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14/558,841	12/03/2014	Chol-Seo PARK	4500-1-340	9488
33942 Cha & Reiter, LLC 17 Arcadian Avenue Suite 208 Paramus, NJ 07652	7590 04/04/2017		EXAMINER BARTLEY, KENNETH	
			ART UNIT 3693	PAPER NUMBER
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Please find below and/or attached an Office communication concerning this application or proceeding.

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

Office Action Summary	Application No. 14/558,841	Applicant(s) PARK ET AL.	
	Examiner KENNETH BARTLEY	Art Unit 3693	AIA (First Inventor to File) Status Yes

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

Period for Reply

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

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

Status

1) ☒ Responsive to communication(s) filed on 03/15/2017.
☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on ____.

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

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

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

Disposition of Claims*

5) ☒ Claim(s) 1-28 is/are pending in the application.
5a) Of the above claim(s) 7-14 and 21-28 is/are withdrawn from consideration.

6) ☐ Claim(s) ____ is/are allowed.

7) ☒ Claim(s) 1-6 and 15-20 is/are rejected.

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

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

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

Application Papers

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

11) ☐ The drawing(s) filed on ____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

Priority under 35 U.S.C. § 119

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

Certified copies:

a) ☐ All b) ☒ Some** c) ☐ None of the:

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

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

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

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

Attachment(s)

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

2) ☒ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b)
Paper No(s)/Mail Date 12/03/2014.

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

4) ☐ Other: ____.

No English translation has been provided to the Office to perfect the priority.

DETAILED ACTION

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

1. Claims 1-6 and 15-20 are pending and are provided to be examined upon their merits.

Election/Restrictions

2. Applicant's election with traverse of Subcombination I in the reply filed on March 15, 2017 is acknowledged. The traversal is on the ground(s) that: 1) the groups fail to warrant separate examination and search as the claims are drawn to a payment operation that is fundamentally related to each other and therefore the search would be in the identical classes, thus resulting in duplicated search material. Also this would not be an undue burden to the Examiner.

This is not found persuasive because: 1) there can be no argument that the subcombinations are distinct with different scope that are non-obvious variants as this was shown in the claims themselves; and 2) there is a burden on searching for the different subcombinations. Both the method claims and the corresponding system claims are different. Searching for a payment server (Subcombination II) is not the same as searching for an electronic device (Subcombination I). Also searching for the payment server and device is not the same as searching for a terminal server (subcombination III). The result would be three very different searches requiring

different search strings and structure and different search areas (classes/subclasses). Electronic devices with payment cards could include mobile devices (with wallets). The server likely would not include mobile devices and payment cards that are selected on it. The server would involve computers or servers or mainframe computers performing non-device functions and interacting with various devices as a hub computer for example. The same is true with the terminal server apparatus which is performing different functions than the payment server and could be a point of sale device at a retailer.

The requirement is still deemed proper and is therefore made FINAL.

Priority

3. Receipt is acknowledged of certified copies of papers required by 37 CFR 1.55.

To perfect the right of priority under AIA requires providing an English translation (see 37 CFR 1.55, and MPEP §§ 215 and 216).

Claim Rejections - 35 USC § 101

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

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

4. Claims 1-6 and 15-20 are rejected under 35 U.S.C. 101 because the claimed invention is directed to a judicial exception (i.e., a law of nature, a natural phenomenon,

or an abstract idea) without significantly more. Claims 1-6 and 15-20 are directed to the abstract idea of approving payments by matching electronic device membership number with a swiped membership card identifier, as explained in detail below. The claims do not include additional elements that are sufficient to amount to significantly more than the judicial exception because the additional computer elements, which are recited at a high level of generality, provide conventional computer functions that do not add meaningful limits to practicing the abstract idea.

Claim 1 recites, in part, a method for performing the steps of: an electronic device displaying payment cards; detecting selection of at least one payment card; transmitting a membership number and a card identifier; and approving a payment based on matching the membership number with a swiped membership card at a payment terminal. These steps describe the concept of approving payments, which corresponds to concepts identified as abstract ideas by the courts, such as intermediate settlement in *Alice*, risk hedging in *Bilski*. All of these concepts relate to approval of payment involving payment cards which is an activity related to commerce and the economy and as claimed a fundamental economic practice. The concept described in claim 1 is not meaningfully different than those economic and commerce concepts found by the courts to be abstract ideas. As such, the description in claim 1 of approving payments by matching electronic device membership number with a swiped membership card identifier is an abstract idea. Claim 15 for similar reasons is also abstract.

In as much as the claims involve payments with membership numbers and cards the claim is also directed to a method of organizing human activity (Alice and Bilski). Payment using cards is a financial transaction and transactions involve interpersonal activities as do memberships, where interpersonal activity is considered abstract. Claim 15 for similar reasons is also abstract.

The claims do not include additional elements that are sufficient to amount to significantly more than the judicial exception because the additional elements when considered both individually and as an ordered combination do not amount to significantly more than the abstract idea. The claims recite the additional limitations of: an electronic device; controller; payment server; payment terminal; a display module; a communication module; and a processor. The device, controller, server, terminal, modules and processor are recited at a high level of generality and are recited as performing generic computer functions routinely used in computer applications. Generic computer components recited as performing generic computer functions that are well-understood, routine and conventional activities amount to no more than implementing the abstract idea with a computerized system. The use of generic computer components to display, detect, transmit, and approve by matching does not impose any meaningful limit on the computer implementation of the abstract idea. Thus, taken alone, the additional elements do not amount to significantly more than the above-identified judicial exception (the abstract idea). Looking at the limitations as an ordered combination adds nothing that is not already present when looking at the elements taken individually. There is no indication that the combination of elements improves the

functioning of a computer or improves any other technology. Their collective functions merely provide conventional computer implementation.

Claim 2-6 and 16-20 are dependent on their respective claims 1 and 15 and include all the limitations of claims 1 and 15. Therefore, claims 1 and 15 recite the same abstract idea of approving payments by matching electronic device membership number with a swiped membership card identifier. The claims recite the additional limitations of: membership number and card identifier are stored in a UICC and an eSE; further execute a payment application and a first request identification and in response executing the application and display the payment cards; display an amount of a payment and discount, and receive confirmation payment is approved; payment terminal receives amount of payment to approve and second membership identifier; transmitting a second request identification and approve payment when the membership identifier matches the second identifier and the first identification matches the second identification. These limitations themselves are abstract but also just further limit the abstract idea itself. Generic computer implementation does not provide significantly more than the abstract idea. Looking at the limitations as an ordered combination adds nothing that is not already present when looking at the elements taken individually. There is no indication that the combination of elements improves the functioning of a computer or improves any other technology. Their collective functions merely provide conventional computer implementation.

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Claims 1-6 and 15-20 are therefore not drawn to eligible subject matter as they are directed to an abstract idea without significantly more.

Further support for the above rejection can be found in Applicant's disclosure:

Title of Applicant's disclosure...

“Method for Payment Using Membership Card and Electronic Device Thereof.”

Therefore about payments using membership cards which is in the area of commerce and the economy.

From Applicant's specification...

“The present disclosure relates generally to a method for payment using a membership card and an electronic device thereof.” (pg. 1, lines 13-14)

Therefore the general focus of the disclosure is about payment using a membership card.

From Applicant's specification regarding electronic device...

“An electronic device according to the present disclosure may be a device including a communication function. For example, the electronic device may be one or more combinations of various devices such as a smart phone, a tablet Personal Computer (PC), a mobile phone, a video phone, an e-book reader, a desktop PC, a laptop PC, a

netbook computer, a Personal Digital Assistant (PDA), a Portable Multimedia Player (PMP), a MPEG-1 Audio Layer 3 (MP3) player, a mobile medical device, an electronic bracelet, an electronic necklace, an electronic appcessory, a camera, a wearable device, an electronic clock, a wrist watch, a smart white appliance (e.g., a refrigerator, an air conditioner, a cleaner, an artificial intelligent robot, a TeleVision (TV), a Digital Video Disk (DVD) player, an audio, an oven, a microwave oven, a washing machine, an air purifier, an electronic picture frame, etc.), various medical devices (e.g., Magnetic Resonance Angiography (MRA), Magnetic Resonance Imaging (MRI), Computed Tomography (CR), imaging equipment, ultrasonic instrument, etc.), a navigation device, a Global Positioning System (GPS) receiver, an Event Data Recorder (EDR), a Flight Data Recorder (FDR), a set-top box, a TV box (e.g., Samsung HomeSync.TM., Apple TV.TM., or Google TV.TM.), an electronic dictionary, a car infotainment device, an electronic equipment for ship (e.g., a vessel navigation device, a gyro compass, etc.), avionics, a security device, an electronic costume, an electronic key, a camcorder, game consoles, a Head-Mounted Display (HMD), a flat panel display device, an electronic album, a furniture or a part of building/constructions including a communication function, an electronic board, an electronic signature receiving device, a projector, and the like. It is apparent to those ordinarily skilled in the art that the electronic device according to the present disclosure is not limited to the aforementioned devices." (pg. 5, lines 23-32 to pg. 6, lines 1-14)

Therefore using existing technology to perform the payment functions which as claimed is not enough to make the abstract claims statutory.

Claim Rejections - 35 USC § 112

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

(b) CONCLUSION.—The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the inventor or a joint inventor regards as the invention.

The following is a quotation of 35 U.S.C. 112 (pre-AIA), second paragraph:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claim 20 is rejected under 35 U.S.C. 112(b) or 35 U.S.C. 112 (pre-AIA), second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the inventor or a joint inventor, or for pre-AIA the applicant regards as the invention.

5. Claim 20 has “a second request identification...” where it is indefinite as to a second request when there is no first request.

Examiner Request

6. The Applicant is requested to indicate where in the specification there is support for amendments to claims should Applicant amend. The purpose of this is to reduce potential 35 U.S.C. §112(a) or §112 1st paragraph issues that can arise when claims are

amended without support in the specification. The Examiner thanks the Applicant in advance.

Claim Rejections - 35 USC § 103

In the event the determination of the status of the application as subject to AIA 35 U.S.C. 102 and 103 (or as subject to pre-AIA 35 U.S.C. 102 and 103) is incorrect, any correction of the statutory basis for the rejection will not be considered a new ground of rejection if the prior art relied upon, and the rationale supporting the rejection, would be the same under either status.

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

A patent for a claimed invention may not be obtained, notwithstanding that the claimed invention is not identically disclosed as set forth in section 102, if the differences between the claimed invention and the prior art are such that the claimed invention as a whole would have been obvious before the effective filing date of the claimed invention to a person having ordinary skill in the art to which the claimed invention pertains. Patentability shall not be negated by the manner in which the invention was made.

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

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

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7. Claims 1, 3, 5, 6, 15, 17, 19, and 20 are rejected under 35 U.S.C. 103 as being unpatentable over Pub. No. US 2014/0291391 to Kumar et al. in view of Pub. No. US 2014/0244494 to Davis et al.

[Note that the analysis for the method claims (1-6) is the same or similar for the system claims (15-20)]

Regarding claims 1 and 15

(claim 1) A method in an electronic device, the method comprising:
displaying by a display a plurality of payment cards;

Kumar et al. teaches:

Using mobile phones with virtual wallets...

"In point of sale (POS) transactions, when a customer visits a physical merchant and makes a purchase there (e.g., at a retail store), it is known to access a customer's virtual wallet held at a payment service provider, and this has been made much simpler through the use of mobile phones. A payment then can be processed if the user knows a personal identification number (PIN) and uses his registered phone to authorize the payment. However, in practice, reliance on a single PIN which is entered through a mobile suffers from security issues." [0022]

Electronic devices with displays...

"Additionally contemplated is a method where the POS terminal includes a unit with a display (a desktop, tablet or mobile phone) that generates a scannable graphic code (such as a QR code) and communicates with the payment service provider. In this vein, the unit is accessible to the customer so that he or he/she can easily scan the QR code (or other scannable graphic code)." [0028]

Example of presenting (displaying) a membership card...

"In accordance with at least one embodiment of the invention, in the present example, while making a purchase at the POS (202), the customer 200 presents his/her membership card for identification and indicates that he/she wishes to make a payment using the payment service 203 (step 207). The cashier swipes the customer's membership card and retrieves the customer ID."

See Displaying below.

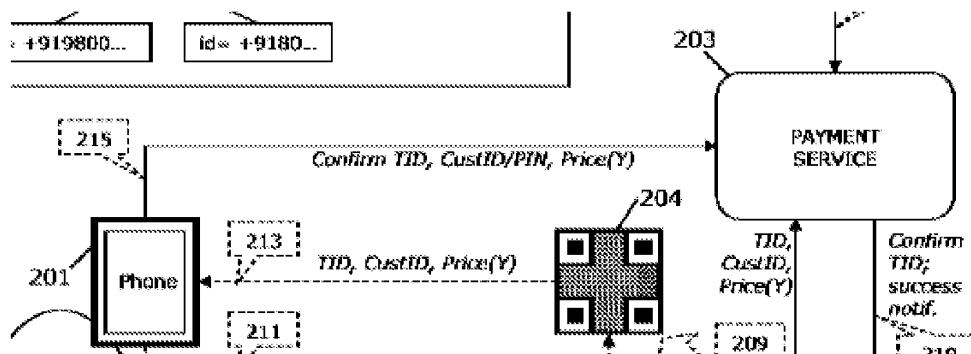
detecting by a controller selection of at least one of the plurality of payment cards; and

“Broadly contemplated herein, in accordance with at least one embodiment of the invention, are methods and arrangements for mobile-assisted POS payment, where the customer does not have to type a PIN (i.e., passcode or password) to authorize the payment.” [0028]

See Detecting and Selection below.

transmitting to a payment server a membership number and a card identifier identifying the selected at least one of the plurality of payment cards,

Fig. 2, ref. 215 teaches transmitting to a payment service (203) CustID (customer membership identifier) and PIN (card identifier)...



“Broadly contemplated herein, in accordance with at least one embodiment of the invention, are methods and arrangements for mobile-assisted POS payment, where the customer does not have to type a PIN (i.e., passcode or password) to authorize the payment. Also contemplated in that connection is a method based on a customer scanning a QR code (or another scannable graphic code), which encodes customer identity along with the payment information.” [0028]

wherein the payment server approves a payment to the selected at least one of the plurality of payment cards when the membership number matches a second membership identifier received from a membership card that was swiped at a payment terminal.

Payment service sending success message (approval) of payment...

“In accordance with at least one embodiment of the invention, the payment service sends (119) a success message containing the unique transaction ID to the merchant web application, confirming the payment. The merchant web application then presents (121) a success page to the customer's computer.” [0034]

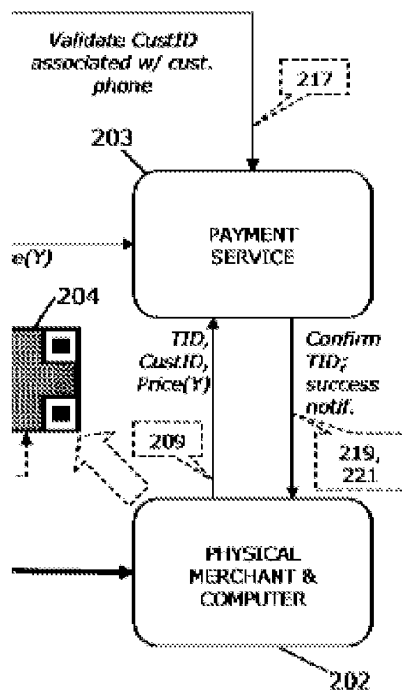
Membership card that is swiped at a card reader (payment terminal)...
“The store 202 has a desktop, mobile phone or tablet acting as the POS terminal. The POS terminal is connected to the payment service through an application (e.g., mobile application) provided to merchants. The store desktop, mobile phone or tablet has a card reader attached to it through which membership cards of customers can be swiped.” [0038]

Mobile device with membership code that matches membership card...
“In accordance with at least one embodiment of the invention, in the present example, while making a purchase at the POS (202), the customer 200 presents his/her membership card for identification and indicates that he/she wishes to make a payment using the payment service 203 (step 207). The cashier swipes the customer's membership card and retrieves the customer ID. Steps 209-211 then proceed analogously with respect to FIG. 1; here, the customer uses his/her phone 201 to scan (211) the QR code 204 from a desktop, mobile phone or table of the merchant 202. The merchant 202 then receives (221) a success notification from the payment service 203, and the cashier at the merchant 202 informs the customer 202 that the payment is successful. Here, the customer 200 may also get a text message at his/her phone 201 to confirm the payment.” [0039] Inherent with scanning a QR code with the customer ID swiped from the membership card is the code matching the membership card.

Another example of matches...

“The method according to claim 5, wherein said validating comprises matching the customer ID to a customer ID provided by the merchant.” (claim 7)

Fig. 2, ref. 202 and 209 and 219, 221 where successful notification is made...



Displaying Card

While Kumar et al. teaches mobile devices and payment, he does not teach displaying a plurality of cards and selecting.

Davis et al. also in the business of mobile devcies teaches:

Displaying a plurality of cards...

"One such user interface is shown in FIG. 1. The depicted user interface shows graphical representations of plural different cards of the sort typically carried in a user's wallet, e.g., credit cards, shopping loyalty cards, frequent flier membership cards, etc. ("wallet cards"). The software enables the user to scroll through the collection of cards and select one or more for use in a payment transaction, using a flipytych arrangement. (Flipytych is the generic name for the style of interface popularized by Apple under the name "Cover Flow.") As earlier noted, it is advantageous for a shopper to be able to choose different of the displayed payment cards at different times, and not be virtually tied to a single payment service."
[0026]

It would have been obvious to one of ordinary skill in the art at the time of filing to include in the mobile payment method and system of Kumar et al.

the ability to display cards as taught by Davis et al. since the claimed invention is merely a combination of old elements and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. Further motivation is provided by virtual wallet taught by Kumar et al. and the ability of wallets to hold more than one card. Kumar et al. benefits by displaying what is in their virtual wallet for determining an appropriate card to use from their available cards.

Detecting and Selection

While the combined references teach displaying cards, they do not teach detecting selection of a payment card using a controller.

The combined references also in the business of cards teaches:

Smartphone with processor (controller) for detecting touch and executing software...

"One particular method employs a user's portable device, such as a smartphone. As is familiar, such devices include a variety of components, e.g. a touch screen display, a processor, a memory, various sensor modules, etc." [0025] Inherent with touchscreen is detecting by a controller a touch.

Selecting using software a card...

"One such user interface is shown in FIG. 1. The depicted user interface shows graphical representations of plural different cards of the sort typically carried in a user's wallet, e.g., credit cards, shopping loyalty cards, frequent flier membership cards, etc. ("wallet cards"). The software enables the user to scroll through the collection of cards and select one or more for use in a payment transaction, using a flipytych arrangement. (Flipytych is the generic name for the style of interface popularized by Apple under the name "Cover Flow.") As earlier noted, it is advantageous for a shopper to be able to choose different of the displayed payment cards at different times, and not be virtually tied to a single payment service." [0026]

It would have been obvious to one of ordinary skill in the art at the time of filing to include in the displaying cards method and system of the combined references the ability to select cards using a controller as taught by Davis et al. since the claimed invention is merely a combination of old elements and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were

predictable. Further motivation is provided by virtual wallet taught by the combined references and the financial benefit of detecting and selection of a card using a mobile device that has the most financial benefit.

Regarding claims 3 and 17

(claim 3) The method of claim 1, further comprising:
receiving an instruction to execute a payment application and a first request identification; and

Kumar et al. teaches

Displayed QR code (receiving an instruction) to execute payment application...

"In accordance with at least one embodiment of the invention, the merchant's web application (102) then informs (109) the payment service 103 of the purchase request. The message thereby sent to the payment service 103 includes a unique transaction ID, the customer ID and the price of Y. The merchant web application (102) then generates a QR code 104 encoding the details of the transaction, e.g., product purchased, amount, merchant name, etc. The QR code 104 is displayed to the customer at the customer's computer (100), and he/she is then requested to authorize the payment. To this end, the customer 100 scans (111) the QR code using a scanner which is built into a payment application (or app) on his/her mobile phone 101. The application thereby decodes the QR code 104 and presents (113) the customer 100 with a confirmation page to accept the payment request." [0032]

QR code includes identity...

"Broadly contemplated herein, in accordance with at least one embodiment of the invention, are methods and arrangements for mobile-assisted POS payment, where the customer does not have to type a PIN (i.e., passcode or password) to authorize the payment. Also contemplated in that connection is a method based on a customer scanning a QR code (or another scannable graphic code), which encodes customer identity along with the payment information." [0028]

in response to the instruction, executing the payment application including the displaying by the display the plurality of payment cards.

The combined references teach displaying a plurality of cards.

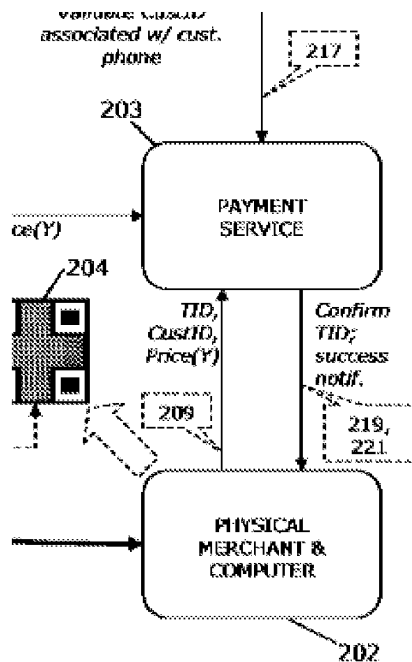
Regarding claims 5 and 19

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(claim 5) The method of claim 1, wherein the payment server receives from the payment terminal an amount of the payment to be approved and the second membership identifier from the swiped membership card.

Kumar et al. teaches:

Fig. 2, ref. 209 shows payment service receiving CustID (swiped or second identifier) and price (Y) (where the price is the amount)...



Regarding claims 6 and 20

(claim 6) The method of claim 3, further comprising transmitting to the payment terminal a second request identification based on the received request identification, wherein the payment server approves the payment when the membership identifier matches the second membership identifier and the first request identification matches the second identification.

Kumar et al. teaches:

Reader for swiping cards to the (transmitting) POS terminal...

"The POS terminal is connected to the payment service through an application (e.g., mobile application) provided to merchants. The store desktop, mobile phone or tablet has a card reader attached to it through which membership cards of customers can be swiped." [0038]

8. Claims 2 and 16 are rejected under 35 U.S.C. 103 as being unpatentable over the combined references in section (7) above in further view of Pub. No. US 2011/0320345 to Taveau et al.

Regarding claims 2 and 16

(claim 2) (Original) The method of claim 1, wherein at least the membership number and the card identifier are stored in at least one of a Universal Integrated Circuit Card (UICC) and an embedded Secure Element (eSE).

The combine references teach card. They do not teach UICC or eSE card.

Taveau et al. also in the business of cards teaches:

Example of card account (identifier) and membership number...

"If, as determined, at step 202, the current transaction is not for payment, a determination may be made, at step 210, whether the transaction involves "sensitive" or "confidential" information. Examples of sensitive information may include the user's social security number, a bank account number, a password, credit card numbers including security codes, debit card numbers, etc. Examples of non-sensitive information stored in the mobile device may include account numbers for airline loyalty programs, hotel loyalty programs, merchant loyalty programs, and the like, medical insurance policy number, dental insurance policy number, AAA membership number, etc. The user may determine which information is sensitive and which is not, such as by designating specific data or types of data."

Using Embedded Secure Element for security...

"From a technical point of view, the wallet may be an application residing on the mobile device and linked to the payment provider wallet in the cloud. Some components of the wallet (e.g., user interfacing) could be normal applications such as Java applet, widget or native type. However security functions (anti-phishing, anti-spoofing mechanisms, etc.) may need to be disassociated from the basic function and be launched from a "trusted" element/component on the mobile device. This could be a hardware and/or a software component. Examples of such components include TrustZone from ARM, Embedded Secure Element, MicroSD Card or SIM card. In one embodiment, the smart wallet or account remains in the cloud at all times and the mechanism to protect it are

never exposed to the user or mobile device. For this reason, the user and risk profiles are managed differently.” [0057]

It would have been obvious to one of ordinary skill in the art at the time of filing to include in the card method and system of the combined references the ability to use existing technology such as embedded Secure Element as taught by Taueau et al. since the claimed invention is merely a combination of old elements and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. Further motivation is provided by the security benefits taught by Taueau et al. The combined references benefit financially by improved security as this reduces fraud.

9. Claims 4 and 18 are rejected under 35 U.S.C. 103 as being unpatentable over the combined references in section (7) above in further view of Pub. No. US

2013/0238455 to Laracey

Regarding claims 4 and 18

(claim 4) The method of claim 1, further comprising:
displaying at least one of an amount of the payment and a discount amount; and

Kumar et al. teaches:

Reviewing (displaying) and sending the requested amount...

“In accordance with at least one embodiment of the invention, after reviewing the information, the customer 100 accepts the payment. The mobile app (101) then sends (115) a notification to the payment service 103 with the transaction ID, customer ID and requested amount (or price of Y).”

See Discount below.

receiving a confirmation that the payment is approved.

“In accordance with at least one embodiment of the invention, after reviewing the information, the customer 100 accepts the payment. The mobile app (101) then sends (115) a notification to the payment service 103 with the transaction ID, customer ID and requested amount (or price of Y). The payment service then validates (117) that the acceptance message originated from a mobile device which is registered against a billing account. Moreover, it checks whether customer ID 112233, for the merchant, has been linked by the customer to his/her mobile account (e.g.,

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with its own customer ID 0021389). A logic tree 123 for validating a merchant customer ID is shown, with the customer's email address being used as a user ID. Particularly, the structure of tree 123 can be a representation of a unified customer view at the payment service 103. Here, the customer ID and phone number through which confirmation was made in step 109 are associated with the same customer ("Alice")." [0033]

Sends success message...

"In accordance with at least one embodiment of the invention, the payment service sends (119) a success message containing the unique transaction ID to the merchant web application, confirming the payment. The merchant web application then presents (121) a success page to the customer's computer." [0034]

Discount

The combined references teach payment. They do not teach discount.

Laracey et al. also in the business of payment teaches:

Browsing offers or discounts...

"In some embodiments, the discounts or offers stored or accessible in a database table such as that shown in FIG. 10A may be "clipped" or "accepted" by the customer by browsing a set of offers or discounts available to the customer (e.g., by interacting with an offer or discount selection system on their mobile device, or via a Web browser)." [0073]

It would have been obvious to one of ordinary skill in the art at the time of filing to include in the payment method and system of the combined references the ability to use discounts as taught by Laracey et al. since the claimed invention is merely a combination of old elements and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. Further motivation is provided by the financial benefit to sellers and buyers by discounting prices in order to sell merchandise and displaying such discounts to buyers allows such offers to be purchased by buyers.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KENNETH BARTLEY whose telephone number is (571)272-5230. The examiner can normally be reached on Mon - Fri: 7:00 - 4:00.

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

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Shahid Merchant can be reached on (571) 270-1360. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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

/KENNETH BARTLEY/
Primary Examiner, Art Unit 3693

Notice of References Cited	Application/Control No. 14/558,841		Applicant(s)/Patent Under Reexamination PARK ET AL.	
	Examiner KENNETH BARTLEY		Art Unit 3693	Page 1 of 3

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*	D	US-2007/0034685 A1	02-2007	Botham; Douglas N.	G06Q20/32	235/380
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*	G	US-2010/0223120 A1	09-2010	Dragt; Bruce	G06Q30/02	705/14.27
*	H	US-2011/0320345 A1	12-2011	Taveau; Sebastien	G06Q20/32	705/39
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*	J	US-2012/0150687 A1	06-2012	Hart; Annmarie D.	G06Q30/0613	705/26.41
*	K	US-2012/0150669 A1	06-2012	Langley; Garrett S.	G06Q30/0601	705/16
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Notice of References Cited

Part of Paper No. 20170324

Notice of References Cited	Application/Control No. 14/558,841		Applicant(s)/Patent Under Reexamination PARK ET AL.	
	Examiner KENNETH BARTLEY		Art Unit 3693	Page 2 of 3

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*	B	US-2013/0054470 A1	02-2013	CAMPOS; Tomas Ariel	G06Q20/36	705/67
*	C	US-8,401,904 B1	03-2013	Simakov; Pavel	G06Q20/3572	705/16
*	D	US-2013/0134216 A1	05-2013	Spodak; Douglas A.	G06K19/072	235/380
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*	F	US-8,632,002 B2	01-2014	Boutcher; David C.	G06Q20/341	235/379
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*	K	US-2014/0162598 A1	06-2014	Villa-Real; Antony-Euclid C.	H04M1/66	455/411
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Notice of References Cited	Application/Control No. 14/558,841	Applicant(s)/Patent Under Reexamination PARK ET AL.	
	Examiner KENNETH BARTLEY	Art Unit 3693	Page 3 of 3

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*	B	US-2016/0019531 A1	01-2016	Gormley; Dave	G06Q20/405	705/72
	C	US-				
	D	US-				
	E	US-				
	F	US-				
	G	US-				
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	I	US-				
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BIB DATA SHEET

CONFIRMATION NO. 9488

SERIAL NUMBER	FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.		
14/558,841	12/03/2014 RULE	705	3693	4500-1-340		
APPLICANTS Samsung Electronics Co., Ltd., Gyeonggi-do, KOREA, REPUBLIC OF; INVENTORS Chol-Seo PARK, Seoul, KOREA, REPUBLIC OF; Kyung-Dong KIM, Gyeonggi-do, KOREA, REPUBLIC OF; Shin-Woo LEE, Seoul, KOREA, REPUBLIC OF; ** CONTINUING DATA ***** ** FOREIGN APPLICATIONS ***** REPUBLIC OF KOREA 10-2013-0150577 12/05/2013 ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** 12/16/2014						
Foreign Priority claimed ☒ Yes ☐ No 35 USC 119(a-d) conditions met ☐ Yes ☒ No Verified and /KENNETH BARTLEY/ Acknowledged Examiner's Signature		☐ Met after Allowance Initials	STATE OR COUNTRY KOREA, REPUBLIC OF	SHEETS DRAWINGS 16	TOTAL CLAIMS 28	INDEPENDENT CLAIMS 6
ADDRESS Cha & Reiter, LLC 17 Arcadian Avenue Suite 208 Paramus, NJ 07652 UNITED STATES						
TITLE METHOD FOR PAYMENT USING MEMBERSHIP CARD AND ELECTRONIC DEVICE THEREOF						
FILING FEE RECEIVED 3500	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		

<i>Index of Claims</i> 	Application/Control No. 14558841	Applicant(s)/Patent Under Reexamination PARK ET AL.
	Examiner KENNETH BARTLEY	Art Unit 3693

✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
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☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47										
CLAIM		DATE								
Final	Original	03/24/2017								
	1	✓								
	2	✓								
	3	✓								
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	28	N								

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Doc description: Information Disclosure Statement (IDS) Filed

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		14558841	
	Filing Date		2014-12-03	
	First Named Inventor	Chol-Seo Park et al.		
	Art Unit	N/A		
	Examiner Name	N/A		
	Attorney Docket Number	4500-1-340		

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Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear		
	1	8498939	B1	2013-07-30	Gupta			
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	1	20110250580	A1	2011-10-13	Sandeep			
	2	20120002008	A1	2012-01-05	Valin et al.			
	3	20130073388	A1	2013-03-21	Heath			
	4	20130097041	A1	2013-04-18	Fisher			
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	14558841
	Filing Date	2014-12-03
	First Named Inventor	Chol-Seo Park et al.
	Art Unit	N/A
	Examiner Name	N/A
	Attorney Docket Number	4500-1-340

	1	10-2013-0050693	KR	A	2013-05-16	Wang Ju Lee		☒
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	14558841
	Filing Date	2014-12-03
	First Named Inventor	Chol-Seo Park et al.
	Art Unit	N/A
	Examiner Name	N/A
	Attorney Docket Number	4500-1-340

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).

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- ☐ See attached certification statement.
- ☐ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.
- ☐ A certification statement is not submitted herewith.

SIGNATURE

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

Signature	/Steve Cha/	Date (YYYY-MM-DD)	2014-12-03
Name/Print	Steve Cha	Registration Number	44,069

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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L2	2287	1 with (controller or cpu or processor)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/28 06:51
L3	36724	(display\$3 or show\$3 or view\$3 or present\$3 or screen or interface or gui or look\$3 or read\$3 or see\$3 or brows\$3 or disclos\$4 or tell\$3 or divulg\$3 or reveal\$3 or expos\$4 or crt or monitor or window or panel or lcd) with (plural\$3 or many or several or different or variet\$3 or (debit near5 credit) or multi or multiple or few or other or another or myriad or various or varied or multitude\$5 or (number adj1 of)) with ((pay\$4 or credit or debit or prepaid or (pre adj1 paid)) near3 (card or account or wallet))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/28 06:51
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L13	3120	(display\$3 or show\$3 or view\$3 or present\$3 or screen or interface or gui or look\$3 or read\$3 or see\$3 or brows\$3 or disclos\$4 or tell\$3 or divulg\$3 or reveal\$3 or expos\$4 or crt or monitor or window or panel or lcd) with (plural\$3 or many or several or different or variet\$3 or (debit near5 credit) or multi or multiple or few or other or another or myriad or various or varied or multitude\$5 or (number adj1 of)) with ((pay\$4 or credit or debit or prepaid or (pre adj1 paid)) near3 (card or account or wallet)) with (mobile or cell\$4)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/28 07:03
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L27	1157	embed\$4 near3 "secure element"	US-PGPUB;	OR	ON	2017/03/28

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L30	27	L29 and discount	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/28 07:37
L31	3	L29 and (discount with mobile)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/28 07:37
L32	3	L29 and (discount with (mobile or cell\$3 or smartphone))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/28 07:38
L33	27	(US-20120150669-\$ or US-20120150687-\$ or US-20140067677-\$ or US-20140162598-\$ or US-20160019531-\$ or US-20150095175-\$ or US-20110302016-\$ or US-20140143089-\$ or US-20090150248-\$ or US-20070034685-\$ or US-20120214548-\$ or US-20130054470-\$ or US-20120244885-\$ or US-20080167001-\$ or US-20140074710-\$ or US-20140089205-\$ or US-20140291391-\$ or US-20130024360-\$ or US-20100223120-\$ or US-20130134216-\$ or US-20140244494-\$ or US-20130238455-\$).did. or (US-6595342-\$ or US-8401904-\$ or US-8632002-\$ or US-6075860-\$ or US-7043635-\$).did.	US-PGPUB; USPAT	OR	ON	2017/03/28 07:45
L34	13601	(display\$3 or show\$3 or view\$3 or present\$3 or screen or interface or gui or look\$3 or read\$3 or see\$3 or	US-PGPUB; USPAT; USOCR;	OR	ON	2017/03/28 07:46

		brows\$3 or disclos\$4 or tell\$3 or divulg\$3 or reveal\$3 or expos\$4 or crt or monitor or window or panel or lcd) near5 discount	FPRS; EPO; JPO; DERWENT; IBM_TDB			
L35	3	33 and 34	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/28 07:46
L36	7	5 and 34	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/28 07:49
L37	2	("20110320345").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2017/03/28 07:54
S1	50	(US-20150242770-\$ or US- 20160247147-\$ or US-20160253669-\$ or US-20160321623-\$ or US- 20170076282-\$ or US-20140108263-\$ or US-20150051927-\$ or US- 20150235212-\$).did. or (US-6112181-\$ or US-5965860-\$ or US-6019393-\$ or US-5697482-\$ or US-9082119-\$ or US- 5934439-\$ or US-6014635-\$ or US- 4354601-\$ or US-4866661-\$ or US- 5569897-\$ or US-5701464-\$ or US- 5790667-\$ or US-5816443-\$ or US- 5883452-\$ or US-5918213-\$ or US- 5970470-\$ or US-6006205-\$ or US- 6012035-\$ or US-6032859-\$ or US- 6134551-\$ or US-6169483-\$ or US- 6360209-\$ or US-6424706-\$ or US- 6655580-\$ or US-6766301-\$ or US- 6862684-\$).did. or (US-6941363-\$ or US-7050996-\$ or US-7076465-\$ or US- 7096895-\$ or US-7131578-\$ or US- 7163146-\$ or US-7248855-\$ or US- 7306158-\$ or US-7373331-\$ or US- 7386501-\$ or US-7392942-\$ or US- 7481366-\$ or US-7604169-\$ or US- 7607583-\$ or US-7631810-\$ or US- 7752097-\$).did.	US-PGPUB; USPAT	OR	ON	2017/03/24 09:03
S2	36697	(display\$3 or show\$3 or view\$3 or present\$3 or screen or interface or gui or look\$3 or read\$3 or see\$3 or brows\$3 or disclos\$4 or tell\$3 or divulg\$3 or reveal\$3 or expos\$4 or crt or monitor or window or panel or lcd) with (plural\$3 or many or several or different or variet\$3 or (debit near5 credit) or multi or multiple or few or other or another or myriad or various or	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:09

		varied or multitude\$5 or (number adj1 of)) with ((pay\$4 or credit or debit or prepaid or (pre adj1 paid)) near3 (card or account or wallet))				
S3	80802	(select\$3 or choos\$3 or choice or pick\$3 or decid\$3 or decision or option or specif\$4 or designat\$3 or indicat\$3 or stipulate\$3 or elect\$3 or opt or opting) with ((pay\$4 or credit or debit or prepaid or (pre adj1 paid)) near3 (card or account or wallet))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:10
S4	4066	(transmit\$4 or transmission or send\$3 or push or deliver\$3 or dispatch\$3 or convey\$3 or transfer\$4 or forward\$3 or relay\$3) with ((pay\$4 or credit or debit or prepaid or (pre adj1 paid)) near3 (account or id or identifier)) with ((member\$4 or participant or registrant or registered or enrolle\$4 or subscriber or private or privacy or personal or unique or different or another or other or securit\$3 or encrypt\$3 or affiliation) near3 (id or identifier or number or credential or identification or flag or mark\$2 or character or alphanumeric or code or string or tag or indicator or key or pin or cypher or cipher) or token)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:12
S5	2247	(swip\$3 or read\$3 or magnetic or scan\$3 or pass\$3 or magnetic\$4) with ((member\$4 or participant or registrant or registered or enrolle\$4 or subscriber or private or privacy or personal or unique or different or another or other or securit\$3 or encrypt\$3 or affiliation) near3 (id or identifier or number or credential or identification or flag or mark\$2 or character or alphanumeric or code or string or tag or indicator or key or pin or cypher or cipher) or token) with card with (((pay\$4 or point) near3 (sale or terminal or station or computer or server or cpu or register or sale or service or purchase)) or pos or checkout or (check adj1 out))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:23
S6	1968	(match\$3 or compar\$3 or link\$3 or correlat\$3 or associat\$3 or reconcil\$3 or connect\$3 or correspond\$3 or lineup or (line adj1 up) or mate or reconcil\$6 or relat\$3 or relationship or sync) with ((member\$4 or participant or registrant or registered or enrolle\$4 or subscriber or private or privacy or personal or unique or different or another or other or securit\$3 or encrypt\$3 or affiliation) near3 (id or identifier or number or credential or identification or flag or mark\$2 or character or alphanumeric or code or string or tag or indicator or key or pin or cypher or cipher) or token) with ((member\$4 or participant or registrant or registered or enrolle\$4 or subscriber or private or privacy or personal or unique or different or	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:28

		another or other or securit\$3 or encrypt\$3 or affiliation) near3 (id or identifier or number or credential or identification or flag or mark\$2 or character or alphanumeric or code or string or tag or indicator or key or pin or cypher or cipher) or token) with card with (((pay\$4 or point) near3 (sale or terminal or station or computer or server or cpu or register or sale or service or purchase)) or pos or checkout or (check adj1 out))				
S7	19187	S2 and S3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:29
S8	1241	S4 and S7	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:29
S9	124	S5 and S8	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:29
S10	88	S6 and S9	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:29
S11	0	S10 and S1	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:29
S12	101172	(S2 or S3 or S4 or S5 or S6 or S7 or S8)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:30
S13	44	S1 and S12	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:30

S14	804	S5 and S6	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:31
S15	2	S1 and S14	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:31
S16	6	S1 and S6	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:39
S17	1880	S6 not S10	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:40
S18	88	S6 not S17	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 09:40
S19	4391	(match\$3 or compar\$3 or link\$3 or correlat\$3 or associat\$3 or reconcil\$3 or connect\$3 or correspond\$3 or lineup or (line adj 1 up) or mate or reconcil\$6 or relat\$3 or relationship or sync) with card with wallet	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:27
S20	206	S8 and S19	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:28
S21	185	S5 and S19	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:28
S22	119	S7 and S21	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	OR	ON	2017/03/24 10:29

			DERWENT; IBM_TDB			
S23	27	S4 and S22	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:29
S24	2	S23 not S18	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:29
S25	94	S22 not S18	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:33
S26	117	S22 not S24	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:33
S27	4274	S19 not S26	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:34
S28	117	S19 not S27	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:34
S29	24793	(swip\$3 or read\$3 or magnetic or scan\$3 or pass\$3 or magnetic\$4) with card with (((pay\$4 or point) near3 (sale or terminal or station or computer or server or cpu or register or sale or service or purchase)) or pos or checkout or (check adj1 out))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:39
S30	117	S28 and S29	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:40
S31	5900	(swip\$3) with card with (((pay\$4 or point) near3 (sale or terminal or station or computer or server or cpu or register	US-PGPUB; USPAT; USOCR;	OR	ON	2017/03/24 10:40

		or sale or service or purchase)) or pos or checkout or (check adj1 out))	FPRS; EPO; JPO; DERWENT; IBM_TDB			
S32	61	S30 and S31	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:41
S33	4330	S19 not S32	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:41
S34	61	S19 not S33	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:42
S35	44027	(match\$3 or map\$4 or link\$3 or correlat\$3 or associat\$3 or reconcil\$3) with card with (mobile or cell\$3 or portable or smart or android)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:57
S36	221	S31 same S35	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:58
S37	110	S36 and S7	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:58
S38	99	S37 not S34	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:58
S39	99	S38 not S28	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 10:59
S40	122	S36 not S39	US-PGPUB;	OR	ON	2017/03/24

			USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			11:00
S41	99	S36 not S40	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 11:00
S42	30912	(match\$3 or map\$4 or link\$3 or correlat\$3 or associat\$3 or reconcil\$3) with card with (mobile or cell\$3 or portable or wallet)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 11:02
S43	29216	(match\$3 or map\$4 or link\$3 or correlat\$3 or associat\$3 or reconcil\$3) with card with (mobile or cell\$3 or portable)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 11:03
S44	152	S31 same S43	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 11:04
S45	64	S7 and S44	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 11:05
S46	47018	(membership or member or id or proxy or verification or validation or verification or privacy or credential) adj1 card	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 11:27
S47	448	S46 same (stor\$3 with (membership or member or id or proxy or verification or validation or verification or privacy or credential) with (number or id or identifier or identification) with (mobile or cell\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 11:28
S48	57	S7 and S47	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT;	OR	ON	2017/03/24 11:29

			IBM_TDB			
S49	49	S48 not S40	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 11:29
S50	7	S49 and S31	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:14
S51	5202	(swip\$3 near3 card) with (((pay\$4 or point) near3 (sale or terminal or station or computer or server or cpu or register or sale or service or purchase)) or pos or checkout or (check adj1 out))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:17
S52	95	match\$3 with swip\$3 with (mobile or cell\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:19
S53	19	S51 and S52	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:19
S54	71	(authoriz\$5 or approv\$3 or validat\$3 or verif\$4) with both with card with (mobile or cell\$3) with (identifier or code or number or id or identificaion or number or alphanumeric or string)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:25
S55	73	(authoriz\$5 or approv\$3 or validat\$3 or verif\$4) with both with card with (mobile or cell\$3 or ((smart or android) adj1 (phone or telephone) or iphone)) with (identifier or code or number or id or identificaion or number or alphanumeric or string)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:26
S56	73	(authoriz\$5 or approv\$3 or validat\$3 or verif\$4) with both with card with (mobile or cell\$3 or (((smart or android) adj1 (phone or telephone)) or iphone)) with (identifier or code or number or id or identificaion or number or alphanumeric or string)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:27
S57	6	S56 and (swip\$3)	US-PGPUB; USPAT; USOCR; FPRS;	OR	ON	2017/03/24 12:28

			EPO; JPO; DERWENT; IBM_TDB			
S58	34	S56 and (reader)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:31
S59	30	S58 not S57	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:31
S60	163	("4295039" "5241594" "5345506" "5351293" "5434918" "5557654" "5557676" "5557679" "5588059" "5602918" "5740361" "5742756").PN. OR ("6075860").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2017/03/24 12:38
S61	2	S7 and S60	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:39
S62	5	S2 and S60	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:41
S63	24	("same" or equal) with (card adj1 (id or identif\$7 or number or code or token)) with ((mobile or cell\$3 or portable or ((smart or android) adj1 phone)) adj1 (id or identif\$7 or number or code or token))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:44
S64	36	("same" or equal or match\$3) with (card adj1 (id or identif\$7 or number or code or token)) with ((mobile or cell\$3 or portable or ((smart or android) adj1 phone)) adj1 (id or identif\$7 or number or code or token))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:44
S65	905	(reader or swip\$3) same card same (mobile or cell\$4 or wireless) same match\$3 same (identifier or id or number or code or identification)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:51
S66	177	S7 and S65	US-PGPUB; USPAT; USOCR; FPRS;	OR	ON	2017/03/24 12:51

			EPO; JPO; DERWENT; IBM_TDB			
S67	728	S65 not S66	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:54
S68	177	S65 not S67	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 12:54
S69	142	(reader or swip\$3) with card with (mobile or cell\$4 or wireless) with match\$3 with (identifier or id or number or code or identification)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 13:32
S70	125	S69 not S68	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 13:32
S71	30	(reader or swip\$3) with card with (((mobile or cell\$4 or wireless or android or smart) near3 (phone or telephone or tablet)) or iphone or smartphone) with match\$3 with (identifier or id or number or code or identification)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 13:34
S72	10743	(social near5 card)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 13:39
S73	3743	social with (((mobile or cell\$4 or wireless or android or smart) near3 (phone or telephone or tablet)) or iphone or smartphone) with (identifier or id or number or code or identification)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 13:39
S74	452	S72 and S73	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 13:40
S75	114	S74 and S7	US-PGPUB; USPAT;	OR	ON	2017/03/24 13:40

			USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S76	485	match\$3 with card with (((mobile or cell\$4 or wireless or android or smart) near3 (phone or telephone or tablet)) or iphone or smartphone) with (identifier or id or number or code or identification)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 13:41
S77	9	S75 and S76	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 13:41
S78	475	(member\$4 adj1 card) with (((mobile or cell\$4 or wireless or android or smart) near3 (phone or telephone or tablet)) or iphone or smartphone) with (identifier or id or number or code or identification)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 13:57
S79	63	S7 and S78	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 13:58
S80	202	S78 and (reader or swip\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 14:00
S81	34	S7 and S80	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 14:00
S82	325	park-chol\$.in.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 14:03
S83	22845	kim-kyung\$.in.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 14:04

S84	1583	lee-shin\$.in.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 14:04
S85	6	S82 and S83	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 14:04
S86	2	S84 and S85	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 14:04
S87	14	("20110250580" "20120002008" "20130073388" "20130097041" "8498939").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 14:11
S88	0	S1 and S87	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 14:12
S89	16	(US-20120150669-\$ or US- 20120150687-\$ or US-20140067677-\$ or US-20140162598-\$ or US- 20160019531-\$ or US-20150095175-\$ or US-20110302016-\$ or US- 20140143089-\$ or US-20090150248-\$ or US-20070034685-\$ or US- 20120214548-\$).did. or (US-6595342-\$ or US-8401904-\$ or US-8632002-\$ or US-6075860-\$ or US-7043635-\$).did.	US-PGPUB; USPAT	OR	ON	2017/03/24 14:12
S90	0	S87 and S89	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 14:12
S91	2	("8498939").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2017/03/24 14:12
S92	2	("20150161592").PN.	US-PGPUB; USPAT;	OR	OFF	2017/03/24 14:29

			USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S93	20	("8401904").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2017/03/24 16:13
S94	36697	(display\$3 or show\$3 or view\$3 or present\$3 or screen or interface or gui or look\$3 or read\$3 or see\$3 or brows\$3 or disclos\$4 or tell\$3 or divulg\$3 or reveal\$3 or expos\$4 or crt or monitor or window or panel or lcd) with (plural\$3 or many or several or different or variet\$3 or (debit near5 credit) or multi or multiple or few or other or another or myriad or various or varied or multitude\$5 or (number adj1 of)) with ((pay\$4 or credit or debit or prepaid or (pre adj1 paid)) near3 (card or account or wallet))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:14
S95	80802	(select\$3 or choos\$3 or choice or pick\$3 or decid\$3 or decision or option or specif\$4 or designat\$3 or indicat\$3 or stipulate\$3 or elect\$3 or opt or opting) with ((pay\$4 or credit or debit or prepaid or (pre adj1 paid)) near3 (card or account or wallet))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:14
S96	19187	S94 and S95	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:14
S97	1	S93 and S96	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:14
S98	1968	(match\$3 or compar\$3 or link\$3 or correlat\$3 or associat\$3 or reconcil\$3 or connect\$3 or correspond\$3 or lineup or (line adj1 up) or mate or reconcil\$6 or relat\$3 or relationship or sync) with ((member\$4 or participant or registrant or registered or enrolle\$4 or subscriber or private or privacy or personal or unique or different or another or other or securit\$3 or encrypt\$3 or affiliation) near3 (id or identifier or number or credential or identification or flag or mark\$2 or character or alphanumeric or code or string or tag or indicator or key or pin or cypher or cipher) or token)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:16

		with ((member\$4 or participant or registrant or registered or enrolle\$4 or subscriber or private or privacy or personal or unique or different or another or other or securit\$3 or encrypt\$3 or affiliation) near3 (id or identifier or number or credential or identification or flag or mark\$2 or character or alphanumeric or code or string or tag or indicator or key or pin or cypher or cipher) or token) with card with (((pay\$4 or point) near3 (sale or terminal or station or computer or server or cpu or register or sale or service or purchase)) or pos or checkout or (check adj1 out))				
S99	0	S93 and S98	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:16
S100	2	("6595342").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2017/03/24 16:21
S101	0	S98 and S100	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:23
S102	16	(US-20120150669-\$ or US-20120150687-\$ or US-20140067677-\$ or US-20140162598-\$ or US-20160019531-\$ or US-20150095175-\$ or US-20110302016-\$ or US-20140143089-\$ or US-20090150248-\$ or US-20070034685-\$ or US-20120214548-\$).did. or (US-6595342-\$ or US-8401904-\$ or US-8632002-\$ or US-6075860-\$ or US-7043635-\$).did.	US-PGPUB; USPAT	OR	ON	2017/03/24 16:23
S103	6	S98 and S102	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:23
S104	3	("20160019531").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2017/03/24 16:30
S105	1	S96 and S104	US-PGPUB;	OR	ON	2017/03/24

			USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			16:31
S106	3	("20130054470").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2017/03/24 16:32
S107	1	S98 and S106	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:33
S108	1	S106 and (card with wallet)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:34
S109	1	S106 and (reader or swip\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:35
S110	2	("20120150687").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2017/03/24 16:44
S111	1	S96 and S110	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:44
S112	1	S94 and S110	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:45
S113	28	("20100306113" "20110131104" "20110140841" "20110240745" "7318048" "7415443" "7997476" "8231055" "8286875" "8412640").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT;	OR	ON	2017/03/24 16:58

			IBM_TDB			
S114	8	("20060016878" "20060206709" "20100138347").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:58
S115	61	("20030192948" "20040182921" "20050006471" "20050165695" "20050167496" "20060049255" "20090307132" "5235166" "5430279" "5491752" "5524072" "5616904" "5644636" "6760841" "6830182" "7210627" "7641111" "7703676" "7726566").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:59
S116	97	S113 or S114 or S115	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:59
S117	50	(US-20150242770-\$ or US-20160247147-\$ or US-20160253669-\$ or US-20160321623-\$ or US-20170076282-\$ or US-20140108263-\$ or US-20150051927-\$ or US-20150235212-\$).did. or (US-6112181-\$ or US-5965860-\$ or US-6019393-\$ or US-5697482-\$ or US-9082119-\$ or US-5934439-\$ or US-6014635-\$ or US-4354601-\$ or US-4866661-\$ or US-5569897-\$ or US-5701464-\$ or US-5790667-\$ or US-5816443-\$ or US-5883452-\$ or US-5918213-\$ or US-5970470-\$ or US-6006205-\$ or US-6012035-\$ or US-6032859-\$ or US-6134551-\$ or US-6169483-\$ or US-6360209-\$ or US-6424706-\$ or US-6655580-\$ or US-6766301-\$ or US-6862684-\$).did. or (US-6941363-\$ or US-7050996-\$ or US-7076465-\$ or US-7096895-\$ or US-7131578-\$ or US-7163146-\$ or US-7248855-\$ or US-7306158-\$ or US-7373331-\$ or US-7386501-\$ or US-7392942-\$ or US-7481366-\$ or US-7604169-\$ or US-7607583-\$ or US-7631810-\$ or US-7752097-\$).did.	US-PGPUB; USPAT	OR	ON	2017/03/24 16:59
S118	0	S116 and S117	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 16:59
S119	0	S116 and S102	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	OR	ON	2017/03/24 16:59

			DERWENT; IBM_TDB			
S120	0	S116 and S98	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:00
S121	8	S116 and wallet	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:01
S122	7	S121 and (swip\$3 or reader)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:02
S123	2	("20150161592").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2017/03/24 17:04
S124	0	S123 and (swip\$3 with tap\$4)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:05
S125	1	S123 and (tap\$4)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:05
S126	2	S123 and (swip\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:05
S127	2	("20130238455").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2017/03/24 17:14
S128	301848	(member or membership) with (mobile or cell\$4 or wireless or ((smart or android) near3 (phone ot telephone)))	US-PGPUB; USPAT; USOCR;	OR	ON	2017/03/24 17:21

			FPRS; EPO; JPO; DERWENT; IBM_TDB			
S129	490	S128 same ((member or membership) with card with (swip\$3 or reader))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:21
S130	14644	S129 (swip\$3 with reader)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:22
S131	37	S129 and (swip\$3 with reader)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:22
S132	24	S131 and S96	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:22
S133	3	S98 and S132	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:24
S134	3934	(stor\$3 near3 (mobile or smartphone or cell\$4 or wireless or ((smart or android) near3 (phone or telephone)))) with card with (id or token or number or identifier or identification)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:27
S135	670	S134 and ((swipe or reader) with card with (id or token or number or identifier or identification))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:28
S136	202	S135 and S96	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:29
S137	2113	(stor\$3 near3 (mobile or smartphone or	US-PGPUB;	OR	ON	2017/03/24

		cell\$4 or wireless or ((smart or android) near3 (phone or telephone))) with (card near3 (id or token or number or identifier or identification))	USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			17:29
S138	363	S137 and ((swipe or reader) with card with (id or token or number or identifier or identification))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:30
S139	107	S138 and S96	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:30
S140	28	S139 and S98	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/24 17:30
S141	2048	(match\$3 or compar\$3 or link\$3 or correlat\$3 or associat\$3 or reconcil\$3 or connect\$3 or correspond\$3 or lineup or (line adj1 up) or mate or reconcil\$6 or relat\$3 or relationship or sync) with (swipe or swiping) with (mobile or cell\$4 or galaxy or iphone or ipad or tablet or wireless or wifi or android or apple or smartphone or (smart adj1 phone))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 08:59
S142	2102	(match\$3 or compar\$3 or link\$3 or correlat\$3 or associat\$3 or reconcil\$3 or connect\$3 or correspond\$3 or lineup or (line adj1 up) or mate or reconcil\$6 or relat\$3 or relationship or sync) with (swipe or swiping) with (mobile or cell\$4 or galaxy or iphone or ipad or tablet or wireless or wifi or android or apple or smartphone or (smart adj1 phone) or wallet or ewallet)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:00
S143	2267	(match\$3 or compar\$3 or link\$3 or correlat\$3 or associat\$3 or reconcil\$3 or connect\$3 or correspond\$3 or lineup or (line adj1 up) or mate or reconcil\$6 or relat\$3 or relationship or sync) with (swipe or swiping or swiped) with (mobile or cell\$4 or galaxy or iphone or ipad or tablet or wireless or wifi or android or apple or smartphone or (smart adj1 phone) or wallet or ewallet)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:01
S144	40	S143 and ((swipe or swiping or swiped) with card with (member\$3 or social\$5))	US-PGPUB; USPAT; USOCR; FPRS;	OR	ON	2017/03/27 09:02

			EPO; JPO; DERWENT; IBM_TDB			
S145	1475	S143 and ((swipe or swiping or swiped) with card)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:10
S146	292	S145 and ((member\$3 or social\$5) with card)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:11
S147	252	S146 not S144	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:11
S148	2015	S143 not S147	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:12
S149	252	S143 not S148	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:12
S150	36704	(display\$3 or show\$3 or view\$3 or present\$3 or screen or interface or gui or look\$3 or read\$3 or see\$3 or brows\$3 or disclos\$4 or tell\$3 or divulg\$3 or reveal\$3 or expos\$4 or crt or monitor or window or panel or lcd) with (plural\$3 or many or several or different or variet\$3 or (debit near5 credit) or multi or multiple or few or other or another or myriad or various or varied or multitude\$5 or (number adj1 of)) with ((pay\$4 or credit or debit or prepaid or (pre adj1 paid)) near3 (card or account or wallet))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:14
S151	59	S150 and S149	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:14
S152	193	S149 not S151	US-PGPUB; USPAT;	OR	ON	2017/03/27 09:16

			USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S153	59	S149 not S152	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:17
S154	1073	costco	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:46
S155	79	S154 and ((swipe or swiping or swiped) with card)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:46
S156	23	S150 and S155	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:46
S157	6	S143 and S156	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:47
S158	2261	S143 not S157	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:48
S159	6	S143 not S158	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:48
S160	36681	S150 not S156	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:49

S161	23	S150 not S160	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 09:49
S162	2	("20120150687").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2017/03/27 09:54
S163	2	("20130238455").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2017/03/27 10:06
S164	1	S150 and S163	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 10:08
S165	80814	(select\$3 or choos\$3 or choice or pick\$3 or decid\$3 or decision or option or specif\$4 or designat\$3 or indicat\$3 or stipulate\$3 or elect\$3 or opt or opting) with ((pay\$4 or credit or debit or prepaid or (pre adj1 paid)) near3 (card or account or wallet))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 10:11
S166	1	S165 and S164	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 10:11
S167	2	S165 and S162	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 10:12
S168	413303	(select\$3 or choos\$3 or choice or pick\$3 or decid\$3 or decision or option or specif\$4 or designat\$3 or indicat\$3 or stipulate\$3 or elect\$3 or opt or opting) with card	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 10:17
S169	2	S163 and S168	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	OR	ON	2017/03/27 10:18

			DERWENT; IBM_TDB			
S170	1	S163 and (mobile with card)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 10:22
S171	313101	member\$4 with (mobile or cell\$4 or galaxy or iphone or ipad or tablet or wireless or wifi or android or apple or smartphone or (smart adj1 phone))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 10:36
S172	14	S171 same ((member\$4 adj1 card) with swip\$3 with reader)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 10:37
S173	48	S171 same ((member\$4 adj1 card) with swip\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 10:44
S174	34	S173 not S172	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 10:44
S175	2	("20140291391").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2017/03/27 11:13
S176	0	S150 and S175	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:13
S177	1	S175 and card	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:14
S178	7935	"universal integrated circuit card"	US-PGPUB; USPAT; USOCR;	OR	ON	2017/03/27 11:46

			FPRS; EPO; JPO; DERWENT; IBM_TDB			
S179	704	"embedded secure element"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:47
S180	1154	embed\$4 near3 "secure element"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:47
S181	8593	S178 or S180	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:47
S182	7	S181 same (membership with card)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:48
S183	151	S181 and (membership with card)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:49
S184	1264	S181 and ((membership near3 number or id or identifier or identification) and (card near3 (account or pin or identifier or personal))))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:50
S185	9	S181 same (membership)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:51
S186	25	S181 same (member\$4)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:51
S187	25	S186 and card	US-PGPUB;	OR	ON	2017/03/27

			USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			11:51
S188	1	S150 and S187	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:52
S189	0	qr and S187	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:52
S190	1509	S181 and (member\$4) and card	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:53
S191	96	S150 and S190	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:53
S192	14	S191 and qr	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:53
S193	8579	S181 not S192	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:54
S194	14	S181 not S193	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:54
S195	1754	S150 same wallet	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT;	OR	ON	2017/03/27 11:58

			IBM_TDB			
S196	82	S181 and S195	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:58
S197	2	S196 and (detect\$4 with select\$4 with card)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 11:59
S198	581	S150 same membership	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 12:03
S199	45	S198 same qr	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 12:04
S200	8364	S150 same S165	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 12:04
S201	925	(display\$3 or show\$3 or view\$3 or present\$3 or screen or interface or gui or look\$3 or read\$3 or see\$3 or brows\$3 or disclos\$4 or tell\$3 or divulg\$3 or reveal\$3 or expos\$4 or crt or monitor or window or panel or lcd) with (plural\$3 or many or several or different or variet\$3 or (debit near5 credit) or multi or multiple or few or other or another or myriad or various or varied or multitude\$5 or (number adj1 of)) with (((pay\$4 or credit or debit or prepaid or (pre adj1 paid)) near3 card) with wallet)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 12:12
S202	65143	(select\$3 or choos\$3 or choice or pick\$3 or decid\$3 or decision or option or specif\$4 or designat\$3 or indicat\$3 or stipulate\$3 or elect\$3 or opt or opting) with ((pay\$4 or credit or debit or prepaid or (pre adj1 paid)) near3 (card))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 12:13
S203	332	S201 same S202	US-PGPUB; USPAT; USOCR; FPRS;	OR	ON	2017/03/27 12:14

			EPO; JPO; DERWENT; IBM_TDB			
S204	76	S203 and qr	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 12:14
S205	0	S203 same (detect\$3 near3 card)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 12:15
S206	10	S203 same (detect\$3 with card)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 12:15
S207	25	S203 and (detect\$3 near3 card)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 12:15
S208	96	S203 and membership	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 12:17
S209	34	S204 and membership	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2017/03/27 12:17

EAST Search History (Interference)

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3/28/2017 8:21:19 AM**C:\Users\kbartley\Documents\EAST\Workspaces\14558841-03242017a.wsp**

<i>Search Notes</i> 	Application/Control No. 14558841	Applicant(s)/Patent Under Reexamination PARK ET AL.
	Examiner KENNETH BARTLEY	Art Unit 3693

CPC- SEARCHED		
Symbol	Date	Examiner

CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner

US CLASSIFICATION SEARCHED			
Class	Subclass	Date	Examiner

SEARCH NOTES		
Search Notes	Date	Examiner
EAST: Search using building block method and inventor search	03/24/2017	KB

INTERFERENCE SEARCH			
US Class/ CPC Symbol	US Subclass / CPC Group	Date	Examiner

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