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UNITED STATES DEPARTMENT OF COMMERCE
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P.O. Box 1450
Alexandria, Virginia 22313-1450
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APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
17/948,217	04/04/2023	11620701	SVPA-029C3	6235

26797 7590 03/15/2023
LogicPatents, LLC
21701 Stevens Creek Boulevard, #284
CUPERTINO, CA 95015

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 Patents Stakeholder Experience (OPSE), Stakeholder Support Division (SSD) at (571)-272-4200.

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

Jacky Benmoha, Holmdel, NJ;

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

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

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), 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)

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.

26797 7590 01/30/2023
LogicPatents, LLC
21701 Stevens Creek Boulevard, #284
CUPERTINO, CA 95015

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.

Joe Zheng	(Typed or printed name)
/ joe zheng /	(Signature)
03/03/2023	(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
17/948,217	09/19/2022	Jacky Benmoha	SVPA-02903	6235

TITLE OF INVENTION: Platform for trading assets in different currencies

APPL. TYPE	ENTRY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	MICRO	\$240	\$0.00	\$0.00	\$240	04/20/2023

EXAMINER	ART. UNIT	CLASS-SUBCLASS
KAZIML HANI M	3691	705-03600R

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

2. For printing on the patent front page, list

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

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

1 Joe Zheng

2

3

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

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/AIA/47 or PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required.

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)

Intercurrency Software LLC

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 enclose 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 1.3 for signature requirements and certifications.

Authorized Signature / joe zheng /

Date 03/03/2023

Typed or printed name Joe Zheng

Registration No. 39,450

Electronic Patent Application Fee Transmittal

Application Number:	17948217			
Filing Date:	19-Sep-2022			
Title of Invention:	Platform for trading assets in different currencies			
First Named Inventor/Applicant Name:	Jacky Benmoha			
Filer:	Joe Zheng			
Attorney Docket Number:	SVPA-029C3			
Filed as Small Entity				
Filing Fees for Utility under 35 USC 111(a)				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
UTILITY APPL ISSUE FEE	2501	1	480	480

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				480

Electronic Acknowledgement Receipt

EFS ID:	47623020
Application Number:	17948217
International Application Number:	
Confirmation Number:	6235
Title of Invention:	Platform for trading assets in different currencies
First Named Inventor/Applicant Name:	Jacky Benmoha
Customer Number:	26797
Filer:	Joe Zheng
Filer Authorized By:	
Attorney Docket Number:	SVPA-029C3
Receipt Date:	03-MAR-2023
Filing Date:	19-SEP-2022
Time Stamp:	01:49:34
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	CARD
Payment was successfully received in RAM	\$480
RAM confirmation Number	E202333250546206
Deposit Account	
Authorized User	

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

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Issue Fee Payment (PTO-85B)	FeeTransmittal.pdf	324157	no	1
			b551abda64bc30253de2b47fd571ca534c001fad		
Warnings:					
Information:					
2	Fee Worksheet (SB06)	fee-info.pdf	37724	no	2
			75dfa1cee3a93144e39616b7ce4f7186671b33fe		
Warnings:					
Information:					
Total Files Size (in bytes):			361881		
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.					



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NOTICE OF ALLOWANCE AND FEE(S) DUE

26797 7590 01/20/2023
LogicPatents, LLC
21701 Stevens Creek Boulevard, #284
CUPERTINO, CA 95015

EXAMINER	
KAZIMI, HANI M	
ART UNIT	PAPER NUMBER
3691	

DATE MAILED: 01/20/2023

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
17/948,217	09/19/2022	Jacky Benmoha	SVPA-029C3	6235

TITLE OF INVENTION: Platform for trading assets in different currencies

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	MICRO	\$240	\$0.00	\$0.00	\$240	04/20/2023

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 40% the amount of undiscounted fees, and micro entity fees are 20% the amount of undiscounted 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. 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

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

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.

26797 7590 01/20/2023
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21701 Stevens Creek Boulevard, #284
CUPERTINO, CA 95015

Certificate of Mailing or Transmission

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
17/948,217	09/19/2022	Jacky Benmoha	SVPA-029C3	6235

TITLE OF INVENTION: Platform for trading assets in different currencies

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	MICRO	\$240	\$0.00	\$0.00	\$240	04/20/2023

EXAMINER	ART UNIT	CLASS-SUBCLASS
KAZIMI, HANI M	3691	705-03600R

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/AIA/122 or PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/AIA/47 or PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

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

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 ☐ Government4a. 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.

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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. _____



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
17/948,217	09/19/2022	Jacky Benmoha	SVPA-029C3	6235
26797	7590	01/20/2023	EXAMINER	
LogicPatents, LLC			KAZIMI, HANI M	
21701 Stevens Creek Boulevard, #284				
CUPERTINO, CA 95015			ART UNIT	PAPER NUMBER
			3691	
DATE MAILED: 01/20/2023				

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. 17/948,217	Applicant(s) Benmoha, Jacky	
	Examiner HANI M KAZIMI	Art Unit 3691	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 the amendment filed on January 04, 2023.
☐ 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 1-16. As a result of the allowed claim(s), you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see http://www.uspto.gov/patents/init_events/pph/index.jsp or send an inquiry to PPHfeedback@uspto.gov.

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

Certified copies:

a) ☐ All b) ☐ Some* c) ☐ None of the:

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

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

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

* Certified copies not received: ____.

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

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

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

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

Attachment(s)

1. ☒ Notice of References Cited (PTO-892) 2. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date ____. 3. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material ____. 4. ☐ Interview Summary (PTO-413), Paper No./Mail Date ____.	5. ☐ Examiner's Amendment/Comment 6. ☒ Examiner's Statement of Reasons for Allowance 7. ☐ Other ____.
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/HANI M KAZIMI/
Primary Examiner, Art Unit 3691

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

This communication is in response to applicant's amendment filed on January 04, 2023. Claims 1-16 are pending. Claims 1-16 are allowed.

Allowable Subject Matter

The following is a statement of reasons for the indication of allowable subject matter:

The prior art of record (Rude et al. US Pat. Pub. No. 2006/0095361 A1) teaches a method and corresponding apparatus for automatic settlement of foreign securities trades in trader's operating currency includes placing a securities trading order on a securities exchange and determining a net settlement amount for the securities trading order in the local currency of the securities exchange. In response to the determined net settlement amount, a foreign exchange trading order is automatically placed to convert the determined net settlement amount from the local currency to the operating currency of the party for whom the securities trading order was placed.

Even though, the prior art of record teaches a method and corresponding apparatus for automatic settlement of foreign securities trades in trader's operating currency performing the above-mentioned steps, the prior art of record fails to teach a platform for trading an asset, the platform comprising: a trading server, coupled to a client machine associated with a user, the trading server is configured to calculate costs and fees in the first currency to own or sell the

asset being traded in a second currency, the costs and fees are caused to be displayed on a display device of the client machine and are dynamically changed in accordance with a first prevailing exchange rate between the first currency and the second currency, and even when a market value of the asset remains unchanged, and wherein the trading server is further configured to conduct a transaction of the asset by transporting a transaction request to the market exchange server upon receiving an order from the trader, and reach a settlement based on a second prevailing exchange rate as soon as the transaction of the asset is performed in accordance with conditions set by the trader, and wherein the second prevailing exchange rate is calculated from the at least one currency exchange server right before the transaction takes place, executed costs and fees in the settlement per the second prevailing exchange rate are not identical to the displayed costs and fees with the first prevailing exchange before the transaction of the asset took place. For these reasons claims 1 and 8 are deemed to be allowable over the prior art of record, and claims 2-7 and 9-16 are allowed by dependency.

Furthermore, the above additional elements in the claim provide meaningful limitations that transforms an abstract idea into patent eligible. The claim as a whole amounts to significantly more than the abstract idea itself. This is because the claim as a whole effect an improvement to another technology or technical field. These limitations in combination provide meaningful limitations beyond generally linking the use of the abstract idea to a particular technological environment. These limitations, when taken as an ordered combination, provide unconventional steps that confines the abstract idea to a particular application. Therefore, the claim recites patent eligible subject matter. For these reasons claims 1-16 are deemed to be statutory.

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

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Hani Kazimi whose telephone number is (571) 272-6745. The examiner can normally be reached Monday-Friday from 8:30 AM to 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Abhishek Vyas can be reached on (571) 270-1836. 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.

Respectfully Submitted

/HANI M KAZIMI/
Primary Examiner, Art Unit 3691

Notice of References Cited	Application/Control No. 17/948,217		Applicant(s)/Patent Under Reexamination Benmoha, Jacky	
	Examiner HANI M KAZIMI		Art Unit 3691	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	CPC Classification	US Classification
*	A	US-20090271325-A1	10-2009	Wilson; Brian	G06Q40/06	705/36R
*	B	US-20080140547-A1	06-2008	Murphy; Timothy	G06Q40/12	705/30
*	C	US-20070198331-A1	08-2007	Hurley; Gerald T.	G06Q40/04	705/36R
*	D	US-6772131-B1	08-2004	Francis; James G.	G06Q10/10	705/42
	E					
	F					
	G					
	H					
	I					
	J					
	K					
	L					
	M					

FOREIGN PATENT DOCUMENTS

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

NON-PATENT DOCUMENTS

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

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

<i>Search Notes</i> 	Application/Control No. 17/948,217	Applicant(s)/Patent Under Reexamination Benmoha, Jacky
	Examiner HANI M KAZIMI	Art Unit 3691

CPC - Searched*		
Symbol	Date	Examiner
(GQ40/04ORG06Q30/00ORG06Q30/06ORG06Q30/08)	11/05/2022	HK

CPC Combination Sets - Searched*		
Symbol	Date	Examiner

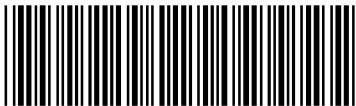
US Classification - Searched*			
Class	Subclass	Date	Examiner
705	37	11/05/2022	HK

* 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
Inventor/Assignee search	11/05/2022	HK
SEARCH	11/05/2022	HK
Pro-Quest Dialog search	11/05/2022	HK
Updated SEARCH	01/14/2023	HK

Interference Search			
US Class/CPC Symbol	US Subclass/CPC Group	Date	Examiner
705	37	01/14/2023	HK
G06Q	40/04	01/14/2023	HK

/H.M.K/ Primary Examiner, Art Unit 3691	
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Issue Classification 	Application/Control No. 17/948,217	Applicant(s)/Patent Under Reexamination Benmoha, Jacky
	Examiner HANI M KAZIMI	Art Unit 3691

CPC						
Symbol					Type	Version
G06Q	/	40	/	00	F	2013-01-01
G06Q	/	40	/	04	I	2013-01-01

CPC Combination Sets						
Symbol				Type	Set	Ranking
	/		/			

NONE (Assistant Examiner) _____ (Date) _____		Total Claims Allowed: 16	
/HANI M KAZIMI/ Primary Examiner, Art Unit 3691 (Primary Examiner) _____ (Date) _____		14 January 2023 O.G. Print Claim(s) 1	O.G. Print Figure 5

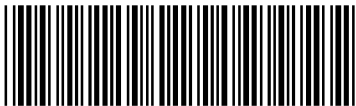
Issue Classification 	Application/Control No. 17/948,217	Applicant(s)/Patent Under Reexamination Benmoha, Jacky
	Examiner HANI M KAZIMI	Art Unit 3691

INTERNATIONAL CLASSIFICATION			
CLAIMED			
G06Q	/	40	/ 04
NON-CLAIMED			
	/		/

US ORIGINAL CLASSIFICATION	
CLASS	SUBCLASS
705	37

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

NONE		Total Claims Allowed:	
(Assistant Examiner)	(Date)	16	
/HANI M KAZIMI/ Primary Examiner, Art Unit 3691 (Primary Examiner)	14 January 2023 (Date)	O.G. Print Claim(s) 1	O.G. Print Figure 5

Issue Classification 	Application/Control No. 17/948,217	Applicant(s)/Patent Under Reexamination Benmoha, Jacky
	Examiner HANI M KAZIMI	Art Unit 3691

☒ Claims renumbered in the same order as presented by applicant ☐ CPA ☒ T.D. ☐ R.1.47															
CLAIMS															
Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
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	2		11												
	3		12												
	4		13												
	5		14												
	6		15												
	7		16												
	8														
	9														

NONE (Assistant Examiner) _____ (Date) _____		Total Claims Allowed: 16	
/HANI M KAZIMI/ Primary Examiner, Art Unit 3691 (Primary Examiner) _____ (Date) 14 January 2023		O.G. Print Claim(s) 1	O.G. Print Figure 5

PE2E SEARCH - Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	British Equivalents	Time Stamp
L1	5246	705/37.ccls.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2018/05/28 08:15 PM
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L11	11718	705/37.ccls.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2018/05/28 09:19 PM
L12	67890	(G06Q40/00 OR G06Q40/04 OR G06Q30/00 OR G06Q30/06 OR G06Q30/08).cpc.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2018/05/28 09:22 PM
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L36	5240	705/37.ccls.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2021/01/02 01:20 PM
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L47	77378	(G06Q40/00 OR G06Q40/04 OR G06Q30/00 OR G06Q30/06 OR G06Q30/08).cpc.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2021/01/02 01:20 PM
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L329	30476	L14 and (trade trading (cross adj market\$4))	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
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L362	84506	L46 L47	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM

L363	8629	L48 and (trade trading (cross adj market\$4))	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
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L368	261	consolid\$5 near3 (trade trading (cross adj market\$4))	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L369	102	consolid\$5 near3 (trade trading (cross adj market\$4)) and @ad<"20070418"	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L370	15	consolid\$5 near3 (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with exchange	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L371	3835	currency with preferred	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L372	354	L49 and (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with (preferred prevail\$3)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L373	320	L49 and (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with (preferred prevail\$3) and rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L374	20549	(trade trading (cross adj market\$4)).ti,ab.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L375	392	consolid\$5 near3 (trade trading (cross adj market\$4)) and (trade trading (cross adj market\$4)).ti,ab.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L376	0	L62 and @ad<"20070418" and (currency with (preferred prevail\$3)) and rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L377	18	L62 and @ad<"20070418" and currency near3 rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM

L378	404	(trade trading (cross adj market\$4)) and @ad<"20070418" and currency with conver\$5 and currency near3 rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L379	36	(trade trading (cross adj market\$4)) and @ad<"20070418" and currency with conver\$5 and currency near3 rate and dynamic\$4 near5 chang\$4	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L380	473	(trade trading (cross adj market\$4)) and @ad<"20070418" and (currency.ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L381	171	(trade trading (cross adj market\$4)).ti,ab. and @ad<"20070418" and (currency.ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L382	0	(trade trading (cross adj market\$4)).ti,ab. and @ad<"20070418" and ((currency with coversion).ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L383	30	(trade trading (cross adj market\$4)).ti,ab. and @ad<"20070418" and ((currency with rate).ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L384	17	("6772131" "9135660" "20020161692" "7734532" "20060173771" "20070118459" "20080140547" "20040215539" "20040098334" "20040210512" "20040236664" "20090271325" "20070043648" "20070174181" "20070198331" "20040143536" "20060095361") .PN.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L385	3	"10062107".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L386	1	"20060095361".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L387	77	(costs fees) with chang\$4 same ((exchange currency) near3 rate) and @ad<"20070418"	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L388	6	L50 and (costs fees) with chang\$4 same ((exchange currency)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM

		near3 rate) and @ad<"20070418"					
L389	1	"10776863".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L390	3	"10062107".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L391	5239	705/37.ccls.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L392	33940	(G06Q40/00 OR G06Q40/04 OR G06Q30/00 OR G06Q30/06 OR G06Q30/08).cpc.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L393	34256	L78 L79	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L394	493989	(trade trading (cross adj market\$4))	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L395	11707	(trade trading (cross adj market\$4)).ti.ab.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L396	0	("20060095361" "20060 173771").PN.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L397	5239	705/37.ccls.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L398	33940	(G06Q40/00 OR G06Q40/04 OR G06Q30/00 OR G06Q30/06 OR G06Q30/08).cpc.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L399	493989	(trade trading (cross adj market\$4))	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L400	900358	(trade trading (cross adj market\$4))	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L401	11732	705/37.ccls.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L402	84115	(G06Q40/00 OR G06Q40/04 OR G06Q30/00 OR G06Q30/06 OR G06Q30/08).cpc.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L403	11341	L88 and L89	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L404	84506	L88 L89	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L405	8629	L90 and (trade trading (cross adj market\$4))	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L406	30476	L91 and (trade trading (cross adj market\$4))	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L407	3848	L90 and (trade trading (cross adj market\$4)) and @ad<"20070418"	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM

L408	10189	L91 and (trade trading (cross adj market\$4)) and @ad<"20070418"	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L409	2	("20060095361" "20060173771").PN.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L410	261	consolid\$5 near3 (trade trading (cross adj market\$4))	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L411	102	consolid\$5 near3 (trade trading (cross adj market\$4)) and @ad<"20070418"	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L412	15	consolid\$5 near3 (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with exchange	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L413	3835	currency with preferred	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L414	354	L91 and (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with (preferred prevail\$3)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L415	320	L91 and (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with (preferred prevail\$3) and rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L416	20549	(trade trading (cross adj market\$4)).ti,ab.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L417	392	consolid\$5 near3 (trade trading (cross adj market\$4)) and (trade trading (cross adj market\$4)).ti,ab.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L418	0	L104 and @ad<"20070418" and (currency with (preferred prevail\$3)) and rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L419	18	L104 and @ad<"20070418" and currency near3 rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L420	404	(trade trading (cross adj market\$4)) and @ad<"20070418" and currency with conver\$5 and currency near3 rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L421	36	(trade trading (cross adj market\$4)) and @ad<"20070418" and	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM

		currency with conver\$5 and currency near3 rate and dynamic\$4 near5 chang\$4					
L422	473	(trade trading (cross adj market\$4)) and @ad<"20070418" and (currency.ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L423	171	(trade trading (cross adj market\$4)).ti,ab. and @ad<"20070418" and (currency.ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L424	0	(trade trading (cross adj market\$4)).ti,ab. and @ad<"20070418" and ((currency with conversion).ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L425	30	(trade trading (cross adj market\$4)).ti,ab. and @ad<"20070418" and ((currency with rate).ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L426	5239	705/37.ccls.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L427	33940	(G06Q40/00 OR G06Q40/04 OR G06Q30/00 OR G06Q30/06 OR G06Q30/08).cpc.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L428	34256	L113 L114	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L429	493989	(trade trading (cross adj market\$4))	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L430	11707	(trade trading (cross adj market\$4)).ti,ab.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L431	0	("20060095361" "20060 173771").PN.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L432	5239	705/37.ccls.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L433	33940	(G06Q40/00 OR G06Q40/04 OR G06Q30/00 OR G06Q30/06 OR G06Q30/08).cpc.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L434	493989	(trade trading (cross adj market\$4))	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L435	900358	(trade trading (cross adj market\$4))	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L436	11732	705/37.ccls.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L437	84115	(G06Q40/00 OR	(US-PGPUB; USPAT;	OR	ON	ON	2023/01/14

		G06Q40/04 OR G06Q30/00 OR G06Q30/06 OR G06Q30/08).cpc.	USOCR; EPO; JPO)				09:23 AM
L438	11341	L123 and L124	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L439	84506	L123 L124	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L440	8629	L125 and (trade trading (cross adj market\$4))	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L441	30476	L126 and (trade trading (cross adj market\$4))	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L442	3848	L125 and (trade trading (cross adj market\$4)) and @ad<"20070418"	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L443	10189	L126 and (trade trading (cross adj market\$4)) and @ad<"20070418"	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L444	2	("20060095361" "20060 173771").PN.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L445	261	consolid\$5 near3 (trade trading (cross adj market\$4))	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L446	102	consolid\$5 near3 (trade trading (cross adj market\$4)) and @ad<"20070418"	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L447	15	consolid\$5 near3 (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with exchange	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L448	3835	currency with preferred	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L449	354	L126 and (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with (preferred prevail\$3)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L450	320	L126 and (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with (preferred prevail\$3) and rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L451	20549	(trade trading (cross adj market\$4)).ti,ab.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L452	392	consolid\$5 near3 (trade trading (cross adj market\$4)) and (trade trading (cross adj market\$4)).ti,ab.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM

L453	0	L139 and @ad<"20070418" and (currency with (preferred prevail\$3)) and rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L454	18	L139 and @ad<"20070418" and currency near3 rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L455	404	(trade trading (cross adj market\$4)) and @ad<"20070418" and currency with conver\$5 and currency near3 rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L456	36	(trade trading (cross adj market\$4)) and @ad<"20070418" and currency with conver\$5 and currency near3 rate and dynamic\$4 near5 chang\$4	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L457	473	(trade trading (cross adj market\$4)) and @ad<"20070418" and (currency.ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L458	171	(trade trading (cross adj market\$4)).ti,ab. and @ad<"20070418" and (currency.ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L459	0	(trade trading (cross adj market\$4)).ti,ab. and @ad<"20070418" and ((currency with coversion).ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L460	30	(trade trading (cross adj market\$4)).ti,ab. and @ad<"20070418" and ((currency with rate).ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L461	17	("6772131" "9135660" "20020161692" "7734532" "20060173771" "20070118459" "20080140547" "20040215539" "20040098334" "20040210512" "20040236664" "20090271325" "20070043648" "20070174181" "20070198331" "20040143536" "20060095361") .PN.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L462	3	"10062107".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L463	1	"20060095361".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM

L464	77	(costs fees) with chang\$4 same ((exchange currency) near3 rate) and @ad<"20070418"	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L465	6	L127 and (costs fees) with chang\$4 same ((exchange currency) near3 rate) and @ad<"20070418"	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L466	1	"10776863".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L467	3	"10062107".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L468	1	"20060095361".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L469	11	("20020161692" "20040 098334" "20040143536 " "20040210512" "2004 0215539" "2004023666 4" "20060095361" "200 60173771" "200700436 48" "20070118459" "20 070174181").PN.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L470	1	"11449930".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:23 AM
L471	22	("6772131" "9135660" " 20020161692" "773453 2" "20060173771" "200 70118459" "200801405 47" "20040215539" "20 040098334" "20040210 512" "20040236664" "2 0090271325" "2007004 3648" "20070174181" " 20070198331" "200401 43536" "20060095361") .PN.	(US-PGPUB; USPAT; FIT (AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, WO))	OR	ON	ON	2023/01/14 09:54 AM
L472	15	("20020161692" "20040 098334" "20040143536 " "20040210512" "2004 0215539" "2004023666 4" "20060095361" "200 60173771" "200700436 48" "20070118459" "20 070174181").PN.	(US-PGPUB; USPAT; FIT (AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, WO))	OR	ON	ON	2023/01/14 09:55 AM
L473	7	471 NOT 472	(US-PGPUB; USPAT; FIT (AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, WO))	OR	ON	ON	2023/01/14 09:55 AM
L474	4	473 AND (trade trading (cross ADJ market\$4)) AND ((exchange	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2023/01/14 09:58 AM

		currency) near3 rate)					
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PE2E SEARCH - Search History (Interference)

There are no Interference searches to show.

Bibliographic Data

Application No: 17/948,217

Foreign Priority claimed: ☐ Yes ☒ No

35 USC 119 (a-d) conditions met: ☐ Yes ☒ No ☐ Met After Allowance

Verified and Acknowledged: /HANI M KAZIMI/

Examiner's Signature

Initials

Title: Platform for trading assets in different currencies

FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
09/19/2022	705	3691	SVPA-029C3
RULE			

APPLICANTS

INVENTORS

Jacky Benmoha, Holmdel, NJ, UNITED STATES

CONTINUING DATA

This application is a CON of 17019359 09/14/2020 PAT 11449930

17019359 is a CON of 16113289 08/27/2018 PAT 10776863

16113289 is a CON of 11736583 04/18/2007 PAT 10062107

FOREIGN APPLICATIONS

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10/03/2022

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Electronic Petition Request	TERMINAL DISCLAIMER TO OBIATE A DOUBLE PATENTING REJECTION OVER A "PRIOR" PATENT		
Application Number	17948217		
Filing Date	19-Sep-2022		
First Named Inventor	Jacky Benmoha		
Attorney Docket Number	SVPA-029C3		
Title of Invention	Platform for trading assets in different currencies		
☒ 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	
Jacky Benmoha		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) 10062107 11449930 10776863 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 39450

☐ 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	/ joe zheng /
Name	Joe Zheng

*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:	17948217			
Filing Date:	19-Sep-2022			
Title of Invention:	Platform for trading assets in different currencies			
First Named Inventor/Applicant Name:	Jacky Benmoha			
Filer:	Joe Zheng			
Attorney Docket Number:	SVPA-029C3			
Filed as Micro 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	3814	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.: 17948217

Filing Date: 19-Sep-2022

Applicant/Patent under Reexamination: Benmoha

Electronic Terminal Disclaimer filed on January 4, 2023

☒ 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:	47318264
Application Number:	17948217
International Application Number:	
Confirmation Number:	6235
Title of Invention:	Platform for trading assets in different currencies
First Named Inventor/Applicant Name:	Jacky Benmoha
Customer Number:	26797
Filer:	Joe Zheng
Filer Authorized By:	
Attorney Docket Number:	SVPA-029C3
Receipt Date:	04-JAN-2023
Filing Date:	19-SEP-2022
Time Stamp:	17:51:22
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	CARD
Payment was successfully received in RAM	\$ 170
RAM confirmation Number	E202314H51182981
Deposit Account	
Authorized User	

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

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Terminal Disclaimer-Filed (Electronic)	eTerminal-Disclaimer.pdf	41613	no	2
			c0ab23333fecb121cb4196374d654bda6e8375fc		
Warnings:					
Information:					
2	Fee Worksheet (SB06)	fee-info.pdf	37937	no	2
			a26c8a7c1f1a357030c15488c5f300787746ab34		
Warnings:					
Information:					
Total Files Size (in bytes):			79550		
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.					

Electronic Acknowledgement Receipt

EFS ID:	47318300
Application Number:	17948217
International Application Number:	
Confirmation Number:	6235
Title of Invention:	Platform for trading assets in different currencies
First Named Inventor/Applicant Name:	Jacky Benmoha
Customer Number:	26797
Filer:	Joe Zheng
Filer Authorized By:	
Attorney Docket Number:	SVPA-029C3
Receipt Date:	04-JAN-2023
Filing Date:	19-SEP-2022
Time Stamp:	17:54:29
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Amendment/Request for Reconsideration-After Non-Final Rejection	ResponseTo1stOA.pdf	137870	no	8
			da9d9eb47a79b3ef0c3b16e0e18e7d70510 acfb0a		

Warnings:

Information:	
Total Files Size (in bytes):	137870
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 UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Jacky Benmoha
Title: Platform for trading assets in different currencies
Serial No.: 17/948,217
Confirmation No.: 6235
Filing Date: 09/19/2022
Examiner: Hani M. Kazimi
Group Art Unit: 3691
Docket No: SVPA-029C3

January 3, 2023

Mail Stop: No-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Response to First Office Action

Dear Sir:

In response to the Office Action mailed on 11/09/2022, please amend the above-identified application before reconsidering the pending claims.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 2 of this Response.

REMARKS/ARGUMENTS begin on page 7 of this Response.

AMENDMENTS TO THE CLAIMS

Please amend Claims 1, 2, 4, 6, 8-10, 12 and 14, add Claims 16 as follows:

1. (*Currently amended*) A platform for trading an asset, the platform comprising:
a trading server, coupled to a client machine associated with a user, receiving an indicator of a first currency from the client machine, wherein the trading server is configured to ~~coupled to~~ at least one currency exchange server and at least one market exchange server, the trading server is further configured to calculate costs and fees in the first currency to own or sell the asset being traded in a second currency, the costs and fees are caused to be displayed on a display device of the client machine; ~~the costs and fees being displayed and are~~ dynamically changed in accordance with a first prevailing exchange rate between the first currency and the second currency, and even when ~~the a~~ market value of the asset remains unchanged, and
wherein the trading server is configured to ~~conducts~~ a transaction of the asset by transporting a transaction request to the market exchange server upon receiving an order from the trader; ~~and reaches a settlement based on a second prevailing exchange rate as soon as the transaction of the asset is performed in accordance with conditions set by the trader, and wherein the second prevailing exchange rate is calculated from the~~ at least one currency exchange server right before the transaction takes place, executed costs and fees in the settlement per the second prevailing exchange rate are not identical to the displayed costs and fees with the first prevailing exchange before the transaction of the asset took place.
2. (*Currently amended*) The platform as recited in claim 1, wherein the trading server is configured to:
monitor the conditions in conjunction with a prevailing exchange rate calculated from the at least one currency exchange server and the market exchange server; and

perform the transaction of the asset only when the conditions are met, wherein the conditions are periodically checked with respect to an updated market value of the asset and an updated prevailing currency exchange rate calculated from the at least one currency exchange server ~~at a predefined cost to the trader~~ right before the transaction takes place.

3. (*Previously amended*) The platform as recited in claim 1, wherein the first prevailing exchange rate and the second prevailing exchange rate are different.

4. (*Currently amended*) The platform as recited in claim 3, wherein the first prevailing exchange rate and the second prevailing exchange rate are automatically ~~obtained~~ calculated in different times by the trading server from a network including the at least one currency exchange server.

5. (*Previously amended*) The platform as recited in claim 1, wherein the trading server is configured to:

receive periodically an updated market value of the asset being traded from the market exchange server;

receive periodically an updated prevailing currency exchange rate from the exchange server; and

determine whether the conditions have been met together with the updated market value of the asset and the updated prevailing currency exchange rate.

6. (*Currently amended*) The platform as recited in claim 1, wherein the trading server is ~~caused to be~~ coupled to the client machine, ~~and configured to couple to~~ the at least one currency exchange server and the at least one market exchange server via a network, the trading server is configured to further:

~~monitor~~ calculate automatically the second prevailing exchange rate from the network to ensure that the transaction only happens when the conditions are met with the second prevailing exchange rate.

7. (*Previously amended*) The platform as recited in claim 1, wherein the client machine is a desktop, a laptop, a server computer, a handheld wireless device, or a mobile phone.

8. (*Currently amended*) A platform for trading an asset, the platform comprising:
a client machine associated with a user, coupled to a trading server via the Internet, executing a software product to send an indicator of a first currency to
at the trading server, wherein the trading server is configured to coupled to at least one currency exchange server and at least one market exchange server and configured to calculate costs and fees in the first currency to own or sell the asset being traded in second currency, the client machine is caused to display the costs and fees on a display device thereof, the costs and fees being displayed are dynamically changed in accordance with a first prevailing exchange rate between the first currency and the second currency, and even when the market value of the asset remains unchanged, and
wherein a transaction of the asset is conducted in the trading server in response to the market exchange server upon receiving an order from the client machine; the client machine receives a settlement based on a second prevailing exchange rate, wherein the second prevailing exchange rate is calculated by the trading server from the at least one currency exchange server right before the transaction takes place, executed costs and fees in the settlement per the second prevailing exchange rate are not identical to the displayed costs and fees with the first prevailing exchange before the transaction of the asset took place.

9. (*Currently amended*) The platform as recited in claim 8, wherein the client machine is caused to keep displaying the costs and fees being dynamically changed
updated in accordance with the first prevailing exchange rate being updated constantly, even when the market value of the asset remains unchanged.

10. (*Currently amended*) The platform as recited in claim 8, wherein the client machine shows a settlement soon after the trading server is configured to performs the transaction of the asset only when the conditions are met, wherein the conditions are periodically checked in the trading server with respect to an updated market value of the asset and an updated prevailing currency exchange rate calculated from the at least one currency exchange server ~~at a predefined cost to the trader right~~ before the transaction takes place.

11. (*Previously amended*) The platform as recited in claim 8, wherein the first prevailing exchange rate and the second prevailing exchange rate are different.

12. (*Currently amended*) The platform as recited in claim 11, wherein the first prevailing exchange rate and the second prevailing exchange rate are automatically ~~obtained~~ calculated in the trading server in different times by the trading server from a network including the at least one currency exchange server.

13. (*Previously added*) The platform as recited in claim 8, wherein the client machine is configured to receive periodically an updated market value of the asset being traded from the market exchange server as a result of an updated prevailing currency exchange rate.

14. (*Currently amended*) The platform as recited in claim 8, wherein the client machine is coupled to the trading server, the at least one currency exchange server and the at least one market exchange server via a network, and causes the trading server ~~is configured to:~~

~~monitor~~ calculate automatically the second prevailing exchange rate from the network to ensure that the transaction only happens when the conditions are met with the second prevailing exchange rate.

15. (*Previously amended*) The platform as recited in claim 8, wherein the client machine is a desktop, a laptop, a server computer, a handheld wireless device, or a mobile phone.

16. (*Newly added*) The platform as recited in claim 4, wherein the costs and fees displayed on the display device of the client machine are dynamically updated in time per the first prevailing exchange rate or the second prevailing exchange rate.

REMARKS

Claims 1-15 were examined. In this Office Action, Claims 1-15 are rejected on the ground of non-statutory obviousness-type double patenting as being unpatentable over claims 1-15 of US Patent No. 11,449,930B1, claims 1-12 of US Patent No. 10,776,863 and claims 1-36 of US Patent No. 10,062,107.

In the foregoing amendments, Claims 1, 2, 4, 6, 8-10, 12 and 14 are amended, Claims 16 is newly added. No new matters are introduced. As a result of the amendments, Claims 1-16 are now pending. The Applicant respectfully requests the Examiner to enter the above amendments before reconsidering the patent application.

Claim Rejections – 35 USC §112

On Page 2 of this Office Action, Claims 8-15 are 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.

Claim 8 has been amended per the suggestion by the Examiner. It is believed that Claim Rejections under 35 USC 112 shall have been withdrawn.

Double Patenting

On Page 3 of this Office Action, Claims 1-15 are rejected on the ground of non-statutory obviousness-type double patenting as being unpatentable over claims 1-15 of US Patent No. 11,449,930B1, claims 1-12 of US Patent No. 10,776,863 and claims 1-36 of US Patent No. 10,062,107. The Applicant has filed herewith a terminal disclaimer to alleviate the double patenting rejection.

In view of the above amendments and remarks, it is now believed that the pending claims 1 - 16 shall be in condition for allowance over the cited references. Therefore, it is believed that the entire application is now in condition for allowance, early and favorable action is being respectfully solicited.

If there are any issues remaining which the Examiner believes could be resolved through either a Supplementary Response or an Examiner's Amendment, the Examiner is respectfully requested to contact the undersigned at (408)891-9381.

I hereby certify that this correspondence is being deposited with the USPTO EFS and addressed to "Mail Stop: No-Fee Amendment, Commissioner for Patents P.O. Box 1450, Alexandria, VA 22313-1450", on January 4, 2023.

Name: Joe Zheng

Signature: / joe zheng /

Respectfully submitted;

/ joe zheng /

Joe Zheng
Reg. No.: 39,450

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

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 17/948,217	Filing Date 09/19/2022	☐ To be Mailed
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ENTITY: ☐ LARGE ☐ SMALL ☒ MICRO

APPLICATION AS FILED - PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	RATE (\$)	FEE (\$)
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	
☐ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A	
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 = *		x \$25 =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 = *		x \$ 120 =	
☐ 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)	RATE (\$)	ADDITIONAL FEE (\$)
AMENDMENT	01/04/2023		CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	
	Total (37 CFR 1.16(i))	* 16	Minus	** 20	= 0	x \$20 = 0
	Independent (37 CFR 1.16(h))	* 2	Minus	*** 3	= 0	x \$96 = 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	
	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.						PSS
** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".						/FIKIRTE A GEREMEW/
*** 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.



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UNITED STATES DEPARTMENT OF COMMERCE
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Alexandria, Virginia 22313-1450
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
17/948,217	09/19/2022	Jacky Benmoha	SVPA-029C3	6235
26797	7590	11/09/2022		
LogicPatents, LLC			EXAMINER	
21701 Stevens Creek Boulevard, #284			KAZIMI, HANI M	
CUPERTINO, CA 95015				
			ART UNIT	PAPER NUMBER
			3691	
			MAIL DATE	DELIVERY MODE
			11/09/2022	PAPER

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

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

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

This communication is in response to the application filed 09 September 2022. Claims 1-15 are currently pending. The rejections are as stated below.

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.

Claims 8-15 are 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.

Specifically, claim 8, line 2 recites “a trading server ...”, lines 3-4 recites “a trading server ...”, respectively, this language is vague, it is not clear whether trading servers are the same or different. Applicant is respectfully advised to amend the claim, lines 3-4 to recites “the trading server. Claims 9-15 are rejected based on their dependency. Appropriate correction is required.

Double Patenting

The non-statutory 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 non-statutory obviousness-type double patenting rejection is appropriate where the conflicting claims 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 non-statutory double patenting ground provided the conflicting 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.

Effective January 1, 1994, a registered attorney or agent of record may sign a terminal disclaimer. A terminal disclaimer signed by the assignee must fully comply with 37 CFR 3.73(b).

Claims 1-15 are rejected on the ground of non-statutory obviousness-type double patenting as being unpatentable over claims 1-15 of US Patent No. 11,449,930 B1, claims 1-12

of US Patent No. 10,776,863 and claim 1-36 of US Patent No. 10,062,107. Although the conflicting claims are not identical, they are not patentably distinct from each other because all sets of claims are directed to method and system for providing a consolidated trading platform for trading an asset in a preferred currency and have overlapping limitations. All limitations of the instant claims are substantially covered in claims 1-15 of US Patent No. 11,449,930 B1, claims 1-12 of US Patent No. 10,776,863 and claim 1-36 of US Patent No. 10,062,107. However, certain language has been removed from the above issued Patents. Therefore, the omission of an element with a corresponding loss of function is an obvious expedient. See *In re Karlson*, 136 USPQ 184 and *Ex parte Rainu*, 168 USPQ 375.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Rude (US 2006/0095361 A1) a method includes placing a securities trading order on a securities exchange and determining a net settlement amount for the securities trading order in the local currency of the securities exchange. In response to the determined net settlement amount, a foreign exchange trading order is automatically placed to convert the determined net settlement amount from the local currency to the operating currency of the party for whom the securities trading order was placed.

Johnson (US 2006/0173771 A1) discloses foreign currency exchange markets and the linkage of foreign currency markets to other traditional markets.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Hani Kazimi whose telephone number is (571) 272-6745. The examiner can normally be reached Monday-Friday from 8:30 AM to 5:00 PM.

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, Abhishek Vyas can be reached on (571) 270-1836. 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.

Respectfully Submitted

/HANI M KAZIMI/
Primary Examiner, Art Unit 3691

Notice of References Cited	Application/Control No. 17/948,217		Applicant(s)/Patent Under Reexamination Benmoha, Jacky	
	Examiner HANI M KAZIMI		Art Unit 3691	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	CPC Classification	US Classification
*	A	US-20020161692-A1	10-2002	Loh, Wing Wah	G06Q40/00	705/37
*	B	US-20040098334-A1	05-2004	Brusso, Scott	G06Q40/00	705/37
*	C	US-20040143536-A1	07-2004	Haberle, Rainer	G06Q40/04	705/37
*	D	US-20040210512-A1	10-2004	Fraser, Stuart A.	G06Q30/08	705/37
*	E	US-20040215539-A1	10-2004	Doi, Masatsugu	G06Q40/00	705/35
*	F	US-20040236664-A1	11-2004	Sellberg, Lars-Ivar	G06Q40/04	705/37
*	G	US-20060095361-A1	05-2006	Rude, Michael G.	G06Q40/04	705/37
*	H	US-20060173771-A1	08-2006	Johnston, Scott Lochwood	G06Q20/10	705/37
*	I	US-20070043648-A1	02-2007	Chait, Jonathan	G06Q40/00	705/37
*	J	US-20070118459-A1	05-2007	Bauerschmidt, Paul Andrew	G06Q40/00	705/37
*	K	US-20070174181-A1	07-2007	Brummette, Randall	G06Q40/04	705/37
	L					
	M					

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	Currenexwebsite,"Currenex,Inc.isacceleratingthetransformationoftheFXmarketplaceintotheworldofecommerce",05 June 2000,pages1-10 (Year: 2000)
*	V	Currenexwebsite,fxweek,"CurrenexLaunchesMulti-BankWebBasedFXTradingSystem"London-NewYorkVol11No18,May 14, 2000. (Year: 2000)
*	W	Currenexwebsite,JamesR.Kraus,AmericanBanker.com"National/GolbalForexTradingSitesMayErodeBankRevenues"05/04 /2000. (Year: 2000)
	X	

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

<i>Search Notes</i> 	Application/Control No. 17/948,217	Applicant(s)/Patent Under Reexamination Benmoha, Jacky
	Examiner HANI M KAZIMI	Art Unit 3691

CPC - Searched*		
Symbol	Date	Examiner
(GQ40/04ORG06Q30/00ORG06Q30/06ORG06Q30/08)	11/05/2022	HK

CPC Combination Sets - Searched*		
Symbol	Date	Examiner

US Classification - Searched*			
Class	Subclass	Date	Examiner
705	37	11/05/2022	HK

* 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
Inventor/Assignee search	11/05/2022	HK
SEARCH	11/05/2022	HK
Pro-Quest Dialog search	11/05/2022	HK

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

/H.M.K/ Primary Examiner, Art Unit 3691	
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Search Strategy from Dialog

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Search Strategy

Databases: ABI/INFORM® Professional Advanced, Abstracts in New Technology & Engineering, AdisInsight: Drugs, AdisInsight: Trials, Adis Pharmacoeconomics & Outcomes News, AGRICOLA, AGRIS, Allied & Complementary Medicine™, Analytical Abstracts, APA PsycInfo®, Aqualine, Aquatic Science & Fisheries Abstracts (ASFA), Australian Education Index, BIOSIS® Toxicology, BIOSIS Previews®, British Library Inside Conferences, British Nursing Index, Business & Industry, CAB ABSTRACTS, Chemical Business Newsbase, Chemical Engineering & Biotechnology Abstracts, Chemical Safety Newsbase, Civil Engineering Abstracts, ClinicalTrials.gov, Current Contents® Search, Derwent Drug File, Derwent Drug Registry, DH-DATA: Health Administration, Medical Toxicology & Environmental Health, DIOGENES® FDA Regulatory Updates, Drug Information Fulltext, Earthquake Engineering Abstracts, EconLit, Ei Compendex®, Ei EnCompassLIT, Embase®, Embase® French Local Literature, Embase Preprints, EMCare®, ERIC, ESPICOM Pharmaceutical & Medical Device News, FDAnews, FLUIDEX (Fluid Engineering Abstracts), Foodline®: MARKET, Foodline®: PRODUCT, Foodline®: SCIENCE, FSTA®, Gale Group Computer Database™, Gale Group Health Periodicals Database, Gale Group New Product Announcements / Plus®, Gale Group Newsletter Database™, Gale Group PharmaBiomed Business Journals, Gale Group PROMT®, Gale Group Trade & Industry Database™, GEOBASE, GeoRef, Global Health, HSELINE: Health and Safety, ICONDA - International Construction Database, IMS Company Profiles, IMS New Product Focus, IMS Pharma Trademarks, IMS R&D Focus, IMS R&D Focus Drug News, Inspec®, International Pharmaceutical Abstracts, Jane's Defense & Aerospace News, King's Fund, KOSMET: Cosmetic Science, Lancet Titles, Mechanical & Transportation Engineering Abstracts, MEDLINE®, Meteorological & Geostrophysical Abstracts, Morressier Life Science Conference Abstracts and Posters, New England Journal of Medicine, Northern Light Life Sciences Conference Abstracts, NTIS: National Technical Information Service, Oceanic Abstracts, PAIS International, Paperbase, PAPERCHEM, ProQuest Advanced Tech & Aerospace Professional, ProQuest Biological & Health Science Professional, ProQuest Dissertations and Theses Professional, ProQuest Environmental Science Professional, ProQuest Materials Research Professional, ProQuest Newsstand Professional, ProQuest Technology Research Professional, Proux Science Daily Essentials, Proux Science Drug Data Report, Proux Science Drugs Of The Future™, Publicly Available Content, Registry of Toxic Effects of Chemical Substances (RTECS®), SciSearch®: a Cited Reference Science Database, Social SciSearch®, ToxFile®, Transport Research International Documentation, TULSA™ (Petroleum Abstracts), UBM Computer Full Text, Weldasearch®, Zoological Record

Set#	Searched for	Results
S1	(consolid[*5] near/3 (trade or trading or (cross pre/0 market[*4]))) and (pd(<20070417))	15215*
S2	(consolid[*5] near/3 (trade or trading or (cross pre/0 market[*4])) and currency near/15 exchange) and (pd(<20070417))	715°
S3	(consolid[*5] near/3 (trade or trading or (cross pre/0 market[*4])) and currency near/15 exchange and currency near/15 conver[*5] and currency near/3 rate and dynamic[*4] near/5 chang[*4]) and (pd(<20070417))	16°

* Duplicates are removed from the search, but included in the result count.

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PE2E SEARCH - Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	British Equivalents	Time Stamp
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L253	256	consolid\$5 near3 (trade trading (cross adj market\$4))	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L254	102	consolid\$5 near3 (trade trading (cross adj market\$4)) and @ad<"20070418"	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L255	15	consolid\$5 near3 (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with exchange	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L256	3800	currency with preferred	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L257	354	L91 and (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with (preferred prevail\$3)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L258	320	L91 and (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with (preferred prevail\$3) and rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L259	20404	(trade trading (cross adj market\$4)).ti,ab.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L260	389	consolid\$5 near3 (trade trading (cross adj market\$4)) and (trade trading (cross adj market\$4)).ti,ab.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L261	0	L104 and @ad<"20070418" and (currency with (preferred prevail\$3)) and rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L262	18	L104 and @ad<"20070418" and currency near3 rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L263	404	(trade trading (cross adj market\$4)) and @ad<"20070418" and currency with conver\$5 and currency near3 rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L264	36	(trade trading (cross adj market\$4)) and @ad<"20070418" and	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM

		currency with conver\$5 and currency near3 rate and dynamic\$4 near5 chang\$4					
L265	473	(trade trading (cross adj market\$4)) and @ad<"20070418" and (currency.ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L266	171	(trade trading (cross adj market\$4)).ti,ab. and @ad<"20070418" and (currency.ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L267	0	(trade trading (cross adj market\$4)).ti,ab. and @ad<"20070418" and ((currency with conversion).ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L268	30	(trade trading (cross adj market\$4)).ti,ab. and @ad<"20070418" and ((currency with rate).ti,ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L269	5239	705/37.ccls.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L270	33677	(G06Q40/00 OR G06Q40/04 OR G06Q30/00 OR G06Q30/06 OR G06Q30/08).cpc.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L271	33993	L113 L114	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L272	490608	(trade trading (cross adj market\$4))	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L273	11654	(trade trading (cross adj market\$4)).ti,ab.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L274	0	("20060095361" "20060 173771").PN.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L275	5239	705/37.ccls.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L276	33677	(G06Q40/00 OR G06Q40/04 OR G06Q30/00 OR G06Q30/06 OR G06Q30/08).cpc.	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L277	490608	(trade trading (cross adj market\$4))	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L278	892987	(trade trading (cross adj market\$4))	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L279	11732	705/37.ccls.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L280	83556	(G06Q40/00 OR G06Q40/04 OR G06Q30/00 OR	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM

		G06Q30/06 OR G06Q30/08).cpc.					
L281	11341	L123 and L124	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L282	83947	L123 L124	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L283	8629	L125 and (trade trading (cross adj market\$4))	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L284	30207	L126 and (trade trading (cross adj market\$4))	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L285	3848	L125 and (trade trading (cross adj market\$4)) and @ad<"20070418"	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L286	10189	L126 and (trade trading (cross adj market\$4)) and @ad<"20070418"	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L287	2	("20060095361" "20060 173771").PN.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L288	256	consolid\$5 near3 (trade trading (cross adj market\$4))	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L289	102	consolid\$5 near3 (trade trading (cross adj market\$4)) and @ad<"20070418"	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L290	15	consolid\$5 near3 (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with exchange	(USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L291	3800	currency with preferred	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L292	354	L126 and (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with (preferred prevail\$3)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L293	320	L126 and (trade trading (cross adj market\$4)) and @ad<"20070418" and currency with (preferred prevail\$3) and rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L294	20404	(trade trading (cross adj market\$4)).ti.ab.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L295	389	consolid\$5 near3 (trade trading (cross adj market\$4)) and (trade trading (cross adj market\$4)).ti.ab.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L296	0	L139 and @ad<"20070418" and (currency with	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM

		(preferred prevail\$3)) and rate					
L297	18	L139 and @ad<"20070418" and currency near3 rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L298	404	(trade trading (cross adj market\$4)) and @ad<"20070418" and currency with conver\$5 and currency near3 rate	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L299	36	(trade trading (cross adj market\$4)) and @ad<"20070418" and currency with conver\$5 and currency near3 rate and dynamic\$4 near5 chang\$4	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L300	473	(trade trading (cross adj market\$4)) and @ad<"20070418" and (currency.ti.ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L301	171	(trade trading (cross adj market\$4)).ti.ab. and @ad<"20070418" and (currency.ti.ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L302	0	(trade trading (cross adj market\$4)).ti.ab. and @ad<"20070418" and ((currency with conversion).ti.ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L303	30	(trade trading (cross adj market\$4)).ti.ab. and @ad<"20070418" and ((currency with rate).ti.ab.)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L304	17	("6772131" "9135660" "20020161692" "7734532" "20060173771" "20070118459" "20080140547" "20040215539" "20040098334" "20040210512" "20040236664" "20090271325" "20070043648" "20070174181" "20070198331" "20040143536" "20060095361") .PN.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L305	3	"10062107".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L306	1	"20060095361".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L307	77	(costs fees) with chang\$4 same ((exchange currency)	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM

L308	6	near3 rate) and @ad<"20070418" L127 and (costs fees) with chang\$4 same (exchange currency) near3 rate) and @ad<"20070418"	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L309	1	"10776863".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L310	3	"10062107".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L311	1	"20060095361".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L312	11	("20020161692" "20040 098334" "20040143536 " "20040210512" "2004 0215539" "2004023666 4" "20060095361" "200 60173771" "200700436 48" "20070118459" "20 070174181").PN.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 05:57 PM
L313	1	"11449930".pn.	(US-PGPUB; USPAT; USOCR; EPO; JPO)	OR	ON	ON	2022/11/05 07:18 PM

PE2E SEARCH - Search History (Interference)

There are no Interference searches to show.

PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number
17/948,217

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			N/A	80
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A			N/A	175
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	200
TOTAL CLAIMS (37 CFR 1.16(i))	15 minus 20 =	*			OR	x =	0
INDEPENDENT CLAIMS (37 CFR 1.16(h))	2 minus 3 =	*				x =	0
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$310 (\$155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).						0
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))							0
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL			TOTAL	455

APPLICATION AS AMENDED - PART II

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



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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
17/948,217	09/19/2022	3693	455	SVPA-029C3	15	2

CONFIRMATION NO. 6235

26797

LogicPatents, LLC

21701 Stevens Creek Boulevard, #284

CUPERTINO, CA 95015

FILING RECEIPT



0000000049359913

Date Mailed: 10/05/2022

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)

Jacky Benmoha, Holmdel, NJ;

Applicant(s)

Jacky Benmoha, Holmdel, NJ;

Power of Attorney: The patent practitioners associated with Customer Number 26797

Domestic Priority data as claimed by applicant

This application is a CON of 17/019,359 09/14/2020 PAT 11,449,930
which is a CON of 16/113,289 08/27/2018 PAT 10,776,863
which is a CON of 11/736,583 04/18/2007 PAT 10,062,107

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: No

Permission to Access Search Results: No

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

If Required, Foreign Filing License Granted: 10/03/2022

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 17/948,217**

Projected Publication Date: Request for Non-Publication Acknowledged

Non-Publication Request: Yes

Early Publication Request: No

**** MICRO ENTITY ****

Title

Platform for trading assets in different currencies

Preliminary Class

705

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

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

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

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, <http://www.stopfakes.gov>. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4258).

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

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

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NOT GRANTED

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

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Electronic Acknowledgement Receipt

EFS ID:	46687332
Application Number:	17948217
International Application Number:	
Confirmation Number:	6235
Title of Invention:	Platform for trading assets in different currencies
First Named Inventor/Applicant Name:	Jacky Benmoha
Customer Number:	26797
Filer:	Joe Zheng
Filer Authorized By:	
Attorney Docket Number:	SVPA-029C3
Receipt Date:	25-SEP-2022
Filing Date:	
Time Stamp:	15:07:35
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	Preliminary Amendment	PreliminaryAmendments.pdf	96100	no	6
			310eae84cdf7ddd615e72f9b76083e5e090254d2		

Warnings:

Information:	
Total Files Size (in bytes):	96100
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 UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Jacky Benmoha
Title: Platform for trading assets indifferent currencies
Serial No.: 17948217
Confirmation No.: 6235
Filing Date: 09/19/2022
Examiner: N/A
Group Art Unit: N/A
Docket No: SVPA-029C3

September 25, 2022

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

Preliminary Amendment

Dear Sir:

The Applicant respectfully requests the Examiner to enter the following amendments before considering the pending application:

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 2 of this Response.

REMARKS/ARGUMENTS begin on page 6 of this Response.

AMENDMENTS TO THE CLAIMS

Please amend Claim 1 and add Claims 2-15 as follows:

1. (*Currently amended*) A platform for trading an asset, the platform comprising:
a trading server, coupled to a ~~terminal-client machine~~ associated with a user,
receiving an indicator of first currency from the ~~client machine~~ terminal, wherein
the trading server is coupled to at least one currency exchange server and at
least one market exchange server, the trading server is configured to calculate
costs and fees in the first currency to own or sell the asset being traded in
second currency, the costs and fees are caused to be displayed on a display
device of the client machine, the costs and fees being displayed are dynamically
changed in accordance with a first prevailing exchange rate between the first
currency and the second currency, and even when the market value of the asset
remains unchanged, and
~~wherein the trading server the first prevailing exchange rate is determined by the~~
~~trading server in reference to the at least one currency exchange server, there~~
~~server conducting in the trading server a transaction of the asset by~~
transporting a transaction request ~~from the trading server to the market~~
exchange server upon receiving an order from the trader; and reaching a
settlement based on a second prevailing exchange rate in the trading server as
soon as the transaction of the asset is performed ~~by the market exchange~~
~~server in accordance with conditions set by the trader, and wherein a the~~
second prevailing exchange rate is calculated from the currency exchange
server right before the transaction takes place, ~~and executes the transaction~~
~~with the calculated second prevailing exchange rate, wherein costs and fees in~~
the settlement per the second prevailing exchange rate are not identical to the
displayed costs and fees with the first prevailing exchange before the
transaction of the asset took place.

2. *(Newly added)* The platform as recited in claim 1, wherein the trading server is configured to
 - monitor the conditions in conjunction with the currency exchange server and the market exchange server; and
 - perform the transaction of the asset only when the conditions are met, wherein the conditions are periodically checked with respect to an updated market value of the asset and an updated prevailing currency exchange rate from the currency exchange server at a predefined cost to the trader right before the transaction takes place.
3. *(Newly added)* The platform as recited in claim 1, wherein the first prevailing exchange rate and the second prevailing exchange rate are different.
4. *(Newly added)* The platform as recited in claim 3, wherein the first prevailing exchange rate and the second prevailing exchange rate are automatically obtained in different times by the trading server from a network including the at least one currency exchange server.
5. *(Newly added)* The platform as recited in claim 1, wherein the trading server is configured to:
 - receive periodically an updated market value of the asset being traded from the market exchange server;
 - receive periodically an updated prevailing currency exchange rate from the exchange server; and
 - determine whether the conditions have been met together with the updated market value of the asset and the updated prevailing currency exchange rate.
6. *(Newly added)* The platform as recited in claim 1, wherein the trading server is coupled to the client machine, the at least one currency exchange server and the at least one market exchange server via a network, the trading server is configured to:

monitor automatically the second prevailing exchange rate from the network to ensure that the transaction only happens when the conditions are met with the second prevailing exchange rate.

7. (*Newly added*) The platform as recited in claim 1, wherein the client machine is a desktop, a laptop, a server computer, a handheld wireless device, or a mobile phone.

8. (*Newly added*) A platform for trading an asset, the platform comprising:
a client machine associated with a user, coupled to a trading server via the Internet, executing a software product to send an indicator of first currency a trading server, wherein the trading server is coupled to at least one currency exchange server and at least one market exchange server and configured to calculate costs and fees in the first currency to own or sell the asset being traded in second currency, the client machine is caused to display the costs and fees on a display device thereof, the costs and fees being displayed are dynamically changed in accordance with a first prevailing exchange rate between the first currency and the second currency, and even when the market value of the asset remains unchanged, and
wherein a transaction of the asset is conducted in the trading server in response to the market exchange server upon receiving an order from the client machine; the client machine receives a settlement based on a second prevailing exchange rate, wherein the second prevailing exchange rate is calculated by the trading server from the currency exchange server right before the transaction takes place, costs and fees in the settlement per the second prevailing exchange rate are not identical to the displayed costs and fees with the first prevailing exchange before the transaction of the asset took place.

9. (*Newly added*) The platform as recited in claim 8, wherein the client machine is caused to keep displaying the costs and fees being dynamically changed in accordance with the first prevailing exchange rate being updated constantly, even when the market value of the asset remains unchanged.

10. (*Newly added*) The platform as recited in claim 8, wherein the client machine shows a settlement soon after the trading server performs the transaction of the asset only when the conditions are met, wherein the conditions are periodically checked with respect to an updated market value of the asset and an updated prevailing currency exchange rate from the currency exchange server at a predefined cost to the trader right before the transaction takes place.

11. (*Newly added*) The platform as recited in claim 8, wherein the first prevailing exchange rate and the second prevailing exchange rate are different.

12. (*Newly added*) The platform as recited in claim 11, wherein the first prevailing exchange rate and the second prevailing exchange rate are automatically obtained in different times by the trading server from a network including the at least one currency exchange server.

13. (*Newly added*) The platform as recited in claim 8, wherein the client machine is configured to receive periodically an updated market value of the asset being traded from the market exchange server as a result of an updated prevailing currency exchange rate.

14. (*Newly added*) The platform as recited in claim 8, wherein the client machine is coupled to the trading server, the at least one currency exchange server and the at least one market exchange server via a network, the trading server is configured to:
monitor automatically the second prevailing exchange rate from the network to
ensure that the transaction only happens when the conditions are met with the
second prevailing exchange rate.

15. (*Newly added*) The platform as recited in claim 8, wherein the client machine is a desktop, a laptop, a server computer, a handheld wireless device, or a mobile phone.

REMARKS

Claim 1 was submitted at the time of filing this instant application. In the foregoing amendments, Claim 1 has been amended while Claims 2-15 are newly added. No new matters are introduced. The Examiner is respectfully asked to enter the foregoing amendments before considering this instant application.

If there are any issues remaining which the Examiner believes could be resolved through either a Supplementary Response or an Examiner's Amendment, the Examiner is respectfully requested to contact the undersigned at (408)891-9381.

I hereby certify that this correspondence is being deposited with the USPTO EFS and addressed to "Mail Stop: No-Fee Amendment, Commissioner for Patents P.O. Box 1450, Alexandria, VA 22313-1450", on September 25, 2022.

Name: Joe Zheng

Signature: / joe zheng /

Respectfully submitted;

/ joe zheng /

Joe Zheng

Reg. No.: 39,450

**PETITION TO MAKE SPECIAL BASED ON AGE FOR ADVANCEMENT OF EXAMINATION
UNDER 37 CFR 1.102(c)(1)**

Application Information

Application Number	17948217	Confirmation Number	6235	Filing Date	
Attorney Docket Number (optional)	SVPA-029C3	Art Unit	3693	Examiner	
First Named Inventor	Jacky Benmoha				
Title of Invention	Platform for trading assets in different currencies				

Attention: Office of Petitions

An application may be made special for advancement of examination upon filing of a petition showing that the applicant is 65 years of age, or more. No fee is required with such a petition. See 37 CFR 1.102(c)(1) and MPEP 708.02 (II).

APPLICANT HEREBY PETITIONS TO MAKE SPECIAL FOR ADVANCEMENT OF EXAMINATION IN THIS APPLICATION UNDER 37 CFR 1.102(c)(1) and MPEP 708.02 (II) ON THE BASIS OF THE APPLICANT'S AGE.

A grantable petition requires one of the following items:

- (1) Statement by one named inventor in the application that he/she is 65 years of age, or more; or
- (2) Certification by a registered attorney/agent having evidence such as a birth certificate, passport, driver's license, etc. showing one named inventor in the application is 65 years of age, or more.

Name of Inventor who is 65 years of age, or older

Given Name	Middle Name	Family Name	Suffix
Jacky		Benmoha	

A signature of the applicant or representative is required in accordance with 37 CFR 1.33 and 10.18. Please see 37 CFR 1.4(d) for the format of the signature.

Select (1) or (2) :

- ☐ (1) I am an inventor in this application and I am 65 years of age, or more.
- ☒ (2) I am an attorney or agent registered to practice before the Patent and Trademark Office, and I certify that I am in possession of evidence, and will retain such in the application file record, showing that the inventor listed above is 65 years of age, or more.

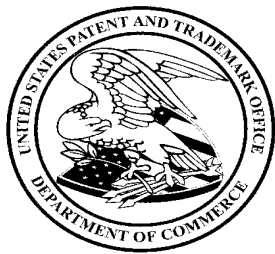
Signature	/ joe zheng /		
Name	Joe Zheng	Registration Number	39450

Privacy Act Statement

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

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

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



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

In re Application of
Jacky Benmoha

Application No. 17948217

Filed:

Attorney Docket No. SVPA-029C3

:

:

:DECISION ON PETITION TO MAKE SPECIAL
:UNDER 37 CFR 1.102(c)(1)

:

This is a decision on the electronic petition under 37 CFR 1.102 (c)(1), filed 22-SEP-2022 to make the above-identified application special based on applicant's age as set forth in MPEP § 708.02, Section II.

The petition is **GRANTED**.

A grantable petition to make an application special under 37 CFR 1.102(c)(1), MPEP § 708.02, Section II : Applicant's Age must include a statement by applicant or a registered practitioner having evidence that applicant is at least 65 years of age. No fee is required.

Accordingly, the above-identified application has been accorded "special" status and will be taken up for action by the examiner upon the completion of all pre-examination processing.

Telephone inquiries concerning this electronic decision should be directed to the Electronic Business Center at 866-217-9197.

All other inquiries concerning either the examination or status of the application should be directed to the Technology Center.

Electronic Acknowledgement Receipt

EFS ID:	46668157
Application Number:	17948217
International Application Number:	
Confirmation Number:	6235
Title of Invention:	Platform for trading assets in different currencies
First Named Inventor/Applicant Name:	Jacky Benmoha
Customer Number:	26797
Filer:	Joe Zheng
Filer Authorized By:	
Attorney Docket Number:	SVPA-029C3
Receipt Date:	22-SEP-2022
Filing Date:	
Time Stamp:	02:01:03
Application Type:	Utility under 35 USC 111(a)

Payment information:

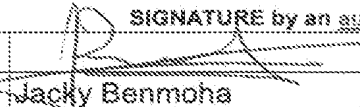
Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	ePetition Request Form	petition-request.pdf	44918	no	2
			e02ec40c08eaa4a0c90aa64b25551f4865c8a0cc		

Warnings:

Information:	
Total Files Size (in bytes):	44918
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.	

CERTIFICATION OF MICRO ENTITY STATUS (GROSS INCOME BASIS)			
Application Number or Control Number (if applicable): 17/948,217		Patent Number (if applicable):	
First Named Inventor: Jacky Benmoha		Title of Invention: Platform for trading assets indifferent currencies	
The applicant hereby certifies the following—			
(1) SMALL ENTITY REQUIREMENT – The applicant qualifies as a small entity as defined in 37 CFR 1.27. (2) APPLICATION FILING LIMIT – Neither the applicant nor the inventor nor a joint inventor has been named as the inventor or a joint inventor on more than four previously filed U.S. patent applications, excluding provisional applications and international applications under the Patent Cooperation Treaty (PCT) for which the basic national fee under 37 CFR 1.492(a) was not paid, and also excluding patent applications for which the applicant has assigned all ownership rights, or is obligated to assign all ownership rights, as a result of the applicant's previous employment. (3) GROSS INCOME LIMIT ON APPLICANTS AND INVENTORS – Neither the applicant nor the inventor nor a joint inventor, in the calendar year preceding the calendar year in which the applicable fee is being paid, had a gross income, as defined in section 61(a) of the Internal Revenue Code of 1986 (26 U.S.C. 61(a)), exceeding the "Maximum Qualifying Gross Income" reported on the USPTO Web site at http://www.uspto.gov/patents/law/micro_entity.jsp which is equal to three times the median household income for that preceding calendar year, as most recently reported by the Bureau of the Census. (4) GROSS INCOME LIMIT ON PARTIES WITH AN "OWNERSHIP INTEREST" – Neither the applicant nor the inventor nor a joint inventor has assigned, granted, or conveyed, nor is under an obligation by contract or law to assign, grant, or convey, a license or other ownership interest in the application concerned to an entity that, in the calendar year preceding the calendar year in which the applicable fee is being paid, had a gross income, as defined in section 61(a) of the Internal Revenue Code of 1986, exceeding the "Maximum Qualifying Gross Income" reported on the USPTO Web site at http://www.uspto.gov/patents/law/micro_entity.jsp which is equal to three times the median household income for that preceding calendar year, as most recently reported by the Bureau of the Census.			
SIGNATURE by an authorized party set forth in 37 CFR 1.33(b)			
Signature			
Name		Jacky Benmoha	
Date	09/21/22	Telephone	
Registration No.			
☐ There is more than one inventor and I am one of the inventors who are jointly identified as the applicant. The required additional certification form(s) signed by the other joint inventor(s) are included with this form.			

Electronic Acknowledgement Receipt

EFS ID:	46667722
Application Number:	17948217
International Application Number:	
Confirmation Number:	6235
Title of Invention:	Platform for trading assets in different currencies
First Named Inventor/Applicant Name:	Jacky Benmoha
Customer Number:	26797
Filer:	Joe Zheng
Filer Authorized By:	
Attorney Docket Number:	SVPA-029C3
Receipt Date:	21-SEP-2022
Filing Date:	
Time Stamp:	21:27:26
Application Type:	Utility under 35 USC 111(a)

Payment information:

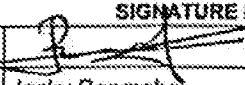
Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Certification of Micro Entity (Gross Income Basis)	NewlySignedMicroEntity.pdf	481094 63b0febed2b8979e41d1628701193c5867f2424b	no	1

Warnings:

Information:	
Total Files Size (in bytes):	481094
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.	

CERTIFICATION OF MICRO ENTITY STATUS (GROSS INCOME BASIS)			
Application Number or Control Number (if applicable):		Patent Number (if applicable):	
First Named Inventor: Jacky Benmoha		Title of Invention: Method and apparatus for displaying trading assets in a preferred currency	
The applicant hereby certifies the following—			
(1) SMALL ENTITY REQUIREMENT – The applicant qualifies as a small entity as defined in 37 CFR 1.27. (2) APPLICATION FILING LIMIT – Neither the applicant nor the inventor nor a joint inventor has been named as the inventor or a joint inventor on more than four previously filed U.S. patent applications, excluding provisional applications and international applications under the Patent Cooperation Treaty (PCT) for which the basic national fee under 37 CFR 1.492(a) was not paid, and also excluding patent applications for which the applicant has assigned all ownership rights, or is obligated to assign all ownership rights, as a result of the applicant's previous employment. (3) GROSS INCOME LIMIT ON APPLICANTS AND INVENTORS – Neither the applicant nor the inventor nor a joint inventor, in the calendar year preceding the calendar year in which the applicable fee is being paid, had a gross income, as defined in section 61(a) of the Internal Revenue Code of 1986 (26 U.S.C. 61(a)), exceeding the "Maximum Qualifying Gross Income" reported on the USPTO Web site at http://www.uspto.gov/patents/law/micro_entity.jsp which is equal to three times the median household income for that preceding calendar year, as most recently reported by the Bureau of the Census. (4) GROSS INCOME LIMIT ON PARTIES WITH AN "OWNERSHIP INTEREST" – Neither the applicant nor the inventor nor a joint inventor has assigned, granted, or conveyed, nor is under an obligation by contract or law to assign, grant, or convey, a license or other ownership interest in the application concerned to an entity that, in the calendar year preceding the calendar year in which the applicable fee is being paid, had a gross income, as defined in section 61(a) of the Internal Revenue Code of 1986, exceeding the "Maximum Qualifying Gross Income" reported on the USPTO Web site at http://www.uspto.gov/patents/law/micro_entity.jsp which is equal to three times the median household income for that preceding calendar year, as most recently reported by the Bureau of the Census.			
SIGNATURE by an authorized party set forth in 37 CFR 1.33(b)			
Signature			
Name		Jacky Benmoha	
Date	03/24/18	Telephone	
		Registration No.	
☐ There is more than one inventor and I am one of the inventors who are jointly identified as the applicant. The required additional certification form(s) signed by the other joint inventor(s) are included with this form.			

Electronic Patent Application Fee Transmittal

Application Number:				
Filing Date:				
Title of Invention:	Platform for trading assets in different currencies			
First Named Inventor/Applicant Name:	Jacky Benmoha			
Filer:	Joe Zheng			
Attorney Docket Number:	SVPA-029C3			
Filed as Micro Entity				
Filing Fees for Utility under 35 USC 111(a)				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
BASIC FILING FEE-UTILITY	3011	1	80	80
UTILITY SEARCH FEE	3111	1	175	175
UTILITY EXAMINATION FEE	3311	1	200	200
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				455

Electronic Acknowledgement Receipt

EFS ID:	46648932
Application Number:	17948217
International Application Number:	
Confirmation Number:	6235
Title of Invention:	Platform for trading assets in different currencies
First Named Inventor/Applicant Name:	Jacky Benmoha
Customer Number:	26797
Filer:	Joe Zheng
Filer Authorized By:	
Attorney Docket Number:	SVPA-029C3
Receipt Date:	19-SEP-2022
Filing Date:	
Time Stamp:	23:37:05
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	CARD
Payment was successfully received in RAM	\$455
RAM confirmation Number	E20229IN37370088
Deposit Account	
Authorized User	

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

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Application Data Sheet	ADS.pdf	1432959	no	6
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Warnings:					
Information:					
2	Oath or Declaration filed	SignedDec.pdf	240811	no	1
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Warnings:					
Information:					
3	Power of Attorney	SignedPOA.pdf	402530	no	2
			7909af7f707dc2cfa09b7c6604bd20d2b26488d7		
Warnings:					
Information:					
4	Drawings-only black and white line drawings	Drawings.pdf	124810	no	5
			f58a73a2d321875ef2ec63148ccfc35cb5d8ff965		
Warnings:					
Information:					
5		PatentAsFiled.pdf	133091	yes	16
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	Multipart Description/PDF files in .zip description				
	Document Description	Start	End		
	Specification	1	15		
	Abstract	16	16		
Warnings:					
Information:					
EBURY Exhibit 1002, Page 101					

6	Claims	Claims.pdf	54137	no	1
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Warnings:					
Information:					
7	Certification of Micro Entity (Gross Income Basis)	SignedMicroEntity.pdf	254759	no	1
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Warnings:					
Information:					
8	Fee Worksheet (SB06)	fee-info.pdf	43909	no	2
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Warnings:					
Information:					
Total Files Size (in bytes):			2687006		
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.					

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	SVPA-029C3
		Application Number	
Title of Invention	Platform for trading assets in different currencies		
The application data sheet is part of the provisional or nonprovisional application for which it is being submitted. The following form contains the bibliographic data arranged in a format specified by the United States Patent and Trademark Office as outlined in 37 CFR 1.76. This document may be completed electronically and submitted to the Office in electronic format using the Electronic Filing System (EFS) or the document may be printed and included in a paper filed application.			

Secrecy Order 37 CFR 5.2

☐ Portions or all of the application associated with this Application Data Sheet may fall under a Secrecy Order pursuant to 37 CFR 5.2 (Paper filers only. Applications that fall under Secrecy Order may not be filed electronically.)
--

Inventor Information:

Inventor	1	Remove		
Legal Name				
Prefix	Given Name	Middle Name	Family Name	Suffix
	Jacky		Benmoha	
Residence Information (Select One) • US Residency Non US Residency Active US Military Service				
City	Holmdel	State/Province	NJ	Country of Residence
		US		
Mailing Address of Inventor:				
Address 1	8 Mayfair Road			
Address 2				
City	Holmdel	State/Province	NJ	
Postal Code	07733	Country	US	
All Inventors Must Be Listed - Additional Inventor Information blocks may be generated within this form by selecting the Add button.				
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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	26797		
Email Address	uspatents@sbcglobal.net	Add Email	Remove Email

Application Information:

Title of the Invention	Platform for trading assets in different currencies		
Attorney Docket Number	SVPA-029C3	Small Entity Status Claimed	☒
Application Type	Nonprovisional		
Subject Matter	Utility		
Suggested Class (if any)		Sub Class (if any)	
Suggested Technology Center (if any)			
Total Number of Drawing Sheets (if any)	5	Suggested Figure for Publication (if any)	5

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	SVPA-029C3
		Application Number	
Title of Invention	Platform for trading assets in different currencies		

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.

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Please Select One:	☒ Customer Number	☐ US Patent Practitioner	☐ Limited Recognition (37 CFR 11.9)
Customer Number	26797		

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Prior Application Status		Patented		Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)	Patent Number	Issue Date (YYYY-MM-DD)
	Continuation of	17019359	2020-09-14	11449930	2022-09-20
Prior Application Status		Patented		Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)	Patent Number	Issue Date (YYYY-MM-DD)
17019359	Continuation of	16113289	2018-08-27	10776863	2020-09-15
Prior Application Status		Patented		Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)	Patent Number	Issue Date (YYYY-MM-DD)
16113289	Continuation of	11736583	2007-04-18	10062107	2018-08-28
Additional Domestic Benefit/National Stage Data may be generated within this form by selecting the Add button.					
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Foreign Priority Information:

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

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	SVPA-029C3	
		Application Number		
Title of Invention	Platform for trading assets in different currencies			
Remove				
Application Number	Country ¹	Filing Date (YYYY-MM-DD)	Priority Claimed	
			Yes	No
Additional Foreign Priority Data may be generated within this form by selecting the Add button.			Add	

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

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Applicant	1	Remove
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. Clear		
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:		

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	SVPA-029C3
		Application Number	
Title of Invention	Platform for trading assets in different currencies		

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

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Non-Applicant Assignee Information:

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Assignee	1			
Complete this section only if non-applicant assignee information is desired to be included on the patent application publication in accordance with 37 CFR 1.215(b). Do not include in this section 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), as the patent application publication will include the name of the applicant(s).				
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If the Assignee is an Organization check here. ☐				
Prefix	Given Name	Middle Name	Family Name	Suffix

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	SVPA-029C3
		Application Number	
Title of Invention	Platform for trading assets in different currencies		

Mailing Address Information:			
Address 1			
Address 2			
City		State/Province	
Country ⁱ		Postal Code	
Phone Number		Fax Number	
Email Address			
Additional Assignee Data may be generated within this form by selecting the Add button.			
			Add

Signature:

NOTE: This form must be signed in accordance with 37 CFR 1.33. See 37 CFR 1.4 for signature requirements and certifications					
Signature	/ joe zheng /			Date (YYYY-MM-DD)	2022-09-19
First Name	Joe	Last Name	Zheng	Registration Number	39450
Additional Signature may be generated within this form by selecting the Add button.					Add

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3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
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6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.
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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

Method and apparatus for displaying trading assets in a preferred currency

As the below named inventor, I hereby declare that:

This declaration
is directed to:



The attached application, or



United States application or PCT international application number _____

filed on _____

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

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

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

WARNING:

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LEGAL NAME OF INVENTOR

Inventor: Jacky Benmoha

Date (Optional): _____

Signature: _____

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

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NOTE: This form is to be submitted with the Power of Attorney by Applicant form (PTO/AIA/82B) to identify the application to which the Power of Attorney is directed, in accordance with 37 CFR 1.5, unless the application number and filing date are identified in the Power of Attorney by Applicant form. If neither form PTO/AIA/82A nor form PTO/AIA82B identifies the application to which the Power of Attorney is directed, the Power of Attorney will not be recognized in the application.

Application Number	Unsigned
Filing Date	Herewith
First Named Inventor	Jacky Benmoha
Title	Method and apparatus for displaying trading assets in a preferred currency
Art Unit	
Examiner Name	
Attorney Docket Number	SVPA-029C1

SIGNATURE of Applicant or Patent Practitioner

Signature	/ joe zheng /	Date (Optional)	
Name	Joe Zheng	Registration Number	39450
Title (if Applicant is a juristic entity)			
Applicant Name (if Applicant is a juristic entity)			

NOTE: This form must be signed in accordance with 37 CFR 1.33. See 37 CFR 1.4(d) for signature requirements and certifications. If more than one applicant, use multiple forms.



*Total of One forms are submitted.

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POWER OF ATTORNEY BY APPLICANT

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

Application Number	Filing Date

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☒ I hereby appoint the Patent Practitioner(s) associated with the following Customer Number as my/our attorney(s) or agent(s), and to transact all business in the United States Patent and Trademark Office connected therewith for the application referenced in the attached transmittal letter (form PTO/AIA/82A) or identified above:

26797

OR

☐ I hereby appoint Practitioner(s) named in the attached list (form PTO/AIA/82C) as my/our attorney(s) or agent(s), and to transact all business in the United States Patent and Trademark Office connected therewith for the patent application referenced in the attached transmittal letter (form PTO/AIA/82A) or identified above. (Note: Complete form PTO/AIA/82C.)

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☒ The address associated with the above-mentioned Customer Number

OR

☐ The address associated with Customer Number:

OR

Firm or Individual Name				
Address				
City	State	Zip		
Country				
Telephone	Email			

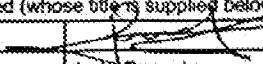
I am the Applicant (if the Applicant is a juristic entity, list the Applicant name in the box):

--

- ☒ Inventor or Joint Inventor (title not required below)
- ☐ Legal Representative of a Deceased or Legally Incapacitated Inventor (title not required below)
- ☐ Assignee or Person to Whom the Inventor is Under an Obligation to Assign (provide signer's title if applicant is a juristic entity)
- ☐ Person Who Otherwise Shows Sufficient Proprietary Interest (e.g., a petition under 37 CFR 1.46(b)(2) was granted in the application or is concurrently being filed with this document) (provide signer's title if applicant is a juristic entity)

SIGNATURE of Applicant for Patent

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

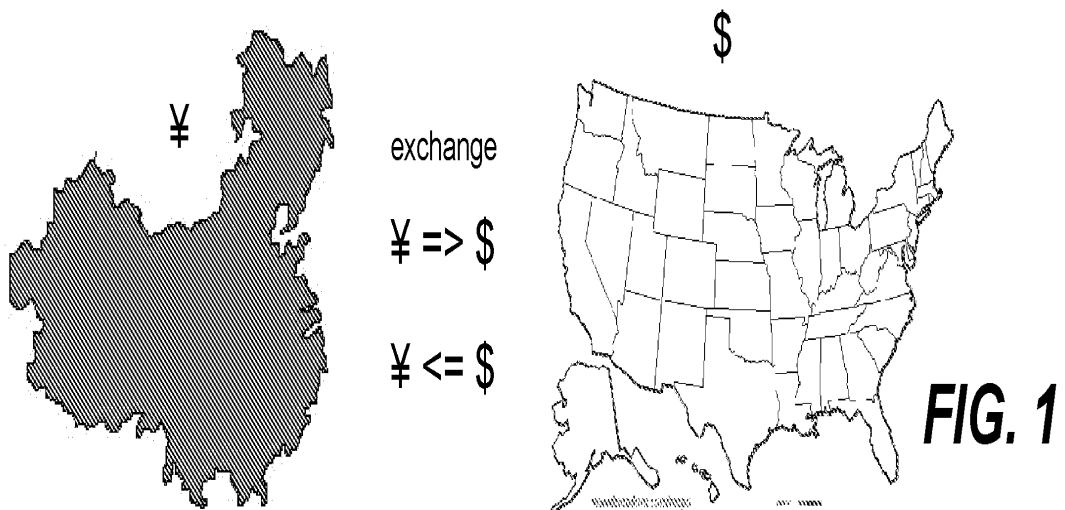
Signature			Date (Optional)	
Name	Jacky Benmoha			
Title	Applicant			

NOTE: Signature - This form must be signed by the applicant in accordance with 37 CFR 1.33. See 37 CFR 1.4 for signature requirements and certifications. If more than one applicant, use multiple forms.

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This collection of information is required by 37 CFR 1.131, 1.32, and 1.33. This information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. (DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.)

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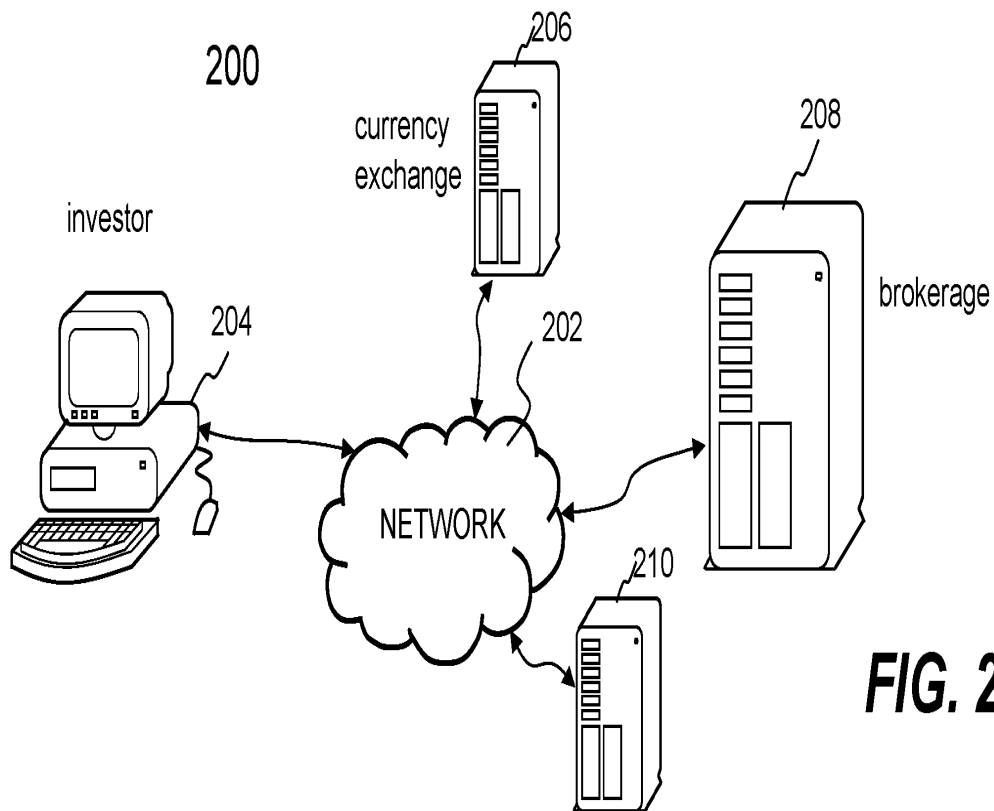


FIG. 2A

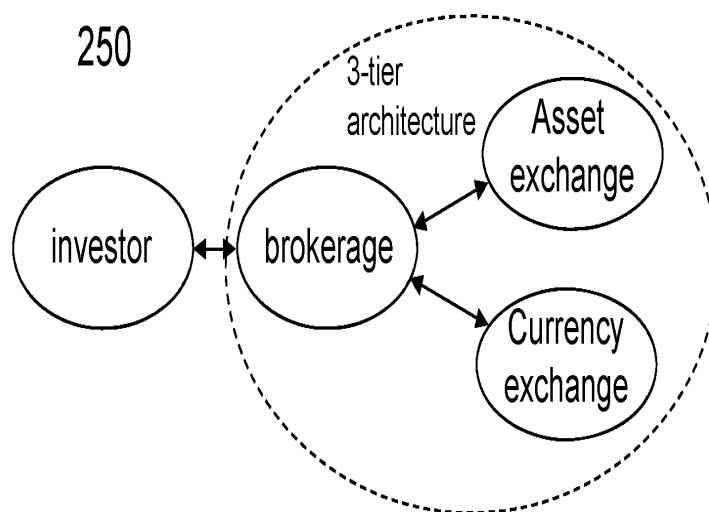


FIG. 2B

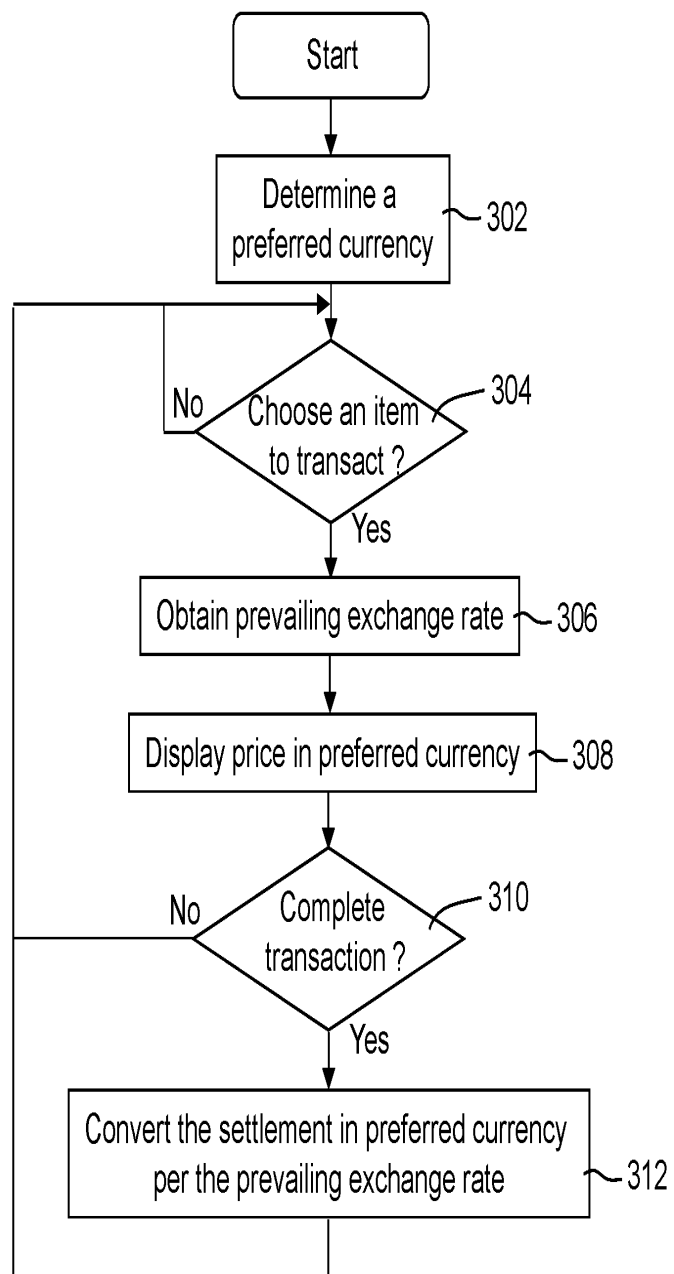
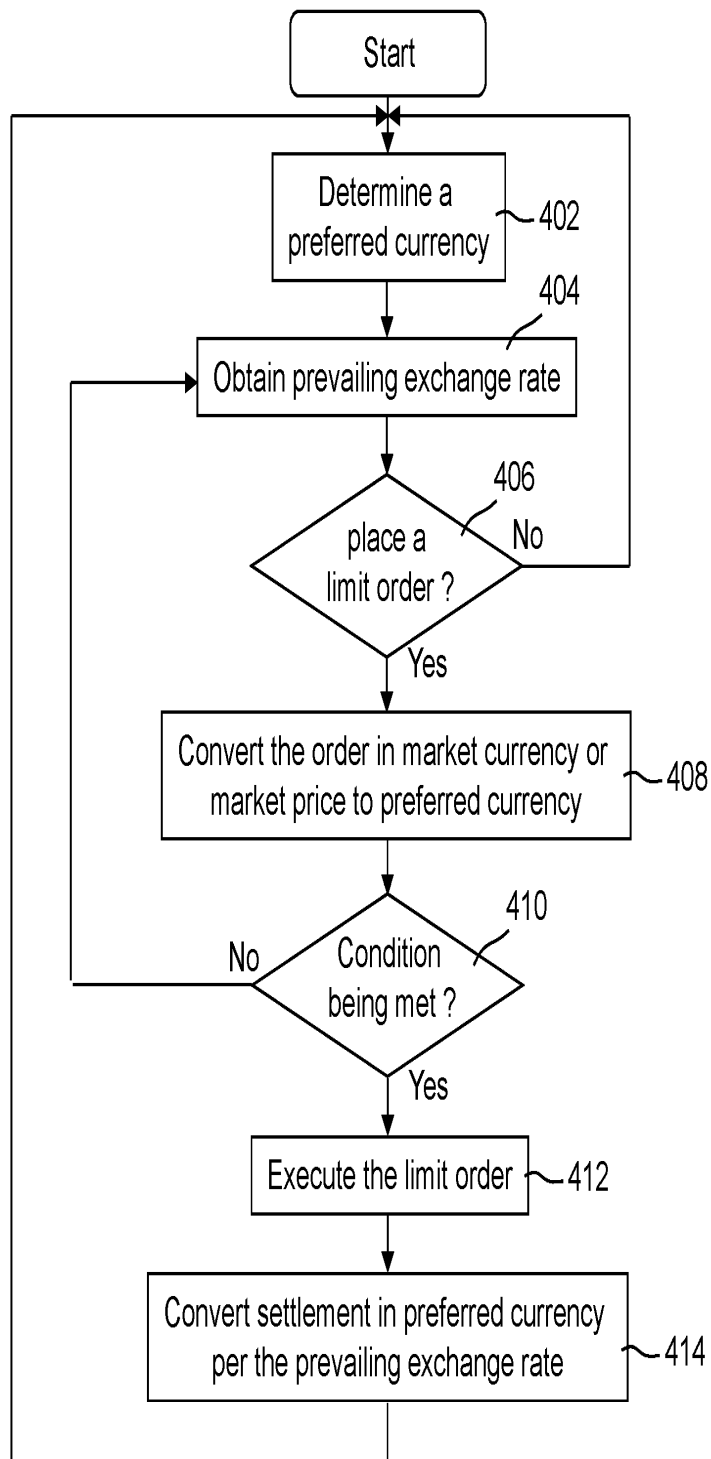


FIG. 3



400

FIG. 4

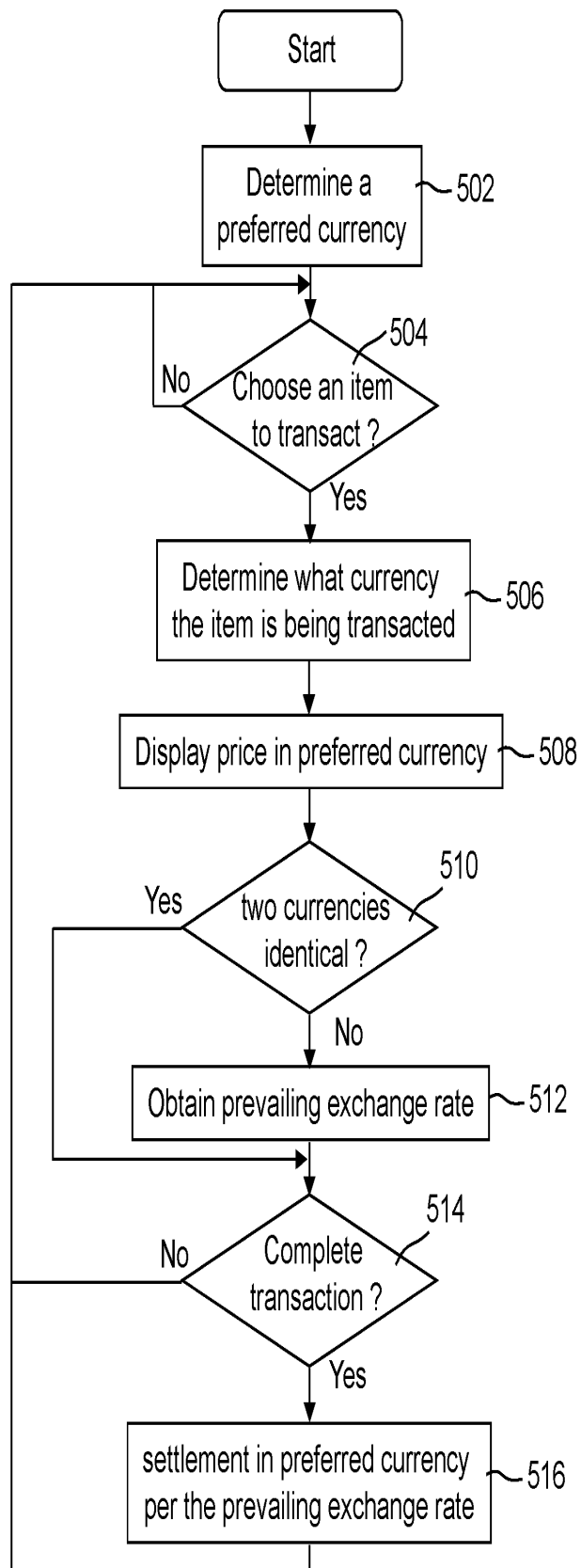


FIG. 5

Platform for trading assets in different currencies

Jacky Benmoha

FIELD OF THE INVENTION

[0001] The present invention is generally related to the area of transactions in finance. More particularly, the present invention is related to systems and methods for providing a consolidated trading platform allowing traders to trade various assets in a preferred currency regardless where and in what currency the asset is typically traded.

BACKGROUND

[0002] One of the successful applications on the Internet is electronic commerce. Electronic commerce is an integrative concept designed whereby business commercial communications and management are conducted through electronic methods, such as electronic data interchange and automated data-collection systems, all via the Internet. Electronic commerce is seen and utilized in many industries and markets, and it has also penetrated into the financial markets, which for many years were traded manually or with a high degree of broker intervention. The vast accessibility of the Internet and of electronic networks in general makes it possible to connect buyers and sellers more quickly and objectively.

[0003] For example, one of the largest financial services providers, Charles Schwab & Co. has changed its core business from retail to online business. With the establishment of its website www.schwab.com, Charles Schwab allows qualified investors to trade US securities at any time from anywhere as long as Wall Street is in session. To attract investors residing in other countries, Charles Schwab has websites

in different foreign languages, such as Chinese. As a result, investors residing in China can trade the US securities from their accounts at Charles Schwab via the Internet.

[0004] However, all accounts at Charles Schwab must be in US dollars and all transactions must be conducted in US dollars. FIG. 1 illustrates a process how an investor in China would trade securities listed on a US exchange (e.g., NASDAQ). Because all securities listed on a US exchange are traded in US dollars the investor must first pre-allocate a bulk amount in his/her local currency (e.g., RMB ¥) and look for a source to convert the amount into US dollars that are then deposited into a brokerage (e.g., Charles Schwab) by wire or check. Through the brokerage, the investor may place multiple orders to buy stocks being traded on a US exchange. At a later time, when the investor wishes to realize the profit or loss on his US dollar-denominated stock he must sell his stock and then separately find a foreign exchange resource to convert the settlement of selling the stock back to his local currency. At the time of buying or selling the stocks, as well as during the whole period the investor held the stocks, the investor had no certain knowledge of what profit or loss he was going to get because the currency exchange rate must be obtained for a bulk amount at another time, which may fluctuate significantly enough to affect the ultimate profit or loss.

[0005] One of the problems in the current trading system is that the currency conversion is not at a transactional level. There is a great need for an improved system which performs currency conversion on a transactional level so that a trader or investor knows exactly what profit or loss may occur with a transaction. It is desirable for a trading system to be able to show prices as well as conduct all transactions in a currency preferred by an investor regardless of whatever currency being used in the primary market for the security/asset.

SUMMARY OF THE INVENTION

[0006] This section is for the purpose of summarizing some aspects of the present invention and to briefly introduce some preferred embodiments. Simplifications or omissions in this section as well as in the title and the abstract of this disclosure may be made to avoid obscuring the purpose of the section, the title and the abstract. Such simplifications or omissions are not intended to limit the scope of the present invention.

[0007] Broadly speaking, the invention relates to methods, processes and systems for conducting security transactions in a preferred currency regardless of what original or market currency the securities are being traded in and where the transaction may take place. Securities include but are not limited to a wide array of electronically traded financial assets such as stocks, bonds, options, commodities (e.g., oil, gold), futures/derivatives contracts, funds, index funds, mutual funds, exchange traded funds. According to one aspect of the present invention, a three-tier architecture is presented, which includes a brokerage, a market exchange where securities/assets are traded, and a currency exchange where amounts in one currency can be converted to corresponding amounts in another currency at prevailing rates. Through a consolidated trading platform, the brokerage presents all prices, market data, P&L estimates, and transaction results or settlements in a preferred currency, in conjunction with the market exchange and the currency exchange. As a result, a trader always knows exactly what he/she may end up with a transaction of an asset. Furthermore, according to another aspect of the present invention, when the transaction of the asset is actually performed, the consolidated trading platform can also perform a currency conversion automatically based on specified conditions. Herein the term “trader” represents any initiator of the securities transaction, which includes but is not limited to an individual investor, an institutional investor, an asset manager, a hedge fund, or an electronic order system which automates the work of a human trader or an electronic “black box” algorithmic trading system.

[0008] According to still another aspect of the present invention, orders with conditions (e.g., a limit order, or a stop order) are only executed when the conditions are

met with reference to the market price from the market exchange together with the currency exchange rate from the currency exchange.

[0009] As it is well known that when investing in another country or in another currency, cost and risk are incurred when a currency conversion is performed, traders trading in the same preferred or home currency would benefit if their transactions could be performed without any currency conversion. Therefore, according to still another aspect of the present invention, the consolidated trading platform analyzes transactions where two or more traders have placed orders in the same assets to determine whether or not the traders can be matched directly without currency conversion even when they share a preferred currency which may differ from the market currency for the asset.

[0010] The invention may be implemented in numerous ways, including a method, system, device, or a computer readable medium. Several embodiments of the invention are discussed below. In one embodiment, the invention is a method for providing a consolidated trading platform and the method comprises: providing access to a trading server that is coupled to a currency exchange server and a market exchange server; determining the preferred currency chosen by the trader, determining whether an asset is being chosen for trading; determining the market currency of the asset being traded at the market exchange; receiving a prevailing currency exchange rate from the currency exchange server if the preferred currency is not identical to the market currency; receiving a price of the asset being traded from the market exchange server, converting the price received by the trading server from the market exchange server to the preferred currency using rates supplied by the currency exchange server and, if the trader chooses to transact the asset, performing a transaction of the asset on the market exchange and a conversion of the proceeds of the transaction into the preferred currency on the currency exchange.

[0011] According to another embodiment, the present invention is a software product providing a consolidated trading platform. The software product may be loaded in a computing machine to provide the functions, benefits, objects and processes contemplated in the present invention. The computing machine may be a server or

servers provided by a financial institution. The software product comprises: programming code for providing access to a trading server that is coupled to a currency exchange server and a market exchange server; programming code for determining whether an asset is being chosen for trading; programming code for determining the preferred currency chosen by a trader; programming code for determining a market currency of the asset being traded; programming code for receiving a prevailing currency exchange rate from the currency exchange server if the preferred currency is not identical to the market currency; programming code for receiving a price of the asset being traded from the market exchange server, converting the price received by the trading server from the market exchange server to the preferred currency using rates supplied by the currency exchange; and programming code allowing the trader to transact the asset, performing a transaction of the asset on the market exchange and a conversion of the proceeds of the transaction into the preferred currency on the currency exchange.

[0012] Accordingly, one of the objects of the present inventions is to provide a consolidated platform for conducting security transactions in a preferred currency regardless what original or market currency the securities are being traded in and where the transaction may take place.

[0013] Other objects, features, and advantages of the present invention will become apparent upon examining the following detailed description of an embodiment thereof, taken in conjunction with the attached drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

[0014] The invention will be readily understood by the following detailed description in conjunction with the accompanying drawings, wherein like reference numerals designate like structural elements, and in which:

[0015] FIG. 1 shows a process how an investor in China would trade a security item listed on a US exchange (e.g., NASDAQ);

[0016] FIG. 2A illustrates a system configuration in which the present invention may be practiced in accordance with one embodiment thereof;

[0017] FIG. 2B shows a three-tier architecture in which there are three elements together providing various transactions in a preferred currency;

[0018] FIG. 3 shows a flowchart or process of conducting a transaction by a trader in a chosen currency other than a market currency;

[0019] FIG. 4 shows a flowchart or process of executing a conditional order (e.g., limit order, or stop order) by a trader; and

[0020] FIG. 5 shows a flowchart or process of currency neutral trading.

DETAILED DESCRIPTION OF THE INVENTION

[0021] The detailed description of the invention is presented largely in terms of procedures, steps, logic blocks, processing, and other symbolic representations that directly or indirectly resemble the operations of data processing devices coupled to networks. These process descriptions and representations are typically used by those skilled in the art to most effectively convey the substance of their work to others skilled in the art. Numerous specific details are set forth in order to provide a thorough understanding of the present invention. However, it will become obvious to those skilled in the art that the present invention may be practiced without these specific details. In other instances, well known methods, procedures, components, and circuitry have not been described in detail to avoid unnecessarily obscuring aspects of the present invention.

[0022] Reference herein to “one embodiment” or “an embodiment” means that a particular feature, structure, or characteristic described in connection with the embodiment can be included in at least one embodiment of the invention. The appearances of the phrase “in one embodiment” in various places in the specification are not necessarily all referring to the same embodiment, nor are separate or alternative embodiments mutually exclusive of other embodiments. Further, the order of blocks in process flowcharts or diagrams representing one or more embodiments of the invention do not inherently indicate any particular order nor imply any limitations in the invention.

[0023] Referring now to the drawings, in which like numerals refer to like parts throughout the several views. FIG. 2A illustrates a system configuration **200** in which the present invention may be practiced in accordance with one embodiment thereof. The configuration **200** includes a network **202** that may be the Internet, the Intranet and a data network of other private or public networks, and in form of wireless or landlines. Coupled to the network **202** is a client machine **204** that represents one of many client machines that may be accessed by or associated with traders residing anywhere. As used herein the client machine may include, but is not limited to, any form of desktop or laptop or server computer, handheld wireless device, or mobile phone which allows an investor to communicate electronically for trading purposes. Further, a trader may include, but not be limited to, a user, an individual, an investor or an institution that transact (e.g., buy or sell) assets, wherein the assets may include, but not be limited to, various securities. Examples of securities and assets include, but are not limited to, stocks, options, bonds, futures contracts, commodities (oil/gold), derivatives contracts, mutual funds, exchange traded funds, or any other OTC (over the counter) or exchange listed instruments. Exemplary issuers of securities include commercial companies, government agencies, local authorities and international and supranational organizations (such as the World Bank).

[0024] Also coupled to the network **202** are three servers **206**, **208** and **210**. The server **206** represents a bank, an exchange agency, a multibank portal or matching service providing a currency exchange rate to buy or sell a type of currency for another. The server **208** represents a brokerage (e.g., Scottrade) to facilitate a transaction decided by a trader. The server **210** represents an asset or market exchange (e.g., NYSE) where an asset is caused to change hands. According to one aspect of the present invention, assuming a user has already established an account with the brokerage and authorized to access the account, what the user sees is everything in a preferred currency (e.g., euro, yen or RMB) including all transactions (e.g., to sell or buy an asset) and profit and loss. One of the features, benefits, and advantages of the present invention is to provide a mechanism that shows all transactions in a preferred currency regardless of whatever currency an asset is originally priced. The mechanism conducts a transactional level currency conversion. As a result, a trader knows exactly what profits and losses he/she is going to get in the transaction, without being subject to uncertainty in currency conversion of another time.

[0025] According to one embodiment, the present invention is based on a three-tier architecture as shown in FIG. 2B in which there are three elements together providing a consolidated trading platform. These three elements are communicating over a network, together providing all transactions in a local currency upon a real-time transactional level currency conversion. Depending on implementation, respective modules may be executed in each, some or all of the elements. It should be noted, however, the three elements may be implemented in a single computing machine which may be viewed as a single server or distributed over many servers owned by different organizations.

[0026] FIG. 3 shows a flowchart or process **300** of conducting a transaction by a trader. The process **300** may be implemented in software, hardware or a combination of

both. The process **300** starts at **302** where it determines what type of currency (e.g., Yen, RMB, EURO) that has been determined by the trader. For example, the trader resides in Japan and keeps his money in Japanese yen, thus the preferred currency is the Japanese yen. Once the currency is determined, all subsequent transactions, market data or quotes are presented in the chosen currency in conjunction with a prevailing currency exchange rate provided by an exchange agent. At **304**, the process **300** determines whether an item (e.g., a stock of XYZ company) has been chosen for transaction (e.g., buying or selling the stock). If a trader has not selected an item for trading, the process **300** goes back awaiting a selected item. Based on the preferred currency, a prevailing exchange rate is obtained at **306** from a currency exchange. In one embodiment, the prevailing exchange rate is provided by a participating financial agency that is willing to buy the Japanese yen and sell US dollars at the published exchange rate.

[0027] The item is assumed to be priced in US dollars. Given the prevailing exchange rate, the various costs of the item are displayed in the Japanese yen at **308**. The costs include, but may not be limited to, a current market cost of the item to own or to sell, a transaction cost, and a total cost including all the costs and fees. Thus the trader has certain knowledge of what to pay for the item, or profit or loss when selling the item.

[0028] The process **300** now goes to **310** where the trader decides whether the item shall be bought or sold. If for some reason that the trader decides not to continue the transaction (e.g., not to own or sell the asset), the process **300** goes back to **302** where the trader may choose another item for trading. Now it is assumed that the trader decides to proceed with the item (e.g., to own or sell the asset), the process **300** goes to **312** where the transaction is completed (i.e., settled) in the preferred currency.

[0029] In one embodiment, to complete the transaction in the preferred currency, the currency exchange converts all settlements to the preferred currency per the prevailing exchange rate, as if the item has changed hands in the preferred currency. In other words, as shown in FIG. 2A, the server **208** communicates with the server **210** to complete the currency conversion. Depending on implementation, the server **210** may be part of the brokerage or an independent agent, and the currency convention may actually happen (actually money exchanged) or credits may be used in the account.

[0030] According to another embodiment, an investor is planning to invest in the commodity of light sweet crude oil, contracts of which are priced in US dollars on the NYMEX. As the price of the contract is priced in USD while the investor has selected a home currency of EURO, one or more modules in the embodiment of the present invention monitors the prevailing interbank market price of the ratio of EUR/USD as well as the price of oil and updates the price displayed to the investor accordingly. At any point in time the price of the contract displayed to the investor follows the relationship:

$$\text{Price of Asset in Home Currency} = (\text{Price of Asset in USD}) / (\text{Rate of EUR/USD})$$

[0031] If the price of oil is \$50/barrel and the rate of EUR/USD is 1.30 (i.e. 1 EURO = 1.3000 US dollars), the effective price of the asset in home currency is 38.46 Euros, and this is the price that can be displayed to the investor. It may be noted that the exchange rate used may be based on the settlement date of the asset class, for instance, a 30-day oil contract may use the EUR/USD 30-day forward rate, whereas a US equity would use a EUR/USD spot next rate.

[0032] The investor is able to view and make purchase or sale decisions based on the combined price, which contains both the asset price and the currency price.

[0033] FIG. 4 shows a flowchart or process **400** of executing a limited order by a trader. The process **400** may be implemented in software, hardware or a combination of both. The process **400** starts at **402** where a preferred currency is determined by the trader. Based on the preferred currency, a prevailing exchange rate is obtained at **404** from a currency exchange. It is assumed that the item being exchanged is in a different currency (i.e., a market currency). At **406**, the process **400** determines whether a limit order of an item has been placed. If no order is placed, the process **400** goes back to **402**.

[0034] It is now assumed that a limit order is placed at **410**, for example, to buy 100 common shares of Microsoft Corporation at RMB ¥ 220/share, good until cancelled. At the time the order is placed, the prevailing exchange rate from RMB to USD is 0.125 and the stock is traded at USD 28/share or RMB ¥ 224/share. Accordingly, the condition of the limit order is not met at **412** and the order will not be executed. The limit order is essentially an open order. As the time goes, either or both of the stock price and the exchange rate change. The process **400** goes back to **404** to obtain an updated exchange rate and unify all parameters into one currency (e.g., either in RMB or USD) at **408** so that the condition of the limit order can be verified at **410** again.

[0035] It is assumed that either the stock price has dropped a little, the exchange rate increases, or both of the stock price or the exchange rate change in favor to the condition of the limit order, the condition of buying 100 common shares of Microsoft Corporation at RMB ¥ 220/share is subsequently met at **410**, the order is executed at **412**.

[0036] To complete the transaction in the preferred currency, the currency exchange converts the settlement to RMB per the prevailing exchange rate at **414**, as if

the stock has changed hands in RMB. In other words, as shown in FIG. 2A, the server **208** communicates with the server **210** to complete the currency convention.

[0037] FIG. 5 shows a flowchart or process **500** of currency neutral trading. The process **500** may be implemented in software, hardware or a combination of both. As it is well known that, when investing in another country or in any currency, the cost and risk are incurred when a currency conversion is performed. Investors trading in the same home currency would benefit if their transactions could be performed without any currency conversion. In one aspect of the present invention, one embodiment implementing the process **500** is configured to analyze orders and purchases/sales and determine whether or not investors can be matched without currency conversion.

[0038] The process **500** starts at **502** where it determines what type of currency is preferred by a trader. At **504**, the process **500** determines whether an item (e.g., a stock of XYZ company) has been chosen for transaction (e.g., buying or selling the stock). If a trader has not selected an item for trading, the process **500** goes back awaiting a selected item. At **506**, the process **500** checks with an exchange to determine what currency the item is being traded. Regardless whatever the currency the item is being traded, the order is always in the preferred currency selected by the trader at **508**.

[0039] At **510**, the process **500** determines whether the currency being traded is identical to the preferred currency. If the two currencies are different, the process goes to **514** after obtaining a prevailing currency exchange rate at **512**, where the trader has the option to complete the transaction or choose a different item for trading at **514**. If the two currencies are identical, which means there is no need to conduct a currency convention, the process goes to **514** directly. One of the advantages, benefits and

objects of the process **500** is the inherent ability to analyze orders and purchases/sales and determine whether or not investors can be matched without currency conversion.

[0040] For example, two investors sharing Euro as a home currency, both elect to send orders at 40 euro/barrel. When a match occurs (e.g., on an over-the-counter market), one embodiment of the present invention notes that these two investors traded in the same home currency, as they both take Euro as their home currency. Instead of performing currency conversion trades, the system contemplated in accordance with the present invention simply sends appropriate settlement instructions to each so that the oil contracts can be exchanged directly.

[0041] For example, the trader resides in Europe and keeps his money in Euro, thus the preferred currency is EURO. Based on the preferred currency, a prevailing exchange rate is obtained at **406** from a currency exchange. In one embodiment, the prevailing exchange rate is provided by a participating financial agency that is willing to buy the Japanese yen and sell US dollars at the published exchange rate.

[0042] It is assumed that there are two investors sharing Euro as a home currency, both elect to send orders at 40 euro/barrel. When a match occurs, the system notes that these two investors traded in home currency. Instead of performing currency conversion, the system simply sends appropriate settlement instructions to each so that the oil contracts can be exchanged directly. It should be noted, however, the ability to exchange the contracts varies based on whether the market for the asset is an OTC (over the counter) or exchange-based central counterparty and the specific settlement characteristics of the asset being traded. In the case where the market permits a direct settlement (such as an OTC market), the contracts/shares/instruments can be exchanged directly without currency conversion if both participants share the same

home currency. The system will perform according to the characteristics of the market for the asset.

[0043] In any case, the settlement is displayed at **516** in the preferred currency so that the trader knows exactly how much this transaction costs, or how much profit or loss this transaction is going to realize.

[0044] One skilled in the art will recognize that elements of the system in the present invention may be implemented in software, but can be implemented in hardware or a combination of hardware and software. The invention can also be embodied as computer-readable code on a computer-readable medium. The computer-readable medium can be any data-storage device that can store data which can be thereafter be read by a computer system. Examples of the computer-readable medium may include, but not be limited to, read-only memory, random-access memory, CD-ROMs, DVDs, magnetic tape, hard disks, optical data-storage devices, or carrier wave. The computer-readable media can also be distributed over network-coupled computer systems so that the computer-readable code is stored and executed in a distributed fashion.

[0045] There are numerous advantages, benefits and features in the present invention. One of these advantages, benefits and features is that the platform contemplated in the present invention facilitates managements of all types of security or asset exchanges in a preferred currency.

[0046] The present invention has been described in sufficient detail with a certain degree of particularity. It is understood to those skilled in the art that the present disclosure of embodiments has been made by way of examples only and that numerous changes in the arrangement and combination of parts as well as steps may be resorted without departing from the spirit and scope of the invention as claimed. Accordingly, the

scope of the present invention is defined by the appended claims rather than the forgoing description of embodiments.

Platform for trading assets in different currencies

Abstract

Techniques to trading assets in at least two preferred currencies are described. According to one aspect of the present invention, a three-tier architecture is presented and includes a brokerage, a market exchange and a currency exchange. Through a consolidated trading platform, the brokerage presents all price, quotas, transactions or settlements in a preferred currency, in conjunction with the market exchange and the currency exchange. As a result, a trader always knows exactly what he/she may end up with a transaction of an asset, where a prevailing exchange rate is obtained prior to a transaction to prevent uncertainty in currency exchanges in another time.

CLAIMS

I claim:

1. A platform for trading an asset, the platform comprising:
a trading server, coupled to a terminal associated with a user, receiving an indicator of first currency from the terminal, wherein the trading server is coupled to at least one currency exchange server and at least one market exchange server, the server is configured to calculate costs and fees in the first currency to own or sell the asset being traded in second currency, the costs and fees are displayed on a display device, the costs and fees being display are dynamically changed in accordance with a first prevailing exchange rate between the first currency and the second currency, and even when the market value of the asset remains unchanged, wherein the first prevailing exchange rate is determined by the trading server in reference to the at least one currency exchange server, there server conducting in the trading server a transaction of the asset by transporting a transaction request from the trading server to the market exchange server upon receiving an order from the trader; and reaching a settlement in the trading server as soon as the transaction of the asset is performed by the market exchange server in accordance with conditions set by the trader, wherein a second prevailing exchange rate is calculated from the currency exchange server right before the transaction takes place, and executes the transaction with the calculated second prevailing exchange rate, wherein costs and fees in the settlement per the second prevailing exchange rate are not identical to the displayed costs and fees with the first prevailing exchange before the transaction of the asset took place.

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Application Number: 17948217

Document Date: 09/19/2022

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