between the first communication interface and the first device associated with the first financial institution on behalf of the first member when the particular payment source is the first account associated with the first financial institution;

selecting the second communication interface as the particular communication interface and establishing a communication link between the second communication interface and the second device associated with the second financial institution on behalf of the first member when the particular payment source is the second account associated with the second financial institution;

selecting the third communication interface as the particular communication interface and establishing a communication link between the third communication interface and the third device associated with the third-party entity when the particular payment source is the third-party account;

requesting electronic transfer of the payment amount from the particular payment source to the payee account using the selected particular communication interface;
generating a notification indicating an electronic transfer to the second member; and
transmitting the notification over a communication network to a computing device in real time.

9. The method of claim 8, wherein the method is performed by a mobile device executing an application on the mobile device.

10. The method of claim 8, wherein the method is performed by a server executing server code on the server.

11. The method of claim 8, wherein the first account includes a credit card account, a debit card account, a bank account, a loan account, an international account, or a commodity account.

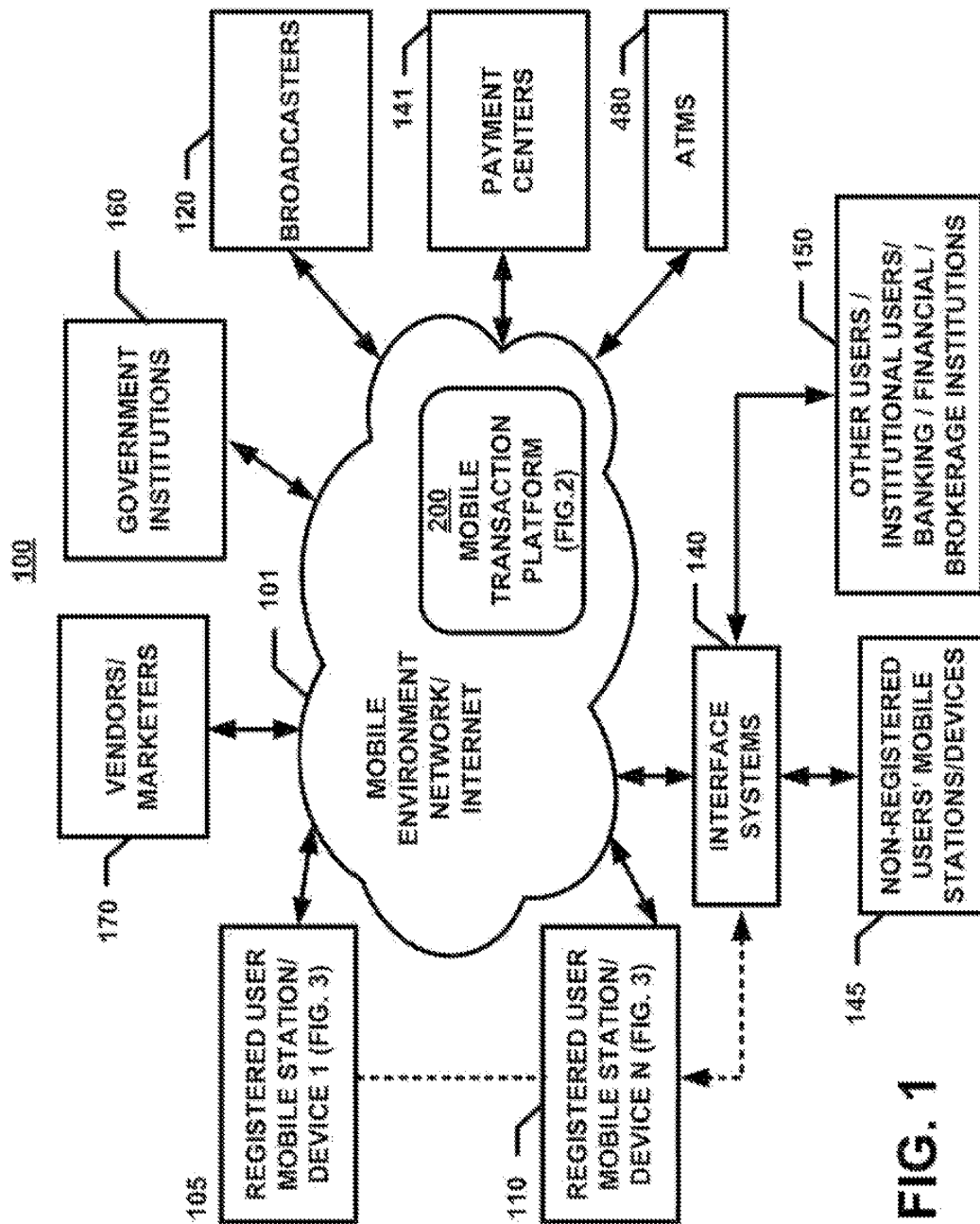
12. The method of claim 8, wherein the second member is the first member, the particular payment source is one of the first financial account associated with the first financial institution or the second account associated with the second financial institution, and the payee account is the third-party account associated with the third-party entity and belonging to the first member.

13. The method of claim 8, wherein the payee identifier is a telephone number.

14. The method of claim 8, wherein the payee identifier is a contact from an address book.

ABSTRACT

A system and associated method and service for providing a platform that enables members to transfer, receive, or otherwise exchange cash in various international denominations and commodities, such as precious metals (e.g., gold, silver, etc.), in a mobile highly secured telecommunications environment. The system is capable of delivering cash instantly between two or more users by allowing the exchange of secure transactions between system and cash dispensing machines (ATMs). Users may pay, receive, exchange, deposit, transfer, pay bills, exchange currency, retrieve cash, deposit cash and create accounts based on the mobile phone number or a system generated code.



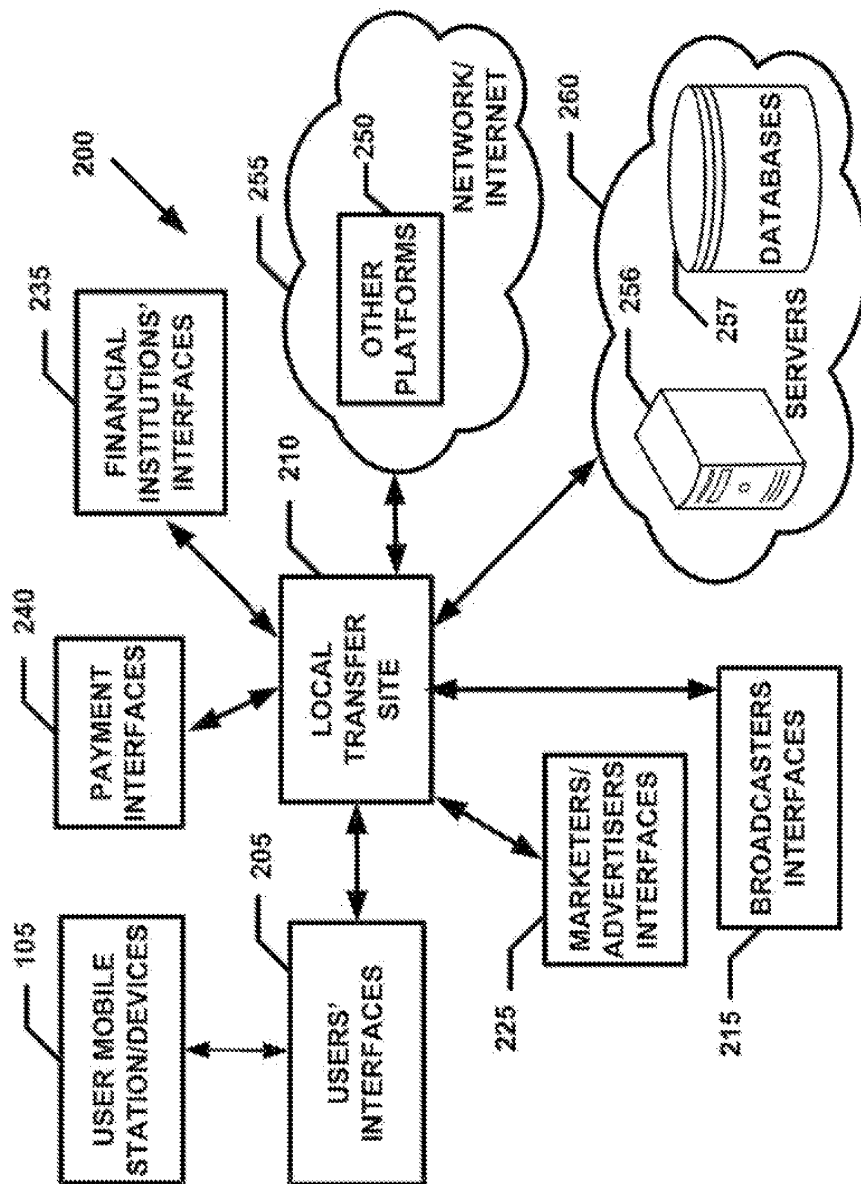


FIG. 2

300

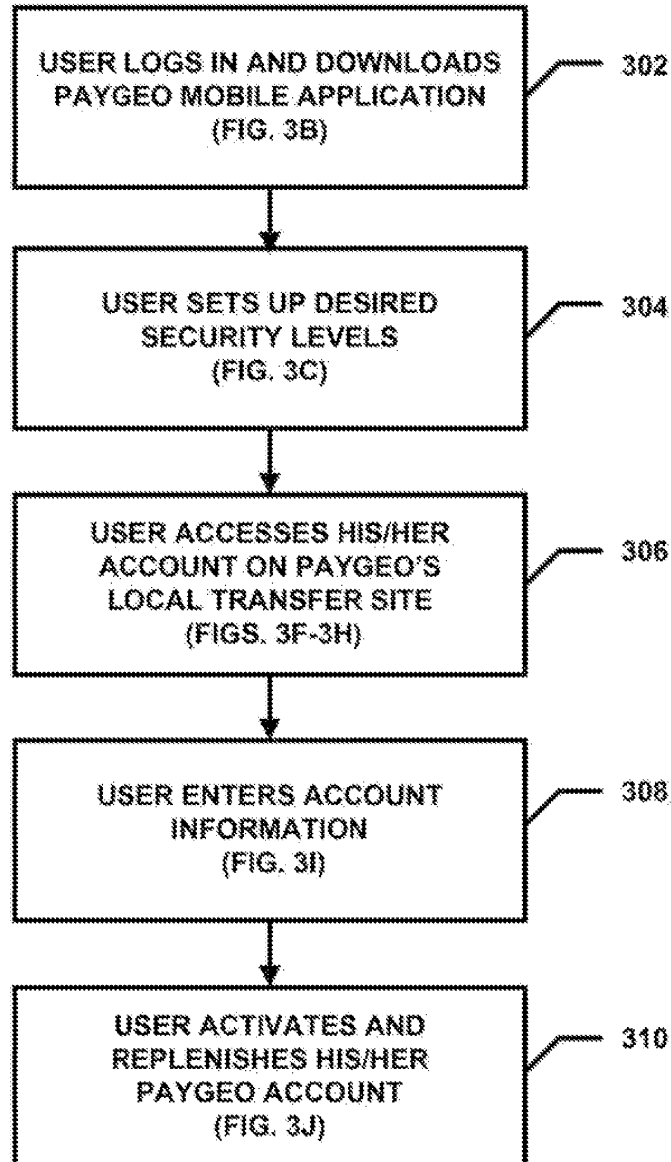


FIG. 3A

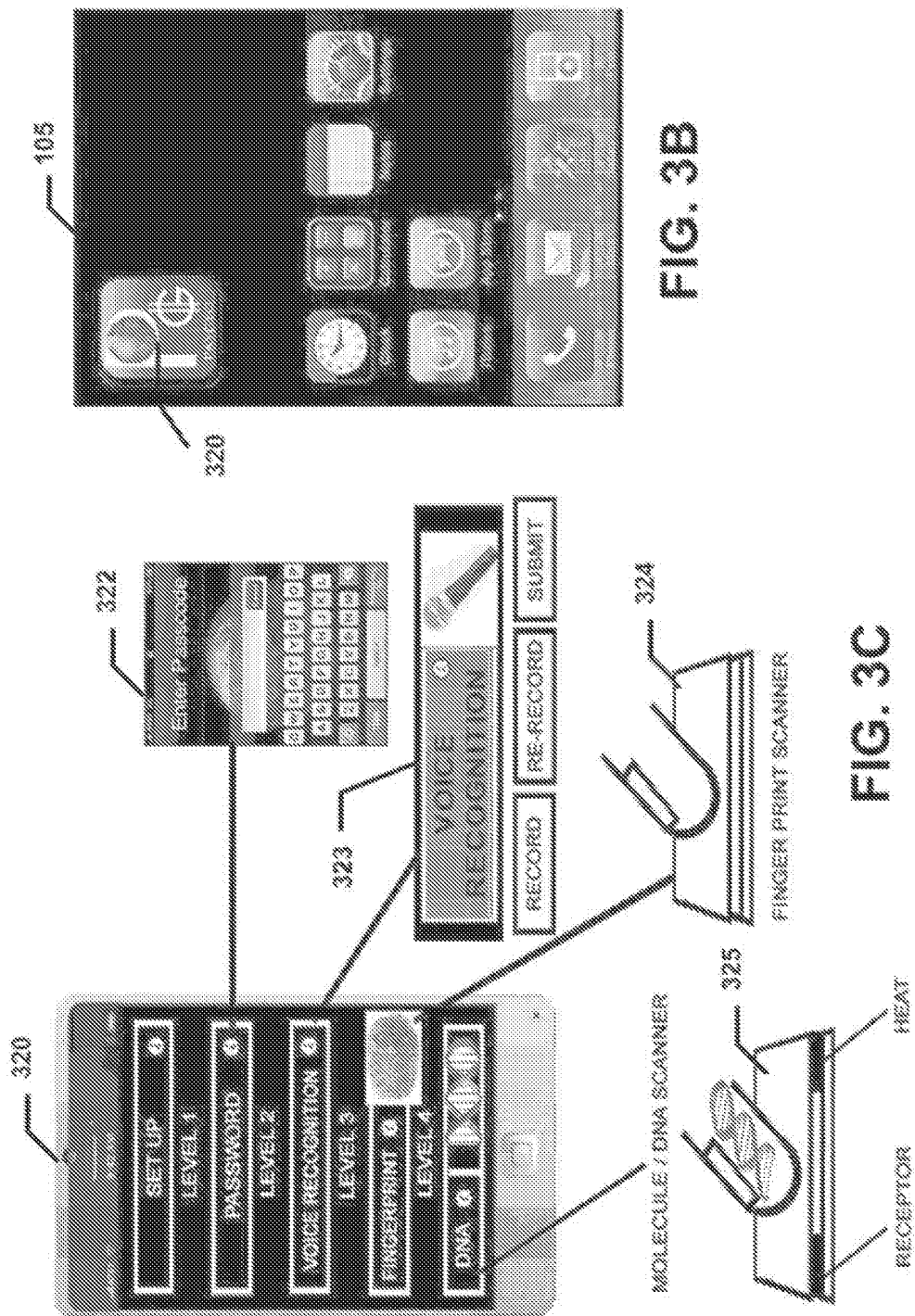


FIG. 3C

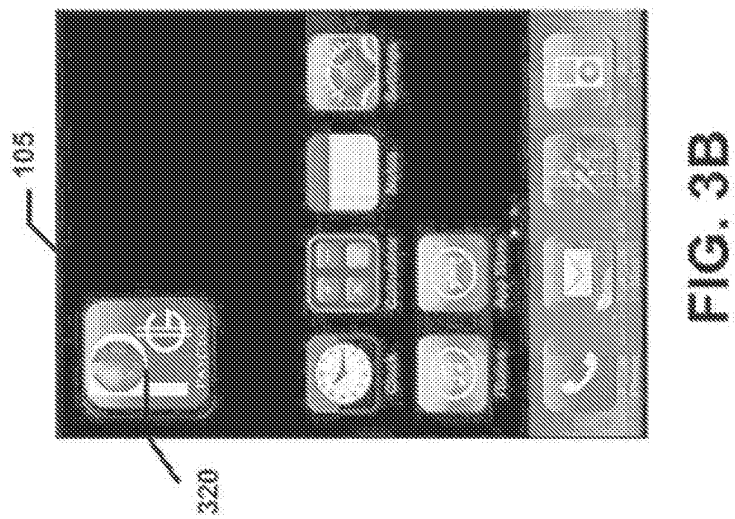


FIG. 3B

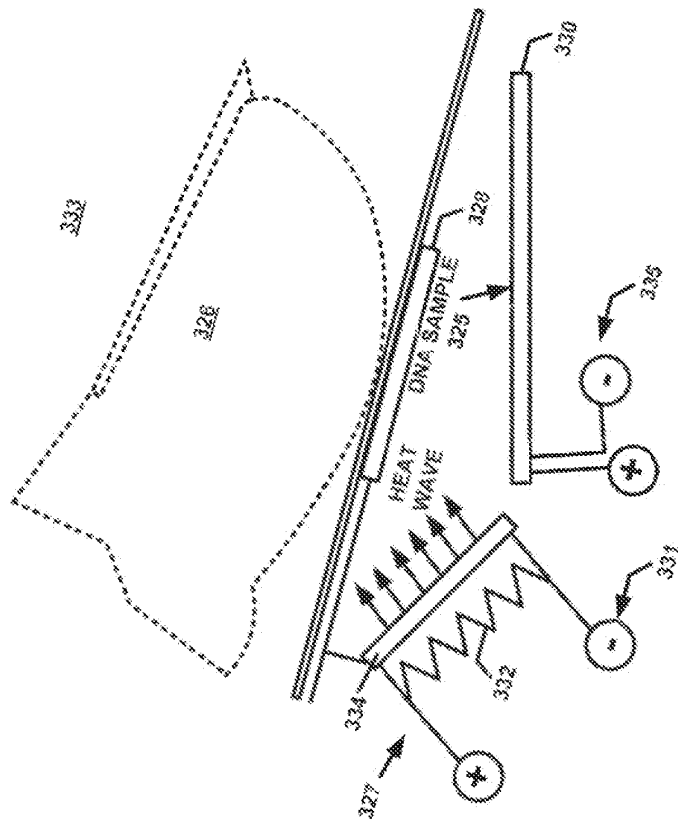


FIG. 3D

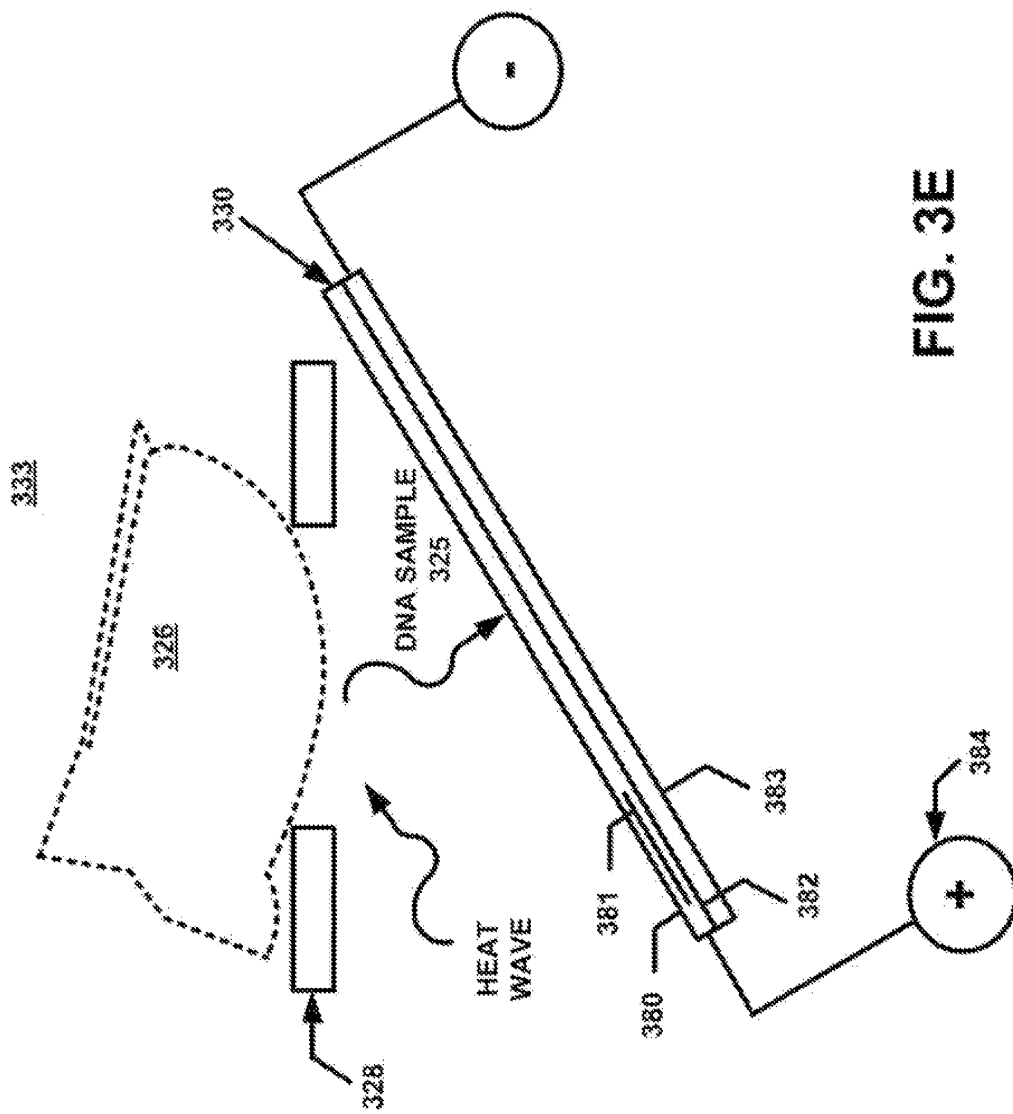


FIG. 3E

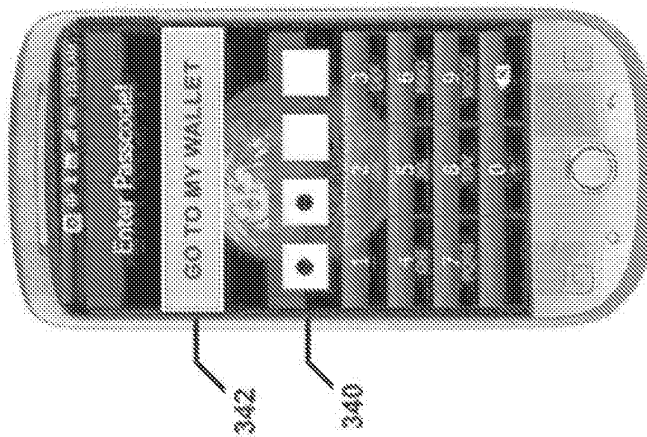


FIG. 3F

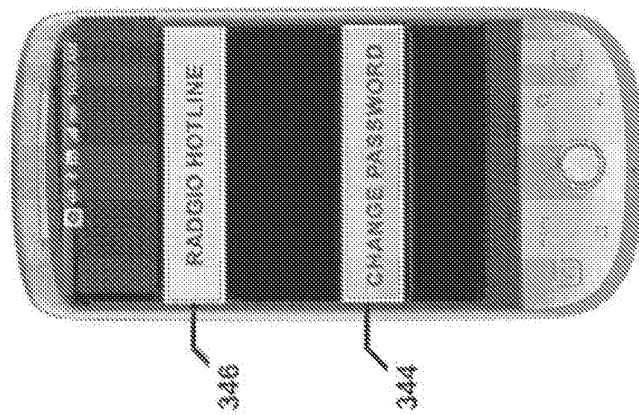


FIG. 3G

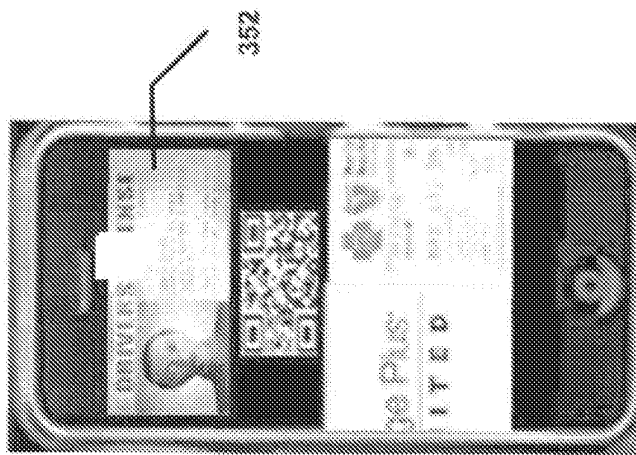


FIG. 3I

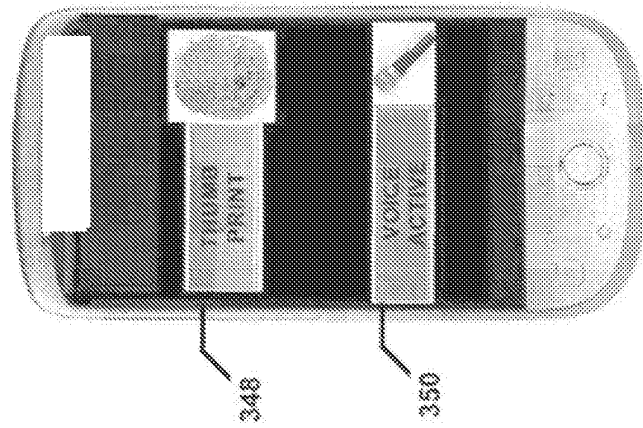


FIG. 3H

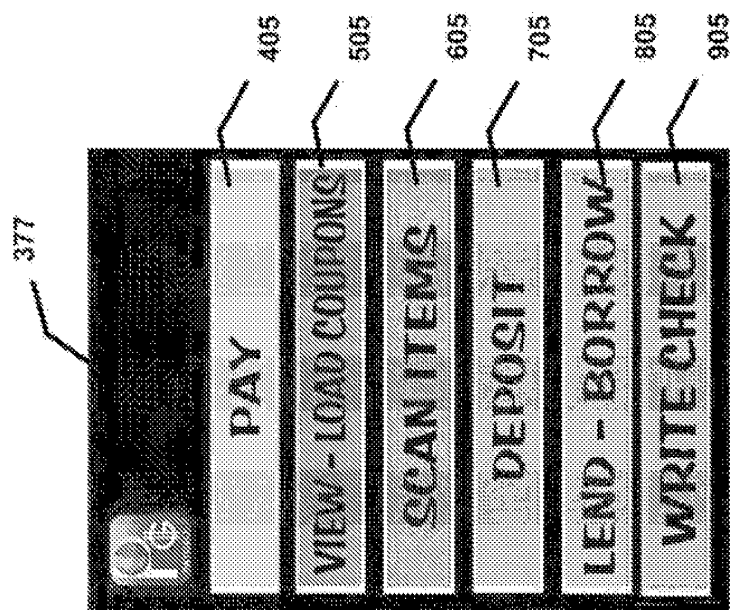


FIG. 3J

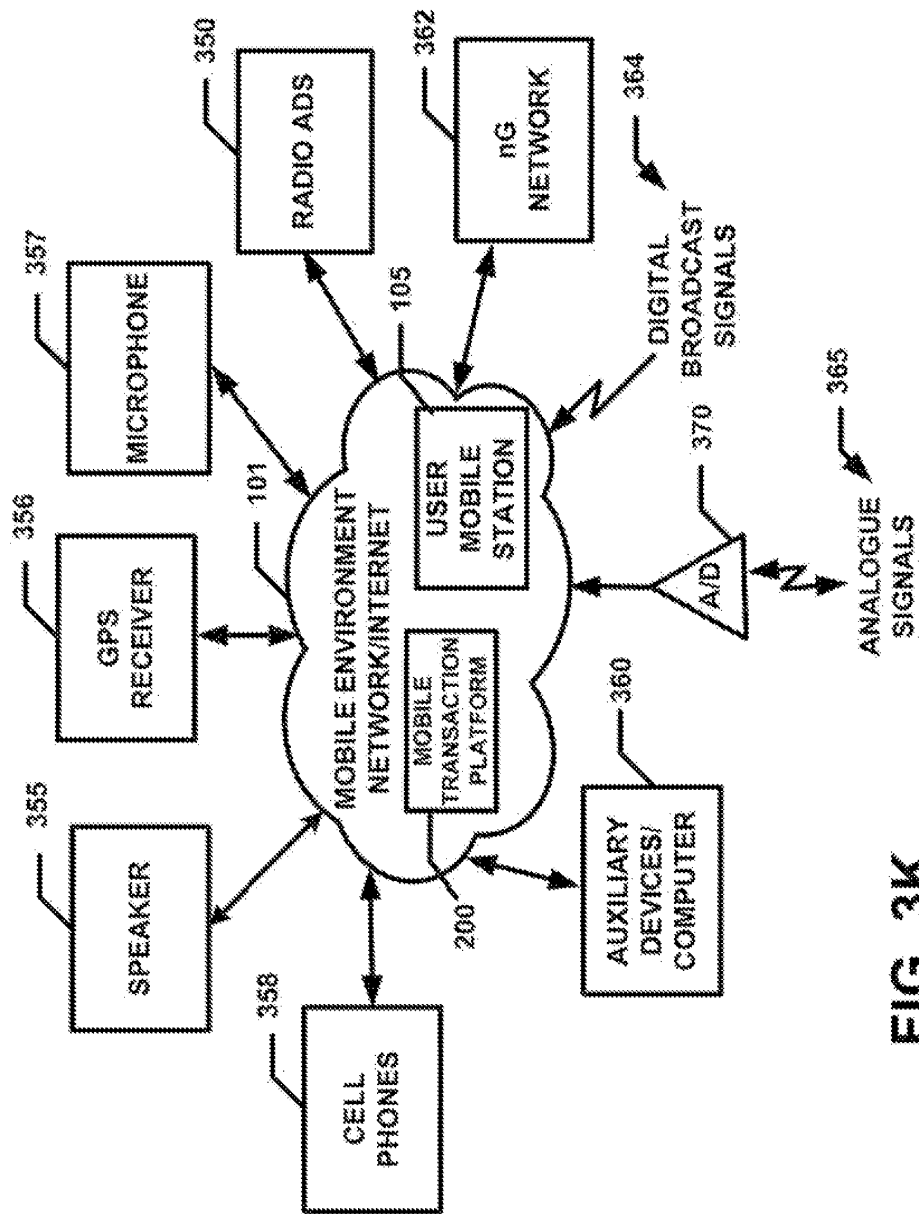


FIG. 3K

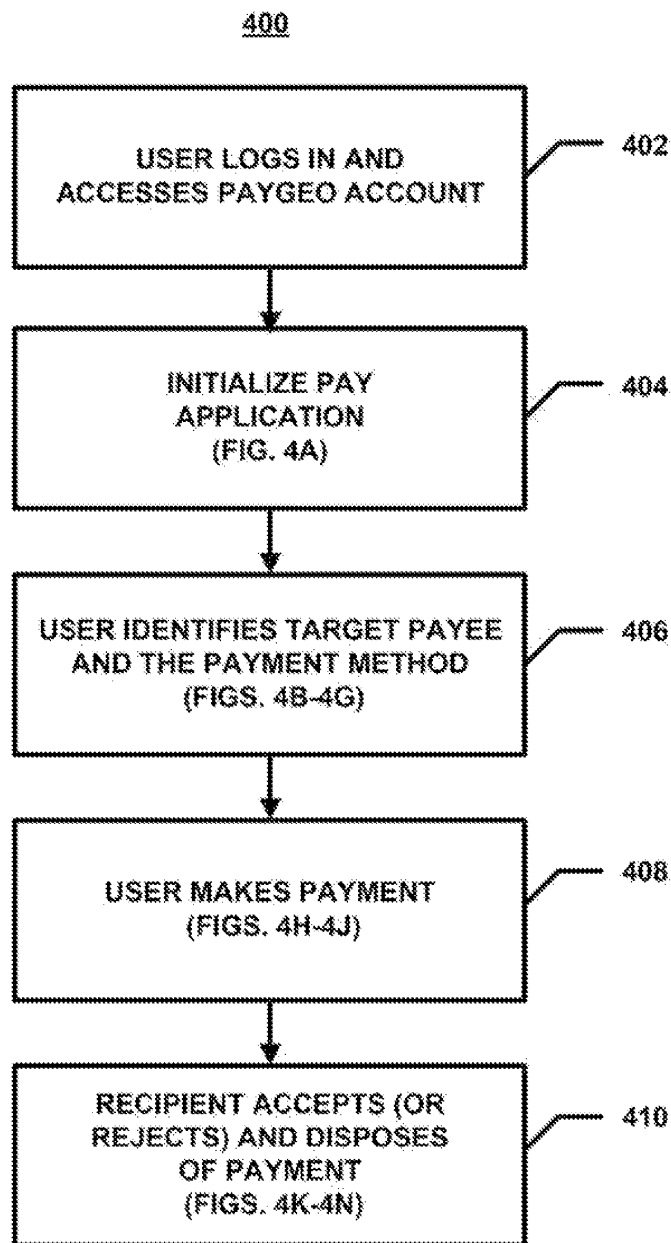


FIG. 4A

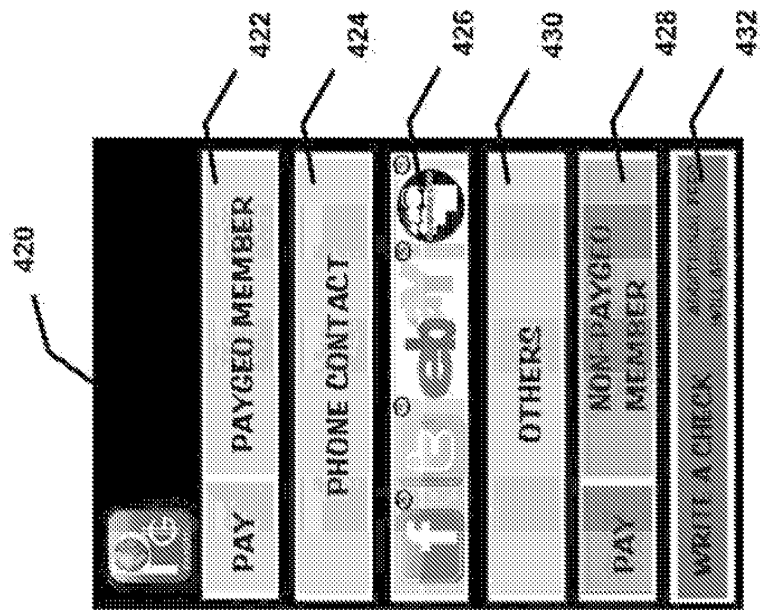


FIG. 4B

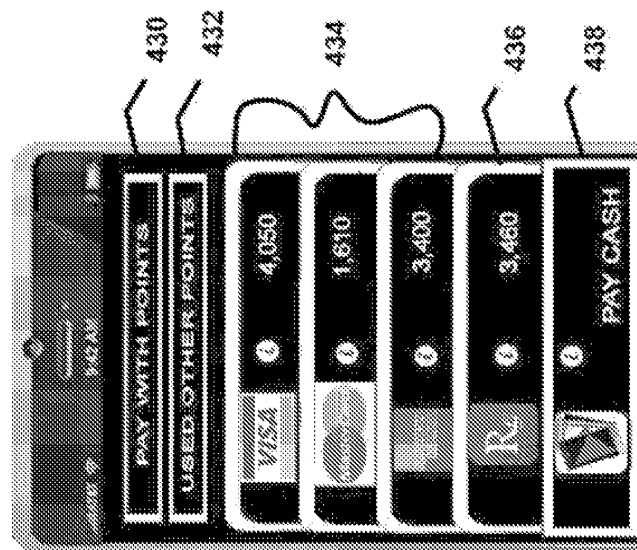


FIG. 4C

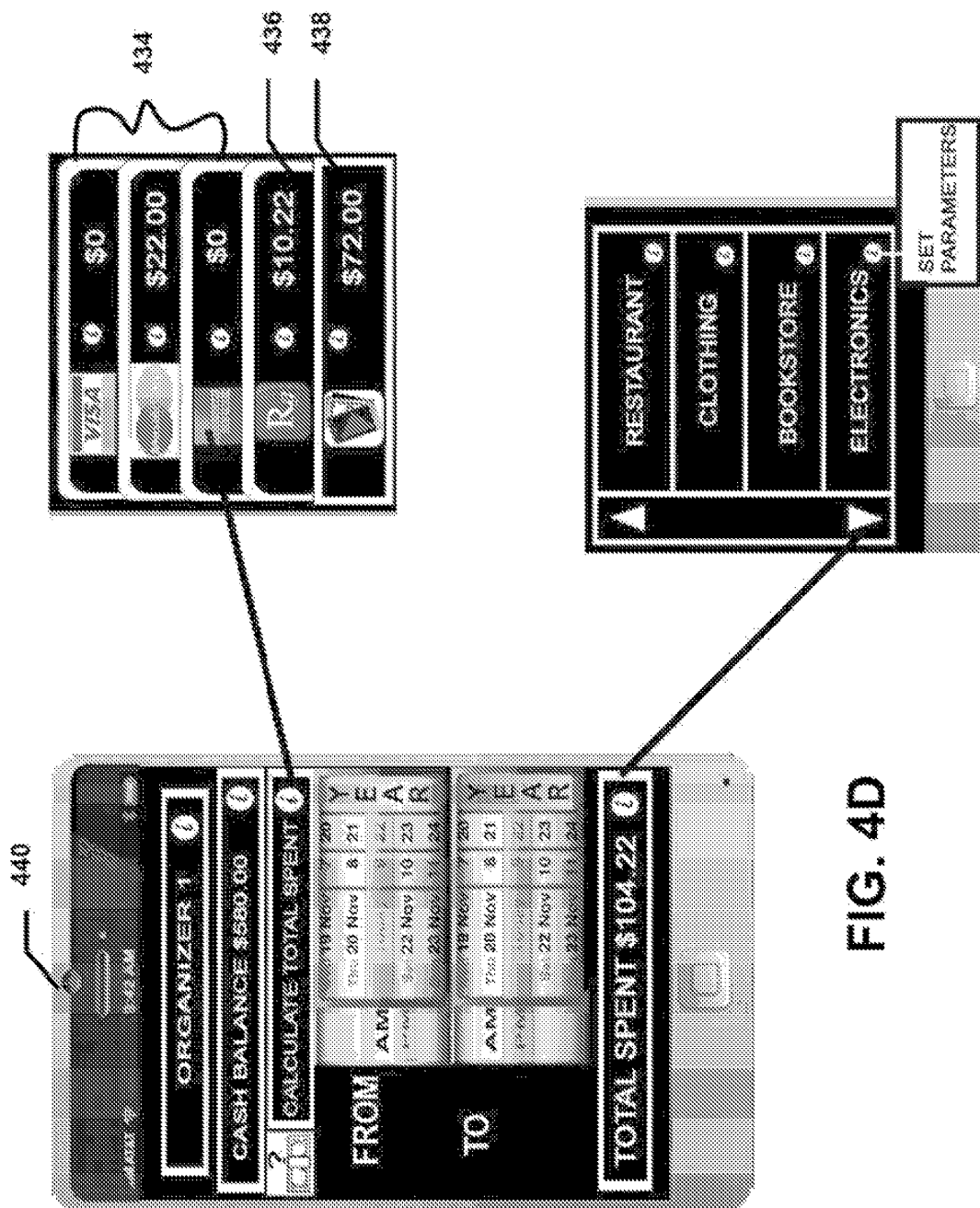


FIG. 4D

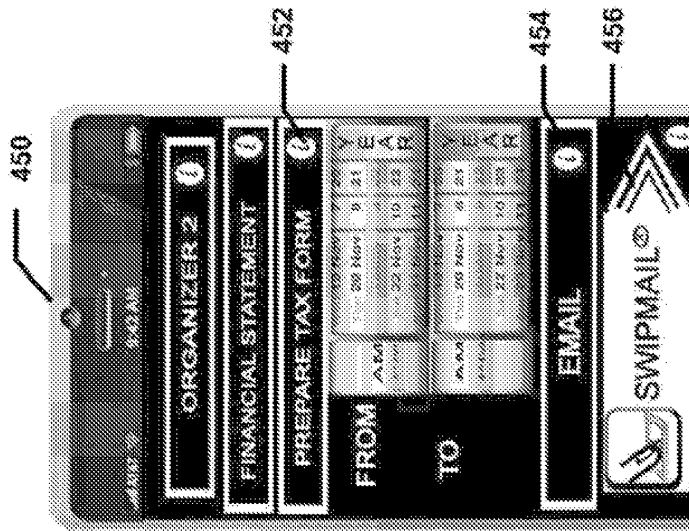


FIG. 4E

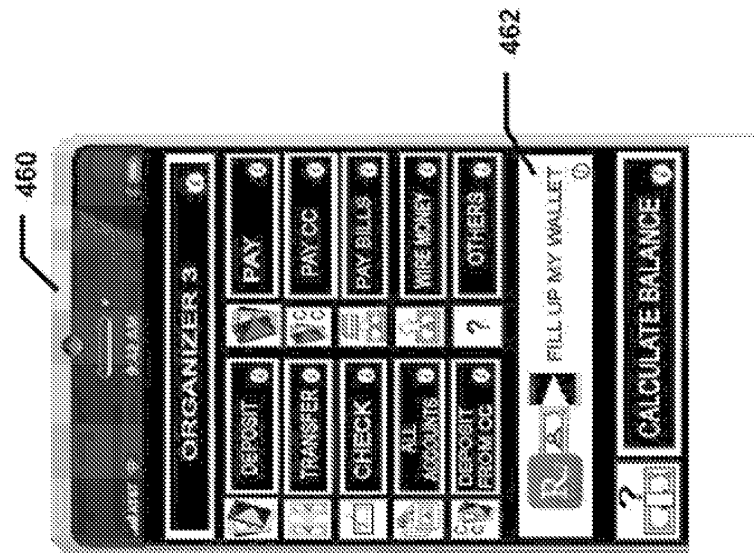


FIG. 4F

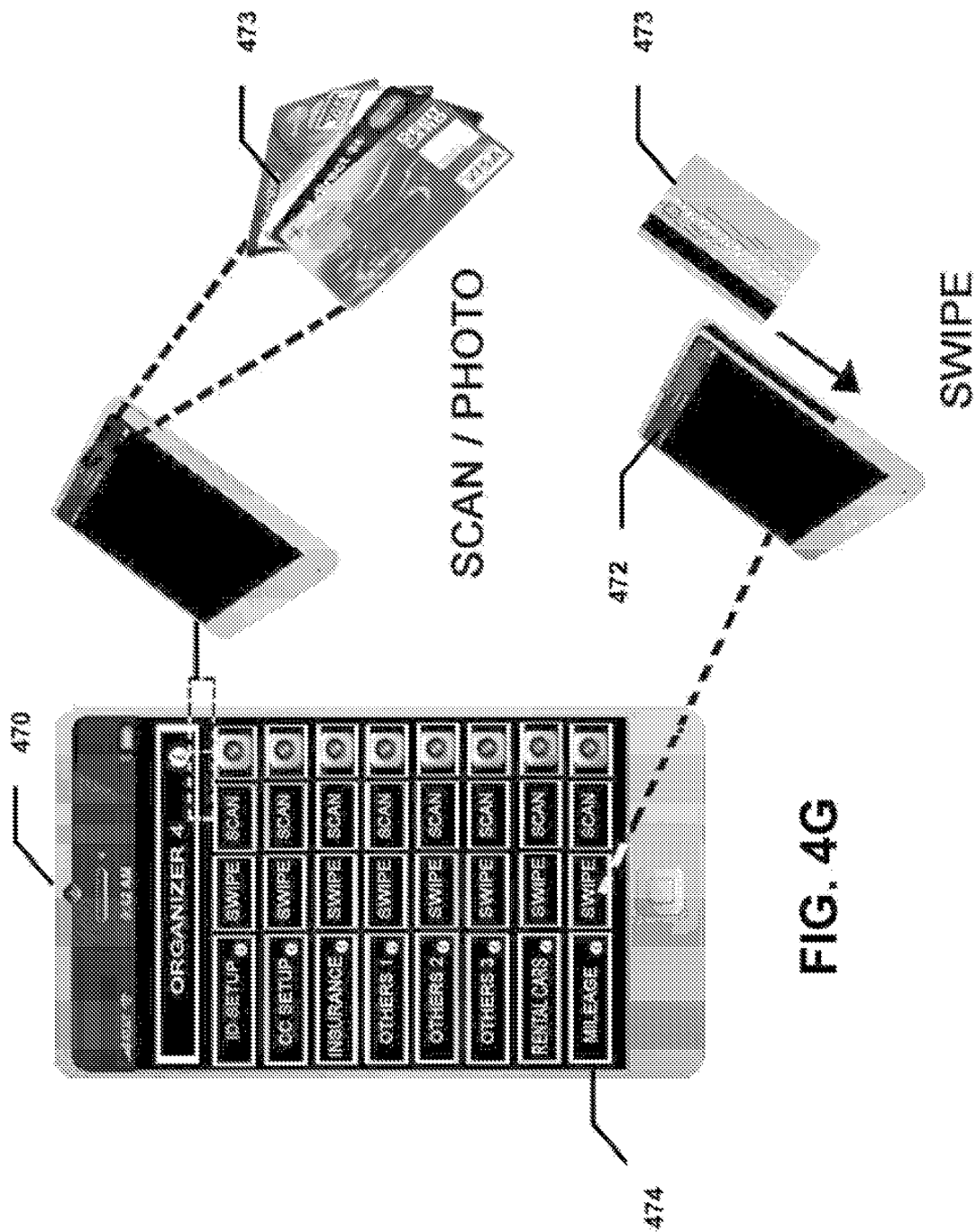


FIG. 4G

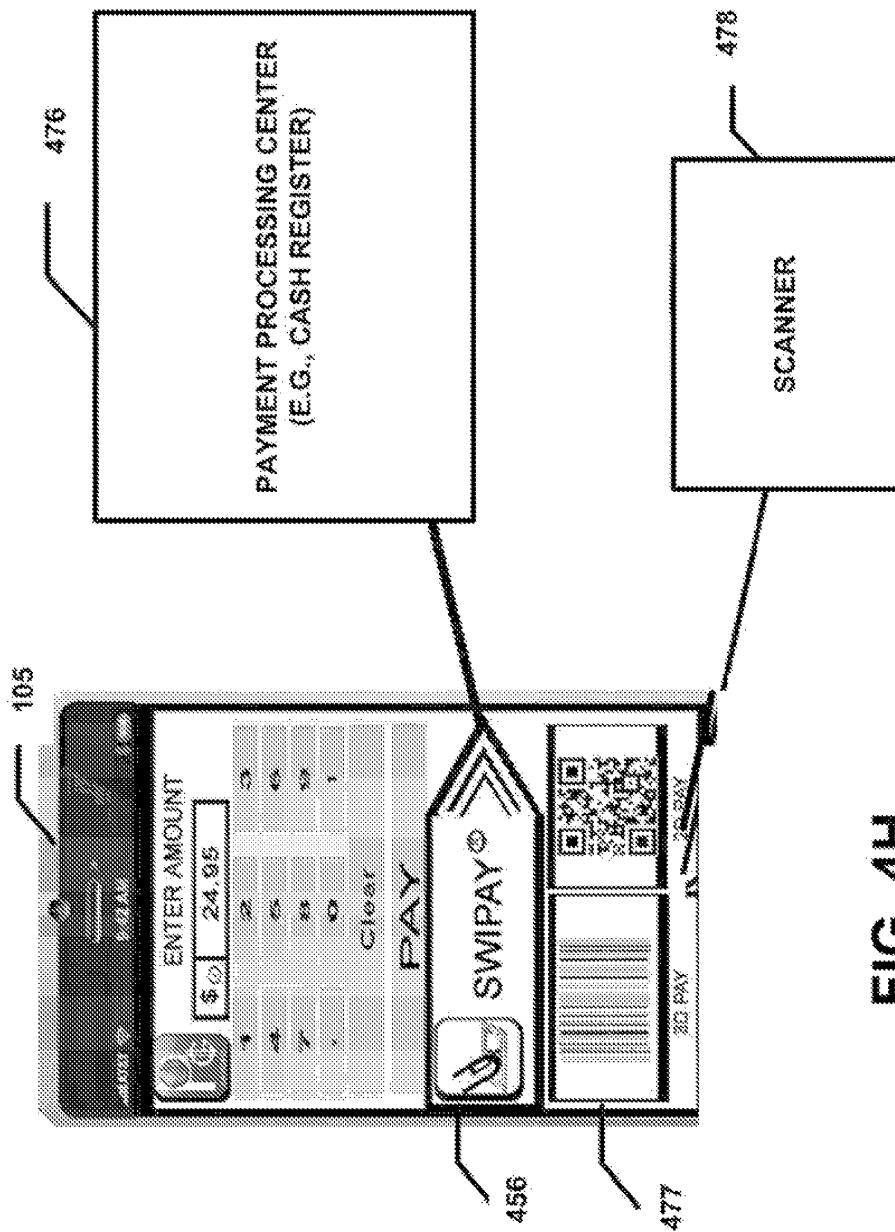


FIG. 4H

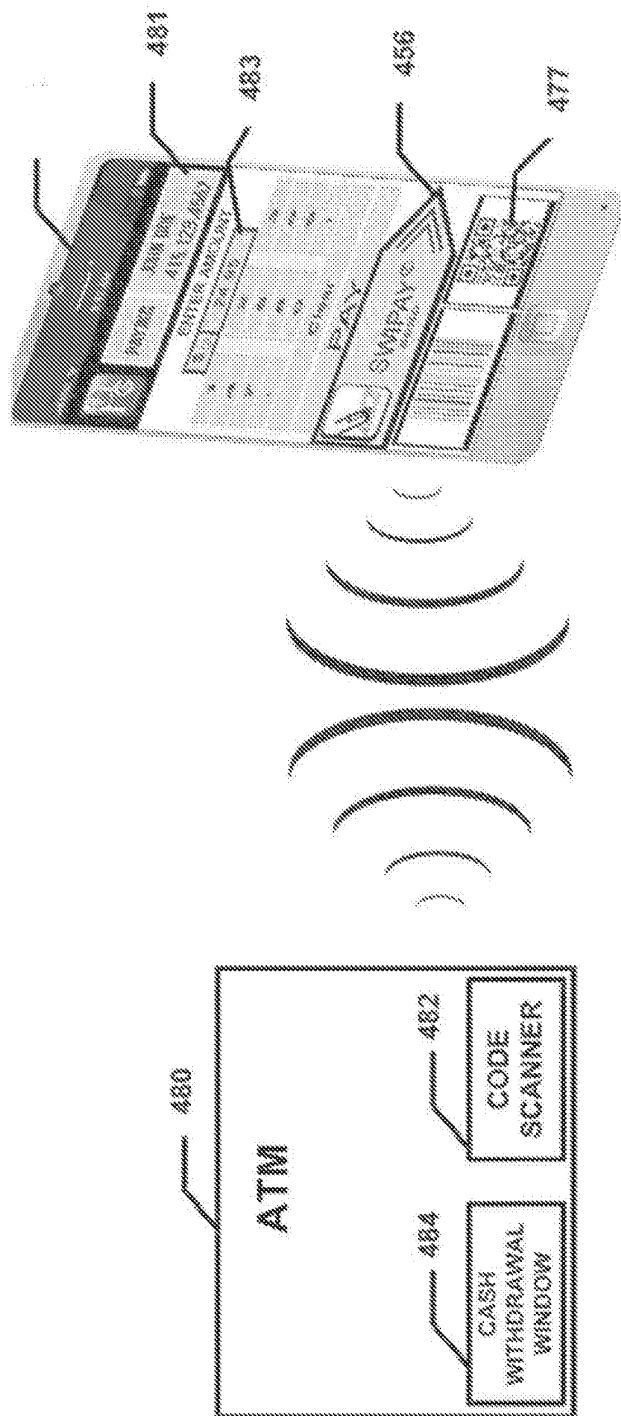
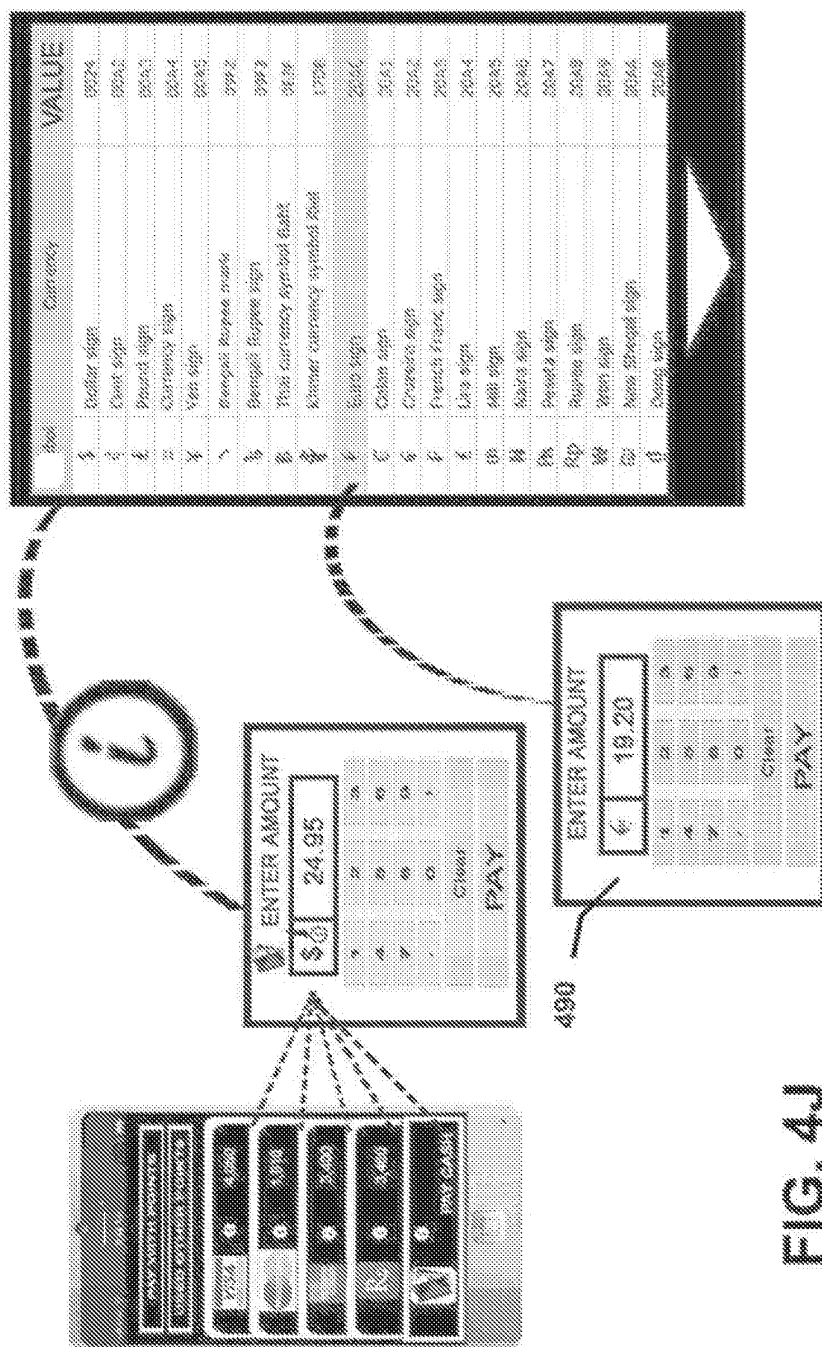


FIG. 4I



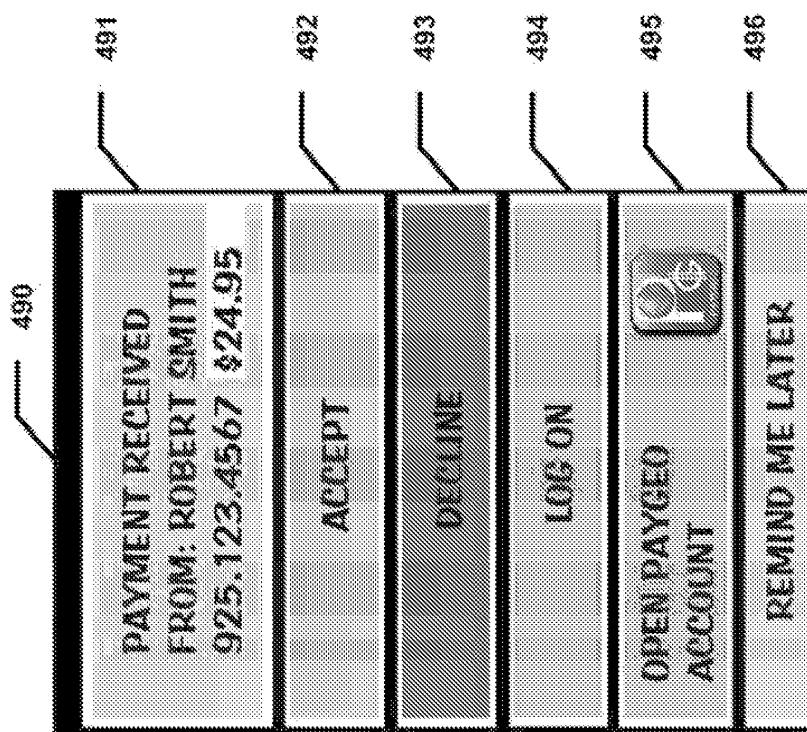


FIG. 4K

497

PAYMENT RECEIVED FROM: ROBERT SMITH 925.123.4567 \$24.95	463
KEEP IN PAYGEO	464
SEND TO DEFAULT	465
SEND TO ACCOUNT	466
FORWARD TO CONTACT	467
REMIND ME LATER	468
WRITE A CHECK ADDITIONAL FEE WILL APPLY	

FIG. 4L

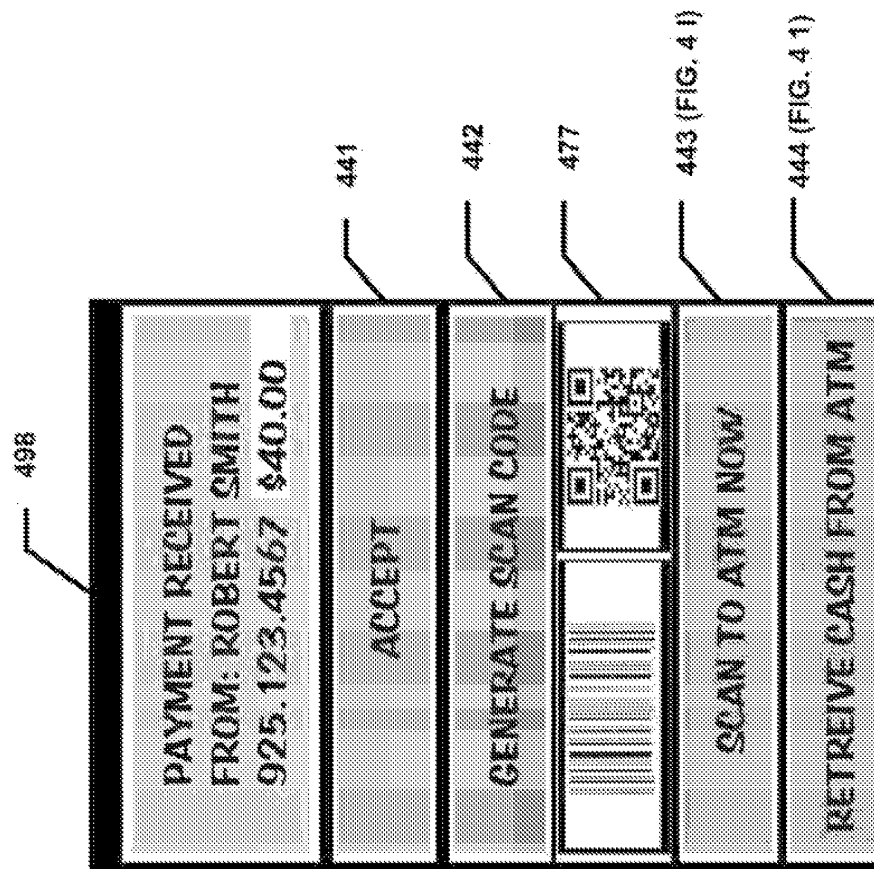


FIG. 4M

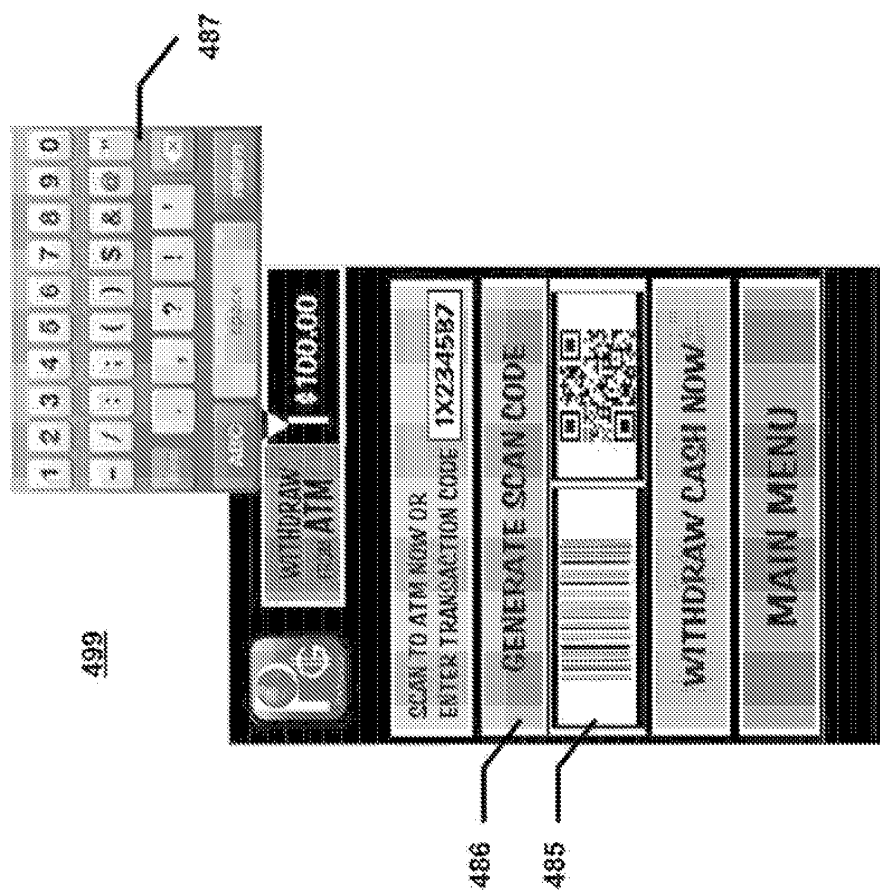


FIG. 4N

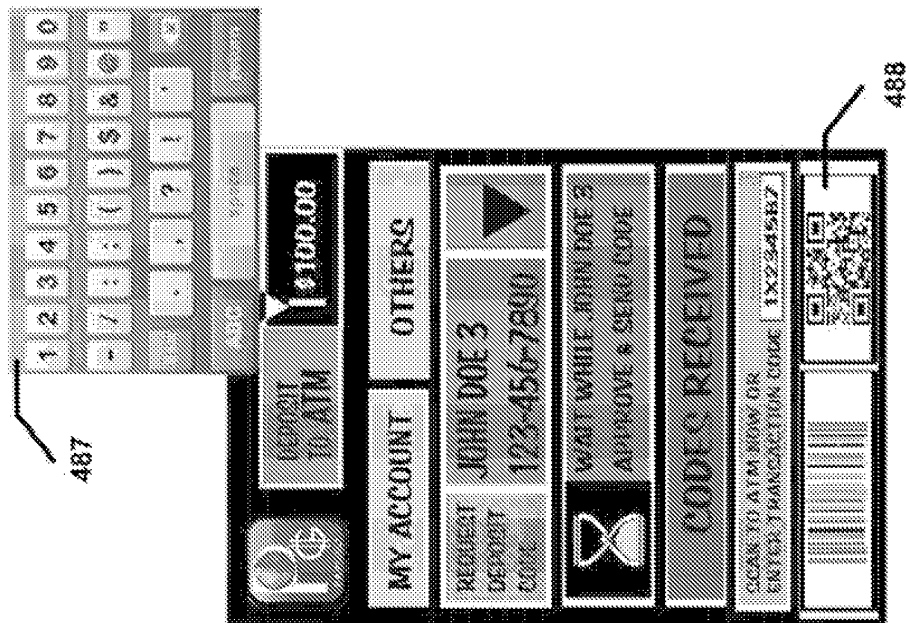


FIG. 40

489

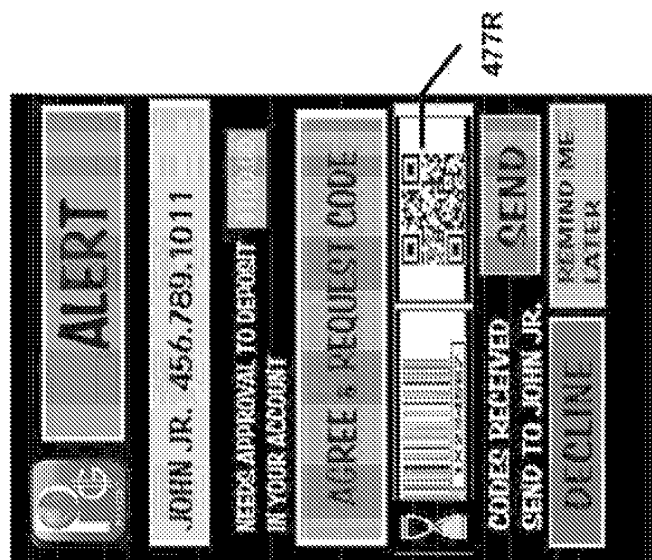


FIG. 4P

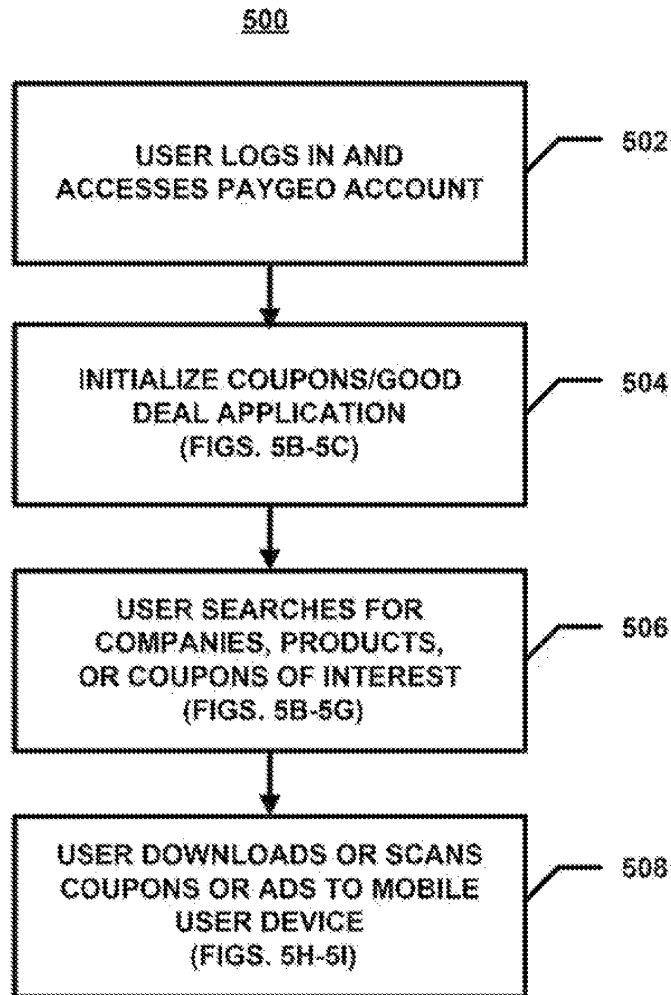


FIG. 5A

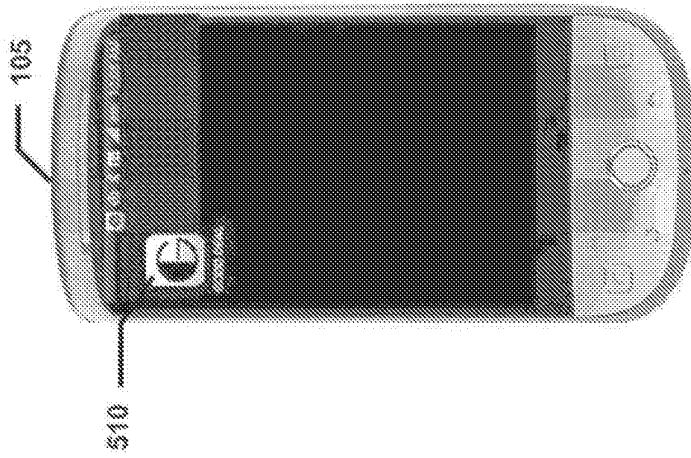


FIG. 5B

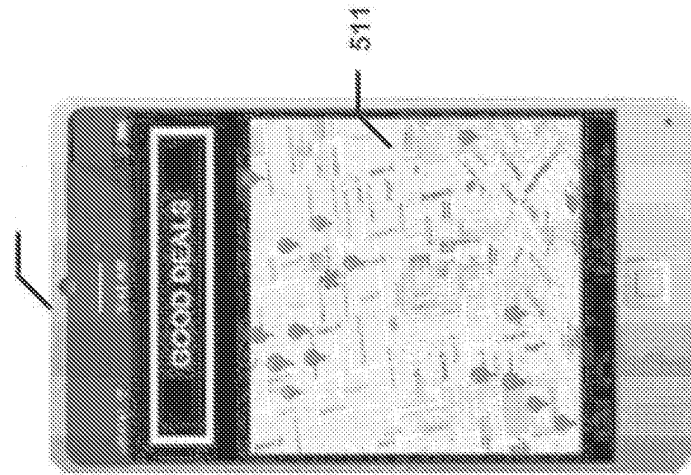


FIG. 5C

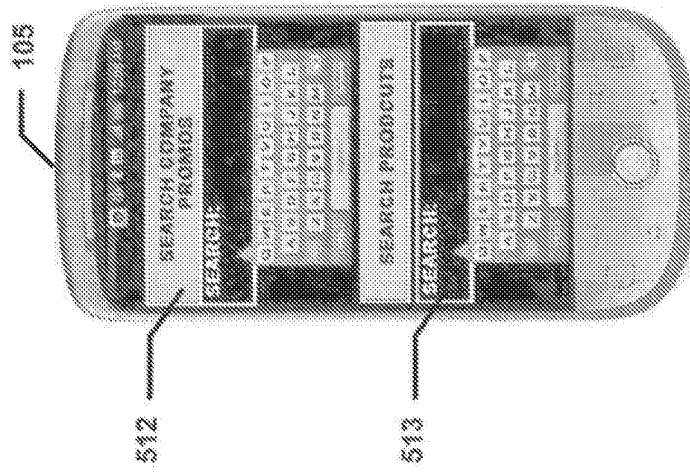


FIG. 5D

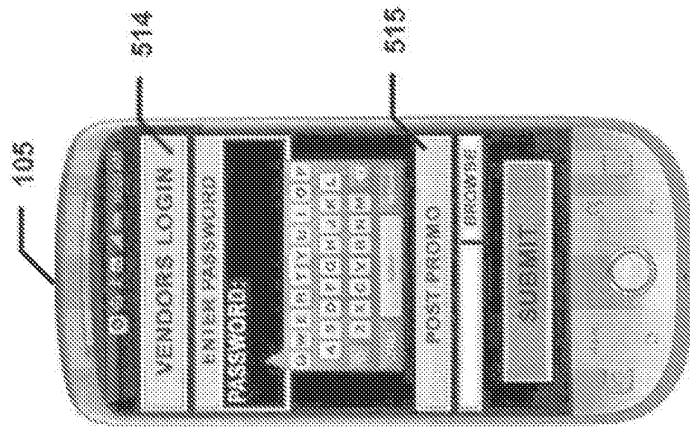


FIG. 5E

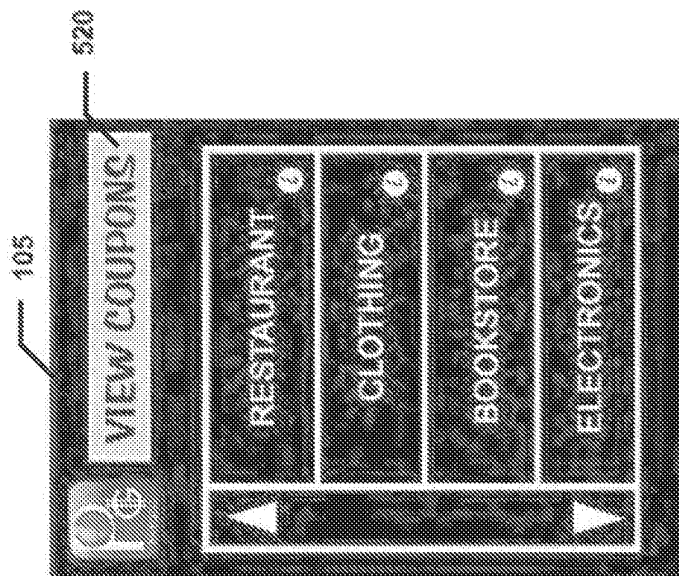


FIG. 5G

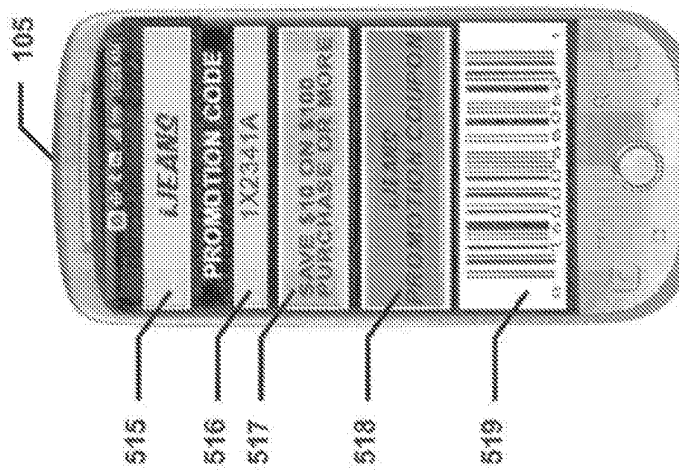


FIG. 5F

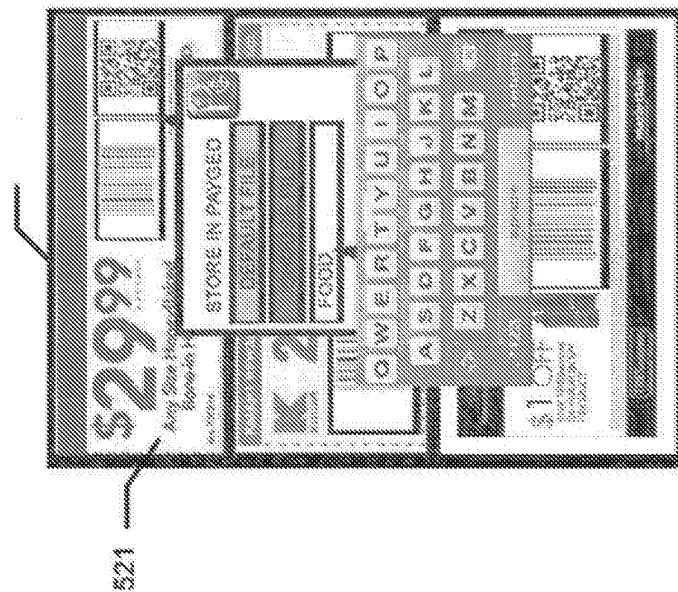


FIG. 5I

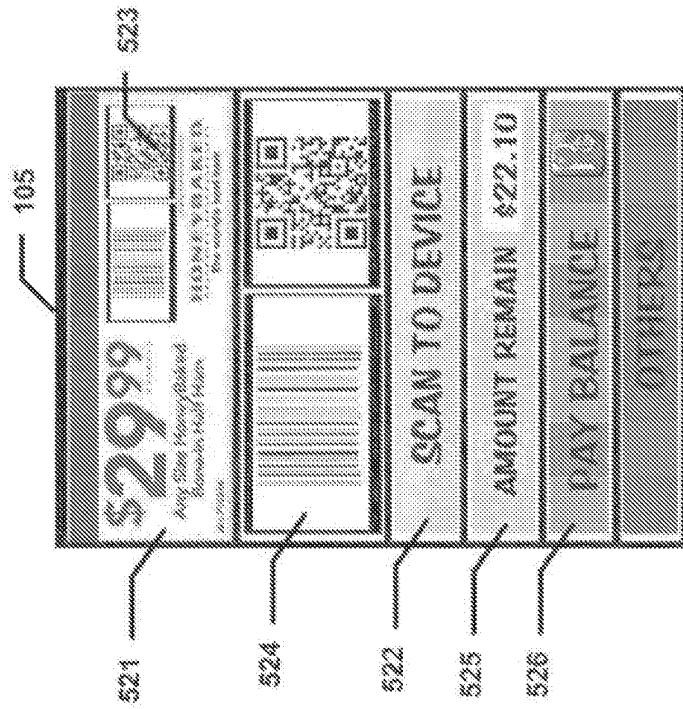


FIG. 5H

600

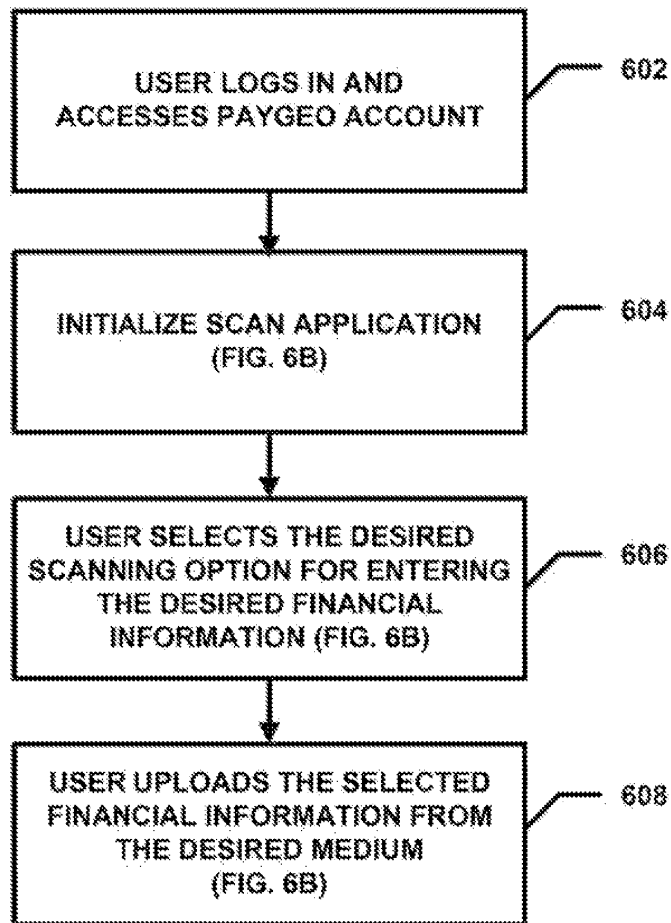


FIG. 6A

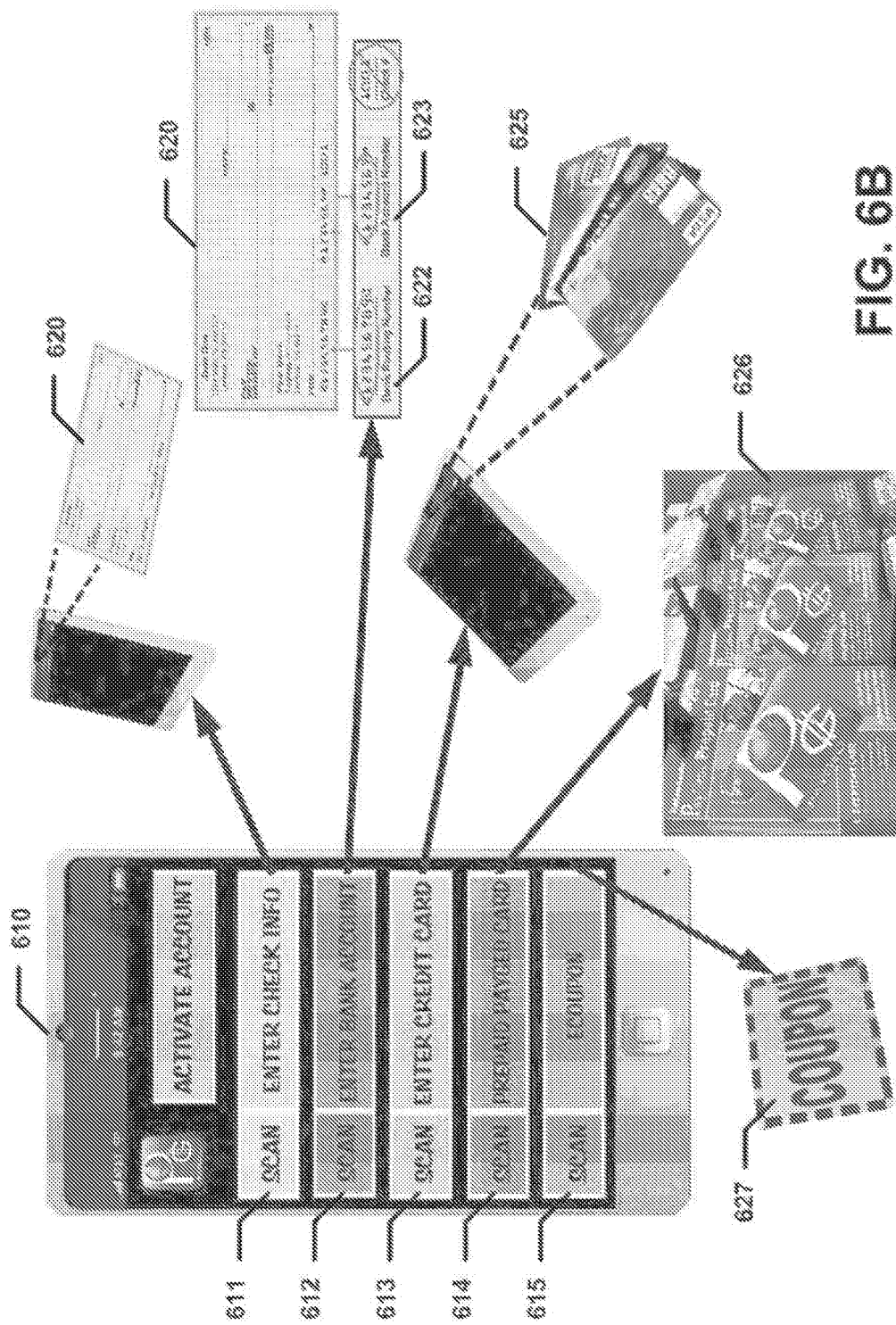


FIG. 6B

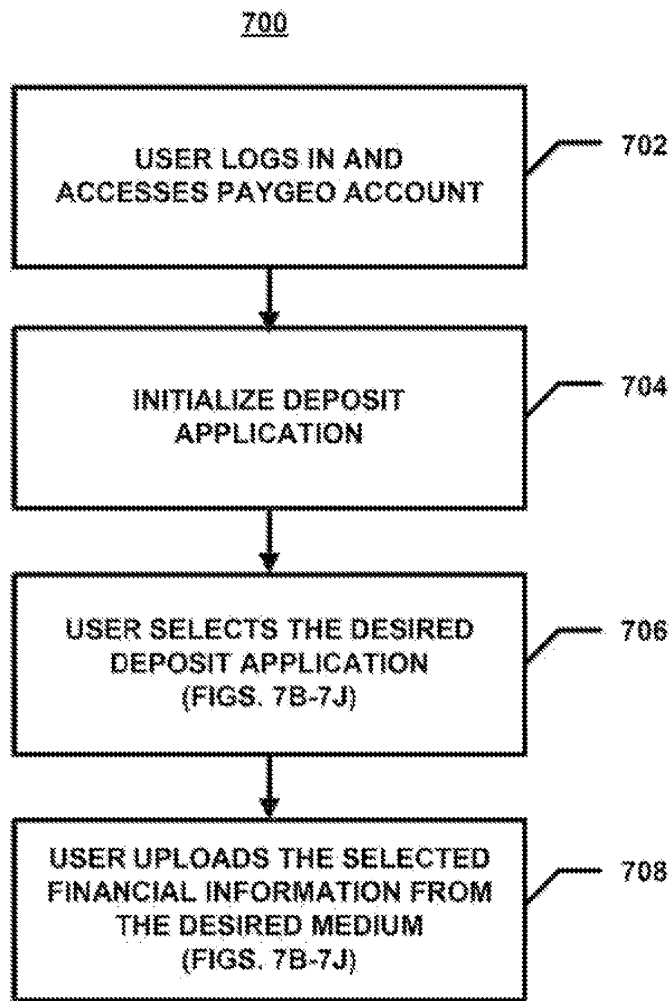


FIG. 7A

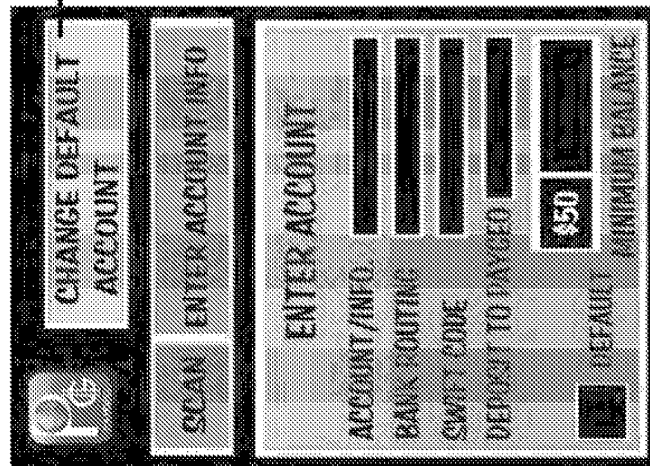


FIG. 7C

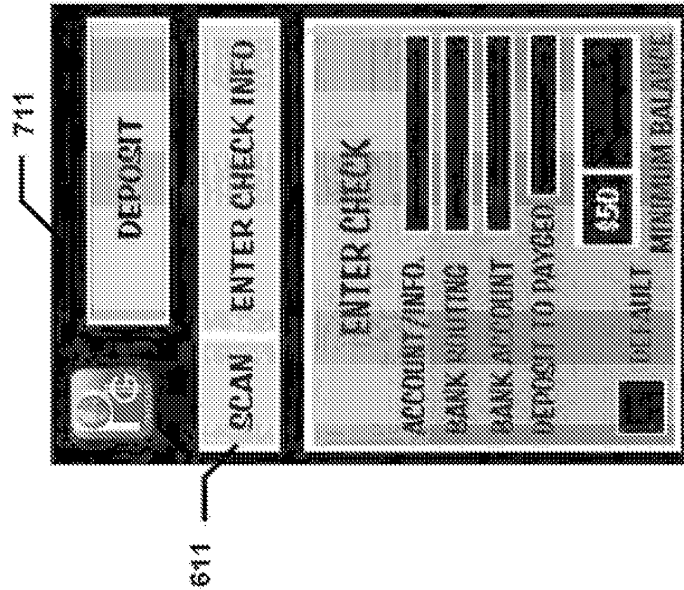


FIG. 7B

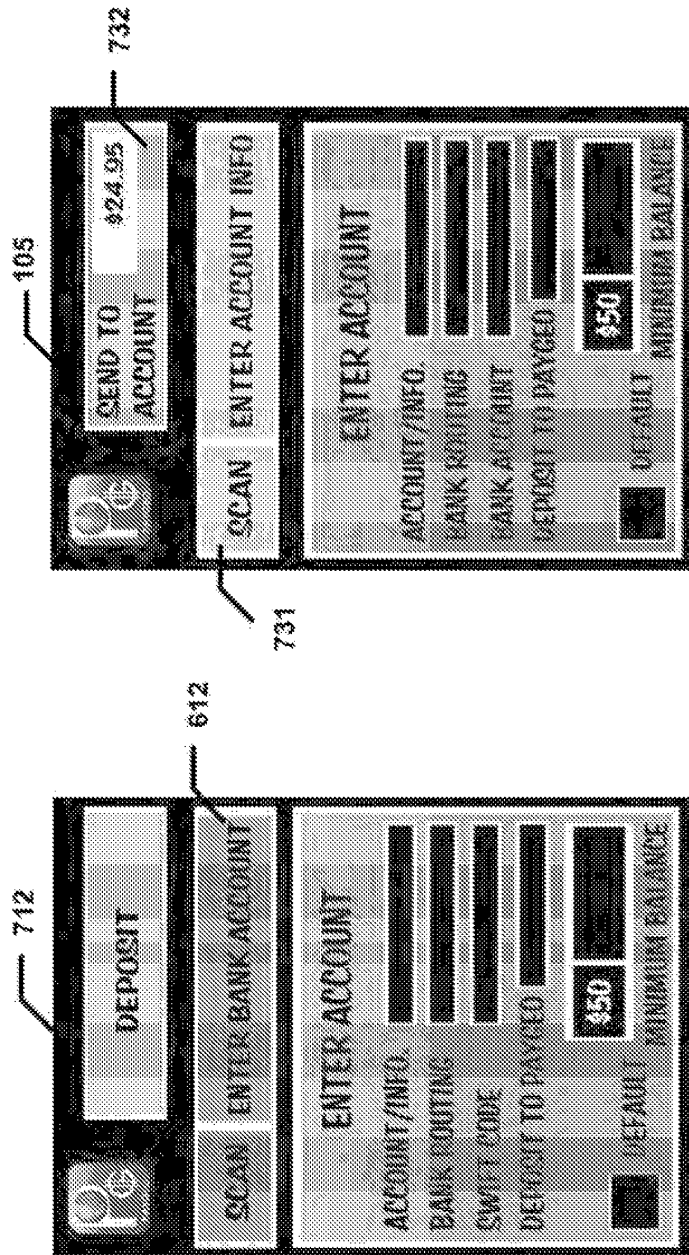


FIG. 7D

FIG. 7E

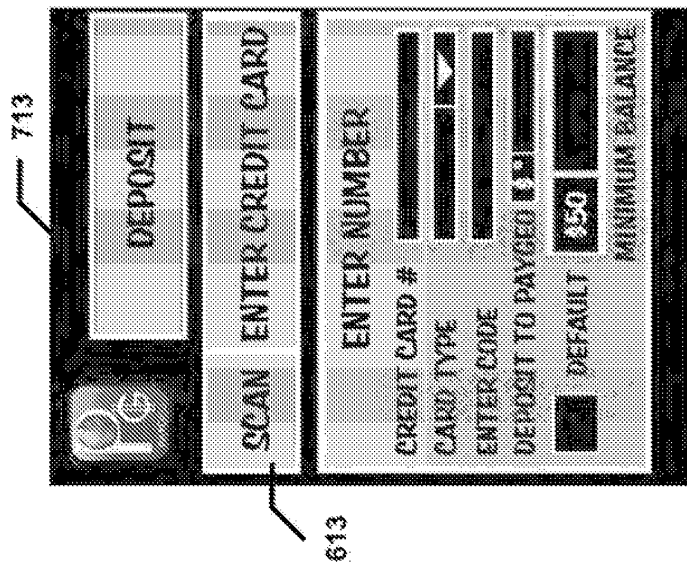


FIG. 7F

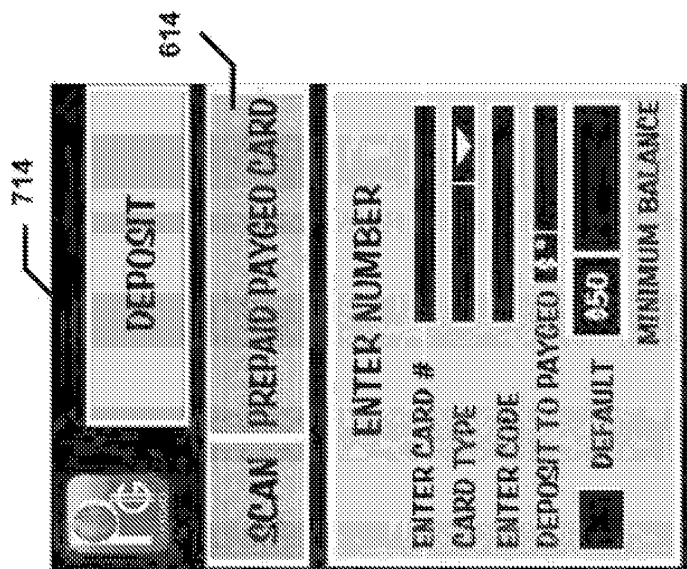


FIG. 7G

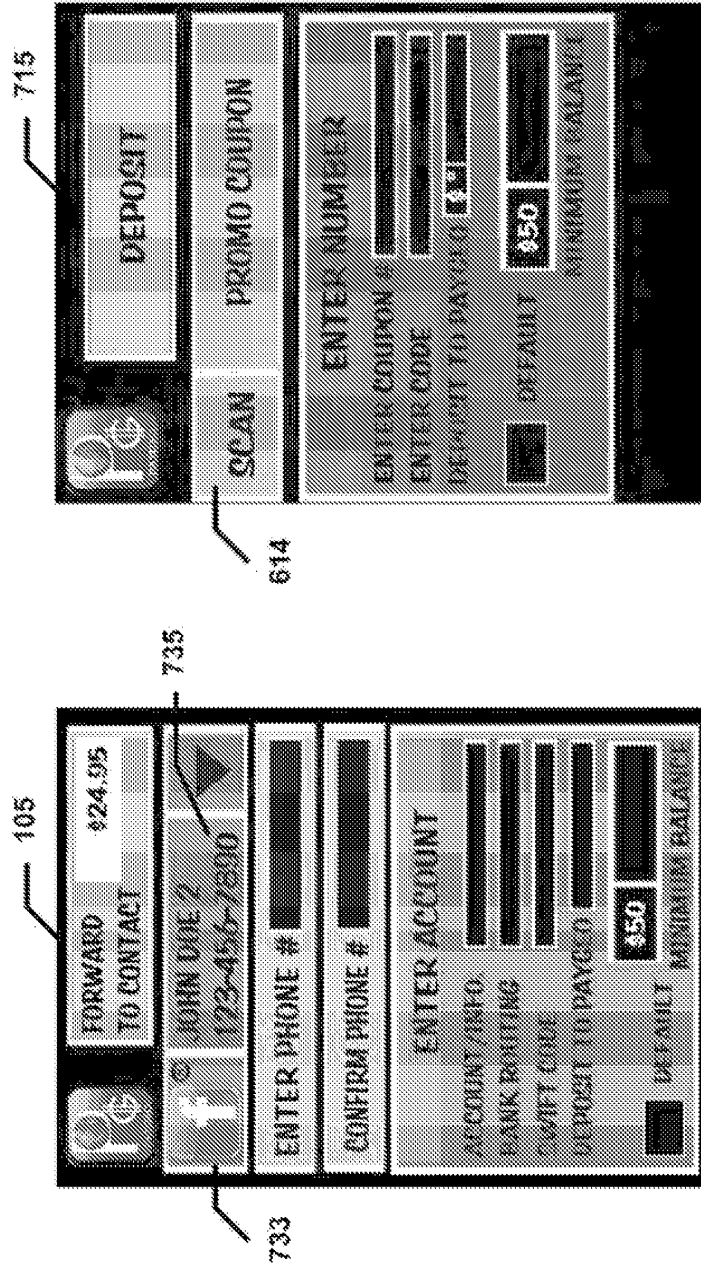


FIG. 71

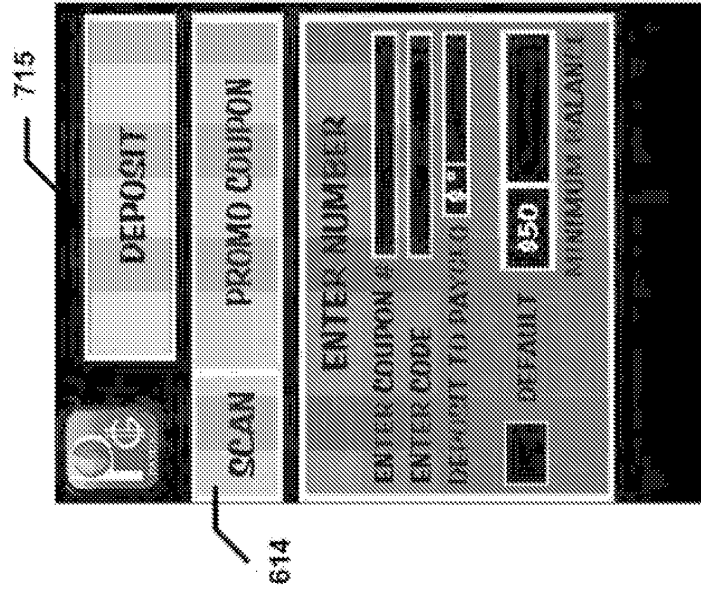


FIG. 7H

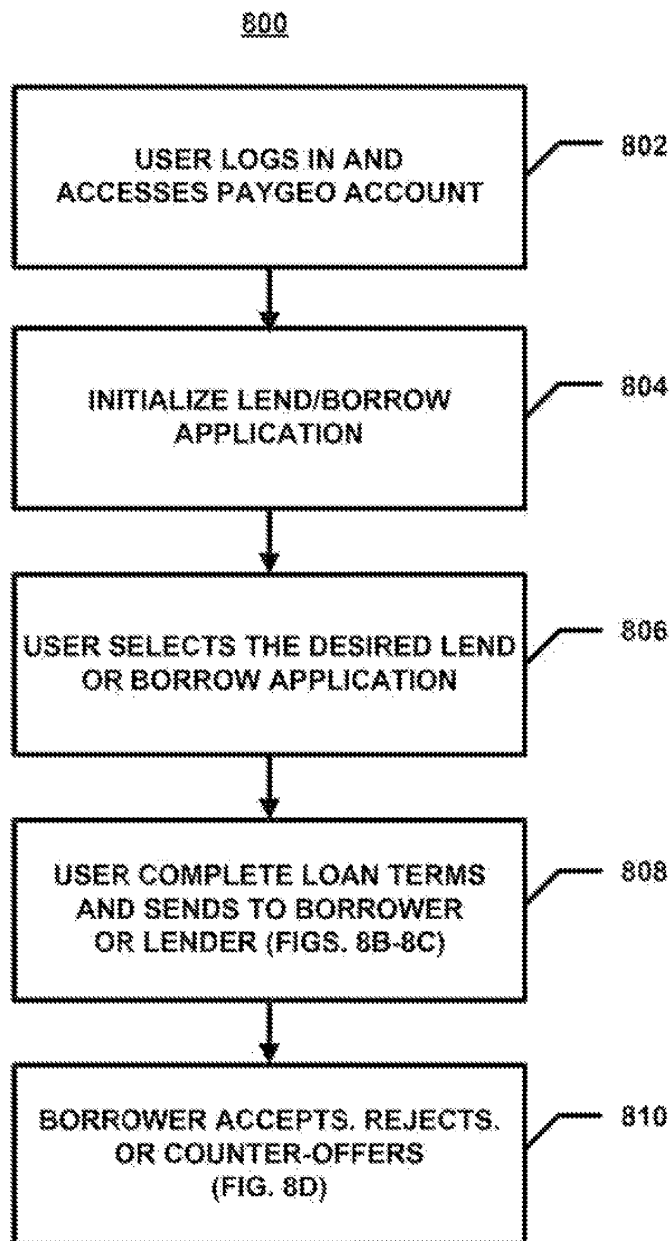


FIG. 8A

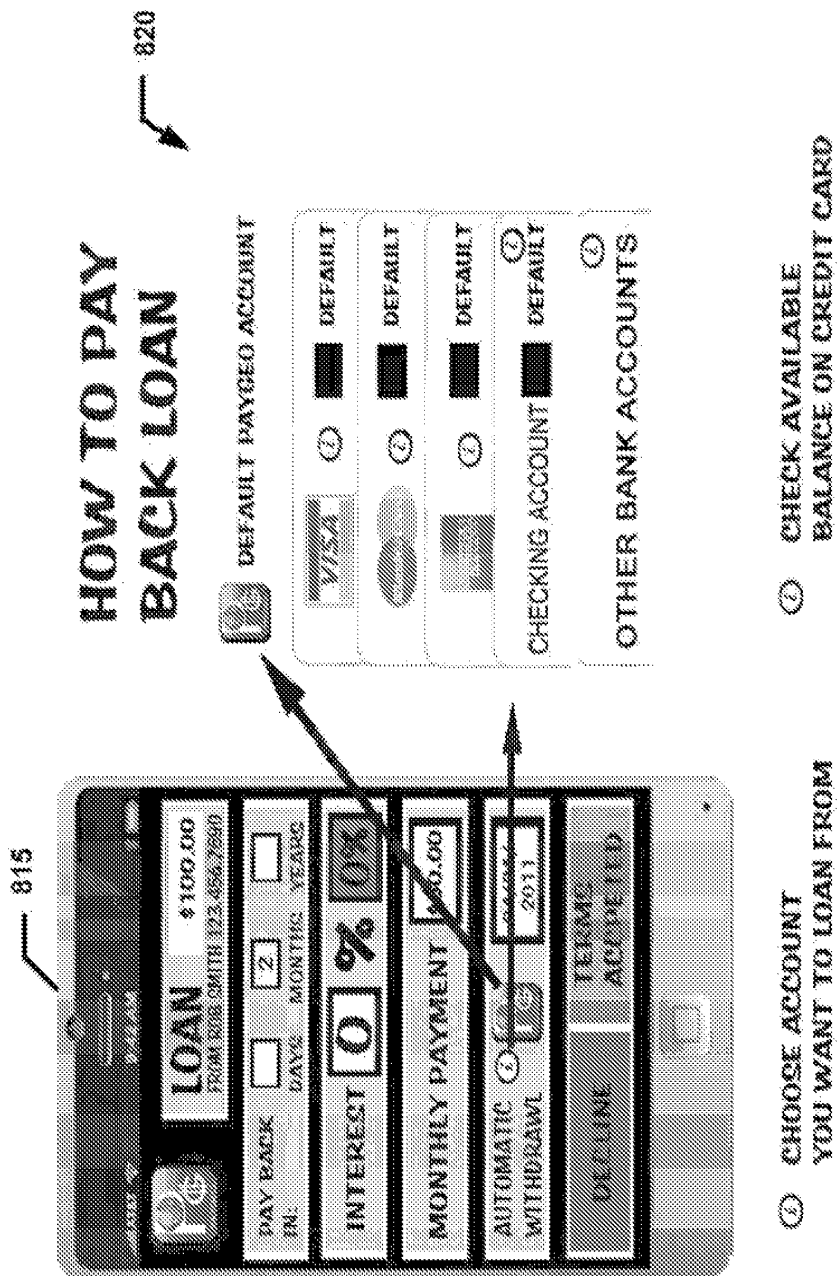


FIG. 8C

850

	BORROW \$100	
	FROM JOHN DOE 123.456.7890	
PAY BACK	☐	☐
IN:	DAYS	MONTHS YEARS
INTEREST	☐	% 0%
MONTHLY PAYMENT ☐		
AUTOMATIC WITHDRAWAL		SET DATE
GUARANTEE		TERMS ACCEPTED

FIG. 8E

817

	LOAN \$100.00	
	FROM ROB SMITH 123.456.7890	
PAY BACK	☐	2 ☐
IN:	DAYS	MONTHS YEARS
INTEREST	☐	% 0%
MONTHLY PAYMENT \$50.00		
AUTOMATIC WITHDRAWAL		04/04/2011
DECLINE	TERMS	ACCEPTED

FIG. 8D

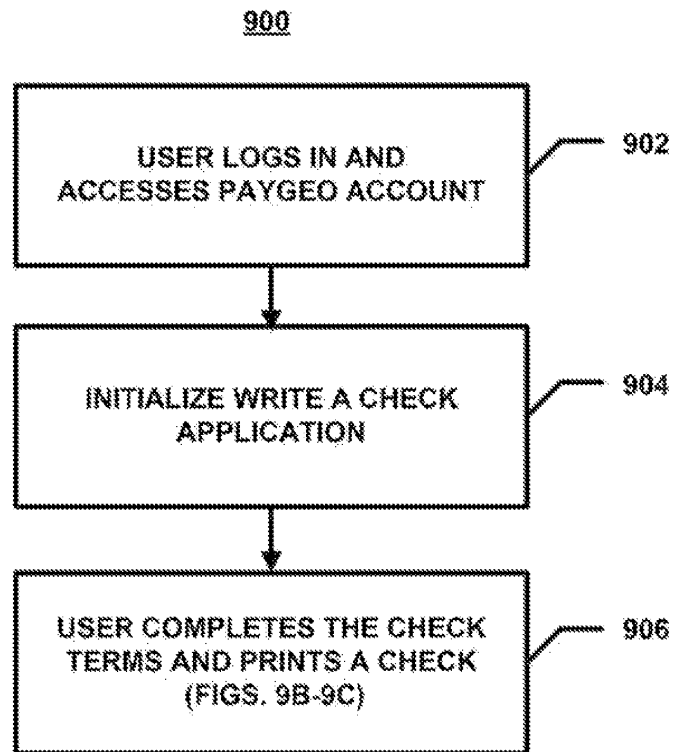


FIG. 9A

WRITE A CHECK

\$50.00

* ADDITIONAL FEE WILL APPLY

TO: JOHN DOE #

123-456-7890

ENTER ADDRESS

JOHN DOE #

STREET

CITY

STATE/PROVINCE

ZIP CODE/COUNTRY

DEF. AMT. \$50

CHECK # 101

U.S. EMERGENCY

FIG. 9B

ROBERT SMITH

(123) 456-7890

TO

ADDRESS

SIGNATURE

SIGNATURE MAIL

FIG. 9C

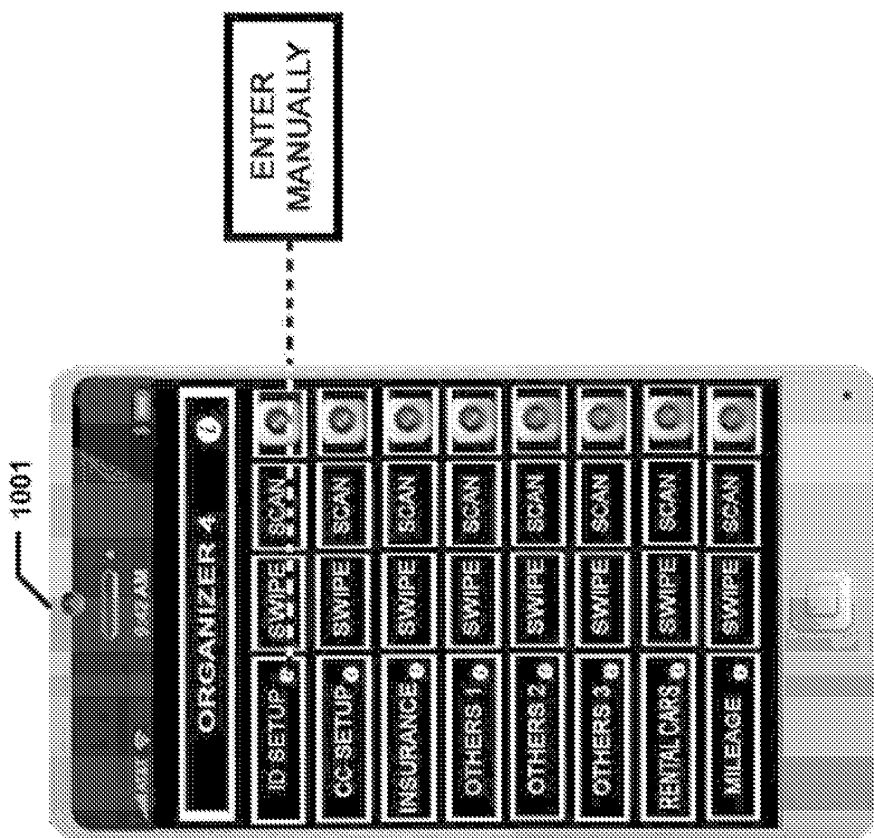


FIG. 10A

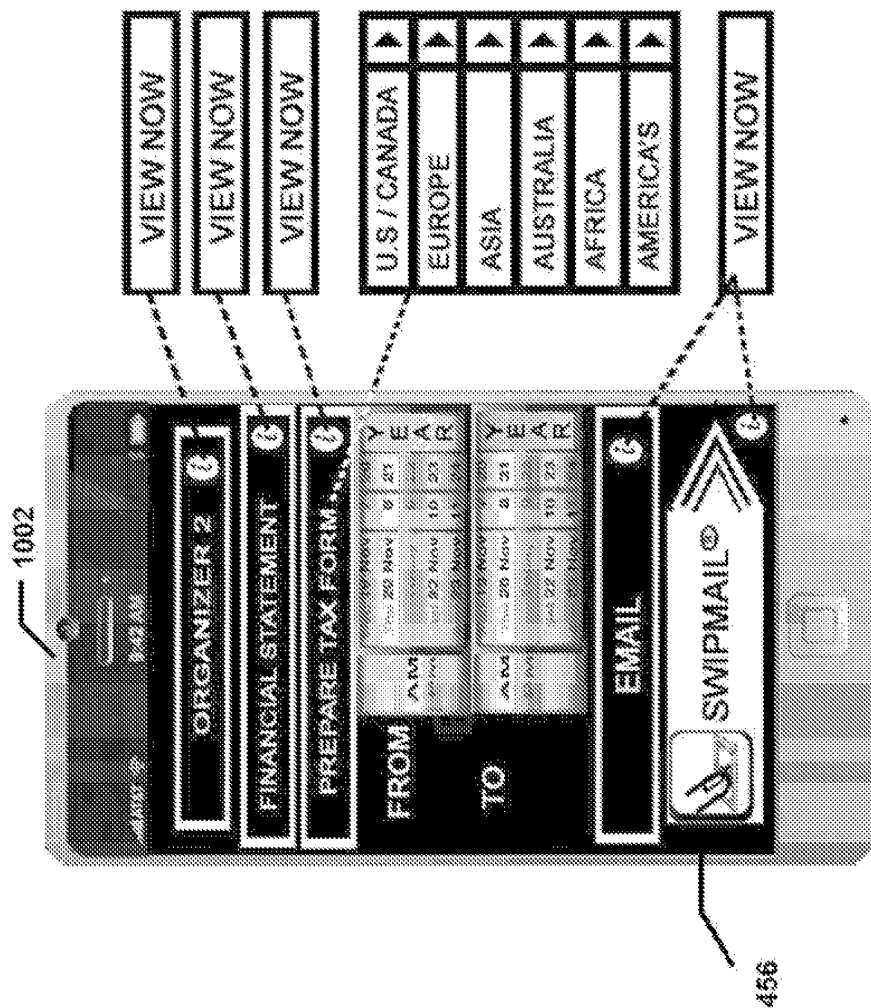


FIG. 10B

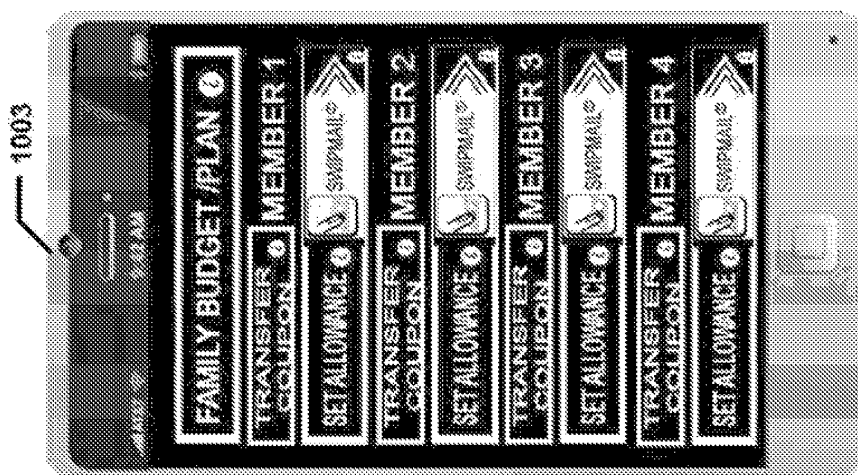


FIG. 10C

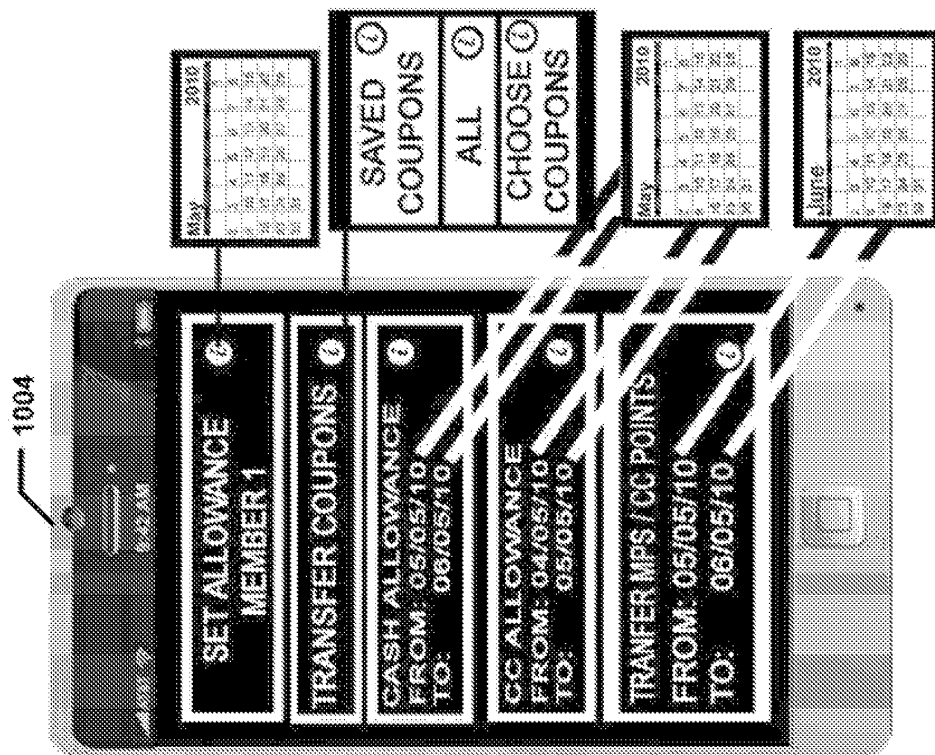


FIG. 10D

Electronic Patent Application Fee Transmittal				
Application Number:				
Filing Date:				
Title of Invention:		KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS		
First Named Inventor/Applicant Name:		Rabih S. Ballout		
Filer:		Marc A. Sockol/Krista Merrimac		
Attorney Docket Number:		56XR-264255-US4		
Filed as Small Entity				
Filing Fees for Track I Prioritized Examination - Nonprovisional Application under 35 USC 111(a)				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
UTILITY FILING FEE (ELECTRONIC FILING)	4011	1	80	80
UTILITY SEARCH FEE	2111	1	350	350
UTILITY EXAMINATION FEE	2311	1	400	400
REQUEST FOR PRIORITIZED EXAMINATION	2817	1	2100	2100
Pages:				
Claims:				
Miscellaneous-Filing:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
PUBL. FEE- EARLY, VOLUNTARY, OR NORMAL	1504	1	0	0
PROCESSING FEE, EXCEPT PROV. APPLS.	2830	1	70	70
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				3000

Electronic Acknowledgement Receipt	
EFS ID:	42064631
Application Number:	17189721
International Application Number:	
Confirmation Number:	1098
Title of Invention:	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS
First Named Inventor/Applicant Name:	Rabih S. Ballout
Customer Number:	69849
Filer:	Marc A. Sockol/Krista Merrimac
Filer Authorized By:	Marc A. Sockol
Attorney Docket Number:	56XR-264255-US4
Receipt Date:	02-MAR-2021
Filing Date:	
Time Stamp:	14:28:34
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	DA
Payment was successfully received in RAM	\$ 3000
RAM confirmation Number	E202132E29374847
Deposit Account	504561
Authorized User	Krista Merrimac
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: 37 CFR 1.17 (Patent application and reexamination processing fees) 37 CFR 1.21 (Miscellaneous fees and charges)	

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Application Data Sheet	WebADS.pdf	135096	no	8
			1b2e30988fa1632ee4761c553ebe6af15b2051e4		
Warnings:					
Information:					
2	TrackOne Request	56XR-264255-US4_Track1_Certification.pdf	592456	no	1
			1192f972c6f75c7931ad77992fa14ec27c10b357		
Warnings:					
Information:					
3		56XR-264255-US4_Dec_POA.pdf	1404621	yes	4
			e00a20cfad4145a66dbde41328d853d5256ddaad		
	Multipart Description/PDF files in .zip description				
	Document Description	Start	End		
	Oath or Declaration filed	1	2		
	Power of Attorney	3	4		
Warnings:					
Information:					
4		56XR-264255-US4_Track_One_CON.pdf	199118	yes	43
			72343cce87ccd89f6c570af886877b3a3ab3132b		
	Multipart Description/PDF files in .zip description				
	Document Description	Start	End		
	Specification	1	37		
	Claims	38	42		

	Abstract		43		43
Warnings:					
Information:					
5	Drawings-only black and white line drawings	56XR-264255-US4_Drawings.pdf	6096769	no	45
			90032eee3cbfd38eed9e6ed3fc6bc8ff21640e6		
Warnings:					
Information:					
6	Fee Worksheet (SB06)	fee-info.pdf	40129	no	2
			3ecedb926e7b5cc9d8453dae0be3e70789f480f9		
Warnings:					
Information:					
Total Files Size (in bytes):			8468189		
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.					

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	56XR-264255-US4
		Application Number	
Title of Invention	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS		
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				
Legal Name				
Prefix	Given Name	Middle Name	Family Name	Suffix
	Rabih	S.	Ballout	
Residence Information (Select One)		☒ US Residency ☐ Non US Residency ☐ Active US Military Service		
City	Burlingame	State/Province	CA	Country of Residence ⁱ US
Mailing Address of Inventor:				
Address 1	3000 Hillside Drive			
Address 2				
City	Burlingame	State/Province	CA	
Postal Code	94010	Country ⁱ	US	
All Inventors Must Be Listed - Additional Inventor Information blocks may be generated within this form by selecting the Add button.				Add

Correspondence Information:

Enter either Customer Number or complete the Correspondence Information section below. For further information see 37 CFR 1.33(a).			
☐ An Address is being provided for the correspondence Information of this application.			
Customer Number	69849		
Email Address	svpatents@sheppardmullin.com	Add Email	Remove Email

Application Information:

Title of the Invention	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS		
Attorney Docket Number	56XR-264255-US4	Small Entity Status Claimed	☒
Application Type	Nonprovisional		
Subject Matter	Utility		
Total Number of Drawing Sheets (if any)	45	Suggested Figure for Publication (if any)	

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	56XR-264255-US4
		Application Number	
Title of Invention	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS		

Filing By Reference:

Only complete this section when filing an application by reference under 35 U.S.C. 111(c) and 37 CFR 1.57(a). Do not complete this section if application papers including a specification and any drawings are being filed. Any domestic benefit or foreign priority information must be provided in the appropriate section(s) below (i.e., "Domestic Benefit/National Stage Information" and "Foreign Priority Information").

For the purposes of a filing date under 37 CFR 1.53(b), the description and any drawings of the present application are replaced by this reference to the previously filed application, subject to conditions and requirements of 37 CFR 1.57(a).

Application number of the previously filed application	Filing date (YYYY-MM-DD)	Intellectual Property Authority or Country

Publication Information:

☐ Request Early Publication (Fee required at time of Request 37 CFR 1.219)

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

Representative Information:

Representative information should be provided for all practitioners having a power of attorney in the application. Providing this information in the Application Data Sheet does not constitute a power of attorney in the application (see 37 CFR 1.32).

Either enter Customer Number or complete the Representative Name section below. If both sections are completed the customer Number will be used for the Representative Information during processing.

Please Select One:						☒ Customer Number	☐ US Patent Practitioner	☐ Limited Recognition (37 CFR 11.9)
Customer Number		69849						
Prefix	Given Name	Middle Name	Family Name	Suffix	Remove			
Registration Number								
Prefix	Given Name	Middle Name	Family Name	Suffix	Remove			
Registration Number								
Additional Representative Information blocks may be generated within this form by selecting the Add button.								

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	56XR-264255-US4
		Application Number	
Title of Invention	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS		

Domestic Benefit/National Stage Information:

This section allows for the applicant to either claim benefit under 35 U.S.C. 119(e), 120, 121, 365(c), or 386(c) or indicate National Stage entry from a PCT application. Providing benefit claim 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.
When referring to the current application, please leave the "Application Number" field blank.

Prior Application Status		Pending		Remove	
Application Number	Continuity Type	Prior Application Number	Filing or 371(c) Date (YYYY-MM-DD)		
	Continuation of	17009551	2020-09-01		
Prior Application Status		Patented		Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)	Patent Number	Issue Date (YYYY-MM-DD)
17009551	Continuation of	16882006	2020-05-22	10796296	2020-10-06
Prior Application Status		Patented		Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)	Patent Number	Issue Date (YYYY-MM-DD)
16882006	Continuation of	15786470	2017-10-17	10733593	2020-08-04
Prior Application Status		Abandoned		Remove	
Application Number	Continuity Type	Prior Application Number	Filing or 371(c) Date (YYYY-MM-DD)		
15786470	Continuation in part of	14691499	2015-04-20		
Prior Application Status		Abandoned		Remove	
Application Number	Continuity Type	Prior Application Number	Filing or 371(c) Date (YYYY-MM-DD)		
14691499	Continuation of	13974837	2013-08-23		
Prior Application Status		Patented		Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)	Patent Number	Issue Date (YYYY-MM-DD)
13974837	Continuation in part of	13185432	2011-07-18	8554671	2013-10-08
Additional Domestic Benefit/National Stage Data may be generated within this form by selecting the Add button.					

Foreign Priority Information:

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	56XR-264255-US4
		Application Number	
Title of Invention	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS		

This section allows for the applicant to claim priority to a foreign application. 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. When priority is claimed to a foreign application that is eligible for retrieval under the priority document exchange program (PDX) the information will be used by the Office to automatically attempt retrieval pursuant to 37 CFR 1.55(i)(1) and (2). Under the PDX program, applicant bears the ultimate responsibility for ensuring that a copy of the foreign application is received by the Office from the participating foreign intellectual property office, or a certified copy of the foreign priority application is filed, within the time period specified in 37 CFR 1.55(g)(1).

Application Number	Country ⁱ	Filing Date (YYYY-MM-DD)	Access Code ⁱ (if applicable)

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

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

This application (1) claims priority to or the benefit of an application filed before March 16, 2013 and (2) also contains, or contained at any time, a claim to a claimed invention that has an effective filing date on or after March 16, 2013. ☐ NOTE: By providing this statement under 37 CFR 1.55 or 1.78, this application, with a filing date on or after March 16, 2013, will be examined under the first inventor to file provisions of the AIA.
--

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	56XR-264255-US4
		Application Number	
Title of Invention	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS		

Authorization or Opt-Out of Authorization to Permit Access:

When this Application Data Sheet is properly signed and filed with the application, applicant has provided written authority to permit a participating foreign intellectual property (IP) office access to the instant application-as-filed (see paragraph A in subsection 1 below) and the European Patent Office (EPO) access to any search results from the instant application (see paragraph B in subsection 1 below).

Should applicant choose not to provide an authorization identified in subsection 1 below, applicant **must opt-out** of the authorization by checking the corresponding box A or B or both in subsection 2 below.

NOTE: This section of the Application Data Sheet is **ONLY** reviewed and processed with the **INITIAL** filing of an application. After the initial filing of an application, an Application Data Sheet cannot be used to provide or rescind authorization for access by a foreign IP office(s). Instead, Form PTO/SB/39 or PTO/SB/69 must be used as appropriate.

1. Authorization to Permit Access by a Foreign Intellectual Property Office(s)

A. Priority Document Exchange (PDX) - Unless box A in subsection 2 (opt-out of authorization) is 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 State Intellectual Property Office of the People's Republic of China (SIPO), the World Intellectual Property Organization (WIPO), and any other foreign intellectual property office participating with the USPTO in a bilateral or multilateral priority document exchange agreement in which a foreign application claiming priority to the instant patent application is filed, access to: (1) the instant patent application-as-filed and its related bibliographic data, (2) any foreign or domestic application to which priority or benefit is claimed by the instant application and its related bibliographic data, and (3) the date of filing of this Authorization. See 37 CFR 1.14(h)(1).

B. Search Results from U.S. Application to EPO - Unless box B in subsection 2 (opt-out of authorization) is checked, the undersigned hereby **grants the USPTO authority** to provide the EPO access to the bibliographic data and search results from the instant patent application when a European patent application claiming priority to the instant patent application is filed. See 37 CFR 1.14(h)(2).

The applicant is reminded that the EPO's Rule 141(1) EPC (European Patent Convention) requires applicants to submit a copy of search results from the instant application without delay in a European patent application that claims priority to the instant application.

2. Opt-Out of Authorizations to Permit Access by a Foreign Intellectual Property Office(s)

☐ A. Applicant **DOES NOT** authorize the USPTO to permit a participating foreign IP office access to the instant application-as-filed. If this box is checked, the USPTO will not be providing a participating foreign IP office with any documents and information identified in subsection 1A above.

☐ B. Applicant **DOES NOT** authorize the USPTO to transmit to the EPO any search results from the instant patent application. If this box is checked, the USPTO will not be providing the EPO with search results from the instant application.

NOTE: Once the application has published or is otherwise publicly available, the USPTO may provide access to the application in accordance with 37 CFR 1.14.

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	56XR-264255-US4
		Application Number	
Title of Invention	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS		

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
 ☐ Joint Inventor
- ☐ 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 Applicant is an Organization check here. ☐

Prefix	Given Name	Middle Name	Family Name	Suffix

Mailing Address Information For Applicant:

Address 1			
Address 2			
City		State/Province	
Country ¹		Postal Code	
Phone Number		Fax Number	
Email Address			

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

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	56XR-264255-US4
		Application Number	
Title of Invention	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS		

Assignee Information including Non-Applicant Assignee 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.

Assignee 1				
Complete this section if assignee information, including non-applicant assignee information, is desired to be included on the patent application publication. An assignee-applicant identified in the "Applicant Information" section will appear on the patent application publication as an applicant. For an assignee-applicant, complete this section only if identification as an assignee is also desired on the patent application publication.				
If the Assignee or Non-Applicant Assignee is an Organization check here. ☐				
Prefix	Given Name	Middle Name	Family Name	Suffix
Mailing Address Information For Assignee including Non-Applicant Assignee:				
Address 1				
Address 2				
City		State/Province		
Country i		Postal Code		
Phone Number		Fax Number		
Email Address				
Additional Assignee or Non-Applicant Assignee Data may be generated within this form by selecting the Add button.				

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	56XR-264255-US4
		Application Number	
Title of Invention	KIT, SYSTEM AND ASSOCIATED METHOD AND SERVICE FOR PROVIDING A PLATFORM TO PREVENT FRAUDULENT FINANCIAL TRANSACTIONS		

Signature:

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

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

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

Signature	/Marc A. Sockol/			Date (YYYY-MM-DD)	
First Name	Marc	Last Name	Sockol	Registration Number	40823
Additional Signature may be generated within this form by selecting the Add button.					

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Application Number: 17189721

Document Date: 03/02/2021

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