



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	02/09/2017	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			ROBINSON, KITO R	
			ART UNIT	PAPER NUMBER
			3695	
			NOTIFICATION DATE	DELIVERY MODE
			02/09/2017	ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com

<b>Notice of Abandonment</b>	<b>Application No.</b>	<b>Applicant(s)</b>
	12/323,175	DICKELMAN, MARK
	<b>Examiner</b>	<b>Art Unit</b>
	KITO R. ROBINSON	3695

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

This application is abandoned in view of:

1.  Applicant's failure to timely file a proper reply to the Office letter mailed on 13 October 2016.
  - (a)  A reply was received on \_\_\_\_\_ (with a Certificate of Mailing or Transmission dated \_\_\_\_\_), which is after the expiration of the period for reply (including a total extension of time of \_\_\_\_\_ month(s)) which expired on \_\_\_\_\_.
  - (b)  A proposed reply was received on \_\_\_\_\_, but it does not constitute a proper reply under 37 CFR 1.113 to the final rejection. (A proper reply under 37 CFR 1.113 to a final rejection consists only of: (1) a timely filed amendment which places the application in condition for allowance; (2) a timely filed Notice of Appeal (with appeal fee); or (3) if this is utility or plant application, a timely filed Request for Continued Examination (RCE) in compliance with 37 CFR 1.114. Note that RCEs are not permitted in design applications.)
  - (c)  A reply was received on \_\_\_\_\_ but it does not constitute a proper reply, or a bona fide attempt at a proper reply, to the non-final rejection. See 37 CFR 1.85(a) and 1.111. (See explanation in box 7 below).
  - (d)  No reply has been received.
  
2.  Applicant's failure to timely pay the required issue fee and publication fee, if applicable, within the statutory period of three months from the mailing date of the Notice of Allowance (PTOL-85).
  - (a)  The issue fee and publication fee, if applicable, was received on \_\_\_\_\_ (with a Certificate of Mailing or Transmission dated \_\_\_\_\_), which is after the expiration of the statutory period for payment of the issue fee (and publication fee) set in the Notice of Allowance (PTOL-85).
  - (b)  The submitted fee of \$\_\_\_\_\_ is insufficient. A balance of \$\_\_\_\_\_ is due.  
The issue fee required by 37 CFR 1.18 is \$\_\_\_\_\_. The publication fee, if required by 37 CFR 1.18(d), is \$\_\_\_\_\_.
  - (c)  The issue fee and publication fee, if applicable, has not been received.
  
3.  Applicant's failure to timely file corrected drawings as required by, and within the three-month period set in, the Notice of Allowability (PTO-37).
  - (a)  Proposed corrected drawings were received on \_\_\_\_\_ (with a Certificate of Mailing or Transmission dated \_\_\_\_\_), which is after the expiration of the period for reply.
  - (b)  No corrected drawings have been received.
  
4.  The letter of express abandonment which is signed by the attorney or agent of record or other party authorized under 37 CFR 1.33(b). See 37 CFR 1.138(b).
  
5.  The letter of express abandonment which is signed by an attorney or agent (acting in a representative capacity under 37 CFR 1.34) upon the filing of a continuing application.
  
6.  The decision by the Board of Patent Appeals and Interference rendered on \_\_\_\_\_ and because the period for seeking court review of the decision has expired and there are no allowed claims.
  
7.  The reason(s) below:  
  
Called applicant's attorney on 02/06/2017 but received no answer.

	/KITO R ROBINSON/ Primary Examiner, Art Unit 3695
--	--

Petitions to revive under 37 CFR 1.137, or requests to withdraw the holding of abandonment under 37 CFR 1.181, should be promptly filed to minimize any negative effects on patent term.

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	DICKELMAN	Examiner:	Robinson, Kito R.
Serial No.:	12/323,175	Group Art Unit:	3695
Filed:	November 25, 2008	Docket No.:	USBC.009PA
Title:	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES		

---

**APPLICANT'S RESPONSE TO THE USPTO  
INTERVIEW SUMMARY DATED OCTOBER 13, 2016**

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

Customer No. <b>40581</b>
------------------------------

Dear Examiner:

Applicant's representative appreciated the telephone Interview with the Examiner on October 6, 2016, regarding the above-identified patent application, the Final Office Action and the Response filed on September 21, 2016. This telephone Interview was attended by attorney Abigail A. Tyson (Reg. No. 72.266), and Examiner Kito R. Robinson.

Applicant has reviewed the PTO Interview Summary and Advisory Action dated October 13, 2016. Applicant respectfully disagrees with the remarks presented therein, and maintains the position and traversals as presented in its Response to the Final Office Action. Applicant respectfully submits that the comments in the Interview Summary continue to distort the guidelines and law regarding a properly analysis of § 101 (*see, e.g.*, "directed to" and "directed toward" and references to conventional/nonconventional in the context of § 103 as opposed to § 101).

Serial No.: 12/323,175  
Docket No.: USBC.009PA

The Examiner is encouraged to contact the undersigned attorney if there is any question regarding this communication, or if there are other matters which can be addressed by telephone.

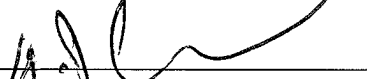
Respectfully submitted,

CRAWFORD MAUNU PLLC

1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
651/259-2300

Dated: October 19, 2016

By: \_\_\_\_\_

  
Robert J. Crawford  
Reg. No. 32,122  
Abigail A. Tyson  
Reg. No. 72,266

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	27265833
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	19-OCT-2016
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	17:44:46
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
------------------------	----

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Applicant summary of interview with examiner	InterviewResponse_USBC009P A_Oct2016.pdf	56353  3e1f608d15940ea89eb9332ad6e33595efe 40b37	no	2

### Warnings:

--

**Information:****Total Files Size (in bytes):**

56353

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

**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	10/13/2016	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			ROBINSON, KITO R	
			ART UNIT	PAPER NUMBER
			3695	
			NOTIFICATION DATE	DELIVERY MODE
			10/13/2016	ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com

<b>Applicant-Initiated Interview Summary</b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
	<b>Examiner</b> KITO R. ROBINSON	<b>Art Unit</b> 3695	

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

(1) KITO R. ROBINSON. (3) \_\_\_\_\_.

(2) ABIGAIL TYSON (REG. NO. 72,266). (4) \_\_\_\_\_.

Date of Interview: 06 October 2016.

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

Exhibit shown or demonstration conducted:  Yes  No.  
If Yes, brief description: \_\_\_\_\_.

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

Claim(s) discussed: 1.

Identification of prior art discussed: None.

**Substance of Interview**

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

We discussed the 101 rejection and proposed amendments. No agreement was reached.

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

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

Attachment

/KITO R ROBINSON/  
Primary Examiner, Art Unit 3695



## Summary of Record of Interview Requirements

### Manual of Patent Examining Procedure (MPEP), Section 713.04, Substance of Interview Must be Made of Record

A complete written statement as to the substance of any face-to-face, video conference, or telephone interview with regard to an application must be made of record in the application whether or not an agreement with the examiner was reached at the interview.

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

Paragraph (b)

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

37 CFR §1.2 Business to be transacted in writing.

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

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

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

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

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

The Form provides for recordation of the following information:

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

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

A complete and proper recordation of the substance of any interview should include at least the following applicable items:

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

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

### Examiner to Check for Accuracy

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

<b>Advisory Action Before the Filing of an Appeal Brief</b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
	<b>Examiner</b> KITO R. ROBINSON	<b>Art Unit</b> 3695	<b>AIA (First Inventor to File) Status</b> No

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

THE REPLY FILED 21 September 2016 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE.

**NO NOTICE OF APPEAL FILED**

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

- a)  The period for reply expires \_\_\_\_\_ months from the mailing date of the final rejection.
- b)  The period for reply expires on: (1) the mailing date of this Advisory Action; or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.
- c)  A prior Advisory Action was mailed more than 3 months after the mailing date of the final rejection in response to a first after-final reply filed within 2 months of the mailing date of the final rejection. The current period for reply expires \_\_\_\_\_ months from the mailing date of the prior Advisory Action or SIX MONTHS from the mailing date of the final rejection, whichever is earlier.

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

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

**NOTICE OF APPEAL**

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

**AMENDMENTS**

3.  The proposed amendments filed after a final rejection, but prior to the date of filing a brief, will not be entered because
- a)  They raise new issues that would require further consideration and/or search (see NOTE below);
  - b)  They raise the issue of new matter (see NOTE below);
  - c)  They are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or
  - d)  They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: \_\_\_\_\_. (See 37 CFR 1.116 and 41.33(a)).

- 4.  The amendments are not in compliance with 37 CFR 1.121. See attached Notice of Non-Compliant Amendment (PTOL-324).
- 5.  Applicant's reply has overcome the following rejection(s): \_\_\_\_\_.
- 6.  Newly proposed or amended claim(s) \_\_\_\_\_ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).
- 7.  For purposes of appeal, the proposed amendment(s): (a)  will not be entered, or (b)  will be entered, and an explanation of how the new or amended claims would be rejected is provided below or appended.

**AFFIDAVIT OR OTHER EVIDENCE**

- 8.  A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on \_\_\_\_\_.
- 9.  The affidavit or other evidence filed after final action, but before or on the date of filing a Notice of Appeal will not be entered because applicant failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 1.116(e).
- 10.  The affidavit or other evidence filed after the date of filing the Notice of Appeal, but prior to the date of filing a brief, will not be entered because the affidavit or other evidence failed to overcome all rejections under appeal and/or appellant fails to provide a showing of good and sufficient reasons why it is necessary and was not earlier presented. See 37 CFR 41.33(d)(1).
- 11.  The affidavit or other evidence is entered. An explanation of the status of the claims after entry is below or attached.

**REQUEST FOR RECONSIDERATION/OTHER**

- 12.  The request for reconsideration has been considered but does NOT place the application in condition for allowance because:  
See Continuation Sheet.
- 13.  Note the attached Information *Disclosure Statement(s)*. (PTO/SB/08) Paper No(s). \_\_\_\_\_
- 14.  Other: PTO-2323 & PTO-413.

**STATUS OF CLAIMS**

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

Claim(s) allowed: \_\_\_\_\_  
 Claim(s) objected to: \_\_\_\_\_  
 Claim(s) rejected: 9-13 and 18-24.  
 Claim(s) withdrawn from consideration: 1-8 and 14-17.

/KITO R ROBINSON/  
 Primary Examiner, Art Unit 3695

Continuation of 12. does NOT place the application in condition for allowance because: The after final amendments will be entered but they do not overcome the 101 rejection. Applicant argues, "Applicant submits that the analysis of the Office Action falls short because it relies upon an alleged abstract concept and does not consider a substantive part of the claim limitations. That is, the Office Action has not considered whether the character of the claims as a whole are directed to exclude subject matter. In pertinent part, the Office Action (p. 4) has alleged that the claims are directed to the abstract idea of managing settlement risk through an intermediary. In the interest of facilitating compact prosecution, Applicant has amended independent claim 9 to explicitly recite the secure communication between the disparate and autonomous payment networks of the buyer and the seller, and further notes that the Office Action has ignored a significant portion of the relevant clause at issue and thereby ignored substantive limitations. Thus, the provided rejection in the Office Action has abstracted back from the actual claim limitations to arrive at an abstract concept that is much broader than anything actually claimed. This type of generalization could be done in virtually any patent claim ever written, and cannot possibly be the proper approach. Applicant respectfully maintains that the claims are not merely directed toward the concept of "intermediated settlement". Rather, Applicant respectfully submits that the skilled artisan would readily understand that the claims, and as supported by Applicant's specification, are directed toward improving existing payment networks utilizing at least one computer that transforms data from and communicates between a social network website and multiple payment networks (e.g., via the seller and the buyer payment networks). This invention is not just a broad (abstract) concept, nor is it merely limited to conventional computer functions."

The Examiner respectfully disagrees. Claim 9 is directed to a purchase transaction involving products or services from a social network website. Claim 9 recites communicating a particular user-identifier corresponding to a particular user and user profile (i.e. transmitting data), communication data for a purchase transaction to be made by the user (i.e. transmitting data), receiving data for the purchase transaction (i.e. receiving data), receiving data for the purchase transaction from the particular user via a website page of a facilitator or the social network website (i.e. receiving data), verifying the purchase transaction by comparing, for consistency, the data (i.e. comparing data), identifying an assignment between the particular user-identifier and a plurality of disparate payment network identifiers (i.e. organizing data by an identifier and using rules to identify option); identifying the particular user using the particular payment network identifier (i.e. organizing data by an identifier and using rules to identify options); selecting a payment network identifier from the plurality of disparate payment network identifiers (i.e. using rules to identify options); securely outputting and submitting the purchase transaction data to a payment network that corresponds to the selected payment network identifier according to the payment network and as part of a request to debit the purchase amount (i.e. fundamental economic practice); and authorizing the purchase transaction in response to an authorization provided by the payment network corresponding to the selected payment network identifier, and outputting data indicative of the authorization (fundamental economic practice). This is the organization and comparison of data, as well as, managing settlement risk through an intermediary, i.e., intermediated settlement. The computer acts as the intermediary in the claimed method, the claims do no more than implement the abstract idea of intermediated settlement on a generic computer. Using a computer to communicate from social network website and receiving data from a social network website, are basic functions of a computer. The same is true with respect to the use of a computer to identify data, verify data (i.e. compare data) and transmit data. All of these computer functions are well-understood, routine, conventional activities previously known to the industry. Each step does no more than require a generic computer to perform generic computer functions. Claims 9-13 and 18-24 do not require any nonconventional computer, network, or display components, or even a "non-conventional and non-generic arrangement of known, conventional pieces," but require the functions of receiving, comparing and transmitting data "on a set of generic computer components. Nothing in the claims, understood in light of the specification, requires anything other than off-the-shelf, conventional computer, network, and display technology for receiving, comparing and transmitting the desired information. Therefore, the focus of the claims is not on such an improvement in computers as tools, but on certain independently abstract ideas that use computers as tools. For these reasons applications arguments are not persuasive..

<b>Applicant-Initiated Interview Summary</b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
	<b>Examiner</b> KITO R. ROBINSON	<b>Art Unit</b> 3695	

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

- (1) KITO R. ROBINSON. (3) \_\_\_\_\_.
- (2) ABIGAIL TYSON (REG. NO. 72,266). (4) \_\_\_\_\_.

Date of Interview: 06 October 2016.

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

Exhibit shown or demonstration conducted:  Yes  No.  
If Yes, brief description: \_\_\_\_\_.

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

Claim(s) discussed: 1.

Identification of prior art discussed: None.

**Substance of Interview**

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

We discussed the 101 rejection and proposed amendments. No agreement was reached.

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

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

Attachment

/KITO R ROBINSON/  
Primary Examiner, Art Unit 3695

## Summary of Record of Interview Requirements

### Manual of Patent Examining Procedure (MPEP), Section 713.04, Substance of Interview Must be Made of Record

A complete written statement as to the substance of any face-to-face, video conference, or telephone interview with regard to an application must be made of record in the application whether or not an agreement with the examiner was reached at the interview.

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

Paragraph (b)

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

37 CFR §1.2 Business to be transacted in writing.

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

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

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

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

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

The Form provides for recordation of the following information:

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

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

A complete and proper recordation of the substance of any interview should include at least the following applicable items:

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

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

### Examiner to Check for Accuracy

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

Serial No.: 12/323,175  
Docket No.: USBC.009PA

**In the Claims:**

This listing replaces all prior versions.

1. (Withdrawn) A computer-implemented method for facilitating payment being provided between disparate payment networks of buyers and sellers, the method using a computer-arrangement to interface with a social website that has user profiles, each user profile corresponding to a user identifier, and for use with a seller website that offers products or services for purchase by users and that generates transaction data for a current user accessing the website, the method comprising:
  - communicating, to the computer-arrangement, a current user identifier corresponding to a current user profile and the transaction data;
  - selecting, using the computer-arrangement, a buyer payment network from a plurality of disparate buyer payment networks that are each associated with the current user identifier; and
  - based upon the selection, formatting the transaction data to facilitate payment against the selected buyer payment network.
2. (Withdrawn) The method of claim 1, wherein facilitating the payment against the selected buyer payment network includes a payment to a seller account held at a payment network that is disparate from the selected buyer payment network.
3. (Withdrawn) The method of claim 1, wherein the step of communicating further includes communicating a transaction identifier, a transaction amount and a seller identifier.
4. (Withdrawn) The method of claim 1, wherein the current user identifier is verified using log-in identification and password data.
5. (Withdrawn) The method of claim 1, wherein the social website provides the buyer with a customizable display having information that can be viewed by selected other users of the social website.

6. (Withdrawn) The method of claim 1, wherein the step of communicating is responsive to the buyer selecting a seller website from an advertisement provided on the social website.

7. (Withdrawn) The method of claim 1, wherein the step of formatting the transaction data further includes accessing stored buyer profile data that includes account information for the selected buyer payment network.

8. (Withdrawn) The method of claim 1, wherein the seller does not receive buyer account information about the selected buyer network.

9. (Currently Amended) For use with a social network website that implements user profiles, each user profile having a user identifier, and with transactions involving products or services offered for purchase by users at seller websites, a method implemented using one or more processor circuits and comprising:

communicating, from the social network website to at least one computer that is remote from the social network website and remote from the seller website, a particular user-identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request that is part of a purchase transaction involving products or services to be made by the particular user from a website of the seller that initiated the transfer request;

communicating, from the social network website to the at least one computer, data for the purchase transaction to be made by the particular user, the data including at least a purchase amount and a particular payment network identifier assigned to the particular user; and

in the at least one computer, performing a set of operations that include each of:

receiving data for the purchase transaction, including data for the purchase transaction received from the seller, from the social network website;

receiving data for the purchase transaction from the particular user via a website page of a facilitator or the social network website;

verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase

transaction that is received from the particular user, including comparing the purchase amount and the particular payment network identifier;

identifying an assignment between the particular user-identifier and a plurality of disparate payment network identifiers;

identifying the particular user using the particular payment network identifier;

selecting a payment network identifier from the plurality of disparate payment network identifiers;

in response to the comparison in the verifying step indicating that the data for the purchase transaction received from the seller is consistent with the data for the purchase transaction received from the particular user, securely outputting and submitting the purchase transaction data to a payment network that corresponds to the selected payment network identifier according to the payment network and as part of a request to debit the purchase amount; and

authorizing the purchase transaction in response to an authorization provided by the payment network corresponding to the selected payment network identifier, and outputting data indicative of the authorization.

10. (Previously Presented) The method of claim 9 wherein the step of submitting purchase transaction data to the payment network that corresponds to the selected payment network identifier includes submitting a credit card number and wherein the payment network corresponding to the selected payment network identifier is a credit card payment network.

11. (Previously Presented) The method of claim 9, wherein, relative to the purchase transaction, the particular payment network identifier, for the payment network that corresponds to the selected payment network identifier, is not received by the seller corresponding to the seller-initiated transfer request.

12. (Previously Presented) The method of claim 9, wherein the step of identifying the particular user includes receiving and using authentication data in addition to the particular payment network identifier, as communicated from the social network website, to authenticate the particular user.



13. (Previously Presented) The method of claim 9, wherein the step of identifying the particular user includes receiving data authenticating the social network website.

14. (Withdrawn) For use with a website that implements user profiles, each user profile having a user identifier, and that offers a mechanism for users to purchase products or services, a computer-implemented method comprising:

associating a current user with a current user profile;

verifying the identity of the current user;

providing a current user-identifier from the current user profile to a disparate network system;

providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and

completing the purchase transaction in response to an authorization received from the disparate network system.

15. (Withdrawn) The method of claim 14, wherein buyer account information, about the payment network, is not received by a seller of the products or services.

16. (Withdrawn) The method of claim 14, wherein the website provides links between the user profiles in response to user-provided association data.

17. (Withdrawn) The method of claim 14, wherein the step of completing the purchase transaction includes sending a transaction request to debit a user account held at the disparate network system.

18. (Previously Presented) The method of claim 9, wherein the social network website provides advertisements of goods or services within the social network website; and wherein the steps of communicating, from the social website to the at least one computer, are in response to the particular user selecting at least one of the products or services for purchase.

19. (Previously Presented) The method of claim 9,

further including the steps of

communicating, from the social network website to a seller computer, secure data indicating that the seller was connected to the particular user via the social network website; and

communicating, from the seller website to the at least one computer, the secure data;

and

wherein verifying the purchase transaction includes verifying the secure data communicated from the seller website based upon encrypted data, and wherein submitting the purchase transaction data includes submitting the purchase transaction data in response to the verifying indicating that the secure data is valid.

20. (Previously Presented) The method of claim 9, further including the steps of

communicating, from a seller website to the at least one computer, transaction details for the purchase transaction; and

in the at least one computer, verifying that the transaction details communicated from the seller website match the data for the purchase transaction received from the particular user, wherein submitting the purchase transaction data includes submitting the purchase transaction data in response to the transaction details communicated from the seller website matching the data for the purchase transaction received from the particular user, the data received from the particular user being received from a remotely-located communication device.

21. (Previously Presented) The method of claim 9, further including the steps of

communicating, from the social network website to the at least one computer, information about a plurality of sellers (“seller information”) that includes, for each of the sellers, a different one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier;

communicating, from a seller website to the at least one facilitating computer, seller information relating to the transaction; and

verifying the transaction involving products or services for purchase by users by, in the at least one computer, comparing the seller information communicated from the seller website with the information about a plurality of sellers communicated from the social network website.

22. (Previously Presented) The method of claim 21, wherein the information about a plurality of sellers includes a different encrypted seller identifier for each of the plurality of sellers.

23. (Previously Presented) The method of claim 9, further including a step of, in the at least one computer, determining whether data used in verifying the purchase transaction is valid, wherein the data for the purchase transaction received from the social network website is encrypted by the social website and also by the seller that initiated the transfer request, by decrypting the purchase transaction data received from the social network website.

24. (Previously Presented) The method of claim 9, wherein

the data for the purchase transaction includes an amount of the transaction and a description of products or services purchased, and

the step of submitting the purchase transaction data to a payment network includes authorizing the transaction on behalf of the particular user as a prerequisite before authorizing the purchase transaction in response to the authorization provided by the payment network, by verifying that the amount of the transaction and a description of products or services purchased provided by the particular user matches the amount of the transaction and a description of products or services purchased provided by the social network website.

# AFCP 2.0 Decision

**Application No.**

12/323,175

**Applicant(s)**

DICKELMAN, MARK

**Examiner**

KITO R. ROBINSON

**Art Unit**

3695

This is in response to the After Final Consideration Pilot request filed 21 September 2016.

1. **Improper Request** – The AFCP 2.0 request is improper for the following reason(s) and the after final amendment submitted with the request will be treated under pre-pilot procedure.

- An AFCP 2.0 request form PTO/SB/434 (or equivalent document) was not submitted.
- A non-broadening amendment to at least one independent claim was not submitted.
- A proper AFCP 2.0 request was submitted in response to the most recent final rejection.
- Other:

2. **Proper Request**

- A. After final amendment submitted with the request will not be treated under AFCP 2.0.

The after final amendment cannot be reviewed and a search conducted within the guidelines of the pilot program.

- The after final amendment will be treated under pre-pilot procedure.

- B. Updated search and/or completed additional consideration.

The examiner performed an updated search and/or completed additional consideration of the after final amendment within the time authorized for the pilot program. The result(s) of the updated search and/or completed additional consideration are:

- 1. All of the rejections in the most recent final Office action are overcome and a Notice of Allowance is issued herewith.
- 2. The after final amendment would not overcome all of the rejections in the most recent final Office action. See attached interview summary for further details.
- 3. The after final amendment was reviewed, and it raises a new issue(s). See attached interview summary for further details.
- 4. The after final amendment raises new issues, but would overcome all of the rejections in the most recent final Office action. A decision on determining allowability could not be made within the guidelines of the pilot. See attached interview summary for further details, including any newly discovered prior art.
- 5. Other: PTO-413 & PTO-303

Examiner Note: Please attach an interview summary when necessary as described above.

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	DICKELMAN	Examiner:	Robinson, Kito R.
Serial No.:	12/323,175	Group Art Unit:	3695
Filed:	November 25, 2008	Docket No.:	USBC.009PA
Title:	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES		

---

**AMENDMENT AND RESPONSE TO OFFICE ACTION AND  
REQUEST FOR CONSIDERATION UNDER AFCP 2.0**

Mail Stop AF  
Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Customer No. <b>40581</b>
------------------------------

Dear Sir:

In acknowledgement of the final Office Action dated July 25, 2016, please reconsider the application in view of the following remarks.

A complete listing of the claims and Remarks follow.

Authorization is given to charge/credit **Deposit Account 50-0996 (USBC.009PA)** any required fees/overages to enter this paper.

**In the Claims:**

This listing replaces all prior versions.

1. (Withdrawn) A computer-implemented method for facilitating payment being provided between disparate payment networks of buyers and sellers, the method using a computer-arrangement to interface with a social website that has user profiles, each user profile corresponding to a user identifier, and for use with a seller website that offers products or services for purchase by users and that generates transaction data for a current user accessing the website, the method comprising:
  - communicating, to the computer-arrangement, a current user identifier corresponding to a current user profile and the transaction data;
  - selecting, using the computer-arrangement, a buyer payment network from a plurality of disparate buyer payment networks that are each associated with the current user identifier; and
  - based upon the selection, formatting the transaction data to facilitate payment against the selected buyer payment network.
2. (Withdrawn) The method of claim 1, wherein facilitating the payment against the selected buyer payment network includes a payment to a seller account held at a payment network that is disparate from the selected buyer payment network.
3. (Withdrawn) The method of claim 1, wherein the step of communicating further includes communicating a transaction identifier, a transaction amount and a seller identifier.
4. (Withdrawn) The method of claim 1, wherein the current user identifier is verified using log-in identification and password data.
5. (Withdrawn) The method of claim 1, wherein the social website provides the buyer with a customizable display having information that can be viewed by selected other users of the social website.

6. (Withdrawn) The method of claim 1, wherein the step of communicating is responsive to the buyer selecting a seller website from an advertisement provided on the social website.

7. (Withdrawn) The method of claim 1, wherein the step of formatting the transaction data further includes accessing stored buyer profile data that includes account information for the selected buyer payment network.

8. (Withdrawn) The method of claim 1, wherein the seller does not receive buyer account information about the selected buyer network.

9. (Currently Amended) For use with a social network website that implements user profiles, each user profile having a user identifier, and with transactions involving products or services offered for purchase by users at seller websites, a method implemented using one or more processor circuits and comprising:

communicating, from the social network website to at least one computer that is remote from the social network website and remote from the seller website, a particular user-identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request that is part of a purchase transaction involving products or services to be made by the particular user from a website of the seller that initiated the transfer request;

communicating, from the social network website to the at least one computer, data for the purchase transaction to be made by the particular user, the data including at least a purchase amount and a particular payment network identifier assigned to the particular user; and

in the at least one computer, performing a set of operations that include each of:

receiving data for the purchase transaction, including data for the purchase transaction received from the seller, from the social network website;

receiving data for the purchase transaction from the particular user via a website page of a facilitator or the social network website;

verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase

transaction that is received from the particular user, including comparing the purchase amount and the particular payment network identifier;

identifying an assignment between the particular user-identifier and a plurality of disparate payment network identifiers;

identifying the particular user using the particular payment network identifier;

selecting a payment network identifier from the plurality of disparate payment network identifiers;

in response to the comparison in the verifying step indicating that the data for the purchase transaction received from the seller is consistent with the data for the purchase transaction received from the particular user, securely outputting and submitting the purchase transaction data to a payment network that corresponds to the selected payment network identifier according to the payment network and as part of a request to debit the purchase amount; and

authorizing the purchase transaction in response to an authorization provided by the payment network corresponding to the selected payment network identifier, and outputting data indicative of the authorization.

10. (Previously Presented) The method of claim 9 wherein the step of submitting purchase transaction data to the payment network that corresponds to the selected payment network identifier includes submitting a credit card number and wherein the payment network corresponding to the selected payment network identifier is a credit card payment network.

11. (Previously Presented) The method of claim 9, wherein, relative to the purchase transaction, the particular payment network identifier, for the payment network that corresponds to the selected payment network identifier, is not received by the seller corresponding to the seller-initiated transfer request.

12. (Previously Presented) The method of claim 9, wherein the step of identifying the particular user includes receiving and using authentication data in addition to the particular payment network identifier, as communicated from the social network website, to authenticate the particular user.



13. (Previously Presented) The method of claim 9, wherein the step of identifying the particular user includes receiving data authenticating the social network website.

14. (Withdrawn) For use with a website that implements user profiles, each user profile having a user identifier, and that offers a mechanism for users to purchase products or services, a computer-implemented method comprising:

- associating a current user with a current user profile;
- verifying the identity of the current user;
- providing a current user-identifier from the current user profile to a disparate network system;
- providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and
- completing the purchase transaction in response to an authorization received from the disparate network system.

15. (Withdrawn) The method of claim 14, wherein buyer account information, about the payment network, is not received by a seller of the products or services.

16. (Withdrawn) The method of claim 14, wherein the website provides links between the user profiles in response to user-provided association data.

17. (Withdrawn) The method of claim 14, wherein the step of completing the purchase transaction includes sending a transaction request to debit a user account held at the disparate network system.

18. (Previously Presented) The method of claim 9, wherein the social network website provides advertisements of goods or services within the social network website; and wherein the steps of communicating, from the social website to the at least one computer, are in response to the particular user selecting at least one of the products or services for purchase.

19. (Previously Presented) The method of claim 9,

further including the steps of

communicating, from the social network website to a seller computer, secure data indicating that the seller was connected to the particular user via the social network website; and

communicating, from the seller website to the at least one computer, the secure data;

and

wherein verifying the purchase transaction includes verifying the secure data communicated from the seller website based upon encrypted data, and wherein submitting the purchase transaction data includes submitting the purchase transaction data in response to the verifying indicating that the secure data is valid.

20. (Previously Presented) The method of claim 9, further including the steps of

communicating, from a seller website to the at least one computer, transaction details for the purchase transaction; and

in the at least one computer, verifying that the transaction details communicated from the seller website match the data for the purchase transaction received from the particular user, wherein submitting the purchase transaction data includes submitting the purchase transaction data in response to the transaction details communicated from the seller website matching the data for the purchase transaction received from the particular user, the data received from the particular user being received from a remotely-located communication device.

21. (Previously Presented) The method of claim 9, further including the steps of

communicating, from the social network website to the at least one computer, information about a plurality of sellers (“seller information”) that includes, for each of the sellers, a different one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier;

communicating, from a seller website to the at least one facilitating computer, seller information relating to the transaction; and

verifying the transaction involving products or services for purchase by users by, in the at least one computer, comparing the seller information communicated from the seller website with the information about a plurality of sellers communicated from the social network website.

22. (Previously Presented) The method of claim 21, wherein the information about a plurality of sellers includes a different encrypted seller identifier for each of the plurality of sellers.

23. (Previously Presented) The method of claim 9, further including a step of, in the at least one computer, determining whether data used in verifying the purchase transaction is valid, wherein the data for the purchase transaction received from the social network website is encrypted by the social website and also by the seller that initiated the transfer request, by decrypting the purchase transaction data received from the social network website.

24. (Previously Presented) The method of claim 9, wherein

the data for the purchase transaction includes an amount of the transaction and a description of products or services purchased, and

the step of submitting the purchase transaction data to a payment network includes authorizing the transaction on behalf of the particular user as a prerequisite before authorizing the purchase transaction in response to the authorization provided by the payment network, by verifying that the amount of the transaction and a description of products or services purchased provided by the particular user matches the amount of the transaction and a description of products or services purchased provided by the social network website.

**Remarks**

The final Office Action dated July 25, 2016, presents the following claim rejections: claims 9-13 and 18-24 under 35 U.S.C. §101. In the following discussion, Applicant traverses the § 101 rejection, and does not acquiesce to any averments made in the Office Action.

Applicant also requests review of this Response, and an Interview with the Examiner, pursuant to the After Final Consideration Pilot 2.0 (AFCP 2.0). AFCP 2.0 is appropriate here, in view of the above narrowing amendment and because the Examiner's underlying response is deficient for not addressing multiple traversal arguments presented by Applicant in the underlying Office Action Response (*see* below). As such, this matter is not ripe for appeal, and AFCP 2.0 would alleviate the need for reissuing the Office Action. An AFCP Request Form accompanies this response for entry.

Applicant appreciates the Examiner's attention to the claims. Importantly, the previously prior-art based rejections have been removed and the only remaining rejection of the claims is under § 101. Independent claim 9 has been amended in a manner that should overcome the § 101 issues by being limited to the securely communicating between different circuitry (e.g., different payment processing network, a social website, and a computer) in connection with facilitating an electronic purchase in connection with existing electronic payment processing networks. As amended, the claims express how a computer transforms purchase transaction data, for an electronic purchase, by securely outputting and submitting the purchase transaction data to a payment network based on the payment network and authorizing the purchase. Support for each such amendment may be found in the original specification. See, for example, pages 12 and 15 et seq., discussing the processing of the transaction data according to the selected payment network and the dislocation between the buyer payment network and the data provided to the seller examples in connection with the claimed invention.

Notwithstanding the above amendment, Applicant respectfully traverses because the rejection under § 101 is improper and contrary to long-standing case law, the most-recently expressed PTO subject matter eligibility guidelines and authoritative law. Moreover, as amended, the claimed subject matter is now tailored so as to be limited to transforming the transaction data to secure data based on the identified payment processing system. This form and general subject matter has been deemed as patent eligible by numerous recent court decisions and the hundreds of

U.S. Letters Patents including many Letters Patents issued throughout this summer. Such authority and Letters Patents are discussed below in detail.

Authoritative Law Supports Eligibility

As a whole, this claimed subject matter is not merely an abstract idea related to intermediated settlement, but rather a transformation of transaction data (i.e., seller and buyer data) by using a computer which creates secure communications including outputting authorizing transactions between disparate and autonomous payment networks for each of a seller and a buyer of a particular transactions – as expressly claimed in independent claim 9, and which is directed to the improvement of existing transaction processing systems. Consistent with the § 101 law for any other circuit-based method claim, these claims are specific as opposed to being anything abstract and therefore they qualify as subject matter eligible under § 101.

As recently expressed by the Court of Appeals for the Federal Circuit, aspects of a claim cannot be ignored in order to assess the (*Alice*) inquiry for advancing an ineligible subject matter argument by arguing that what the invention is “directed to”. Thus, the Court recently explained in pertinent part as follows:

The “directed to” inquiry, therefore, cannot simply ask whether the claims involve a patent-ineligible concept, because essentially every routinely patent-eligible claim involving physical products and actions involves a law of nature and/or natural phenomenon—after all, they take place in the physical world. See *Mayo*, 132 S. Ct. at 1293 (“For all inventions at some level embody, use, reflect, rest upon, or apply laws of nature, natural phenomena, or abstract ideas.”).

As the authoritative law has most recently explained, where the claimed invention is limited to specific unconventional steps, the “directed to” application of Section 101 fails. See *McRO, Inc. v. Bandai Namco Games America Inc.*, Docket Nos. 2015-1080 (Fed. Cir. Sept. 13, 2016) (“We hold that the ordered combination of claimed steps, using unconventional rules that relate sub-sequences of phonemes, timings, and morph weight sets, is not directed to an abstract idea and is therefore patent-eligible subject matter under § 101. Accordingly, we reverse.”)

The Claims are for a particular species – not a genus.

The issue of patent claims preempting technological advancements has long been considered an issue under § 101. This follows because if the claimed invention is directed to an abstract invention, the abstraction creates overbreadth and thus would cover all such technological

advancements under that abstraction. But this principle is tested by whether the claimed invention has specific limitations which limit the scope of the invention to certain species, or rather merely abstracts to the point of covering all possible species. All possible species is also referred to as the genus. As explained earlier this month by the Federal Circuit in *McRO, Inc. v. Bandai Namco Games America Inc.*:

Claims to the genus of an invention, rather than a particular species, have long been acknowledged as patentable. *E.g., Diamond v. Chakrabarty*, 447 U.S. 303, 305 (1980) (patentable claim to "a bacterium from the genus *Pseudomonas* containing therein at least two stable energy-generating plasmids, each of said plasmids providing a separate hydrocarbon degradative pathway."). Patent law has evolved to place additional requirements on patentees seeking to claim a genus; however, these limits have not been in relation to the abstract idea exception to § 101. Rather they have principally been in terms of whether the patentee has satisfied the tradeoff of broad disclosure for broad claim scope implicit in 35 U.S.C. § 112. *E.g., Carnegie Mellon Univ. v. Hoffmann-La Roche Inc.*, 541 F.3d 1115, 1122 (Fed. Cir. 2008). It is self-evident that genus claims create a greater risk of preemption, thus implicating the primary concern driving § 101 jurisprudence, but this does not mean they are unpatentable.

The preemption concern arises when the claims are not directed to a specific invention and instead improperly monopolize "the basic tools of scientific and technological work." *Alice*, 134 S. Ct. at 2354 (quoting *Myriad*, 133 S. Ct. at 2116). The abstract idea exception has been applied to prevent patenting of claims that abstractly cover results where "it matters not by what process or machinery the result is accomplished.

As with Applicant's claimed invention, the *McRo* decision would explain that the issue in this regard is "whether the claims in these patents focus on a specific means or method that improves the relevant technology or are instead directed to a result or effect that itself is the abstract idea and merely invoke generic processes and machinery." Applicant's claimed invention includes limitations that focus the invention specifically on a method of networks utilizing at least one computer that transforms data from and securely communicates between a social network website and multiple electronic payment networks (e.g., via the seller and the buyer payment networks).

#### Other Case Law

See, also *Enfish LLC v. Microsoft Corp.*, (Fed. Cir. May 12, 2016) ("the 'directed to' inquiry applies a stage-one filter to claims, considered in light of the specification, based on whether 'their character as a whole is directed to excluded subject matter.'"). See also *Bascom Global Internet*

*Services, Inc. v. AT&T Mobility LLC* (Fed. Cir. June 2016) (reversing lower court application of Section 101 in part for not considering known limitations as a whole).

As in *Helios Software, LLC. v. Spectorsoft Corp.*, 2014 U.S. Dist. LEXIS 135379 (D. Del, Sept. 18, 2014), where the claims are tied to a patent-eligible machine because claimed features directed to exchanging data over different internet sessions to capture the content of an ongoing internet communication session were meaningful limitations that tied the claimed method to a machine. As for the “transformation” prong of the machine or transformation test, the typical issue in computer implemented inventions is overcoming the rule from *CyberSource*, a 2011 Federal Circuit case holding that the mere collection, organization, manipulation or reorganization of data does not satisfy the transformation prong of the machine or transformation test. *CyberSource Corp. v. Retail Decisions, Inc.*, 654.F.3d 1366, 1370 & 1375 (Fed. Cir. 2011). However, in *Card Verification*, the court distinguished *CyberSource*, saying “the claimed invention goes beyond manipulating, reorganizing, or collecting data by actually adding a new subset of numbers or characters to the data, thereby fundamentally altering the original confidential information.” *Card Verification Solutions, LLC v Citigroup Inc.*, 2014 U.S. Dist. LEXIS 137577, \*13 (N.D. Ill., Sept. 29, 2014). In *PNC*, the PTAB panel found the claim met the transformation prong of the machine or transformation test because “[t]he claim language requires ‘transforming’ one thing (‘received data’) ‘to create’ something else (‘formatted data’) and further recites a particular manner of transforming (‘by inserting an authenticity key’).” *Helios Software*, 2014 U.S. Dist. LEXIS 135379 at \*55. Therefore, claimed features that “fundamentally alter” data or “transform” the data goes beyond the proscription against mere collection, organization, manipulation, or reorganization of data.

This line of cases, involving transformation, is consistent with the principle expressed in the U.S. Supreme Court decision, *Gottschalk v. Benson*, where the Court explained that such a transformation “to a different state or thing” (so long as the claim does not cover all uses of the algorithm), qualifies as eligible subject matter. 409 U.S. 63, 70 (1972) (“Transformation and reduction of an article “to a different state or thing” is the clue to the patentability of a process claim that does not include particular machines.”). As in each of the above-cited cases, Applicant’s instant claims go beyond manipulating, reorganizing, or collecting data by actually transforming the input data, which includes the purchase transaction data from the seller and the user, with the

addition of new information (securely outputting and submitting the purchase transaction data to a payment processing network according to the payment processing network and authorizing the purchase), thereby fundamentally altering the original confidential information. In the interest of facilitating compact prosecution, Applicant has amended independent claim 1 to explicitly recite the secure communication between the disparate and autonomous payment networks of the buyer and the seller.

Accordingly, the rejection should be removed for applying an outdated analysis (according to USPTO guidelines and the above-noted law) and further in view of the above clarifying amendment.

#### The Guidelines Support Eligibility

Should the Examiners consider maintaining and/or re-presenting a different rejection under § 101, in further and more specific support of Applicant's position (and in line with the USPTO guidelines) as to the impropriety of the issues raised under § 101, Applicant submits the following.

##### i. The Claims Are Not Directed To An Abstract Idea

First, the Office Action alleges in conclusory form that the claims are directed to a "patent ineligible" abstract idea in the form of "intermediated settlement" without meaningful additional elements. This conclusory assertion has not at all considered the meaningful additional elements following the preamble per the body of each such claim. While a proper rejection of this type would be required to have reasoned link, with evidentiary support, between the asserted abstract idea and the actual claimed features, there is none in the Office Action. As such, the assertion includes no facts useful for Applicant (or the Board) to consider the basis and (im)propriety of the rejection. Moreover, the conclusory assertion alleges, without any aspects of the claims or specification being considered, that the claims do not link to a particular technological environment and do not add unconventional steps. However, the rejection alleges the prior art, from a particular technological environment, as providing a corresponding technical environment, and the Office Action presents such asserted prior-art teachings as not teaching or suggesting steps/limitations of the invention as now claimed. Accordingly, the assertions that the claimed invention is without proper technical environment and unconventional steps is in error. As in the decision, *Helios Software, LLC. v. Spectorsoft Corp.*, 2014 U.S. Dist. LEXIS 135379 (D. Del, Sept. 18, 2014), where



the assertion of ineligibility “makes no effort to show that [the asserted abstract ideas] are fundamental truths or fundamental principles the patenting of which would pre-empt the use of basic tools of scientific and technological work,” the court held that the asserted claims are not drawn to patent-ineligible subject matter. In accord is the PTO Board Decision, *PNC Bank v. Secure Access, LLC.*, CBM 2014-00100, p.23 (PTAB, Sept. 9, 2014) (the PTAB panel held that there was no § 101 step 1 abstract idea since looking at the claim as a whole, the claim “relates to a computer-implemented method to transform data in a particular manner – by inserting an authenticity key to create formatted data, enabling a particular type of computer file to be located and from which an authenticity stamp is retrieved.”). As such, a claim as a whole is not patent ineligible when it is not directed to any “method of organizing human activity,” “fundamental economic practice long prevalent in our system of commerce,” nor “a building block of the modern economy.”

Applicant submits that the analysis of the Office Action falls short because it relies upon an alleged abstract concept and does not consider a substantive part of the claim limitations. That is, the Office Action has not considered whether the character of the claims as a whole are directed to exclude subject matter. In pertinent part, the Office Action (p. 4) has alleged that the claims are directed to the abstract idea of managing settlement risk through an intermediary. In the interest of facilitating compact prosecution, Applicant has amended independent claim 9 to explicitly recite the secure communication between the disparate and autonomous payment networks of the buyer and the seller, and further notes that the Office Action has ignored a significant portion of the relevant clause at issue and thereby ignored substantive limitations. Thus, the provided rejection in the Office Action has abstracted back from the actual claim limitations to arrive at an abstract concept that is much broader than anything actually claimed. This type of generalization could be done in virtually any patent claim ever written, and cannot possibly be the proper approach.

Applicant respectfully maintains that the claims are not merely directed toward the concept of “intermediated settlement”. Rather, Applicant respectfully submits that the skilled artisan would readily understand that the claims, and as supported by Applicant’s specification, are directed toward improving existing payment networks utilizing at least one computer that transforms data from and communicates between a social network website and multiple payment networks (e.g., via

the seller and the buyer payment networks). This invention is not just a broad (abstract) concept, nor is it merely limited to conventional computer functions.

Applicant further notes that the present application and claim limitations are distinguishable over the non-precedential case law cited to by the Office Action of *Cyberfone* and *SmartGene*. In *Cyberfone Systems, LLC v. CNN Interactive Group, Inc.*, (Fed. Cir. 2014), a panel of the Federal Circuit Court of Appeals affirmed that the claim at issue was directed to non-patentable subject matter as the “machine” telephone nor the “transformation” did not provide meaningful limitation to the claim. For example, the transformation recited in the claim merely makes the “originally-gathered information accessible to different destination without changing the content or its classification.” By contrast and as further described above, the claim limitations, for example as recited by claim 9, go beyond manipulating, reorganizing, or collecting data by actually transforming the input data, which includes the purchase transaction data from the seller and the user, with the addition of new modeled information (securely outputting and submitting the purchase transaction data to a payment network and authorizing the purchase), thereby fundamentally altering the original confidential information. In *SmartGene, Inc. v. Adv. Biological Lab., SA*, (Fed. Cir. 2014), a panel of the Federal Circuit Court of Appeals affirmed that the claims at issue were directed to non-patentable subject matter as the claims were directed to the mental steps that a doctor routinely performs mentally and did not require any computer hardware beyond an existing computer device. As explained below, by contrast, the claimed subjected, for example as recited by claim 9, is necessarily rooted in computer technology as the claims do not merely recite a mathematical equation or a mental process such as comparing or categorizing information that can be performed in the human mind, or by a human using a pen and paper.

In particular, the claim limitations are directed toward improving existing payment network systems utilizing a centralized routing system (e.g., the at least one computer) to securely communicate between the autonomous and disparate payment networks by transforming transaction data to a secure form based on or according to the respective payment network and outputting the transaction data to the payment network (e.g., and thereby reducing fraud exposure and transmission points of buyer account information, see page 15). The invention provides concrete and substantive improvements to these technology-specific networks, and these improvements simply do not exist outside of the specific technology and its existing hardware.

ii. The Claims Cannot Be Performed by a Human

Similarly, Applicant's claimed limitations cannot be done "by a human, in the mind, or by pen and paper," and therefore, § 101 is inapplicable as the claims cannot be deemed to be directed to a patent-ineligible abstract idea. For example, in *Helios*, the court noted that the parties conceded that none of the claimed limitations, directed to access configurations and communication protocols that control computer network access and monitoring activity, could be performed by a human alone. See *Helios Software*, 2014 U.S. Dist. LEXIS 135379 at \*55. In *PNC*, the PTAB panel distinguished *CyberSource* because CyberSource's claim was patent ineligible not merely because of manipulation and reorganization of data, but also because it could be performed in the human mind – which was not possible in *PNC*. *PNC Bank*, CBM 2014-00100 at p.22. In *US Bancorp*, CBM review was not instituted for § 101 review because there was no patent-ineligible abstract idea, primarily because the claims as a whole was directed to processing paper checks with limitations including receiving paper checks, scanning the paper checks with a digital scanner, and comparing the digital images by a computer. *US Bancorp v. Solutran, Inc.*, CBM2014-00076 (PTAB, August 7, 2014). As with Applicant's claimed invention involving, for example, data communications between websites and computers/circuitry, such limitations go against the claim being an abstract idea, because they are not at all directed to activities to be done just by a human, in one's mind, or by paper and pencil.

As a human operator could not carry out the claimed subject matter, when considered as a whole, this supports Applicant's assertion that the claimed solution is necessarily rooted in computer technology as the claims do not merely recite a mathematical equation or a mental process such as comparing or categorizing information that can be performed in the human mind, or by a human using a pen and paper. Accordingly, the claims as a whole do not set forth or describe an abstract idea. Instead, the claimed subject matter is necessarily rooted in particular computer technology as it overcomes a problem specifically arising in electronic payment processing networks and improvements thereto (which Applicant notes is similar to graphical user interfaces as was held to not be an abstract idea in *DDR*, as discussed further herein). Additionally, the claimed subject matter does not recite any other judicial exception. Therefore, the claims are not directed to a judicial exception.

Referring to claim 9 by way of example, various aspects are directed to a computer that permits an electronic transaction to be handled by different payment networks for a buyer and a seller via the computer circuit securely communicating therebetween. As discussed herein and consistent with Applicant's specification, interoperability of these aspects is a novel advancement that significantly improves existing payment processing systems that include a social network webpage and payment network systems as well as back-end payment network systems. The claim limitations specify new capabilities relating to specially-programmed systems that provide concrete enhancements to the system that are invaluable to buyers, sellers, and banks or other entities, where such networks and related circuitry would otherwise be generally incapable of doing so. The allegation that the claim limitations, when considered as a whole, are merely a "generic computer functions" is not supported by any evidence that these seemingly novel concepts are so-well known that they are "fundamental" or "well-understood, routine, conventional activities as previously known to the industry." In clear contradiction to the conclusion in the Office Action, the claims are specifically limited to specific improvements to concrete and specific type of system and which is further evidenced by the lack of prior art based rejections. As such, the claims are directed toward improvements to computer technology that specifically arises in the realm of computer networks, not merely to a "practice."

As previously referred to above, the Federal Circuit has clarified the limits on what is (and is not) abstract, holding that claims were directed toward eligible subject matter because they "address the problem of retaining website visitors" and therefore "the claimed solution is necessarily rooted in computer technology in order to overcome a problem specifically arising in the realm of computer networks." *DDR Holdings, LLC v. Hotels.com, L.P.*, 773 F.3d 1245, 1257 (Fed. Cir. 2014). The claim at issue in *DDR* were directed toward "serv[ing] a composite web page to the visitor computer wit[h] a look and feel based" on another website. *Id.* Applicant respectfully submits that the problems solved by Applicant's claimed improvement (to existing payment processing network systems) is at least as specific (if not much more specific) and concrete as retaining customers by maintaining the look and feel of a website.

iii. The Claims Are Directed to Significantly More Than The Alleged  
Abstraction

A proper § 101 analysis, as would be consistent with the USPTO's guidelines, is a two-step process for reviewing claims in this regard. Importantly, the rejections do not meet Part 1 of the Alice-related requirements. Part 1 of the guidelines is to first assess whether the claim is directed to an abstract idea based on a concern of monopolizing scientific tools in a manner that would impede innovation, as opposed to a claim involving "building blocks" that go beyond any abstracted idea. The guidelines provide four examples of abstract ideas, the first of which (mathematical equation) is understood as being asserted here. As noted above, the claims are not directed to an abstract concept.

Applicant further submits that the instant claims do not fall under § 101 in light of Part 2 of the guidelines including the Updated Guidelines of July 2015, and notes that the instant rejection fails to provide proper analysis of the claim limitations under Part 2 when the claim limitations are considered as a whole. Specifically, Part 2 of the guidelines only applies if the claims do not pass the scrutiny of Part 1. Moreover, Part 2 creates exceptions to remove application of § 101 by ensuring that "the claim amounts to significantly more than the abstract idea itself." As consistent with the above, the guidelines' first of the three examples under Part 2 would be applicable to evidence that each claim amounts to significantly more than any abstract idea. That is, when looking at the additional limitations as an ordered combination, the invention as a whole amounts to significantly more than simply an intermediary settlement as the ordered combination demonstrates a technologically rooted solution to an Internet/electronic communication-centric problem (e.g., payment network systems and social media websites).

As a further example, as provided by the Updated Guidelines of July 2015, example 27 entitled "System Software – BIOS" was indicated as patent eligible according to Part 2 of the guidelines as the claim as a whole clearly amounts to significantly more than any potential recited exception. In example 27, a local computer system is initialized using BIOS code stored at a remote memory location by triggering transfer of the BIOS code between two memory locations and transferring control to that BIOS code. Similarly to example 27, the claims, such as claim 9, include electronic communication between a software-programmed control processor circuit and respective payment processing networks (among other circuit components) and a social media

website, provide security-based communication, and communicate various payment data. That is, the claims include various transfer of code between multiple locations and make it clear that the claim as a whole would clearly amount to significantly more than the alleged exception.

Applicant respectfully submits that most of the Office Action's analysis under § 101 is conclusory and ignores the substance of the claim limitations when considered as a whole. Applicant notes that distilling a claim down to the "gist" is not proper and that virtually any invention could be characterized as abstract if this were the case. For example, as recited in example 21 of the Updated Guidelines of July 2015, "It is noted, as discussed above, some of the limitations when viewed individually do not amount to significantly more than the abstract idea...However, when looking at the additional limitations as an ordered combination, the invention as whole amounts to significantly more..." (Page 4). Further, the Office Action provides no support for the assertion that, when viewed as a whole, the claimed structure has no meaningful relevance outside of a generic computer and are not directed to an implementation of a technological solution. For example, page 5 of the Office Action concludes that the various steps are generic computer functions that are "well-understood, routine, [and] conventional activities previously known to the industry", however, the rejection includes no prior-art based rejections to support the conclusion. Further, when viewed as a whole, the claimed structure has no meaningful relevance outside of providing improvements to the complex technology involving electronic payment networks, such as VISA, Nova, or Voyager. See, e.g., Applicant's Specification at page 8. Applicant respectfully submits that a human operator could not take the place of the claimed structure without bringing the payment processing networks to a grinding halt and rendering them ostensibly useless. Moreover, certain claims explicitly recite security-based aspects and thus amount to significantly more than any abstract idea, by providing "improvements to another technology or another field" (see the USPTO Guidelines). For instance, limitations of the claims relate to the provision of security-based aspects, with providing communication isolation between the respective circuitry, by packaging data separately. These aspects apply to a technical field that is different (and generally unrelated to) economic principles and/or the assert abs. Consistent with the USPTO Guidelines and controlling law as cited above, these aspects providing an improvement to another technology or another field are not subject to a § 101 rejection. Applicant therefore requests that the § 101 rejections be removed.

Here, the claim limitations do relate to an intermediary facilitation of electronic payments, but they are in no way covering the broad abstract concept of an intermediary settlement. Rather, the claims are limited to specific improvements to existing payment network systems that are used in connection with a social media website. The claim limitations are not remotely broad enough to capture all manners of “intermediated settlement”, they are instead limited to concrete circuits that provide a specific set of features that are improvements upon existing payment networks. Accordingly, Applicant respectfully requests that the rejections be withdrawn.

Conclusion

Reconsideration and a notice of allowance are respectfully requested in view of Remarks presented above. If the Examiner has any questions or concerns, a telephone call to the undersigned is invited.

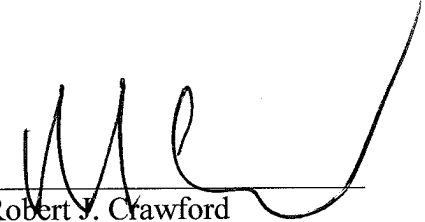
Accordingly, Applicant believes that each of the rejections has been overcome and the application is in condition for allowance. A favorable response is requested. Should there be any remaining issues that could be readily addressed over the telephone, the Examiner is encouraged to contact the undersigned at (651) 686-6633.

*Please direct all correspondence to:*

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
651/259-2300

CUSTOMER NO. 40581

By: \_\_\_\_\_

  
Robert J. Crawford  
Reg. No.: 32,122  
Abigail A. Tyson  
Reg. No.: 72,266  
651-686-6633  
(USBC.009PA)

**CERTIFICATION AND REQUEST FOR CONSIDERATION UNDER THE  
AFTER FINAL CONSIDERATION PILOT PROGRAM 2.0**

Practitioner Docket No.: <b>USBC.009PA</b>	Application No.: <b>12/323,175</b>	Filing Date: <b>November 25, 2008</b>
First Named Inventor: <b>DICKELMAN</b>	Title: SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES	

APPLICANT HEREBY CERTIFIES THE FOLLOWING AND REQUESTS CONSIDERATION UNDER THE AFTER FINAL CONSIDERATION PILOT PROGRAM 2.0 (AFCP 2.0) OF THE ACCOMPANYING RESPONSE UNDER 37 CFR 1.116.

1. The above-identified application is (i) an original utility, plant, or design nonprovisional application filed under 35 U.S.C. 111(a) [a continuing application (*e.g.*, a continuation or divisional application) is filed under 35 U.S.C. 111(a) and is eligible under (i)], or (ii) an international application that has entered the national stage in compliance with 35 U.S.C. 371(c).
2. The above-identified application contains an outstanding final rejection.
3. Submitted herewith is a response under 37 CFR 1.116 to the outstanding final rejection. The response includes an amendment to at least one independent claim, and the amendment does not broaden the scope of the independent claim in any aspect.
4. This certification and request for consideration under AFCP 2.0 is the only AFCP 2.0 certification and request filed in response to the outstanding final rejection.
5. Applicant is willing and available to participate in any interview requested by the examiner concerning the present response.
6. This certification and request is being filed electronically using the Office's electronic filing system (EFS-Web).
7. Any fees that would be necessary consistent with current practice concerning responses after final rejection under 37 CFR 1.116, *e.g.*, extension of time fees, are being concurrently filed herewith. [There is no additional fee required to request consideration under AFCP 2.0.]
8. By filing this certification and request, applicant acknowledges the following:
  - Reissue applications and reexamination proceedings are not eligible to participate in AFCP 2.0.
  - The examiner will verify that the AFCP 2.0 submission is compliant, *i.e.*, that the requirements of the program have been met (see items 1 to 7 above). For compliant submissions:
    - The examiner will review the response under 37 CFR 1.116 to determine if additional search and/or consideration (i) is necessitated by the amendment and (ii) could be completed within the time allotted under AFCP 2.0. If additional search and/or consideration is required but cannot be completed within the allotted time, the examiner will process the submission consistent with current practice concerning responses after final rejection under 37 CFR 1.116, *e.g.*, by mailing an advisory action.
    - If the examiner determines that the amendment does not necessitate additional search and/or consideration, or if the examiner determines that additional search and/or consideration is required and could be completed within the allotted time, then the examiner will consider whether the amendment places the application in condition for allowance (after completing the additional search and/or consideration, if required). If the examiner determines that the amendment does not place the application in condition for allowance, then the examiner will contact the applicant and request an interview.
      - The interview will be conducted by the examiner, and if the examiner does not have negotiation authority, a primary examiner and/or supervisory patent examiner will also participate.
      - If the applicant declines the interview, or if the interview cannot be scheduled within ten (10) calendar days from the date that the examiner first contacts the applicant, then the examiner will proceed consistent with current practice concerning responses after final rejection under 37 CFR 1.116.

Signature /Robert J. Crawford/	Date September 21, 2016
Name (Print/Typed) Robert J. Crawford	Practitioner Registration No. 32,122

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

\* Total of 1 forms are submitted.



## Privacy Act Statement

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

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

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

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	26994339
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	21-SEP-2016
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	16:06:04
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
------------------------	----

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		Response_USBC009PA_Sept2016.pdf	1092636 d9b0652cd12bf8a47514a895eae08a720b14e122	yes	19

Multipart Description/PDF files in .zip description			
	Document Description	Start	End
	Response After Final Action	1	1
	Claims	2	7
	Applicant Arguments/Remarks Made in an Amendment	8	19

**Warnings:**

**Information:**

2	After Final Consideration Program Request	AFCP_USBC009PA_Sept2016.pdf	227856	no	2
			a782b4efc177aa83ea4ba7247a8d337b4bcd8126		

**Warnings:**

**Information:**

<b>Total Files Size (in bytes):</b>		1320492
-------------------------------------	--	---------

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

**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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

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.

<b>PATENT APPLICATION FEE DETERMINATION RECORD</b> Substitute for Form PTO-875	Application or Docket Number <b>12/323,175</b>	Filing Date <b>11/25/2008</b>	<input type="checkbox"/> To be Mailed
---	---	----------------------------------	---------------------------------------

ENTITY:  LARGE  SMALL  MICRO

**APPLICATION AS FILED – PART I**

FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)
<input type="checkbox"/> BASIC FEE <small>(37 CFR 1.16(a), (b), or (c))</small>	N/A	N/A	N/A	
<input type="checkbox"/> SEARCH FEE <small>(37 CFR 1.16(k), (l), or (m))</small>	N/A	N/A	N/A	
<input type="checkbox"/> EXAMINATION FEE <small>(37 CFR 1.16(o), (p), or (q))</small>	N/A	N/A	N/A	
TOTAL CLAIMS <small>(37 CFR 1.16(i))</small>	minus 20 =	*	X \$ =	
INDEPENDENT CLAIMS <small>(37 CFR 1.16(h))</small>	minus 3 =	*	X \$ =	
<input type="checkbox"/> APPLICATION SIZE FEE <small>(37 CFR 1.16(s))</small>	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).			
<input type="checkbox"/> MULTIPLE DEPENDENT CLAIM PRESENT <small>(37 CFR 1.16(j))</small>				
* 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)	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)
<b>AMENDMENT</b>	<b>09/21/2016</b>	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR		
		*	Minus	**	=	
	Total <small>(37 CFR 1.16(i))</small>	24		24	= 0	X \$80 = 0
	Independent <small>(37 CFR 1.16(h))</small>	3		3	= 0	X \$420 = 0
	<input type="checkbox"/> Application Size Fee <small>(37 CFR 1.16(s))</small>					
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <small>(37 CFR 1.16(j))</small>					
					TOTAL ADD'L FEE	<b>0</b>

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

\* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.  
 \*\* If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".  
 \*\*\* If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".

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

LIE  
/SHARAIN MORELAND/

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

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	07/25/2016	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			ROBINSON, KITO R	
			ART UNIT	PAPER NUMBER
			3695	
			NOTIFICATION DATE	DELIVERY MODE
			07/25/2016	ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com

# Office Action Summary

Application No.  
12/323,175

Applicant(s)  
DICKELMAN, MARK

Examiner  
KITO R. ROBINSON

Art Unit  
3695

AIA (First Inventor to File)  
Status  
No

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

## Period for Reply

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

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

## Status

- 1)  Responsive to communication(s) filed on 12 May 2016.  
 A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on \_\_\_\_\_.
- 2a)  This action is **FINAL**.                                      2b)  This action is non-final.
- 3)  An election was made by the applicant in response to a restriction requirement set forth during the interview on \_\_\_\_\_; the restriction requirement and election have been incorporated into this action.
- 4)  Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims\*

- 5)  Claim(s) 1-24 is/are pending in the application.  
5a) Of the above claim(s) 1-8 and 14-17 is/are withdrawn from consideration.
- 6)  Claim(s) \_\_\_\_\_ is/are allowed.
- 7)  Claim(s) 9-13 and 18-24 is/are rejected.
- 8)  Claim(s) \_\_\_\_\_ is/are objected to.
- 9)  Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

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

## Application Papers

- 10)  The specification is objected to by the Examiner.
- 11)  The drawing(s) filed on 25 November 2008 is/are: a)  accepted or b)  objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

## Priority under 35 U.S.C. § 119

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

### Certified copies:

- a)  All    b)  Some\*\*    c)  None of the:
- Certified copies of the priority documents have been received.
  - Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

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

## Attachment(s)

- 1)  Notice of References Cited (PTO-892)
- 2)  Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b)  
Paper No(s)/Mail Date \_\_\_\_\_
- 3)  Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- 4)  Other: \_\_\_\_\_

Art Unit: 3695

## **DETAILED ACTION**

### **Status of Claims**

1. This action is in reply to the amendments filed on 12 May 2016.
2. Claims 1-8 & 14-17 have been withdrawn.
3. Claims 9-13 & 18-24 are currently pending and have been examined.
4. The present application is being examined under the pre-AIA first to invent provisions.
5. The Examiner respectfully rescinds the 35 U.S.C. 112(a) and 35 U.S.C. 112(b) rejection in view of applicant's arguments.
6. The Examiner respectfully rescinds the pre-AIA 35 U.S.C. 103(a) rejection in view of applicant's amendments.

### ***Response to Arguments***

7. Applicant's arguments filed 12 May 2016 have been fully considered but they are not persuasive. With respect to the 35 U.S.C. 101 rejection applicant argues, "Applicant submits that the claims meet the requirements of § 101 as aspects are directed to improving a different field (*e.g.*, security), and improve operation of the systems themselves (*e.g.*, with regard to efficiency and other novel and useful advancements). Applicant's claimed invention relates to technical solutions to problems involving to the security of interactions over network circuitry and processing circuitry (*e.g.*, computers, hand-held devices) that interact with and communicate data over such a network or networks. Applicable claim limitations (which the § 101 rejection ignores) include those involving the claimed (specially-programmed) computer circuitry, and related operations noted in claim 9. These aspects are similar to those found to be patent-eligible and as noted in the 2015 update to the USPTO's guidelines on subject-matter eligibility, noting that claims are patent-eligible when a computer's function is improved (specifically, where a "computer's ability to display information and interact with the user is improved").<sup>1</sup> The solution is therefore deeply rooted in circuitry and overcoming a problem relating to security in payment transactions, related identity/user ID protection, and the overall interoperability of circuitry to carry out these security

Art Unit: 3695

operations. This is consistent with the Federal Circuit's clarification of the limits on what is and is not abstract, holding that claims are directed toward eligible subject matter where they "address the problem of retaining website visitors" and therefore "the claimed solution is necessarily rooted in computer technology in order to overcome a problem specifically arising in the realm of computer networks." *DDR Holdings, LLC v. Hotels.com, L.P.*, 773 F.3d 1245, 1257 (Fed. Cir. 2014). Indeed, the Office Action's indications that the claimed subject matter corresponds to subject matter of issued patents (relating to the § 103 rejection) further demonstrates that the claims are directed to subject matter that is "patent eligible." Accordingly, the rejections meet neither Part 1 of the USPTO's guidelines for at least the aforementioned reasons, nor Part 2 of the USPTO guidelines as consistent with the above-noted aspects (solving problems and providing "significantly more than the abstract idea itself") as the rejection does not properly address the claim limitations and instead relies upon generic assertions regarding the Examiner-created "abstract idea" of "intermediary settlement" and a "clearing house." These aspects do not appear to have any bearing upon claim limitations involving receiving data for a purchase transaction from both a user and a seller (as provided from a social network website), and related security components involving data consistency verification and comparison. The Examiner-created abstract idea also does not characterize or render "abstract" limitations directed to secure circuit operations that are responsive to the verification and related payment network identifier selection, upon which secure purchase transaction data is then communicated and, ultimately, used for security authorization. Boiling down these specific technical aspects to the Examiner's abstract idea of "intermediary settlement" and "clearinghouse" functions is improper and contrary to § 101, the M.P.E.P. guidelines and controlling law. Applicant therefore requests that the § 101 rejections be removed."

The Examiner respectfully disagrees. The claim recites a series of steps for implementing user profiles and with transactions involving products or services offered for purchase by users at seller websites. Thus, the claim is directed to a process, which is one of the statutory categories of invention (*Step 1: YES*).

Next, the claim was analyzed to determine whether it is directed to a judicial exception. The claim recites the steps of communicating a user identifier and user profile data (i.e. transmitting a user identifier



Art Unit: 3695

and user profile data), communicating purchase transaction data (i.e. transmitting purchase transaction data), receiving purchase transaction data, verifying transaction data, identifying an assignment between the user identifier and a plurality disparate payment network identifiers (i.e. comparing user identifiers and payment network identifiers), identifying the user using the payment network identifier, selecting a payment network identifier from the plurality of disparate payment identifiers, comparing/verifying purchase transaction data, outputting the purchase transaction data to a payment network (i.e. transmitting the purchase transaction data to a payment network) and authorizing the purchase transaction. In other words, the claim recites managing transaction data and comparing and formatting purchase transaction data for transmission. This is the organization and comparison of data which can be performed mentally and is an idea of itself. It is similar to other concepts that have been identified as abstract by the courts, such as using categories to organize, store and transmit information in *Cyberfone*, or comparing new and stored information and using rules to identify options in *SmartGene*. Claim 9 also recites the concept of managing settlement risk through an intermediary, i.e., intermediated settlement. The claimed invention describes the procedures an intermediary should take in managing settlement risk between two parties, i.e., specific details of intermediating settlement, similar to *Alice Corp.* and using a social network website as a clearinghouse. The concept of processing information through a clearinghouse was found to be an abstract idea, similar to *Bilski's* basic concept of hedging which is an abstract idea. Therefore, the claim is directed to an abstract idea (*Step 2A: YES*).

Next, the claim as a whole was analyzed to determine whether any element, or combination of elements, is sufficient to ensure that the claim amounts to significantly more than the exception. The claim recites the additional limitations of using at least one computer that performs the generic functions of receiving, comparing, formatting and transmitting information. The computer given its broadest reasonable interpretation comprises only a microprocessor, memory and transmitter to simply perform the generic computer functions of receiving, processing and transmitting information. Although the social media website acts as the intermediary in the claimed method, the claims do no more than implement the abstract idea of intermediated settlement on a generic computer. Using a computer to communicating a user identifier and user profile data (i.e. transmitting a user identifier and user profile data),

Art Unit: 3695

communicating purchase transaction data (i.e. transmitting purchase transaction data), receiving purchase transaction data, verifying transaction data, identifying an assignment between the user identifier and a plurality disparate payment network identifiers (i.e. comparing user identifiers and payment network identifiers), identifying the user using the payment network identifier, selecting a payment network identifier from the plurality of disparate payment identifiers, comparing/verifying purchase transaction data, outputting the purchase transaction data to a payment network (i.e. transmitting the purchase transaction data to a payment network) and authorizing the purchase transaction. Generic computers performing generic computer functions, alone, do not amount to significantly more than the abstract idea. All of these computer functions are well-understood, routine, conventional activities previously known to the industry. Each step does no more than require a generic computer to perform generic computer functions. Considered as an ordered combination, the computer components of the method add nothing that is not already present when the steps are considered separately, and thus simply recite the abstract idea as performed by a generic computer. The claims do not purport to improve the functioning of the computer itself, or to improve any other technology or technical field. Dependent claims 10-13 & 18-24 only add to the abstract idea and does not transform an abstract idea into a patent-eligible invention. Thus, the claims do not amount to significantly more than the abstract idea itself (*Step 2B: NO*).

Furthermore, the patent at issue in *DDR* provided an Internet-based solution to solve a problem unique to the Internet that (1) did not foreclose other ways of solving the problem, and (2) recited a specific series of steps that resulted in a departure from the routine and conventional sequence of events after the click of a hyperlink advertisement. *Id.* at 1256–57, 1259. The claims in the instant application do not address problems unique to the Internet, so *DDR* has no applicability.

Applicant's arguments are not persuasive.

Art Unit: 3695

**Claim Rejections - 35 USC § 101**

8. 35 U.S.C. 101 reads as follows:

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

9. Claim 9-13 & 18-24 are rejected under 35 U.S.C. 101 because the claimed invention is directed to a judicial exception (i.e., a law of nature, a natural phenomenon, or an abstract idea) without significantly more. Claim(s) 9-13 & 18-24 is/are directed to communicating from a social networking website transactions involving products and services offered. The claims recite the steps of communicating, receiving, identifying and processing a purchase transaction from a social network website. This is simply intermediary settlement and using a social network website as a clearinghouse which is an abstract idea. Therefore, the claim is directed to an abstract idea (Step 2A: YES). The claim(s) does/do not include additional elements that are sufficient to amount to significantly more than the judicial exception because the claim recites the additional limitations of using a computer with a memory that stores subscriber user-profile, a transmitter that receives and sends information over the Internet, and a microprocessor that performs the generic functions of receiving or transmitting data over a network, e.g., using the Internet to gather data. The computer is recited at a high level of generality and its broadest reasonable interpretation comprises only a microprocessor, memory and transmitter to simply perform the generic computer functions of receiving, processing and transmitting information. Generic computers performing generic computer functions, alone, do not amount to significantly more than the abstract idea. Viewing the limitations as an ordered combination does not add anything further than looking at the limitations individually. When viewed either individually, or as an ordered combination, the additional limitations do not amount to a claim as a whole that is significantly more than the abstract idea (Step 2B: NO). The claim is not patent eligible.

Art Unit: 3695

***Conclusion***

10. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

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

Art Unit: 3695

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KITO R. ROBINSON whose telephone number is (571)270-3921. The examiner can normally be reached on Monday-Friday 7:30am-5:00pm.


If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, RYAN DONLON can be reached on (571) 270-3602. 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.

/KITO R ROBINSON/  
Primary Examiner, Art Unit 3695

18 July 2016

/Ryan D Donlon/  
Supervisory Patent Examiner, Art Unit 3695  
July 20, 2016

<b>Search Notes</b>  	<b>Application/Control No.</b> 12323175	<b>Applicant(s)/Patent Under Reexamination</b> DICKELMAN, MARK
	<b>Examiner</b> KITO R. ROBINSON	<b>Art Unit</b> 3695

CPC- SEARCHED		
Symbol	Date	Examiner

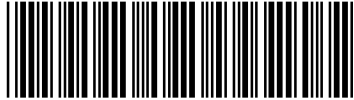
CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner

US CLASSIFICATION SEARCHED			
Class	Subclass	Date	Examiner
705	26	07/18/2016	KR

SEARCH NOTES		
Search Notes	Date	Examiner
EAST	07/18/2016	KR

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

--	--

<b>Index of Claims</b> 	<b>Application/Control No.</b> 12323175	<b>Applicant(s)/Patent Under Reexamination</b> DICKELMAN, MARK
	<b>Examiner</b> KITO R. ROBINSON	<b>Art Unit</b> 3695

✓	<b>Rejected</b>
=	<b>Allowed</b>

-	<b>Cancelled</b>
÷	<b>Restricted</b>

<b>N</b>	<b>Non-Elected</b>
<b>I</b>	<b>Interference</b>

<b>A</b>	<b>Appeal</b>
<b>O</b>	<b>Objected</b>

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

CLAIM		DATE									
Final	Original	11/29/2010	03/23/2011	02/23/2012	07/05/2012	07/15/2013	01/19/2014	02/05/2016	07/18/2016		
	1	N	N	N	N	N	N	N	N		
	2	N	N	N	N	N	N	N	N		
	3	N	N	N	N	N	N	N	N		
	4	N	N	N	N	N	N	N	N		
	5	N	N	N	N	N	N	N	N		
	6	N	N	N	N	N	N	N	N		
	7	N	N	N	N	N	N	N	N		
	8	N	N	N	N	N	N	N	N		
	9	✓	✓	✓	✓	✓	✓	✓	✓		
	10	✓	✓	✓	✓	✓	✓	✓	✓		
	11	✓	✓	✓	✓	✓	✓	✓	✓		
	12	✓	✓	✓	✓	✓	✓	✓	✓		
	13	✓	✓	✓	✓	✓	✓	✓	✓		
	14	N	N	N	N	N	N	N	N		
	15	N	N	N	N	N	N	N	N		
	16	N	N	N	N	N	N	N	N		
	17	N	N	N	N	N	N	N	N		
	18		✓	✓	✓	✓	✓	✓	✓		
	19		✓	✓	✓	✓	✓	✓	✓		
	20		✓	✓	✓	✓	✓	✓	✓		
	21		✓	✓	✓	✓	✓	✓	✓		
	22				✓	✓	✓	✓	✓		
	23				✓	✓	✓	✓	✓		
	24							✓	✓		

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: DICKELMAN Examiner: Perry, Linda C.  
Serial No.: 12/323,175 Group Art Unit: 3695  
Filed: November 25, 2008 Docket No.: USBC.009PA  
Title: SYSTEMS, DEVICES AND METHODS FOR COMPUTER  
AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND  
INTERNET INTERFACES

---

**RESPONSE TO OFFICE ACTION AND  
REQUEST FOR SPECIAL PROCEDURE UNDER MPEP 707.02**

Mail Stop AMENDMENT  
Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Customer No. <b>40581</b>
------------------------------

Dear Sir:

In acknowledgement of the non-final Office Action dated February 12, 2016, please reconsider the application in view of the following remarks.

A complete listing of the claims and Remarks follow.

Authorization is given to charge/credit **Deposit Account 50-0996 (USBC.009PA)** any required fees/overages to enter this paper.



**In the Claims:**

This listing replaces all prior versions.

1. (Withdrawn) A computer-implemented method for facilitating payment being provided between disparate payment networks of buyers and sellers, the method using a computer-arrangement to interface with a social website that has user profiles, each user profile corresponding to a user identifier, and for use with a seller website that offers products or services for purchase by users and that generates transaction data for a current user accessing the website, the method comprising:
  - communicating, to the computer-arrangement, a current user identifier corresponding to a current user profile and the transaction data;
  - selecting, using the computer-arrangement, a buyer payment network from a plurality of disparate buyer payment networks that are each associated with the current user identifier; and
  - based upon the selection, formatting the transaction data to facilitate payment against the selected buyer payment network.
2. (Withdrawn) The method of claim 1, wherein facilitating the payment against the selected buyer payment network includes a payment to a seller account held at a payment network that is disparate from the selected buyer payment network.
3. (Withdrawn) The method of claim 1, wherein the step of communicating further includes communicating a transaction identifier, a transaction amount and a seller identifier.
4. (Withdrawn) The method of claim 1, wherein the current user identifier is verified using log-in identification and password data.
5. (Withdrawn) The method of claim 1, wherein the social website provides the buyer with a customizable display having information that can be viewed by selected other users of the social website.
6. (Withdrawn) The method of claim 1, wherein the step of communicating is responsive to the buyer selecting a seller website from an advertisement provided on the social website.

7. (Withdrawn) The method of claim 1, wherein the step of formatting the transaction data further includes accessing stored buyer profile data that includes account information for the selected buyer payment network.

8. (Withdrawn) The method of claim 1, wherein the seller does not receive buyer account information about the selected buyer network.

9. (Previously Presented) For use with a social network website that implements user profiles, each user profile having a user identifier, and with transactions involving products or services offered for purchase by users at seller websites, a method implemented using one or more processor circuits and comprising:

communicating, from the social network website to at least one computer that is remote from the social network website and remote from the seller website, a particular user-identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request that is part of a purchase transaction involving products or services to be made by the particular user from a website of the seller that initiated the transfer request;

communicating, from the social network website to the at least one computer, data for the purchase transaction to be made by the particular user, the data including at least a purchase amount and a particular payment network identifier assigned to the particular user; and

in the at least one computer, performing a set of operations that include each of:

receiving data for the purchase transaction, including data for the purchase transaction received from the seller, from the social network website;

receiving data for the purchase transaction from the particular user;

verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase transaction that is received from the particular user, including comparing the purchase amount and the particular payment network identifier;

identifying an assignment between the particular user-identifier and a plurality of disparate payment network identifiers;

identifying the particular user using the particular payment network identifier;

selecting a payment network identifier from the plurality of disparate payment network identifiers;

in response to the comparison in the verifying step indicating that the data for the purchase transaction received from the seller is consistent with the data for the purchase transaction received from the particular user, outputting and submitting the purchase transaction data to a payment network that corresponds to the selected payment network identifier and as part of a request to debit the purchase amount; and

authorizing the purchase transaction in response to an authorization provided by the payment network corresponding to the selected payment network identifier, and outputting data indicative of the authorization.

10. (Previously Presented) The method of claim 9 wherein the step of submitting purchase transaction data to the payment network that corresponds to the selected payment network identifier includes submitting a credit card number and wherein the payment network corresponding to the selected payment network identifier is a credit card payment network.

11. (Previously Presented) The method of claim 9, wherein, relative to the purchase transaction, the particular payment network identifier, for the payment network that corresponds to the selected payment network identifier, is not received by the seller corresponding to the seller-initiated transfer request.

12. (Previously Presented) The method of claim 9, wherein the step of identifying the particular user includes receiving and using authentication data in addition to the particular payment network identifier, as communicated from the social network website, to authenticate the particular user.

13. (Previously Presented) The method of claim 9, wherein the step of identifying the particular user includes receiving data authenticating the social network website.

14. (Withdrawn) For use with a website that implements user profiles, each user profile having a user identifier, and that offers a mechanism for users to purchase products or services, a computer-implemented method comprising:

associating a current user with a current user profile;

verifying the identity of the current user;  
providing a current user-identifier from the current user profile to a disparate network system;  
providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and  
completing the purchase transaction in response to an authorization received from the disparate network system.

15. (Withdrawn) The method of claim 14, wherein buyer account information, about the payment network, is not received by a seller of the products or services.

16. (Withdrawn) The method of claim 14, wherein the website provides links between the user profiles in response to user-provided association data.

17. (Withdrawn) The method of claim 14, wherein the step of completing the purchase transaction includes sending a transaction request to debit a user account held at the disparate network system.

18. (Previously Presented) The method of claim 9, wherein the social network website provides advertisements of goods or services within the social network website; and wherein the steps of communicating, from the social website to the at least one computer, are in response to the particular user selecting at least one of the products or services for purchase.

19. (Previously Presented) The method of claim 9,

further including the steps of  
communicating, from the social network website to a seller computer, secure data indicating that the seller was connected to the particular user via the social network website; and  
communicating, from the seller website to the at least one computer, the secure data;  
and

wherein verifying the purchase transaction includes verifying the secure data communicated from the seller website based upon encrypted data, and wherein submitting the purchase transaction data includes submitting the purchase transaction data in response to the verifying indicating that the secure data is valid.

20. (Previously Presented) The method of claim 9, further including the steps of  
communicating, from a seller website to the at least one computer, transaction details for the purchase transaction; and  
in the at least one computer, verifying that the transaction details communicated from the seller website match the data for the purchase transaction received from the particular user, wherein submitting the purchase transaction data includes submitting the purchase transaction data in response to the transaction details communicated from the seller website matching the data for the purchase transaction received from the particular user, the data received from the particular user being received from a remotely-located communication device.
21. (Previously Presented) The method of claim 9, further including the steps of  
communicating, from the social network website to the at least one computer, information about a plurality of sellers (“seller information”) that includes, for each of the sellers, a different one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier;  
communicating, from a seller website to the at least one facilitating computer, seller information relating to the transaction; and  
verifying the transaction involving products or services for purchase by users by, in the at least one computer, comparing the seller information communicated from the seller website with the information about a plurality of sellers communicated from the social network website.
22. (Previously Presented) The method of claim 21, wherein the information about a plurality of sellers includes a different encrypted seller identifier for each of the plurality of sellers.
23. (Previously Presented) The method of claim 9, further including a step of, in the at least one computer, determining whether data used in verifying the purchase transaction is valid, wherein the data for the purchase transaction received from the social network website is encrypted by the social website and also by the seller that initiated the transfer request, by decrypting the purchase transaction data received from the social network website.

24. (Previously Presented) The method of claim 9, wherein

the data for the purchase transaction includes an amount of the transaction and a description of products or services purchased, and

the step of submitting the purchase transaction data to a payment network includes authorizing the transaction on behalf of the particular user as a prerequisite before authorizing the purchase transaction in response to the authorization provided by the payment network, by verifying that the amount of the transaction and a description of products or services purchased provided by the particular user matches the amount of the transaction and a description of products or services purchased provided by the social network website.

**Remarks**

The non-final Office Action dated February 12, 2016, presents the following claim rejections: claims 9-13 and 18-24 under 35 U.S.C. § 112(1); claim 9 under 35 U.S.C. § 112(2); claims 9-13 and 28-24 under 35 U.S.C. § 101; and claims 9-13 and 28-24 under 35 U.S.C. § 103(a) over Thackston (US 2006/0277148) in view of Wagner *et al.* (US 5,424,938) and further in view of D'Angelo *et al.* (US 2009/0070412). In the following discussion, Applicant traverses all rejections, and does not acquiesce to any averments made in the Office Action.

Applicant appreciates the Examiner's attention to the claims. Importantly, the only prior-art based rejection under § 103 is invalid as the D'Angelo '412 reference (relied upon in all § 103 rejections) is not prior art.<sup>1</sup> As this application has been pending more than five years, in the interest of compact prosecution (and the impropriety of the § 112 and § 101 rejections) Applicant requests that the application be given "special status" in accordance with M.P.E.P. § 707.02, which directs that the Supervisory Patent Examiner assist in regard to the above and other issues discussed herein. Further, consistent with M.P.E.P. § 707.02, Applicant requests an interview with the Examiner and the Examiner's supervisor with the instant application having "special status" for priority treatment on the examination docket. In accordance with the above and in further regard to the § 112 rejections, the rejections are based upon subject matter that is neither claimed nor established as being "essential" (per the Office Action's unsupported conclusion). Applicant believes that the following discussion of this matter should assist the Examiner's understanding. Regarding the § 101 rejections, the Office Action does not comply with the requirements for establishing a § 101 rejection, which the instant claims overcome. The following discusses these matters in greater detail.

Beginning with the priority issue, the § 103(a) rejections are improper as the Office Action has not established that the D'Angelo '412 reference is prior art. The '412 reference was filed on June 12, 2008, which is after the November 30, 2007 priority date of the instant application. To the extent the rejections may be attempting to rely upon the provisional application listed on the cover of the '412 reference as being "related," the Examiner has not established that the relied-upon embodiments are supported in the underlying provisional, in accordance with the rigors of § 112. For instance, the figure in the '412 reference relied upon in the rejection are not present in the underlying provisional. In addition, the very limited description in the provisional applications does

---

<sup>1</sup> This is now at least the *fourth* reference cited in the record that does not bear a proper priority date.

not appear to recite the same disclosure as relied upon in the Office Action. While further analysis is believed unnecessary, Applicant has reviewed the cited portions of the Thackston '148 and Wagner '938 references in connection with the '412 reference and submits that the asserted correspondence (via the combination or otherwise) is also in error. For instance, the Office Action (at page 6) refers to the same disclosure as corresponding to both receiving purchase transaction data from a seller, and receiving purchase transaction data from a user. Were these two one and the same as proposed in the Office Action, the specific technical aspects of the claimed invention directed to data security would be eviscerated, and any resulting comparison would be moot as the data is the same data from a common source. Moreover the cited comparison has to do with determine whether a user's account balance is sufficient, which had nothing to do with claimed aspects directed to comparing respective sets of data from a security perspective. This is just but one of many improprieties in the asserted correspondence. As such, the § 103 rejections are improper and should be removed.

Regarding the § 112(1) and § 112(2) rejections, the issues relate to disclosure of a "link" between a seller/merchant website and a social network, and to terms relating to a "payment network identifier." For the latter, the issue raised (whether the selected "payment network identifier" is the same as the "particular payment network identifier" for the buyer) is one of breadth and not a proper subject of § 112. In particular, the issue relates to two possible embodiments that are covered by the claim limitations. Applicant submits that both embodiments are covered and that therefore the claims scope is definite. To the extent that the same or a different payment network identifier may be selected (*e.g.*, implementing user and/or merchant rules), such breadth is not a § 112 issue. Regarding the former issue and the Office Action's suggestion at page 3 that claim 9 must include a "link" between a seller/merchant and social website, the claim neither requires such a link nor has the Office Action established that such a "link" is critical or essential to the practice of the invention. The Office Action's single-sentence conclusion in this regard is largely conclusory and the Office Action has not provided any supporting explanation. For instance, while various circuitry and related communications effect security and improve efficiency, the Office Action does not explain why it is a requirement that the user actually "goes" from one website to another. Moreover, the discussion of Figure 1 provides exemplary support in that a buyer can "view and/or purchase goods from seller website 106." This "can include, for example, seller advertisements and links to the seller website 106." Accordingly, the § 112 rejections appear to be improper and otherwise without basis, in view of which Applicant requests that they be removed.



Regarding the § 101 rejections, Applicant submits that the Office Acton has not complied with § 101 and U.S.P.T.O. guidelines in failing to address the claimed circuitry components and related technical details in each claim limitation. Specifically, the rejection abstracts Applicant's claim to generic terms (computer/memory, transmitter, microprocessor), then concludes (without analysis of the claimed technical details) that the Examiner's own abstraction is "simply intermediary settlement and using a social network website as a clearinghouse" and would be improper. It is unclear upon what basis the Examiner has reached this conclusion. For example, a clearinghouse is defined as: an establishment maintained by banks for settling mutual claims and accounts.<sup>2</sup> Applicant respectfully submits that it is not clear how a social network website could be viewed as such a clearing house, and the claim limitations are not limited thereto.

Thus, the Examiner has abstracted back from the actual claim limitations to arrive at a concept that is much broader than anything actually claimed. Applicant submits that such an analysis impermissibly relies upon an oversimplification that fails to address the technical details of the claims. For instance, this analysis ignores almost all claim limitations and the technical aspects cited therein, including those related to the provision of enhanced security and efficiency to the systems. In this context, the over-generalization that the entirety of each claim is simply a "clearinghouse" is neither consistent with the specification nor the claims themselves. If such a form-paragraph type generalization were allowed to stand, virtually any claim could be rejected under § 101. As such, the § 101 rejection is improper and cannot be maintained.

Moreover, Applicant submits that the claims meet the requirements of § 101 as aspects are directed to improving a different field (*e.g.*, security), and improve operation of the systems themselves (*e.g.*, with regard to efficiency and other novel and useful advancements). Applicant's claimed invention relates to technical solutions to problems involving to the security of interactions over network circuitry and processing circuitry (*e.g.*, computers, hand-held devices) that interact with and communicate data over such a network or networks. Applicable claim limitations (which the § 101 rejection ignores) include those involving the claimed (specially-programmed) computer circuitry, and related operations noted in claim 9. These aspects are similar to those found to be patent-eligible and as noted in the 2015 update to the USPTO's guidelines on subject-matter eligibility, noting that claims are patent-eligible when a computer's function is improved (specifically, where a "computer's ability to display information and interact with the user is

---

<sup>2</sup> "clearinghouse". *Merriam-Webster's Learner's Dictionary*. Accessed May 12, 2016 < <http://www.merriam-webster.com/dictionary/clearinghouse> >

improved”).<sup>3</sup> The solution is therefore deeply rooted in circuitry and overcoming a problem relating to security in payment transactions, related identity/user ID protection, and the overall interoperability of circuitry to carry out these security operations. This is consistent with the Federal Circuit’s clarification of the limits on what is and is not abstract, holding that claims are directed toward eligible subject matter where they “address the problem of retaining website visitors” and therefore “the claimed solution is necessarily rooted in computer technology in order to overcome a problem specifically arising in the realm of computer networks.” *DDR Holdings, LLC v. Hotels.com, L.P.*, 773 F.3d 1245, 1257 (Fed. Cir. 2014). Indeed, the Office Action’s indications that the claimed subject matter corresponds to subject matter of issued patents (relating to the § 103 rejection) further demonstrates that the claims are directed to subject matter that is “patent eligible.”

Accordingly, the rejections meet neither Part 1 of the USPTO’s guidelines for at least the aforementioned reasons, nor Part 2 of the USPTO guidelines as consistent with the above-noted aspects (solving problems and providing “significantly more than the abstract idea itself”) as the rejection does not properly address the claim limitations and instead relies upon generic assertions regarding the Examiner-created “abstract idea” of “intermediary settlement” and a “clearing house.” These aspects do not appear to have any bearing upon claim limitations involving receiving data for a purchase transaction from both a user and a seller (as provided from a social network website), and related security components involving data consistency verification and comparison. The Examiner-created abstract idea also does not characterize or render “abstract” limitations directed to secure circuit operations that are responsive to the verification and related payment network identifier selection, upon which secure purchase transaction data is then communicated and, ultimately, used for security authorization. Boiling down these specific technical aspects to the Examiner’s abstract idea of “intermediary settlement” and “clearinghouse” functions is improper and contrary to § 101, the M.P.E.P. guidelines and controlling law. Applicant therefore requests that the § 101 rejections be removed.

---

<sup>3</sup> See the USPTO’s 2014 Interim Guidance and the July 2015 Update on Subject Matter Eligibility

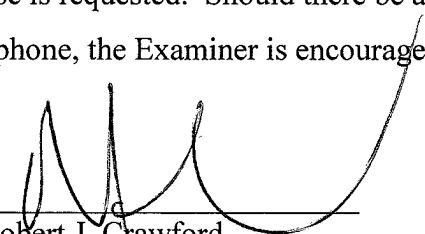
Serial No.: 12/323,175  
Docket No.: USBC.009PA

Accordingly, Applicant believes that each of the rejections has been overcome and the application is in condition for allowance. A favorable response is requested. Should there be any remaining issues that could be readily addressed over the telephone, the Examiner is encouraged to contact the undersigned at (651) 686-6633.

*Please direct all correspondence to:*

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
651/259-2300

By: \_\_\_\_\_

  
Robert J. Crawford  
Reg. No.: 32,122  
Eric J. Curtin  
Reg. No.: 47,511  
651-686-6633  
(USBC.009PA)

CUSTOMER NO. 40581

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	25763784
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	12-MAY-2016
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	16:26:01
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
------------------------	----

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		Response_USBC009PA_May2016.pdf	606240 1effc80228c1766408841b22718b5ec8175b5a2	yes	12

<b>Multipart Description/PDF files in .zip description</b>			
<b>Document Description</b>		<b>Start</b>	<b>End</b>
Amendment/Req. Reconsideration-After Non-Final Reject		1	1
Claims		2	7
Applicant Arguments/Remarks Made in an Amendment		8	12

**Warnings:**

**Information:**

<b>Total Files Size (in bytes):</b>	606240
-------------------------------------	--------

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

**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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

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.

<b>PATENT APPLICATION FEE DETERMINATION RECORD</b> Substitute for Form PTO-875	Application or Docket Number <b>12/323,175</b>	Filing Date <b>11/25/2008</b>	<input type="checkbox"/> To be Mailed
---	---	----------------------------------	---------------------------------------

ENTITY:     LARGE     SMALL     MICRO

**APPLICATION AS FILED – PART I**

FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)
<input type="checkbox"/> BASIC FEE <small>(37 CFR 1.16(a), (b), or (c))</small>	N/A	N/A	N/A	
<input type="checkbox"/> SEARCH FEE <small>(37 CFR 1.16(k), (l), or (m))</small>	N/A	N/A	N/A	
<input type="checkbox"/> EXAMINATION FEE <small>(37 CFR 1.16(o), (p), or (q))</small>	N/A	N/A	N/A	
TOTAL CLAIMS <small>(37 CFR 1.16(i))</small>	minus 20 =	*	X \$ =	
INDEPENDENT CLAIMS <small>(37 CFR 1.16(h))</small>	minus 3 =	*	X \$ =	
<input type="checkbox"/> APPLICATION SIZE FEE <small>(37 CFR 1.16(s))</small>	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).			
<input type="checkbox"/> MULTIPLE DEPENDENT CLAIM PRESENT <small>(37 CFR 1.16(j))</small>				
* 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)	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)
<b>AMENDMENT</b>	<b>05/12/2016</b>	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR		
		*	Minus	**	=	
	Total <small>(37 CFR 1.16(i))</small>	24		24	= 0	X \$80 = 0
	Independent <small>(37 CFR 1.16(h))</small>	3		3	= 0	X \$420 = 0
	<input type="checkbox"/> Application Size Fee <small>(37 CFR 1.16(s))</small>					
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <small>(37 CFR 1.16(j))</small>					
					TOTAL ADD'L FEE	<b>0</b>

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

\* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.  
 \*\* If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".  
 \*\*\* If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".

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

LIE  
/YOLANDA CHADWICK/

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

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	02/12/2016	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			ROBINSON, KITO R	
			ART UNIT	PAPER NUMBER
			3695	
			NOTIFICATION DATE	DELIVERY MODE
			02/12/2016	ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com





Art Unit: 3695

## DETAILED ACTION

### Status of Claims

1. This action is in reply to the request for continued examination filed on 17 February 2015.
2. Claims 1-8 & 14-17 have been withdrawn.
3. Claim 24 is new.
4. Claims 9-13 & 18-24 are currently pending and have been examined.
5. The present application is being examined under the pre-AIA first to invent provisions.

### *Response to Arguments*

6. Applicant's arguments with respect to claims 9-13 & 18-24 have been considered but are moot because the arguments do not apply to any of the references being used in the current rejection.

### *Claim Rejections - 35 USC § 112*

7. The following is a quotation of the first paragraph of 35 U.S.C. 112(a):

(a) IN GENERAL.—The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same, and shall set forth the best mode contemplated by the inventor or joint inventor of carrying out the invention.

The following is a quotation of the first paragraph of pre-AIA 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same, and shall set forth the best mode contemplated by the inventor of carrying out his invention.

8. Claims 9-13 & 18-24 are rejected under 35 U.S.C. 112(a) or pre-AIA 35 U.S.C. 112, first paragraph, as based on a disclosure which is not enabling. The disclosure does not enable one of ordinary skill in the art to practice the invention without identifying how the user goes from the merchant's website to a social network website for the transaction. The link between the merchant's website and the

Art Unit: 3695

social network is critical or essential to the practice of the invention but not included in the claim(s). See *In re Mayhew*, 527 F.2d 1229, 188 USPQ 356 (CCPA 1976).

9. 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.

10. Claim 9 is rejected under 35 U.S.C. 112(b) or 35 U.S.C. 112 (pre-AIA), second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the inventor or a joint inventor, or for pre-AIA the applicant regards as the invention. In particular claim 9 discloses “communicating, from the social network website to the at least one computer, data for the purchase transaction to be made by the particular user, the data including at least a purchase amount and **a particular payment network identifier** assigned to the particular user;” in the second limitation (13<sup>th</sup> line of claim 9) of page 3 and discloses “selecting **a payment network identifier** from the plurality of disparate payment network identifiers;” in the second line of page 4 of claim 9. It is unclear if this is the same or a different payment network identifier. For the purposes of this examination the Examiner will interpret it to read **the network identifier**.

11. Claim 9 is rejected under 35 U.S.C. 112(b) or 35 U.S.C. 112 (pre-AIA), second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the inventor or a joint inventor, or for pre-AIA the applicant regards as the invention. In particular claim 9 discloses communicating from a social network website responsive to a seller initiating a transfer request from a seller’s website. The link between the seller’s website and the social website is missing.

Art Unit: 3695

**Claim Rejections - 35 USC § 101**

12. 35 U.S.C. 101 reads as follows:

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

13. Claim 9-13 & 18-24 are rejected under 35 U.S.C. 101 because the claimed invention is directed to a judicial exception (i.e., a law of nature, a natural phenomenon, or an abstract idea) without significantly more. Claim(s) 9-13 & 18-24 is/are directed to communicating from a social networking website transactions involving products and services offered. The claims recite the steps of communicating, receiving, identifying and processing a purchase transaction from a social network website. This is simply intermediary settlement and using a social network website as a clearinghouse which is an abstract idea. Therefore, the claim is directed to an abstract idea (Step 2A: YES). The claim(s) does/do not include additional elements that are sufficient to amount to significantly more than the judicial exception because the claim recites the additional limitations of using a computer with a memory that stores subscriber user-profile, a transmitter that receives and sends information over the Internet, and a microprocessor that performs the generic functions of receiving or transmitting data over a network, e.g., using the Internet to gather data. The computer is recited at a high level of generality and its broadest reasonable interpretation comprises only a microprocessor, memory and transmitter to simply perform the generic computer functions of receiving, processing and transmitting information. Generic computers performing generic computer functions, alone, do not amount to significantly more than the abstract idea. Viewing the limitations as an ordered combination does not add anything further than looking at the limitations individually. When viewed either individually, or as an ordered combination, the additional limitations do not amount to a claim as a whole that is significantly more than the abstract idea (Step 2B: NO). The claim is not patent eligible.

Art Unit: 3695

***Claim Rejections - 35 USC § 103***

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

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

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

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

16. Claims 9-13 & 18-24 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Thackston US 2006/0277148 A1 in view of Wagner et al. US Patent No. 5,424,938, hereafter Wagner and in further view of D'Angelo et al. US 2009/0070412 A1, hereafter D'Angelo.

Claim 9

Thackston discloses:

- *the communication being responsive to a seller-initiated transfer request that is part of a purchase transaction involving products or services to be made by the particular user from a website of the seller that initiated the transfer request (paragraph 0120: “At step 1004, the customer logs-in to the customer’s merchant account, if and when provided by a merchant. At step 1006, the customer may select one or more products or services to purchase.”);*
- *communicating, data for the purchase transaction to be made by the particular user, the data including at least a purchase amount and a particular payment network identifier assigned to the*

Art Unit: 3695

*particular user; and in the at least one computer, performing a set of operations that include each of (paragraph 0123: “If, however, the check at step 1014 results in determining that a debit is necessary, then at step 1018, the ISVP system retrieves the balance of the appropriate customer’s ISVP account, as previously selected by the customer. At step 1020, the ISVP system compares the balance amount to the transaction amount as associated with the transaction, as provided by the merchant computer system. At step 1022, a check is made to determine whether the current balance is equal to or greater than the transaction amount.”):*

- *receiving data for the purchase transaction, including data for the purchase transaction received from the seller, from the website (paragraph 0123: “If, however, the check at step 1014 results in determining that a debit is necessary, then at step 1018, the ISVP system retrieves the balance of the appropriate customer’s ISVP account, as previously selected by the customer. At step 1020, the ISVP system compares the balance amount to the transaction amount as associated with the transaction, as provided by the merchant computer system. At step 1022, a check is made to determine whether the current balance is equal to or greater than the transaction amount.”);*
- *receiving data for the purchase transaction from the particular user; verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the website with the data for the purchase transaction that is received from the particular user, including comparing the purchase amount and the particular payment network identifier (paragraph 0123: “If, however, the check at step 1014 results in determining that a debit is necessary, then at step 1018, the ISVP system retrieves the balance of the appropriate customer’s ISVP account, as previously selected by the customer. At step 1020, the ISVP system compares the balance amount to the transaction amount as associated with the transaction, as provided by the merchant computer system. At step 1022, a check is made to determine whether the current balance is equal to or greater than the transaction amount.”):*

Art Unit: 3695

- *in response to the comparison in the verifying step indicating that the data for the purchase transaction received from the seller is consistent with the data for the purchase transaction received from the particular user, outputting and submitting the purchase transaction data to a payment network that corresponds to the selected payment network identifier and as part of a request to debit the purchase amount (paragraph 0125: “If, however, at step 1022, the balance is equal to or greater than the transaction amount, then two parallel flows begins. One parallel flow continues at step 1024 and the other parallel flow continues at step 1030.” & paragraph 0126: “Continuing with the first parallel flow at step 1024, the ISVP system debits the customer account for the amount of the transaction. At step 1026, a message may be returned to the merchant computer indicating success and end of transaction. This first parallel flow leg then stops, at step 1028.”); and*
- *authorizing the purchase transaction in response to an authorization provided by the payment network corresponding to the selected payment network identifier, and outputting data indicative of the authorization (paragraph 0125: “If, however, at step 1022, the balance is equal to or greater than the transaction amount, then two parallel flows begins. One parallel flow continues at step 1024 and the other parallel flow continues at step 1030.” & paragraph 0126: “Continuing with the first parallel flow at step 1024, the ISVP system debits the customer account for the amount of the transaction. At step 1026, a message may be returned to the merchant computer indicating success and end of transaction. This first parallel flow leg then stops, at step 1028.”).*

Thackston does not disclose the following, however Wagner does:

- *identifying an assignment between the particular user-identifier and a plurality of disparate payment network identifiers (Abstract: “An interface system for providing access to a plurality of payment networks is provided that displays to a user a single transaction entry screen capable of initiating a monetary payment transaction over any of a number of differing payment networks. The interface is coupled to a display of a remote computer operated by the user. A plurality of such remote computers are coupled to a central*

Art Unit: 3695

**computer, which transfers payment requests initiated by the user to the various selected payment networks. Selection logic is provided at the remote computers to allow the operator to select the particular payment network desired for each particular transaction. Upon selection of the desired payment initiation routine, the interface dynamically prompts the user only for data applicable and necessary to complete the particular transaction.”);**

- *identifying the particular user using the particular payment network identifier (Abstract: “An interface system for providing access to a plurality of payment networks is provided that displays to a user a single transaction entry screen capable of initiating a monetary payment transaction over any of a number of differing payment networks. The interface is coupled to a display of a remote computer operated by the user. A plurality of such remote computers are coupled to a central computer, which transfers payment requests initiated by the user to the various selected payment networks. Selection logic is provided at the remote computers to allow the operator to select the particular payment network desired for each particular transaction. Upon selection of the desired payment initiation routine, the interface dynamically prompts the user only for data applicable and necessary to complete the particular transaction.”);*
- *selecting a payment network identifier from the plurality of disparate payment network identifiers (Abstract: “An interface system for providing access to a plurality of payment networks is provided that displays to a user a single transaction entry screen capable of initiating a monetary payment transaction over any of a number of differing payment networks. The interface is coupled to a display of a remote computer operated by the user. A plurality of such remote computers are coupled to a central computer, which transfers payment requests initiated by the user to the various selected payment networks. Selection logic is provided at the remote computers to allow the operator to select the particular payment network desired for each particular transaction. Upon selection of the desired payment*

Art Unit: 3695

**initiation routine, the interface dynamically prompts the user only for data applicable and necessary to complete the particular transaction.”);**

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Thackston with the technique of Wagner because it is an easy and convenient way to initiate and complete monetary transfers over any of a plurality of payment networks, employing a protocol that is common to initiate transactions over all networks and provide access to the various payment networks through a single transaction entry screen (Wagner column 2, lines 27-37).

Thackston does not disclose the following, however D’Angelo does:

- *communicating, from the social network website to at least one computer that is remote from the social network website and remote from the seller website, a particular user-identifier corresponding to a particular user and a particular user-profile* (**paragraph 0009: “For example, the social networking website requests user identification, such as a username and password, from the user to identify the user profiler associated with the user. The social networking website transmits the request and a user identifier to the third-party application server. Additionally, the social networking website also transmits a subset of data from the user profile associated with the user, such as the user’s friends, the user’s most recently added friends, the user’s picture or other user data, to the third-party application server.” Paragraph 0031: “...computer-based applications that a member may use via the website, and transactions that allow members to buy or sell items via the website....” & Paragraph 0062: “ The third-party application server 120 then transmits 520 to the social network host site 130 the application identifier 310 associated with the requested application and an access request via network 110. The access request identifies a subset of user profile data stored by the social network host site 130 associated with the requesting user. Alternatively, the third-party application server 120 transmits 510 the application identifier 310 to the social network host site 130, which identifies identify application data 330 associated with the application identifier 310 by accessing an application identification module 270.”)**),



Art Unit: 3695

- *communicating, from the social network website to the at least one computer, data for the purchase transaction to be made by the particular user, the data including at least a purchase amount and a particular payment network identifier assigned to the particular user; and in the at least one computer, performing a set of operations that include each of* **(paragraph 0009: “For example, the social networking website requests user identification, such as a username and password, from the user to identify the user profiler associated with the user. The social networking website transmits the request and a user identifier to the third-party application server. Additionally, the social networking website also transmits a subset of data from the user profile associated with the user, such as the user's friends, the user's most recently added friends, the user's picture or other user data, to the third-party application server.” Paragraph 0031: “...computer-based applications that a member may use via the website, and transactions that allow members to buy or sell items via the website....” & Paragraph 0062: " The third-party application server 120 then transmits 520 to the social network host site 130 the application identifier 310 associated with the requested application and an access request via network 110. The access request identifies a subset of user profile data stored by the social network host site 130 associated with the requesting user. Alternatively, the third-party application server 120 transmits 510 the application identifier 310 to the social network host site 130, which identifies identify application data 330 associated with the application identifier 310 by accessing an application identification module 270.”);**

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Thackston with the technique of D'Angelo because it is an easy and convenient way to access the stored information about a user, and construct content pages based on the information specific to the user (D'Angelo para. 0008).

Art Unit: 3695

Claim 10

Thackston, discloses:

- *wherein the step of submitting purchase transaction data to the payment network that corresponds to the selected payment network identifier includes submitting a credit card number and wherein the payment network corresponding to the selected payment network identifier is a credit card payment network (paragraph 0125).*

Claim 11

Thackston discloses:

- *wherein, relative to the purchase transaction, the particular payment network identifier, for the payment network that corresponds to the selected payment network identifier, is not received by the seller corresponding to the seller-initiated transfer request (paragraph 0072).*

Claim 12

Thackston discloses:

- *wherein the step of identifying the particular user includes receiving and using authentication data in addition to the particular payment network identifier, as communicated from the social network website, to authenticate the particular user (paragraph 0015).*

Claim 13

Thackston discloses:

- *wherein the step of identifying the particular user includes receiving data authenticating the social network website (paragraph 0049 & 0050).*

Art Unit: 3695

## Claim 18

Thackston, Wagner & D'Angelo discloses the limitations as shown in the rejection of Claim 9 above. Thackston & Wagner do not disclose the limitation of *wherein the social network website provides advertisements of goods or services within the social network website; and wherein the steps of communicating, from the social website to the at least one computer , are in response to the particular user selecting at least one of the products or services for purchase. However, D'Angelo, in Paragraph 0035 discloses A group may be defined for a group or network of members. For example, a member may define a group to be a fan club for a particular band. The social network host site 130 would maintain a group for that fan club, which might include information about the band, media content (e.g., songs or music videos) by the band, and discussion boards on which members of the group can comment about the band. Accordingly, member actions that are possible with respect to a group might include joining the group, viewing the content, listening to songs, watching videos, and posting a message on the discussion board."*

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Thackston with the technique of D'Angelo because it is an easy and convenient way to access the stored information about a user, and construct content pages based on the information specific to the user (D'Angelo para. 0008).

## Claim 19

Thackston discloses:

- *further including the steps of communicating, from the social network website to a seller computer, secure data indicating that the seller was connected to the particular user via the social network website; and communicating, from the seller website to the at least one computer, the secure data; and wherein verifying the purchase transaction includes verifying the secure data communicated from the seller website based upon encrypted data, and wherein submitting to authenticate the purchase transaction data includes submitting the purchase transaction data in response to the verifying indicating that the secure data is valid {paragraph 0121 & 0123}*

Art Unit: 3695

Claim 20

Thackston discloses:

- communicating, from a seller website to the at least one computer arrangement, transaction details for the purchase transaction (**paragraph 0123**); and
- in the at least one computer, verifying that the transaction details communicated from the seller website match the data for the purchase transaction received from the particular user, wherein submitting the purchase transaction data includes submitting the purchase transaction data in response to the transaction details communicated from the seller website matching the data for the purchase transaction received from the particular user, the data received from the particular user being received from a remotely-located communication device (**paragraph 0087, 0089 & 0123**).

Claim 21

Thackston discloses:

- *communicating, from the social network website to the at least one computer, information about a plurality of sellers ("seller information") that includes, for each of the sellers, a different one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier (paragraph 0151);*
- *communicating, from a seller website to the at least one facilitating computer, seller information relating to the transaction (paragraph 0151); and*
- *verifying the transaction involving products or services for purchase by users by, in the at least one computer, comparing the seller information communicated from the seller website with the information about a plurality of sellers communicated from the social network website (paragraph 0151).*

Art Unit: 3695

Claim 22

Thackston discloses:

- *wherein the information about a plurality of sellers includes a different encrypted seller identifier for each of the plurality of sellers (paragraph 0121 & 0151).*

Claim 23

- *including a step of, in the at least one computer, determining whether data used in verifying the purchase transaction is valid, wherein the data for the purchase transaction received from the social network website is encrypted by the social website and also by the seller that initiated the transfer request, by decrypting the purchase transaction data received from the social network website (paragraph 0121 & 0126).*

Claim 24

Thackston discloses:

- *the data for the purchase transaction includes an amount of the transaction and a description of products or services purchased (paragraph 0123), and*
- *the step of submitting the purchase transaction data to a payment network includes authorizing the transaction on behalf of the particular user as a prerequisite before authorizing the purchase transaction in response to the authorization provided by the payment network, by verifying that the amount of the transaction and a description of products or services purchased provided by the particular user matches the amount of the transaction and a description of products or services purchased provided by the social network website (paragraph 0014 & 0015).*

Art Unit: 3695

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KITO R. ROBINSON whose telephone number is (571)270-3921. The examiner can normally be reached on Monday-Friday 7:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, RYAN DONLON can be reached on (571) 270-3602. 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.

/KITO R ROBINSON/  
Primary Examiner, Art Unit 3695

05 February 2016

<b>Notice of References Cited</b>	Application/Control No. 12/323,175	Applicant(s)/Patent Under Reexamination DICKELMAN, MARK	
	Examiner KITO R. ROBINSON	Art Unit 3695	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-5,424,938 A	06-1995	Wagner; Christopher L.	G06F9/4443	235/379
*	B	US-2006/0277148 A1	12-2006	Thackston; James D.	G06Q20/02	705/41
*	C	US-2009/0070412 A1	03-2009	D'Angelo; Adam	G06Q10/10	709/203
	D	US-				
	E	US-				
	F	US-				
	G	US-				
	H	US-				
	I	US-				
	J	US-				
	K	US-				
	L	US-				
	M	US-				


**FOREIGN PATENT DOCUMENTS**

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

<b>Search Notes</b>  	<b>Application/Control No.</b> 12323175	<b>Applicant(s)/Patent Under Reexamination</b> DICKELMAN, MARK
	<b>Examiner</b> KITO R. ROBINSON	<b>Art Unit</b> 3695

CPC- SEARCHED		
Symbol	Date	Examiner

CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner


US CLASSIFICATION SEARCHED			
Class	Subclass	Date	Examiner
705	26	02/05/2016	KR

SEARCH NOTES		
Search Notes	Date	Examiner
EAST	02/05/2016	KR

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

--	--



<b>Index of Claims</b> 	<b>Application/Control No.</b> 12323175	<b>Applicant(s)/Patent Under Reexamination</b> DICKELMAN, MARK
	<b>Examiner</b> KITO R. ROBINSON	<b>Art Unit</b> 3695

✓	<b>Rejected</b>
=	<b>Allowed</b>

-	<b>Cancelled</b>
÷	<b>Restricted</b>

N	<b>Non-Elected</b>
I	<b>Interference</b>

A	<b>Appeal</b>
O	<b>Objected</b>

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

CLAIM		DATE								
Final	Original	11/29/2010	03/23/2011	02/23/2012	07/05/2012	07/15/2013	01/19/2014	02/05/2016		
	1	N	N	N	N	N	N	N		
	2	N	N	N	N	N	N	N		
	3	N	N	N	N	N	N	N		
	4	N	N	N	N	N	N	N		
	5	N	N	N	N	N	N	N		
	6	N	N	N	N	N	N	N		
	7	N	N	N	N	N	N	N		
	8	N	N	N	N	N	N	N		
	9	✓	✓	✓	✓	✓	✓	✓		
	10	✓	✓	✓	✓	✓	✓	✓		
	11	✓	✓	✓	✓	✓	✓	✓		
	12	✓	✓	✓	✓	✓	✓	✓		
	13	✓	✓	✓	✓	✓	✓	✓		
	14	N	N	N	N	N	N	N		
	15	N	N	N	N	N	N	N		
	16	N	N	N	N	N	N	N		
	17	N	N	N	N	N	N	N		
	18		✓	✓	✓	✓	✓	✓		
	19		✓	✓	✓	✓	✓	✓		
	20		✓	✓	✓	✓	✓	✓		
	21		✓	✓	✓	✓	✓	✓		
	22				✓	✓	✓	✓		
	23				✓	✓	✓	✓		
	24							✓		

## EAST Search History

## EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	38	705/26 and (select\$4 near3 payment near3 network)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/08 12:02
L2	4	705/26 and ((comparing near3 amount ) same ((identif\$4) with (bank or institution)))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/08 12:02
S1	0	(user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) same (credit or debit)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:25
S2	197	(user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) same (credit or debit)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:25
S3	4	(user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) same (credit or debit) same comparing	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:25
S4	17	(user near4 profile) and ((loyalty or rewards or award or universal or unique) near2 identifier) same (credit or debit) same comparing	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:26
S5	53	(user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) and ((credit or debit) same comparing)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:27
S6	4	((user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) same purchas\$4) and ((credit or debit) same comparing)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:28
S7	2	((user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) same merchant) and ((credit or debit) same comparing)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:29
S8	30	((user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) same payment) and ((credit or debit) same comparing)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:29
S9	163	((user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) same payment)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:30
S10	3	((user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) same (plurality with payment) )	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:31

S11	35	((user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) same (multiple with payment) )	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:31
S12	7	((user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) same (payment with amount) )	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:32
S13	0	((user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) and (compar\$4 with payment with amount with identifier))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:33
S14	2	((user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) and (compar\$4 with amount with identifier))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:33
S15	27	((user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) and (compar\$4 with amount with number))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:34
S16	138	((user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) and (compar\$4 with transaction))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:34
S17	74	((user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) and (compar\$4 near4 transaction))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:34
S18	35	((user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) and (compar\$4 near4 transaction same amount))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:35
S19	55	((user near4 profile) same ((loyalty or rewards or award or universal or unique) near2 identifier) and (compar\$4 with transaction same amount))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:36
S20	19	((user near4 profile) with ((universal or unique) near2 identifier) and (compar\$4 with transaction same amount))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:38
S21	1916	((user near4 profile) with ((universal or unique) near2 identifier) )	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:38
S22	5	((user near4 profile) with ((universal or unique) near2 identifier) same (payment with amount))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:39
S23	46	((user near4 profile) with ((universal or unique) near2 identifier) same (payment ))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:39
S24	162	(verify\$4 or verification) with (transaction or purchase) with compar\$4 with amount	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 10:43
S25	11	(verify\$4 or verification) with (transaction or purchase) with compar\$4 with amount with (merchant and (user or customer or	US-PGPUB; USPAT;	OR	ON	2016/02/05 11:12

		consumer))	USOCR			
S26	3	(verify\$4 or verification) with compar\$4 with ((transaction or purchase) near2 amount) with (merchant and (user or customer or consumer))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 11:15
S27	79	(verify\$4 or verification) with compar\$4 with ((transaction or purchase) near2 amount)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 11:15
S28	3	(verify\$4 or verification) with compar\$4 with ((transaction or purchase) near2 amount with merchant)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 11:19
S29	192	compar\$4 with ((transaction or purchase) near2 amount with merchant)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 11:19
S30	53	compar\$4 near4 ((transaction or purchase) near2 amount near4 merchant)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 11:19
S31	78	compar\$4 near6 ((transaction or purchase) near2 amount near6 merchant)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 11:23
S32	102	( compar\$4 with ((transaction or purchase) near2 amount near6 merchant) and (compar\$4 with 9account or card) with number)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 11:28
S33	37	( compar\$4 with ((transaction or purchase) near2 amount near6 merchant)) and (compar\$4 with (account or card) with number)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 11:28
S34	10	( compar\$4 with ((transaction or purchase) near2 amount near6 merchant)) and (compar\$4 near4 (account or card) near4 number)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 11:29
S35	45	( match\$4 with ((transaction or purchase) near2 amount near6 merchant)) and (match\$4 near4 (account or card) near4 number)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 11:30
S36	44	(( match\$4 or compar\$4) near5 ((transaction or purchase) near2 amount near6 merchant)) and ((match\$4 or compar\$4) near4 (account or card) near4 number)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 11:31
S37	47	(( match\$4 or compar\$4) near5 ((transaction or purchase) near2 amount near6 merchant)) and ((match\$4 or compar\$4) near4 (identifier))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 11:33
S38	54	(social near2 network) with (user near2 profile) with ((unique or universal) near2 identifier)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 13:51
S39	6	(social near2 network) with (user near2 profile) with ((unique or universal) near2 identifier) with remot\$4	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 13:52

S40	6	(social near2 network) with (user near2 profile) with ((unique or universal) near2 identifier) same remot\$4	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 13:52
S41	0	(social near2 network) with (user near2 profile) with ((unique or universal) near2 identifier) with (third-party)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 13:53
S42	1	(social near2 network) with (user near2 profile) with ((unique or universal) near2 identifier) same (third-party)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 13:53
S43	1	(social near2 network) with (user near2 profile) with ((unique or universal) near2 identifier) same (third near2 party)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 13:54
S44	0	(social near2 network) with (user near2 profile) with ((unique or universal) near2 identifier) same (independent\$4)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 13:54
S45	0	(social near2 network) with (user near2 profile) with ((unique or universal) near2 identifier) with redirect\$4	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 13:54
S46	0	(social near2 network) with (user near2 profile) with ((unique or universal) near2 identifier) same redirect\$4	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 13:54
S47	1	(social near2 network) with (user near2 profile) with ((unique or universal) near2 identifier) with central	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 13:55
S48	18	(social near2 network) same (user near2 profile) same ((unique or universal) near2 identifier) same (third near2 party)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 13:56
S49	7	(social near2 network\$4) same (user near2 profile) with ((unique or universal) near2 identifier) same (third near2 party)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 13:58
S50	40	(social near2 network\$4) same (user near2 profile) same ((unique or universal) near2 identifier) same (third near2 party)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 13:59
S51	5	(facebook or google or myspace) same (user near2 profile) same ((unique or universal) near2 identifier) same (third near2 party)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:00
S52	48	(social) same (user near2 profile) same ((unique or universal) near2 identifier) same (third near2 party)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:01
S53	1	(social) same (user near2 profile) with ((unique or universal) near2 identifier) with (third near2 party)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:09
S54	50	(social) same (user near2 profile) with (identifier) with (third near2 party)	US-PGPUB; USPAT;	OR	ON	2016/02/05 14:10

			USOCR			
S55	7	(social near2 network\$4) same (user near2 profile) with (identifier) with (third near2 party) same payment	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:11
S56	12	(social near2 network\$4) same (user near2 profile) with (identifier) with (third near2 party) and payment	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:11
S57	1	(social near2 (website or webpage or web)) same (user near2 profile) with (identifier) with (third near2 party) and payment	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:12
S58	21	(social) same (user near2 profile) with (identifier) with (third near2 party) same (payment or transaction)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:12
S59	3	(social) same (user near2 profile) with (username) with (third near2 party) same (payment or transaction)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:13
S60	2	(social with network\$4) and (user near2 profile) with (username) with (third near2 party) same (payment or transaction)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:20
S61	1	(social with website) and (user near2 profile) with (username) with (third near2 party) same (payment or transaction)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:20
S62	0	(social with website) and (user near2 profile) with ((unique or universal) near2 identifier) with (third near2 party) same (payment or transaction)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:21
S63	3	(social with website) and (user near2 profile) with ((unique or universal) near2 identifier) with (remot\$3) same (payment or transaction)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:21
S64	15	(social with website) and (user near2 profile) with ((unique or universal) near2 identifier) with (remot\$3)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:22
S65	3	(social with website) and (user near2 profile) with ((unique or universal) near2 identifier) with (third near2 party)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:22
S66	7	(social with (website or network\$4)) and (user near2 profile) with ((unique or universal) near2 identifier) with (third near2 party)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:23
S67	274604	(social with (website or network\$4)) and (user near2 profile) with ((unique or universal) near2 identifier) same (third near2 party)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:24
S68	35	(social with (website or network\$4)) and (user near2 profile) with ((unique or universal) near2 identifier) same (third near2 party)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:24
S69	30	(social near2 (website or network\$4)) and	US-	OR	ON	2016/02/05

		(user near2 profile) with ((unique or universal) near2 identifier) same (third near2 party)	PGPUB; USPAT; USOCR			14:25
S70	0	(social near2 (website or network\$4) with (payment)) and (user near2 profile) with ((unique or universal) near2 identifier) same (third near2 party)	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:25
S71	323	buyer with seller with (social near2 (network\$4 or website))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:29
S72	3	buyer with seller with (social near2 (network\$4 or website)) and (profile with ((universal or unique) near2 identifier))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:29
S73	10	buyer with seller with (social near2 (network\$4 or website)) and (profile same ((universal or unique) near2 identifier))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:30
S74	14	buyer with seller with (social) and (profile same ((universal or unique) near2 identifier))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:30
S75	0	buyer with seller with (amazon or facebook or myspace or twitter) and (profile same ((universal or unique) near2 identifier))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:31
S76	42	(buyer or seller) with (amazon or facebook or myspace or twitter or ebay) and (profile same ((universal or unique) near2 identifier))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:31
S77	54	(buyer or seller) with (social) and (profile same ((universal or unique) near2 identifier))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:32
S78	129	((buyer or seller) same (social)) and (profile same ((universal or unique) near2 identifier))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:34
S79	53	((buyer or seller) same (social)) and (profile with ((universal or unique) near2 identifier))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:34
S80	6	((buyer or seller) same (myspace or facebook)) and (profile with ((universal or unique) near2 identifier))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:35
S81	115	((purchas\$4) same (myspace or facebook)) and (profile with ((universal or unique) near2 identifier))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:35
S82	30	((buy) same (myspace or facebook)) and (profile with ((universal or unique) near2 identifier))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:37
S83	80	((transaction) same (myspace or facebook)) and (profile with ((universal or unique) near2 identifier))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/05 14:37

S84	0	social with routes with (profile with ((universal or unique) near2 identifier))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:07
S85	0	(facebook or myspace or twitter) with routes with (profile with ((universal or unique) near2 identifier))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:08
S86	0	(facebook or myspace or twitter) with route\$4 with (profile with ((universal or unique) near2 identifier))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:08
S87	3	(facebook or myspace or twitter) with route\$4 with (profile or ((universal or unique) near2 identifier))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:08
S88	2	(facebook or myspace or twitter) with route\$4 with transaction	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:08
S89	14	(social near2 (website or web or network\$4)) with route\$4 with transaction	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:09
S90	1211	(social near2 (website or web or network\$4)) with route\$4	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:09
S91	435	(social near2 (website or web or network\$4)) near4 route\$4	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:09
S92	6	(social near2 (website or web or network\$4)) near4 route\$4 near identifier	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:11
S93	8	(social near2 (website or web or network\$4)) near4 route\$4 near4 identifier	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:11
S94	27	DICKELMAN-MARK\$.inv.	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:12
S95	15	S94 and (social)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:12
S96	42	(social with website) with intermediary	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:14
S97	33	(social near3 website) with intermediary	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:14
S98	114	(social near3 (website or web or site or page)) with intermediary	US-PGPUB; USPAT;	OR	ON	2016/02/05 16:16



			USOCR			
S99	6	(social near3 (website or web or site or page)) with (buy and seller)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:17
S100	1184	(social near3 (website or web or site or page)) with (buyer or merchant or seller)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:17
S101	431	(social near3 (website or web or site or page)) with (buyer or merchant or seller) with (purchas\$4 or payment)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:18
S102	45	(social near3 (website or web or site or page)) near4 (buyer or merchant or seller) near4 (purchas\$4 or payment)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:18
S103	25	(social near3 (website or web or site or page)) near4 transmit\$4 near4 (buyer or merchant or seller or payment or identifier)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:39
S104	34	(social near3 (website or web or site or page)) near6 transmit\$4 near6 (buyer or merchant or seller or payment or identifier)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:43
S105	45	(social near3 (website or web or site or page)) near6 send\$4 near6 (buyer or merchant or seller or payment or identifier)	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 16:44
S106	3	(social near3 (website or web or site or page)) near6 transmit\$4 near6 token	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 17:08
S107	0	(social near3 (website or web or site or page)) near6 transmit\$4 near6 transaction with identifier	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 17:08
S108	677217	(social near3 (website or web or site or page)) near6 transmit\$4 near6 t identifier	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 17:09
S109	25	(social near3 (website or web or site or page)) near6 transmit\$4 near6 identifier	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/05 17:09
S110	0	(comparing with transaction with amount with identifier) sa/me (routing with (bank or institution))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/08 10:10
S111	0	(comparing with transaction with amount with identifier) same (routing with (bank or institution))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/08 10:10
S112	2	(comparing with transaction with amount with card) same (routing with (bank or institution))	US-PGPUB; USPAT; USOCR	OR	ON	2016/02/08 10:10
S113	2	(comparing with amount with card) same	US-	OR	ON	2016/02/08

		(routing with (bank or institution))	PGPUB; USPAT; USOCR			10:10
S114	8	(comparing with amount with card) same ((routing or transmit\$4) with (bank or institution))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/08 10:11
S115	1	(comparing with amount with card) same ((identif\$4) with (bank or institution) with plurality)	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/08 10:14
S116	0	(comparing near3 amount ) same ((identif\$4) near3 (bank or institution) with plurality)	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/08 10:14
S117	5	(comparing near3 amount ) same ((identif\$4) with (bank or institution) with plurality)	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/08 10:14
S118	22	(comparing near3 amount ) same ((identif\$4) with (bank or institution))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/08 10:15
S119	636	(comparing near3 amount ) and ((identif\$4) near4 (bank or institution))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/08 10:16
S120	116	(comparing near3 transaction near3 amount ) and ((identif\$4) near4 (bank or institution))	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/08 10:17
S121	3804	(select\$4 with payment with network)	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/08 10:52
S122	396	(select\$4 near3 payment near3 network)	US- PGPUB; USPAT; USOCR	OR	ON	2016/02/08 10:52

2/ 8/ 2016 12:03:07 PM

C:\Users\krobinson1\Documents\EAST\Workspaces\Payment Network Identifier.wsp

## Office of Petitions: Routing Sheet



**Application No. 12/323,175**

**This application is being forwarded to your office for further processing. A decision has been rendered on a petition filed in this application, as indicated below. For details of this decision, please see the document PET.OP.DEC filed on the same date as this document.**

**GRANTED**

**DISMISSED**

**DENIED**



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	09/29/2015	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			DONLON, RYAN D	
			ART UNIT	PAPER NUMBER
			3695	
			NOTIFICATION DATE	DELIVERY MODE
			09/29/2015	ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com



UNITED STATES PATENT AND TRADEMARK OFFICE

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

In re Application of :  
Mark Dickelman : DECISION ON  
Application No. 12/323,175 : PETITION  
Filed: November 25, 2008 :  
Attorney Docket No. USBC.009PA :

This is a decision on the PETITION FOR REVIVAL OF AN APPLICATION FOR PATENT ABANDONED UNINTENTIONALLY UNDER 37 C.F.R. § 1.137(a) filed February 17, 2015.

The petition is **GRANTED**.

The above-identified application was abandoned effective April 30, 2014 for failure to timely file a proper reply to the final Office action mailed January 29, 2014. This Office action set a shortened statutory period for reply of three (3) months from the mail date of the action. A reply filed March 28, 2014 were determined not to place the application in condition for allowance. See Advisory action mailed December 8, 2014. A petition to withdrawal the finality of the Office action was also filed March 28, 2014. Such a petition does not toll the period to file a proper reply to the final Office action. No proper reply filed and no extension of time obtained, the application became abandoned. A courtesy Notice of Abandonment was mailed on December 15, 2014. A decision dismissing the petition to withdraw the finality of the Office action as moot in view of the abandonment of the application was mailed on January 9, 2015.

On February 17, 2015, this petition to revive was filed. All requirements of 37 CFR 1.137 for revival of this application based on unintentional delay have been met. The petition includes the required reply in the form of a Request for Continued Examination (RCE) and submission under §1.114 (in the form of an amendment) (and RCE fee); petition fee of \$1700 required by 37 CFR 1.17(m); and the required statement of unintentional delay. No terminal disclaimer is required for revival of this application.

Art Unit: OPET

Technology Center AU 3695 has been advised of this decision. The application is, thereby, forwarded to the examiner for consideration of the RCE and submission submitted on February 17, 2015.

Telephone inquiries concerning this decision should be directed to the undersigned at (571) 272-3219.

/Nancy Johnson/

Nancy Johnson  
Attorney Advisor  
Office of Petitions

Office of Petitions: Decision Count Sheet

Mailing Month

Application No.

12323175



For US serial numbers: enter number only, no slashes or commas. Ex: 10123456

For PCT: enter "51+single digit of year of filing+last 5 numbers", Ex. for PCT/US05/12345, enter 51512345

Deciding Official:

JOHNSON, NANCY

Count (1) - Palm Credit

12/323,175

Decision:

GRANT

FINANCE WORK NEEDED

Select Check Box for YES



Decision Type:

502 - 37 CFR 1.137(b) - REVIVAL BASED ON UNINTEN



Notes:

Count (2)

Decision:

n/a

FINANCE WORK NEEDED

Select Check Box for YES

Decision Type:

NONE

Notes:

Count (3)

Decision:

n/a

FINANCE WORK NEEDED

Select Check Box for YES

Decision Type:

NONE

Notes:

Initials of Approving Official (if required)

If more than 3 decisions, attach 2nd count sheet & mark this box

Printed on: 9/24/2015

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.

**PETITION FOR REVIVAL OF AN APPLICATION FOR PATENT  
ABANDONED UNINTENTIONALLY UNDER 37 CFR 1.137(b)**

Docket Number (Optional)  
**USBC.009PA**

First named inventor: DICKELMAN

Application No.: 12/323,175

Art Unit: 3695

Filed: November 25, 2008

Examiner: Perry, Linda C.

Title: SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS

Attention: Office of Petitions

**Mail Stop Petition**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

FAX (571) 273-8300

NOTE: If information or assistance is needed in completing this form, please contact Petitions Information at (571) 272-3282.

The above-identified application became abandoned for failure to file a timely and proper reply to a notice or action by the United States Patent and Trademark Office. The date of abandonment is the day after the expiration date of the period set for reply in the office notice or action plus any extensions of time actually obtained.

**APPLICANT HEREBY PETITIONS FOR REVIVAL OF THIS APPLICATION**

NOTE: A grantable petition requires the following items:

- (1) Petition fee;
- (2) Reply and/or issue fee;
- (3) Terminal disclaimer with disclaimer fee - required for all utility and plant applications filed before June 8, 1995; and for all design applications; and
- (4) Statement that the entire delay was unintentional

**1. Petition Fee**

Small entity-fee \$ \_\_\_\_\_ (37 CFR 1.17(m)). Application claims small entity status. See 37 CFR 1.27.

Other than small entity-fee \$ 1700.00 (37 CFR 1.17(m))

**2. Reply and/or fee**

A. The reply and/or fee to the above-noted Office action in the form of Request for Continued Examination (RCE) (identify type of reply):

has been filed previously on \_\_\_\_\_.

is enclosed herewith.

B. The issue fee and publication fee (if applicable) of \$ \_\_\_\_\_.

has been paid previously on \_\_\_\_\_.

is enclosed herewith.

This collection of information is required by 37 CFR 1.137(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1.0 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Mail Stop Petition, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 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

3. Terminal disclaimer with disclaimer fee

- Since this utility/plant application was filed on or after June 8, 1995, no terminal disclaimer is required.
- A terminal disclaimer (and disclaimer fee (37 CFR 1.20(d)) of \$ \_\_\_\_\_ for a small entity or \$ \_\_\_\_\_ for other than a small entity) disclaiming the required period of time is enclosed herewith (see PTO/SB/63).

4. STATEMENT: The entire delay in filing the required reply from the due date for the required reply until the filing of a grantable petition under 37 CFR 1.137(b) was unintentional. [NOTE: The United States Patent and Trademark Office may require additional information if there is a question as to whether either the abandonment or the delay in filing a petition under 37 CFR 1.137(b) was unintentional (MPEP 711.03(c), subsections (III)(C) and (D)).]

**WARNING:**

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

/Eric J. Curtin/  
\_\_\_\_\_  
Signature

Eric J. Curtin  
\_\_\_\_\_  
Type or Printed name

Customer No. 40581  
\_\_\_\_\_  
Address

\_\_\_\_\_  
Address

February 17, 2015  
\_\_\_\_\_  
Date

47,511  
\_\_\_\_\_  
Registration Number, If applicable

651-259-2303  
\_\_\_\_\_  
Telephone Number

- Enclosures:
- Fee Payment
  - Reply
  - Terminal Disclaimer Form
  - Additional sheets containing statements establishing unintentional delay
  - Other: \_\_\_\_\_

**CERTIFICATE OF MAILING OR TRANSMISSION [37 CFR 1.8(a)]**

I hereby certify that this correspondence is being:

- Deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to: Mail Stop Petition, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450.
- Transmitted by facsimile on the date shown below to the United States Patent and Trademark Office at (571) 273-8300.

2/17/2015 via EFS Web  
\_\_\_\_\_  
Date

/Kelly Ledin/  
\_\_\_\_\_  
Signature

Kelly Ledin  
\_\_\_\_\_  
Typed or printed name of person signing certificate

## 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.



Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: DICKELMAN Examiner: Perry, Linda C.  
Serial No.: 12/323,175 Group Art Unit: 3695  
Filed: November 25, 2008 Docket No.: USBC.009PA  
Title: SYSTEMS, DEVICES AND METHODS FOR COMPUTER  
AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND  
INTERNET INTERFACES

---

AMENDMENT AND REQUEST FOR CONTINUED EXAMINATION

Mail Stop RCE  
Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Customer No. <b>40581</b>
------------------------------

Dear Sir:

In acknowledgement of the Final Office Action dated January 29, 2014, and the Advisory Action dated December 8, 2014, please reconsider the application in view of the following remarks and request for continued examination.

A listing of the claims and Remarks follow.

Authorization is given to charge/credit **Deposit Account 50-0996 (USBC.009PA)** any required fees/overages to enter this paper.

**In the Claims:**

This listing replaces all prior versions.

1. (Withdrawn) A computer-implemented method for facilitating payment being provided between disparate payment networks of buyers and sellers, the method using a computer-arrangement to interface with a social website that has user profiles, each user profile corresponding to a user identifier, and for use with a seller website that offers products or services for purchase by users and that generates transaction data for a current user accessing the website, the method comprising:
  - communicating, to the computer-arrangement, a current user identifier corresponding to a current user profile and the transaction data;
  - selecting, using the computer-arrangement, a buyer payment network from a plurality of disparate buyer payment networks that are each associated with the current user identifier; and
  - based upon the selection, formatting the transaction data to facilitate payment against the selected buyer payment network.
2. (Withdrawn) The method of claim 1, wherein facilitating the payment against the selected buyer payment network includes a payment to a seller account held at a payment network that is disparate from the selected buyer payment network.
3. (Withdrawn) The method of claim 1, wherein the step of communicating further includes communicating a transaction identifier, a transaction amount and a seller identifier.
4. (Withdrawn) The method of claim 1, wherein the current user identifier is verified using log-in identification and password data.
5. (Withdrawn) The method of claim 1, wherein the social website provides the buyer with a customizable display having information that can be viewed by selected other users of the social website.
6. (Withdrawn) The method of claim 1, wherein the step of communicating is responsive to the buyer selecting a seller website from an advertisement provided on the social website.

7. (Withdrawn) The method of claim 1, wherein the step of formatting the transaction data further includes accessing stored buyer profile data that includes account information for the selected buyer payment network.

8. (Withdrawn) The method of claim 1, wherein the seller does not receive buyer account information about the selected buyer network.

9. (Currently Amended) For use with a social network website that implements user profiles, each user profile having a user identifier, and with transactions involving products or services offered for purchase by users at seller websites, a method implemented using one or more processor circuits and comprising:

communicating, from the social network website to at least one computer that is remote from the social network website and remote from the seller website, a particular user-identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request that is part of a purchase transaction involving products or services to be made by the particular user from a website of the seller that initiated the transfer request;

communicating, from the social network website to the at least one computer, data for the purchase transaction to be made by the particular user, the data including at least a purchase amount and a particular payment network identifier ~~associated with~~ assigned to the particular user; and

in the at least one computer, performing a set of operations that include each of:

receiving data for the purchase transaction, including data for the purchase transaction received from the seller, from the social network website;

receiving data for the purchase transaction from the particular user;

verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase transaction that is received from the particular user, including comparing the purchase amount and the particular payment network identifier;

identifying an ~~association~~ assignment between the particular user-identifier and a plurality of disparate payment network identifiers;

identifying the particular user using the particular payment network identifier;  
selecting a payment network identifier from the plurality of disparate payment network identifiers;

in response to the comparison in the verifying step indicating that the data for the purchase transaction received from the seller is consistent with the data for the purchase transaction received from the particular user, outputting and submitting the purchase transaction data to a payment network that corresponds to the selected payment network identifier and as part of a request to debit the purchase amount; and

authorizing the purchase transaction in response to an authorization provided by the payment network corresponding to the selected payment network identifier, and outputting data indicative of the authorization.

10. (Previously Presented) The method of claim 9 wherein the step of submitting purchase transaction data to the payment network that corresponds to the selected payment network identifier includes submitting a credit card number and wherein the payment network corresponding to the selected payment network identifier is a credit card payment network.

11. (Previously Presented) The method of claim 9, wherein, relative to the purchase transaction, the particular payment network identifier, for the payment network that corresponds to the selected payment network identifier, is not received by the seller corresponding to the seller-initiated transfer request.

12. (Previously Presented) The method of claim 9, wherein the step of identifying the particular user includes receiving and using authentication data in addition to the particular payment network identifier, as communicated from the social network website, to authenticate the particular user.

13. (Previously Presented) The method of claim 9, wherein the step of identifying the particular user includes receiving data authenticating the social network website.

14. (Withdrawn) For use with a website that implements user profiles, each user profile having a user identifier, and that offers a mechanism for users to purchase products or services, a computer-implemented method comprising:

associating a current user with a current user profile;

verifying the identity of the current user;

providing a current user-identifier from the current user profile to a disparate network system;

providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and

completing the purchase transaction in response to an authorization received from the disparate network system.

15. (Withdrawn) The method of claim 14, wherein buyer account information, about the payment network, is not received by a seller of the products or services.

16. (Withdrawn) The method of claim 14, wherein the website provides links between the user profiles in response to user-provided association data.

17. (Withdrawn) The method of claim 14, wherein the step of completing the purchase transaction includes sending a transaction request to debit a user account held at the disparate network system.

18. (Currently Amended) The method of claim 9, wherein the social network website provides advertisements of goods or services within the social network website; and wherein the steps of communicating, from the social website to the at least one computer arrangement, are in response to the particular user selecting at least one of the products or services for purchase.

19. (Currently Amended) The method of claim 9,

further including the steps of

communicating, from the social network website to a seller computer, secure data

indicating that the seller was connected to the particular user via the social network website; and

communicating, from the seller website to the at least one computer arrangement, the

secure data; and



wherein verifying the purchase transaction includes verifying the secure data communicated from the seller website based upon encrypted data, and wherein submitting to authenticate the purchase transaction data includes submitting the purchase transaction data in response to the verifying indicating that the secure data is valid.

20. (Currently Amended) The method of claim 9, further including the steps of communicating, from a seller website to the at least one computer arrangement, transaction details for the purchase transaction; and

in the at least one computer, verifying that the transaction details communicated from the seller website match the data for the purchase transaction received from the particular user, wherein submitting the purchase transaction data includes submitting the purchase transaction data in response to the transaction details communicated from the seller website matching the data for the purchase transaction received from the particular user, the data received from the particular user being received from a remotely-located communication device.

21. (Currently Amended) The method of claim 9, further including the steps of

communicating, from the social network website to the at least one computer arrangement, information about a plurality of sellers (“seller information”) that includes, for each of the sellers, a different one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier;

communicating, from a seller website to the at least one facilitating computer, seller information relating to the transaction; and

verifying the transaction involving products or services for purchase by users by, in the at least one computer, comparing the seller information communicated from the seller website with the information about a plurality of sellers communicated from the social network website.

22. (Previously Presented) The method of claim 21, wherein the information about a plurality of sellers includes a different encrypted seller identifier for each of the plurality of sellers.

23. (Currently Amended) The method of claim 9, further including a step of, in the at least one computer, determining whether ~~verification~~ data used in verifying the purchase transaction is valid,

wherein the ~~verification~~ data for the purchase transaction received from the social network website is encrypted by the social website and also by the seller that initiated the transfer request, by decrypting the purchase transaction data received from the social network website.

24. (New) The method of claim 9, wherein

the data for the purchase transaction includes an amount of the transaction and a description of products or services purchased, and

the step of submitting the purchase transaction data to a payment network includes authorizing the transaction on behalf of the particular user as a prerequisite before authorizing the purchase transaction in response to the authorization provided by the payment network, by verifying that the amount of the transaction and a description of products or services purchased provided by the particular user matches the amount of the transaction and a description of products or services purchased provided by the social network website.

### Remarks

The final Office Action dated January 29, 2014, indicates an Examiner request for Applicant to cancel withdrawn claims 1-8 and 14-17 and presents the following claim rejections: claims 9-13 and 18-23 under 35 U.S.C. § 112(1) (pre-AIA); and claims 9-13 and 18-23 under 35 U.S.C. § 112(2) (pre-AIA). The following claims stand rejected under 35 U.S.C. § 103(a) over Siddique, *et al.* (U.S. Patent Pub. No. 2010/0030578), in view of Hoffman, *et al.* (8,082,211) and Nguyen, *et al.* (6,072,870) further in view of Goodman, *et al.* (8,224,755): claims 9-10; claims 11-13 further in view of John (2008/0275748); claim 12 further in view of Craig (2008/0104495); claims 18-19 further in view of Ramer, *et al.* (2010/0312572); claim 20 further in view of Landesmann (2002/0052782); claim 21 further in view of Landry (5,649,117) and Chen, *et al.* (7,765,257); claim 22 further in view of the '117 and '257 references further in view of Spelman, *et al.* (5,638,445); and claim 23 further in view of Jobmann (2009/0183008).

In the following discussion, Applicant traverses all rejections, and does not acquiesce to any averments made in the Office Action. Applicant understands that the previous amendments were not entered, in view of which amendments are provided herein. Applicant has also further amended the claims with regard to the Examiner's indications in the Advisory Action, to facilitate prosecution.<sup>1</sup> Applicant appreciates the Examiner's review in this regard, and invites a telephone call to the undersigned, should any issues remain. Notwithstanding the amendments, the following addresses the rejections in greater detail, including aspects of Applicant's related traversals of record.

Applicant maintains that the Examiner has not established that all cited references are proper prior art. For instance, the Office Action does not establish that the primary Siddique '578 reference, upon which all rejections rely, is proper prior art because the filing date of the '578 reference is March 23, 2009, which is after the instant application was filed (November 25, 2008). If the Examiner is to rely upon the listed provisional application to which the '578 reference claims benefit in a future Office Action, reference to supporting disclosure should be made. Moreover, the filing date of the underlying provisional application of the '578 reference is March 21, 2008, which is also after the priority date of the instant application (November 30, 2007, per U.S. Provisional Application Serial No. 60/991,379). Similarly, the Goodman '755 reference, upon which all

---

<sup>1</sup> With regard to the Examiner's mention of § 101, while no rejection is made Applicant believes such a rejection would be improper as aspects of the claims are directed to improving a different field (*e.g.*, security), and improve operation of the systems themselves (*e.g.*, with regard to efficiency).

rejections also rely, was filed on July 7, 2008, which is after the underlying priority date of the instant application. Further, the secondary Jobmann '008 reference, upon which the rejection of claim 23 relies, has a filing date of July 14, 2008, is also after the priority date of the instant application.

It appears that the rationale behind the Examiner's decision to not afford the instant application the priority date of its underlying provisional turns on the use of the term "social website" in the provisional. Applicant submits that such word-for-word correspondence is unnecessary to establish proper support under § 119 and § 112. For instance, Applicant's '379 provisional application denotes the following embodiment(s) as recited in Figure 1A and shown below for convenience:

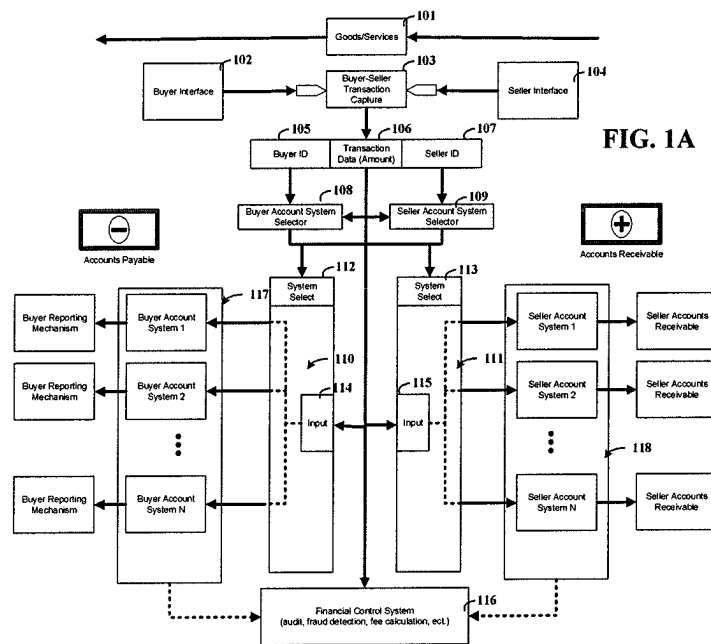
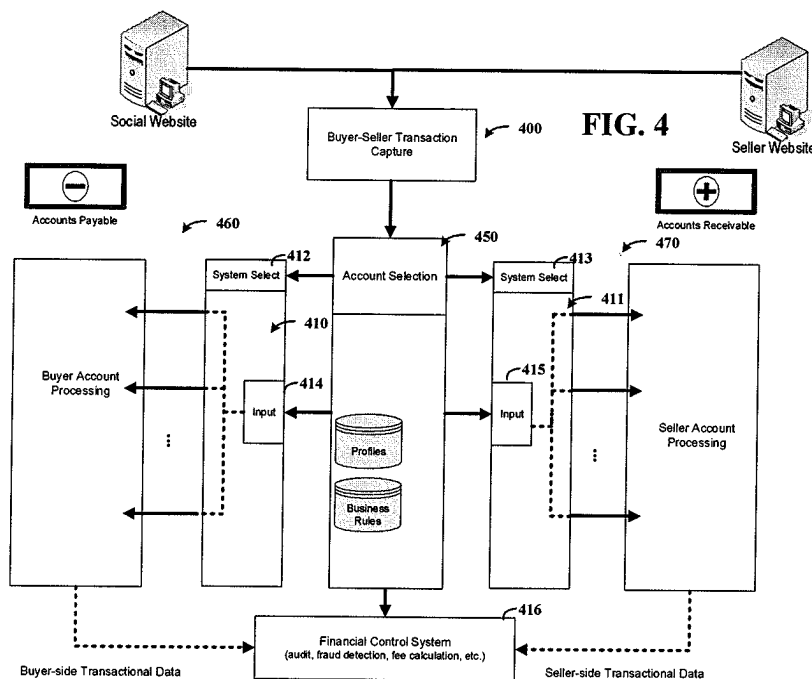


FIG. 1A

In referring to the instant application, Figure 4 shows an embodiment as follows:



Referring to the two figures above and by way of example, respective embodiments relate to components involving a buyer interface/social network, a seller interface/seller website, transaction capture, account selection, system selection, account processing and control system. Further, the ‘379 application notes that, “[f]or instance, the buyer interface could be a ... computer interface for entering identification (*e.g.*, over the Internet),” and that a “website” is an example interface in this context as well as that of a seller interface (*e.g.*, multiple users can access a single website via respective interfaces hosted by the website). See p. 6:19-29, ‘379 Application. It is thus unclear as to how the Examiner would be asserting that a social website is not supported in this regard. Various embodiments in the ‘379 application characterize related use of user profiles, buyer identifiers associated with such profiles, and transaction data capture (including amount) from such a website/buyer interface. Such aspects may involve comparing the “data inputs” as noted on page 19, as may include “verification that the transaction can go forward” as may involve ensuring that sets of data received from respective parties are “consistent with each other” (*e.g.*, as also claimed therein) as part of an authorization. Accordingly, the Examiner’s conclusion that the underlying specification does not support the claimed invention due to the lack of the explicit term “social website” would appear to contradict any proper interpretation under § 112, and fails to consider the various supporting embodiments. As such, all rejections should be removed.

While further discussion of the § 103 rejections is believed unnecessary, Applicant also believes that these rejections fail to properly establish correspondence or motivation. For example, while the Examiner cites to disparate, general teachings in combining four (or more) references for each rejection, the record is devoid of teaching all limitations as arranged in the claimed invention. While the Examiner has explained that certain sections of the lengthy quotations from the respective references have been highlighted, these highlights do not comply with the requirements of § 103 and M.P.E.P. § 706 with regard to setting forth the rejections in a clear and concise manner. Applicant cannot ascertain which portions of the cited reference explicitly correspond to which claim limitations, or how the respective references would be combined.

Referring by way of example to the rejection of claim 9 (spanning *twenty* pages of text), the Office Action impermissibly breaks apart the limitations therein, and cites to different references as allegedly corresponding to different text within the claim limitation, but without teaching the limitations arranged as in the claim. Referring to p. 27, the Office Action asserts correspondence to the initial text “verifying the purchase transaction” by citation to general verification approaches in the Hoffman reference. The Office Action then cites to the Goodman reference at p. 37 (*ten* pages later) as allegedly describing a comparison of data for consistency (comparing user-provided data with stored data for that user). However, this “comparison” in the Goodman reference involves verifying a credit card number (*e.g.*, comparing information such as credit card information currently provided by the user, with information that the user previously provided). This “comparison” thus is made wholly out of context with regard to the limitations in claim 9, failing to comprehend the claim “as a whole” or otherwise teach the specifically-claimed aspects directed to verification of data received from a social network website (including “a purchase amount and a particular payment network identifier”) with data received from a user.

The above-discussed general, disparate teachings do not, when combined, provide correspondence to claim 9 as asserted. With regard to the Examiner’s assertion that the claim does not list “time-sequencing language,” Applicant submits that the limitations must still be disclosed as arranged in the claim, including the interrelation of the steps as clearly noted in the claim. All rejections similarly rely upon assertions of general correspondence that fail to address the claims as a whole. However at least in view of the above, Applicant believes that further discussion of these rejections is unnecessary.

Applicant also maintains that all § 103 rejections are improper for lack of motivation, as the Office Action simply recites a general statement regarding relatedness of fields or concepts in the cited references, and fails to address the specific modifications at hand. No explanation has been provided as to how the disparate teachings would be combined, and not evidence suggesting any predictability has been provided. Other assertions of “motivation” rely upon similarly overgeneralized statements that fail to address the specific proposed combination of elements, or any “predictability” of the combination. As such, the § 103 rejections also fail for lack of motivation.

With regard to the § 112 rejections, Applicant has provided facilitating amendments herein and believes that the rejections are otherwise inapplicable. For instance, while the Examiner has cited to specific embodiments with focus on the summary portion of the specification, the test is neither whether every embodiment in the specification corresponds nor whether the specification recites word-for-word correspondence. Rather, the test under § 112(1) is whether one of skill in the art would be able to practice the claimed invention without undue experimentation in light of the specification disclosure and state of the prior art, and under § 112(2) is whether a skilled artisan would understand the metes and bounds of the claim limitations. *In re Strahilevitz*, 668 F.2d 1229, 1232, 212 USPQ 561, 563 (CCPA 1982); *see also, Ariad Pharms., Inc. v. Eli Lilly & Co.*, 598 F.3d 1336. “The written description requirement does not require the applicant ‘to describe exactly the subject matter claimed, [instead] the description must clearly allow persons of ordinary skill in the art to recognize that [he or she] invented what is claimed.’” *Union Oil Co. of California v. Atlantic Richfield Co.*, 208 F.3d 989 (Fed. Cir. 2000), cert. denied, 69 U.S.L.W. 3165 (Feb. 20, 2001) (No. 00-249) (quoting *In re Gosteli*, 872 F.2d 1008, 1012, 10 U.S.P.Q.2d 1614, 1618 (Fed. Cir. 1989) (citations omitted)).

Moreover, consistent with the facilitating amendments presented herein and in view of Figures 2 and 4, Applicant believes that the § 112 rejections and related objections to the drawings are further inapplicable. With regard to independent claim 9 as amended, Applicant believes that limitations directed to receiving data for a purchase transaction from both a buyer (particular user) and seller, verifying the purchase transaction by comparing the received data for consistency, and submitting purchase transaction data to a payment network in response to the comparison, should be clear (and further supported as explained above). Such an approach may, for example, be amenable for verifying the propriety of a payment request submitted by a seller, before sending the payment request off to a payment network that serves the request by effecting payment. Support for such

aspects may, for example, be found at pp. 16:5-16 and 17:1-17; *e.g.*, facilitator 210 receives such data from a buyer and social network website (that provides an indirect connection to the seller), and compares transaction details received from the buyer and seller, as may be further implemented in the context of Figure 4 and the related description. Other amendments have been presented to claims 18-19, 20 and 23 that depend from claim 9. Applicant believes that these amendments should further address matters (including explicit support/wording) raised by the Examiner.

New claim 24 has also been added, and which also depends from claim 9. Applicant believes that claim 24 should be allowable for reasons including those discussed herein. Support for this new claim may be found throughout the specification and figures, with exemplary embodiments shown in Figure 2 and described in connection therewith at p. 17:1-17.

Accordingly, Applicant believes that each of the rejections has been overcome and the application is in condition for allowance. A favorable response is requested. Should there be any remaining issues that could be readily addressed over the telephone, the Examiner is encouraged to contact the undersigned at (651) 686-6633.

*Please direct all correspondence to:*

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
651/259-2300

By:                     /Eric J. Curtin                    

Robert J. Crawford  
Reg. No.: 32,122  
Eric J. Curtin  
Reg. No.: 47,511  
651-686-6633  
(USBC.009PA)

CUSTOMER NO. 40581



## Electronic Patent Application Fee Transmittal

<b>Application Number:</b>	12323175			
<b>Filing Date:</b>	25-Nov-2008			
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES			
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN			
<b>Filer:</b>	Robert J. Crawford/Kelly Ledin			
<b>Attorney Docket Number:</b>	USBC.009PA			
Filed as Large Entity				
<b>Filing Fees for Utility under 35 USC 111(a)</b>				
<b>Description</b>	<b>Fee Code</b>	<b>Quantity</b>	<b>Amount</b>	<b>Sub-Total in USD(\$)</b>
<b>Basic Filing:</b>				
<b>Pages:</b>				
<b>Claims:</b>				
Claims in Excess of 20	1202	1	80	80
<b>Miscellaneous-Filing:</b>				
<b>Petition:</b>				
Pet. Revive Abandon App, Delay Pymt-Resp	1453	1	1700	1700
<b>Patent-Appeals-and-Interference:</b>				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Post-Allowance-and-Post-Issuance:</b>				
<b>Extension-of-Time:</b>				
<b>Miscellaneous:</b>				
RCE- 2nd and Subsequent Request	1820	1	1700	1700
<b>Total in USD (\$)</b>				<b>3480</b>

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	21521819
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Ledin
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	17-FEB-2015
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	19:25:59
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$3480
RAM confirmation Number	4303
Deposit Account	500996
Authorized User	

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

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

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

**File Listing:**

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Petition for review by the Office of Petitions.	PetitionForRevival_USBC009PA.pdf	205635 9c87fd2baa83d006fca6de51769a5322f521f58c	no	3

**Warnings:**

**Information:**

2		USBC009PA_RCE_Feb2015.pdf	774074 557bc7ee6340b32e05426aeb368ed8507a24f08d	yes	14
---	--	---------------------------	--	-----	----

**Multipart Description/PDF files in .zip description**

Document Description	Start	End
Transmittal Letter	1	1
Request for Continued Examination (RCE)	2	2
Claims	3	8
Applicant Arguments/Remarks Made in an Amendment	9	14

**Warnings:**

**Information:**

3	Fee Worksheet (SB06)	fee-info.pdf	34460 a80fd33e58ad9fe8e0df06fd383a7df7fada174	no	2
---	----------------------	--------------	--	----	---

**Warnings:**

**Information:**

<b>Total Files Size (in bytes):</b>			1014169		
-------------------------------------	--	--	---------	--	--

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

**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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

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.

<b>PATENT APPLICATION FEE DETERMINATION RECORD</b> Substitute for Form PTO-875	Application or Docket Number <b>12/323,175</b>	Filing Date <b>11/25/2008</b>	<input type="checkbox"/> To be Mailed
---	---	----------------------------------	---------------------------------------

ENTITY:  LARGE  SMALL  MICRO

**APPLICATION AS FILED – PART I**

FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)
<input type="checkbox"/> BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	
<input type="checkbox"/> SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A	
<input type="checkbox"/> EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X \$ =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X \$ =	
<input type="checkbox"/> 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).			
<input type="checkbox"/> 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)	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)
<b>AMENDMENT</b>	<b>02/17/2015</b>	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR		
	Total (37 CFR 1.16(i))	* 24	Minus	** 24	= 0	X \$80 = 0
	Independent (37 CFR 1.16(h))	* 3	Minus	***3	= 0	X \$420 = 0
	<input type="checkbox"/> Application Size Fee (37 CFR 1.16(s))					
<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						
					TOTAL ADD'L FEE	<b>0</b>

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

\* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.  
 \*\* If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".  
 \*\*\* If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".  
 The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

SLIE  
/HELENA PAYTON/



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

JAN 09 2015

CRAWFORD MAUNU PLLC  
1150 NORTHLAND DRIVE, SUITE 100  
ST. PAUL MN 55120

In re Application of	:	
Mark DICKELMAN	:	DECISION ON PETITION
Application No. 12/323,175	:	UNDER 37 CFR §1.181
Filed: November 25, 2008	:	
For: SYSTEMS, DEVICES AND METHODS FOR	:	
COMPUTER AUTOMATED ASSISTANCE	:	
FOR DISPARATE NETWORKS AND INTERNET	:	
INTERFACES	:	

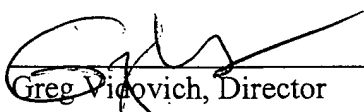
This is a decision on applicant's petition under 37 CFR 1.181 filed March 28, 2014 requesting withdrawal of the finality of the Office action mailed January 29, 2014.

The petition is **DISMISSED AS MOOT**.

Applicant alleges that the finality of the January 29, 2014 Office action was improper on the grounds that the references relied upon in all rejections are not prior art.

A review of the file record shows that after the issuance of the final Office action on January 29, 2014, applicant filed a response on March 28, 2014 along with the instant petition. After multiple interviews, the examiner issued an advisory action on December 8, 2014 and then a notice of abandonment on December 15, 2014 as the six month statutory period had expired. The petition is considered moot in view of the abandonment.

Any questions regarding this decision should be directed to Quality Assurance Specialist Lanna Mai at (571) 272-6867.

  
 \_\_\_\_\_  
 Greg Vidovich, Director  
 Patent Technology Center 3600  
 Telephone No.: (571)-272-5350

lm/lm: 1/5/15

LM



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	12/15/2014	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			PERRY, LINDA C	
			ART UNIT	PAPER NUMBER
			3695	
			NOTIFICATION DATE	DELIVERY MODE
			12/15/2014	ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com



<b>Notice of Abandonment</b>	<b>Application No.</b>	<b>Applicant(s)</b>
	12/323,175	DICKELMAN, MARK
	<b>Examiner</b>	<b>Art Unit</b>
	LINDA PERRY	3695

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

This application is abandoned in view of:

1.  Applicant's failure to timely file a proper reply to the Office letter mailed on 29 January 2014.
  - (a)  A reply was received on \_\_\_\_\_ (with a Certificate of Mailing or Transmission dated \_\_\_\_\_), which is after the expiration of the period for reply (including a total extension of time of \_\_\_\_\_ month(s)) which expired on \_\_\_\_\_.
  - (b)  A proposed reply was received on \_\_\_\_\_, but it does not constitute a proper reply under 37 CFR 1.113 to the final rejection. (A proper reply under 37 CFR 1.113 to a final rejection consists only of: (1) a timely filed amendment which places the application in condition for allowance; (2) a timely filed Notice of Appeal (with appeal fee); or (3) if this is utility or plant application, a timely filed Request for Continued Examination (RCE) in compliance with 37 CFR 1.114. Note that RCEs are not permitted in design applications.)
  - (c)  A reply was received on \_\_\_\_\_ but it does not constitute a proper reply, or a bona fide attempt at a proper reply, to the non-final rejection. See 37 CFR 1.85(a) and 1.111. (See explanation in box 7 below).
  - (d)  No reply has been received.
  
2.  Applicant's failure to timely pay the required issue fee and publication fee, if applicable, within the statutory period of three months from the mailing date of the Notice of Allowance (PTOL-85).
  - (a)  The issue fee and publication fee, if applicable, was received on \_\_\_\_\_ (with a Certificate of Mailing or Transmission dated \_\_\_\_\_), which is after the expiration of the statutory period for payment of the issue fee (and publication fee) set in the Notice of Allowance (PTOL-85).
  - (b)  The submitted fee of \$\_\_\_\_\_ is insufficient. A balance of \$\_\_\_\_\_ is due.  
The issue fee required by 37 CFR 1.18 is \$\_\_\_\_\_. The publication fee, if required by 37 CFR 1.18(d), is \$\_\_\_\_\_.
  - (c)  The issue fee and publication fee, if applicable, has not been received.
  
3.  Applicant's failure to timely file corrected drawings as required by, and within the three-month period set in, the Notice of Allowability (PTO-37).
  - (a)  Proposed corrected drawings were received on \_\_\_\_\_ (with a Certificate of Mailing or Transmission dated \_\_\_\_\_), which is after the expiration of the period for reply.
  - (b)  No corrected drawings have been received.
  
4.  The letter of express abandonment which is signed by the attorney or agent of record or other party authorized under 37 CFR 1.33(b). See 37 CFR 1.138(b).
  
5.  The letter of express abandonment which is signed by an attorney or agent (acting in a representative capacity under 37 CFR 1.34) upon the filing of a continuing application.
  
6.  The decision by the Board of Patent Appeals and Interference rendered on \_\_\_\_\_ and because the period for seeking court review of the decision has expired and there are no allowed claims.
  
7.  The reason(s) below:

/LINDA PERRY/  
Primary Examiner  
08 December 2014.

Petitions to revive under 37 CFR 1.137, or requests to withdraw the holding of abandonment under 37 CFR 1.181, should be promptly filed to minimize any negative effects on patent term.



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	12/08/2014	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			PERRY, LINDA C	
			ART UNIT	PAPER NUMBER
			3695	
			NOTIFICATION DATE	DELIVERY MODE
			12/08/2014	ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com

<b>Advisory Action Before the Filing of an Appeal Brief</b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695	<b>AIA (First Inventor to File) Status</b> No

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

THE REPLY FILED 28 March 2014 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE.

**NO NOTICE OF APPEAL FILED**

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

- a)  The period for reply expires 3 months from the mailing date of the final rejection.
- b)  The period for reply expires on: (1) the mailing date of this Advisory Action; or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.
- c)  A prior Advisory Action was mailed more than 3 months after the mailing date of the final rejection in response to a first after-final reply filed within 2 months of the mailing date of the final rejection. The current period for reply expires \_\_\_\_\_ months from the mailing date of the prior Advisory Action or SIX MONTHS from the mailing date of the final rejection, whichever is earlier.

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

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

**NOTICE OF APPEAL**

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

**AMENDMENTS**

3.  The proposed amendments filed after a final rejection, but prior to the date of filing a brief, will not be entered because
- a)  They raise new issues that would require further consideration and/or search (see NOTE below);
  - b)  They raise the issue of new matter (see NOTE below);
  - c)  They are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or
  - d)  They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: \_\_\_\_\_. (See 37 CFR 1.116 and 41.33(a)).

- 4.  The amendments are not in compliance with 37 CFR 1.121. See attached Notice of Non-Compliant Amendment (PTOL-324).
- 5.  Applicant's reply has overcome the following rejection(s): \_\_\_\_\_.
- 6.  Newly proposed or amended claim(s) \_\_\_\_\_ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).
- 7.  For purposes of appeal, the proposed amendment(s): (a)  will not be entered, or (b)  will be entered, and an explanation of how the new or amended claims would be rejected is provided below or appended.

**AFFIDAVIT OR OTHER EVIDENCE**

- 8.  A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on \_\_\_\_\_.
- 9.  The affidavit or other evidence filed after final action, but before or on the date of filing a Notice of Appeal will not be entered because applicant failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 1.116(e).
- 10.  The affidavit or other evidence filed after the date of filing the Notice of Appeal, but prior to the date of filing a brief, will not be entered because the affidavit or other evidence failed to overcome all rejections under appeal and/or appellant fails to provide a showing of good and sufficient reasons why it is necessary and was not earlier presented. See 37 CFR 41.33(d)(1).
- 11.  The affidavit or other evidence is entered. An explanation of the status of the claims after entry is below or attached.

**REQUEST FOR RECONSIDERATION/OTHER**

- 12.  The request for reconsideration has been considered but does NOT place the application in condition for allowance because:  
See Continuation Sheet.
- 13.  Note the attached Information *Disclosure Statement(s)*. (PTO/SB/08) Paper No(s). \_\_\_\_\_
- 14.  Other: \_\_\_\_\_.

**STATUS OF CLAIMS**

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

Claim(s) allowed: .  
Claim(s) objected to: .  
Claim(s) rejected: .  
Claim(s) withdrawn from consideration: .

/LINDA PERRY/  
3 December 2014

Continuation of 11. does NOT place the application in condition for allowance because:

Examiner explained in item 2 of the Final as well as by telephone why the earlier-filed Provisional does not determine the effective date of the claims, lacking the subject matter of the claims. The Provisional which does have some words about social websites is dated 8/27/2008, or after the effective date of both Siddique (Provisional Application of 3/21/2008) and of Goodman (filed 7/7/2008).

Regarding Applicants' quote of MPEP 2143.03, Examiner notes MPEP 2173.06:

"Second, where there is a great deal of confusion and uncertainty as to the proper interpretation of the limitations of a claim, it would not be proper to reject such a claim on the basis of prior art. As stated in *In re Steele*, 305 F.2d 859, 134 USPQ 292 (CCPA 1962), a rejection under 35 U.S.C. 103 should not be based on considerable speculation about the meaning of terms employed in a claim or assumptions that must be made as to the scope of the claims"

To including long paragraphs of references, Examiner indeed has, but has also used underlining, italics, and bolding to draw attention to important sentences or phrases.

To not supplying motivation, Examiner notes that paragraphs are supplied which do include motivation to combine, such as:

"It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method including that payments can be made using any combination of credit, debit, points cards and/or other supported payment options as taught by Siddique the verification by merchant and integration of payment server and merchant hardware and gateway routing between payment server and merchant server as taught by Hoffman to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated at the time of the invention to combine the features to clarify possible architectures. (Please see KSR [127 S Ct. at 1739] "The combination of familiar elements according to known methods is likely to be obvious when it does no more than yield predictable results" and MPEP §2141 III (A))".

The record is not "devoid of teaching of all limitations as arranged in the claimed invention" (Examiner notes that the 9 limitations may be performed in any order, absent explicit time-sequencing language).

Examiner draws attention to the date on which she put her signature to the Final: 22 January. Further looking at the internal tools shows that the final was begun on 19 January at 8:03:34 AM and completed by Examiner on 22 January at 4:48:57 PM and printed on 23 January at 3:26:21 PM.

Examiner does not understand Figure 2, as she explained at length. However it show no provision of the claimed data of purchase amount and payment network identifier from the user (presumably "Buyer 20" and apparently shows two verifications and none of the same data items from a social network website, and what exactly passes between Buyer and Social Website is only Buyer ID at 206 (perhaps that is not attached to that double-pointed arrow ?) and between Seller and Social Website "Secure Data 212" which also passes between Social Website and Facilitator. So the figure which Applicants wishes Examiner to examine does not show at all that the verification involves the data as claimed. As to what is in 204 and 218, on arrows labeled "verification", it would appear that the sources of data could be on either end of the double-pointed arrow, but the data is passed between Facilitator and Buyer and between Facilitator and Seller. Yet instead the 10/25/12 claims have verification with the data provided by different parties from these:

"verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase transaction that is received from the buyer".

Pages 15 -18 of the Application as filed describing Fig.2 as cited do not include one word about what is in 204 OR 218 which are the numbers attached to the "Verification" labels (speaking of 112 first paragraph).

"In one embodiment of the present invention, buyer 202 provides verification 204 to further validate the transaction data. For example, social website 214 or facilitator 210 can verify the transaction details, such as amount and a description of the goods/services, by receiving input from the buyer. In a specific instance, the seller sends transaction details to social website 214 and/or facilitator 210. Similar transaction details are received from buyer 202 and the two transaction details are compared for consistency. In one instance, social website 214 or facilitator 210 can send a copy of the transaction data to buyer 202 for verification. The transaction data can be presented to buyer 202 using interface that asks buyer 202 to confirm the details. Alternatively, buyer 202 sends transaction details without a need for social website 214 and/or facilitator 210 to first prompt for the transaction details. This can be accomplished, for example, using a software program that sends the transaction details to social website 214 and/or facilitator 210 when buyer 202 indicates an intention to purchase goods"...

" According to one implementation, the social website 214 can store a payment network identifier associated with the buyer 202. This identifier can be sent to the facilitator 210. This identifier can be used to identify the buyer and associated payment networks. As an example, the social website 214 can store a credit card payment network identifier (e.g., a credit card number). This identifier can be sent to facilitator 210. This can be particularly useful for allowing the use of existing (credit card) authorization mechanisms to verify the transaction and/or the buyer 202 is legitimate".

Examiner notes from the 61092248 Provisional of 8/27/2008 which also includes that Figure 2:

"Consistent with another embodiment of the present invention, a third party facilitates a transaction between a seller and a buyer by verifying the authenticity of the transaction after receiving verification data from the buyer, the seller, a social network service/website or combinations thereof. Consistent with an embodiment of the present invention, a third party facilitates a transaction between a seller and a buyer by verifying the identity and/or intentions of the buyer and thereafter enabling the purchase to be processed. Consistent with a specific embodiment of the present invention, the seller need not have direct knowledge of the buyer's selected network(s). In certain instances, the buyer and seller do not have existing agreements with the selected network of the other party. According to an example embodiment of the present invention, a system is implemented for processing buyer-seller transactions using disparate seller and buyer networks and accounts held therein. The system captures buyer and seller transaction data associated with the sale and purchase of goods or services. In one embodiment of the invention, the system selects a buyer network from a plurality of possible networks. The system routes a portion of the buyer-seller transaction data to the selected buyer network. In a particular instance, the buyer network is a network for which the seller does not have an existing relationship."... Social website 104 provides an option for buyer 102 to view and/or

purchase goods from seller website 106. This can include, for example, seller advertisements and links to the seller website 106. In order to facilitate a purchase by buyer 102 for these goods or services provided via seller website 106, a financial data link 112 operates to facilitate access to buyer and/or seller account 110. In a particular implementation, financial data link 112 can operate using disparate payment networks for the buyer and/or seller accounts as discussed in more detail in connection with FIG. 4. Facilitation system 108 is able to provide one or more transaction-related functions, such as disparate network access, security, account identification and auditing.... When buyer 102 indicates interest in a good or service offered by the seller (e.g., by clicking on an advertisement), the identification of buyer 102 can be used to facilitate any purchase made thereafter.... In another embodiment of the present invention, the seller sends the transaction data to the system. The system can then contact the appropriate buyer account, verify that the transaction is valid and eventually facilitate settlement between the buyer account 110 and the seller. For example, the seller can send seller account information to the system. The system can cause the transfer of funds from the buyer account to the seller account.... According to one embodiment, social website 214 provides information about buyer 202 to facilitator 210. Social website 214 can also send secure data 212 to seller 220. Secure data 212 can be used as a verification that seller 220 was indeed connected to buyer 202 via social website 214. For example, secure data 212 can be sent from seller 220 to facilitator 210. Facilitator 210 can verify that the secure data 212 is valid.... Using one example validation mechanism, social website 214 generates encrypted verification data to represent the secure data 212. This encrypted verification data can be sent to seller 220 and either be sent also to facilitator 210 or be known already by facilitator 210. Facilitator 210 receives the encrypted verification data from seller 220 and determines whether the data is valid. This verification 218 allows the facilitator 210 to provide some level of confidence that the seller is legitimate".

Furthermore, Examiner notes the 10/21/13 claim says:

"communicating, from the social network website to the at least one computer arrangement, data for the purchase transaction to be made by the particular user, the data including at least a purchase amount and a particular payment network identifier associated with the particular user; and

in the at least one computer arrangement, performing a set of operations that include each of:

receiving data for the purchase transaction from the social network website;

receiving data for the purchase transaction from the particular user;

verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase transaction that is received from the particular user ;"

Now data that includes purchase amount and a particular payment identifier is open-ended; it could also include other things, and those other things could be what data is compared, (point one about 112 2nd. issues remaining). Next, "a particular payment network identifier associated with the particular user" suffers from use of "associated with"; Examiner has three credit cards and their disparate payment network identifiers are all thereby associated with Examiner, but that "association" does not tell which one is used for any particular purchase (point two).

MPEP 2106 II C "during patent prosecution when claims can be amended, ambiguities should be recognized, scope and breadth of language explored, and clarification imposed.... An essential purpose of patent examination is to fashion claims that are precise, clear, correct, and unambiguous. Only in this way can uncertainties of claim scope be removed, as much as possible, during the administrative process."

However with regard, again, to effective date, those pages bottom of 15- top of 18 provide ample showing that the Application fundamentally deals with use of a social network website, that not even named in the earlier Provisional 60991379 Title: CONTROL SYSTEM ARRANGEMENTS AND METHODS FOR DISPARATE NETWORK SYSTEMS and not shown in its figures.

Now the proposed amended claims say

receiving data for the purchase transaction, including data for the purchase transaction received from the seller, from the social network website;

receiving data for the purchase transaction from the particular user; verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase transaction that is received from the particular user;

This also does not identify what is in the "data for the purchase transaction:" but corrects the provenance of the data received from the social network as being from the seller. This would indeed require further consideration both in view of Prior Art and of at least 112 1<sup>st</sup>.paragraph. So would the amendments, for which once again no specific support was provided, within:

"communicating, from the social network website to at least one computer that is remote from the social network website and remote from the seller website, a particular user-identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request that is part of a purchase transaction involving products or services to be made by the particular user from a website of the seller that initiated the transfer request" and

"in response to the comparison in the verifying step indicating that the data for the purchase transaction received from the seller is consistent with the data for the purchase transaction received from the particular user, submitting the purchase transaction data to a payment network that corresponds to the selected payment network identifier and as part of a request to debit the purchase amount; and"

" wherein verifying the purchase transaction includes verifying the secure data communicated from the seller website based upon encrypted data, and wherein submitting to authenticate the purchase transaction data includes submitting the purchase transaction data in response to the verifying indicating that the secure data is valid"

"in the at least one computer, verifying that the transaction details communicated from the seller website match the data for the purchase transaction received from the particular user, wherein submitting the purchase transaction data includes submitting the purchase transaction data in response to the transaction details communicated from the seller website matching the data for the purchase transaction received from the particular user, the data received from the particular user being received from a remotely-located communication device."

"23. (Currently Amended) The method of claim 9, further including a step of, in the at least one computer, determining whether verification data used in verifying the purchase transaction is valid, wherein the verification data for the purchase transaction received from the social network website is encrypted by the social website and also by the seller that initiated the transfer request, by decryptin~ the purchase transaction data received from the social network website." and

"24.

(New) The method of claim 9, wherein

the data for the purchase transaction includes an amount of the transaction and a description of products or services purchased, and the step of submitting the purchase transaction data to a payment network includes authorizing the transaction on behalf of the particular user as a prerequisite before authorizing the purchase transaction in response to the authorization provided by the payment network, by verifying that the amount of the transaction and a description of products or services purchased provided by the particular user matches the amount of the transaction and a description of products or services purchased provided by the social network website"

In addition, a new 101 rejection would likely apply to any continued examination arising from a successful Petition, as verification and authorization of transactions is an abstract idea, namely a basic economic practice.

Since more than 6 months has passed after the final rejection, no other response from Applicant can be entered..

SPE Kalinowski has contacted Applicant and explained the status of this Application.



UNITED STATES PATENT AND TRADEMARK OFFICE

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

Table with 5 columns: APPLICATION NO., FILING DATE, FIRST NAMED INVENTOR, ATTORNEY DOCKET NO., CONFIRMATION NO.
Row 1: 12/323,175, 11/25/2008, MARK DICKELMAN, USBC.009PA, 7315
Row 2: 40581, 7590, 11/24/2014, CRAWFORD MAUNU PLLC, 1150 NORTHLAND DRIVE, SUITE 100, ST. PAUL, MN 55120
Row 3: EXAMINER, PERRY, LINDA C
Row 4: ART UNIT, PAPER NUMBER, 3695
Row 5: NOTIFICATION DATE, DELIVERY MODE, 11/24/2014, ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com

<b>Examiner-Initiated Interview Summary</b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
	<b>Examiner</b> ALEXANDER KALINOWSKI	<b>Art Unit</b> 3691	

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

(1) ALEXANDER KALINOWSKI. (3)\_\_\_\_\_.

(2) Eric Curtin. (4)\_\_\_\_\_.

Date of Interview: 17 November 2014.

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

Exhibit shown or demonstration conducted:  Yes  No.  
If Yes, brief description: \_\_\_\_\_.

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

Claim(s) discussed: \_\_\_\_\_.

Identification of prior art discussed: \_\_\_\_\_.

**Substance of Interview**

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

The examiner contacted Applicant's Representative to clarify the current status of the application. In an interview conducted on July 25, 2014 (interview summary mailed on July 30, 2014), the examiner indicated in the interview that the final rejection dated 1/29/2014 was vacated and a new office action would be forthcoming. This statement was made in error since the SPE had no authority to vacate a final rejection. Since the SPE lacked authority to vacate the final rejection, the final rejection dated 1/29/2014 is still pending. The time period for response has passed the maximum six month period of response (7/29/2014 ) and no response to the final rejection was received, the status of the application is abandoned.

**Applicant recordation instructions:** It is not necessary for applicant to provide a separate record of the substance of interview.

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

Attachment

/ALEXANDER KALINOWSKI/  
Supervisory Patent Examiner, Art Unit 3691



Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: DICKELMAN Examiner: Perry, Linda C.  
Serial No.: 12/323,175 Group Art Unit: 3691  
Filed: November 25, 2008 Docket No.: USBC.009PA

Title: SYSTEMS, DEVICES AND METHODS FOR COMPUTER  
AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND  
INTERNET INTERFACES

---

RESPONSE TO INTERVIEW SUMMARY

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

Customer No. <b>40581</b>
------------------------------

Dear Sir:

In acknowledgement of the Interview Summary dated August 8, 2014, please reconsider the application in view of the following remarks.

A complete listing of the claims and Remarks follow.

Authorization is given to charge/credit **Deposit Account 50-0996 (USBC.009PA)** any required fees/overages to enter this paper.

Remarks

Applicant notes the following in regard to errors in the Interview Summary dated August 8, 2014.

The Interview Summary indicates that “the period for reply to the Non-Final and even to the withdrawn Final has passed the statutory 6 months.” Applicant submits that the assertions in this regard are in error, as Applicant replied to the non-final office action in due time. As the Final Office Action has been withdrawn, there is no outstanding action or related time period to consider.

The Interview Summary indicates that “Applicants...realized other art may be easy to find.” Applicant submits that no admission regarding other art was intended, and rather the suggestion regarding readily available art was made by the Examiner.

In addition to the above, Applicant notes that the instant application has been pending for over five years, in which various delays relative to USPTO responses and communication of proposed amendments to facilitate prosecution have been sidetracked due to Examiner absences. Section 707 (§ 707.02) of the M.P.E.P. directs that the Examiner’s supervisor personally check on the pendency of this application, with a view to finally concluding its prosecution.

Applicant respectfully requests the personal attention of the Supervisory Patent Examiner (SPE) in this application and, in particular, the consideration of this response in light of the lack of explicit teachings from the prior art. For instance, the most recent rejection of claim 1 spans 20 pages of discussion of four separate references in the Final Office Action, which is generally indiscernible with regard to what portions therein are being alleged as specifically teaching each claim limitation, much less a combination of teachings of the claimed invention “as a whole.” Further, consistent with M.P.E.P. § 707.02, should any claims not be allowed in view of the following discussion, Applicant requests an in-person interview with the Examiner and the Examiner’s supervisor and with the instant application having “special status” for priority treatment on the examination docket.


Serial No.: 12/323,175  
Docket No.: USBC.009PA

Accordingly, Applicant maintains that each of the rejections is improper or inapplicable and the application is in condition for allowance. A favorable response is requested. Should there be any remaining issues that could be readily addressed over the telephone, the Examiner is encouraged to contact the undersigned at (651) 686-6633.

*Please direct all correspondence to:*

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
651/259-2300

CUSTOMER NO. 40581

By:   
Robert J. Crawford  
Reg. No.: 32,122  
Eric J. Curtin  
Reg. No.: 47,511  
651-686-6633  
(USBC.009PA)

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	20201979
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Sandy Matlock
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	22-SEP-2014
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	12:57:34
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
------------------------	----

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		USBC009_Response_To_Interview_Summary_Sept2014.pdf	111988 98be4d003e7c087beeafa2d585be92c7729ac462	yes	3

<b>Multipart Description/PDF files in .zip description</b>			
<b>Document Description</b>		<b>Start</b>	<b>End</b>
Supplemental Response or Supplemental Amendment		1	1
Applicant Arguments/Remarks Made in an Amendment		2	3

**Warnings:**

**Information:**

<b>Total Files Size (in bytes):</b>	111988
-------------------------------------	--------

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

**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	08/08/2014	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			KALINOWSKI, ALEXANDER G	
			ART UNIT	PAPER NUMBER
			3691	
			NOTIFICATION DATE	DELIVERY MODE
			08/08/2014	ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com

<b><i>Examiner-Initiated Interview Summary</i></b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695	

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

- (1) LINDA PERRY. (3)\_\_\_\_\_.
- (2) ERIC CURTIN ESQ. (4)\_\_\_\_\_.

Date of Interview: 05 August 2014.

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

Exhibit shown or demonstration conducted:  Yes  No.  
If Yes, brief description: \_\_\_\_\_.

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

Claim(s) discussed: 9.

Identification of prior art discussed: Siddique.

**Substance of Interview**

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

See Continuation Sheet.

**Applicant recordation instructions:** It is not necessary for applicant to provide a separate record of the substance of interview.

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

Attachment

/LINDA PERRY/  
Primary Examiner  
8/5/14

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Examiner showed why the date on Siddique is good, and those on the others aligned. Applicants suggested they could swear behind but realized other art may be easy to find, and preferred to discuss amendments and going forward. Various further amendments were discussed, with no agreement reached. Applicants asked whether the 3/28/14 amendment had been entered and Examiner agreed to include those amendments in a second Final. Then Applicants asked if they could formulate a supplementary amendment and have that examined with this second Final and Examiner said she thought, in view of fairness to other Applicants, allowing a third response was not correct.

Examiner now notes now that the period for reply to the Non-Final and even to the withdrawn Final has passed the statutory 6 months; and MPEP §714.09 : "The following types of amendments are ordinarily denied entry:(Q) A supplemental reply is not entered as a matter of right unless it is filed during a suspension period under 37 CFR 1.103(a) or (c). See 37 CFR 1.111(a)(2) and MPEP § 714.03(a).While amendments falling within any of the foregoing categories should not be entered by the examiner at the time of filing, a subsequent showing by applicant may lead to entry of the amendment"..



## Perry, Linda

---

**From:** Perry, Linda  
**Sent:** Monday, August 04, 2014 6:37 PM  
**To:** 'Eric Curtin'  
**Subject:** RE: 12323175-USBC.009PA

For discussion as you requested:

A social network website can be used, for example, to keep lists of bought what in the context of user evaluations, i.e. sharing among users what is a good product and what they think is not. One of skill in the art would have known that at the time of the invention, whose effective date was August 27 2008 as already explained.

Purchase data including *xyz is not an exhaustive list* of what the data is. After that limitation, the words "purchase data" could mean *abc* too, where both *xyz* and *abc* are included in the purchase data.

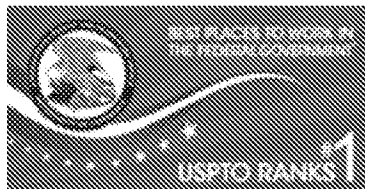
So verifying by comparing two set of purchase data does not tell me exactly what is compared, specifically, and is open to interpretation—what is verified is not necessarily *xyz* at all, just because that *xyz* is **included** in the purchase data.

I think that will answer most of your question below, in view of what Siddique teaches for data communicated and Hoffman and Nguyen teach about verifying and about data received, data verified. Then Goodman shows one comparison making use of info publicly available at social networks, of which I began this with an example. Goodman also makes use of user purchasing a product or service or responding to an offer, and *cc* number in Goodman is again only an *example* of user-provided data. So my rejection makes use of the vagueness of the description of 'data for the purchase transaction'. If you tighten that up, maybe it will knock out my reference combination.

Consistency, too, is not equality. For example suppose one person posts "I bought a game called [whatever] last month", and the date of a transaction is "sometime within the last month". The data is consistent. But it is debatable whether we also need for consistency [not absolute identity] to have that "the transaction was for game called [whatever]". Again, tighten that 'consistency' up, it may knock out my references.

Detail we can talk about tomorrow, just wanted to give you the broad outlines of the argument tonight to think over, hope I caught you at the Office still-if not, sorry, I am just getting to reviewing now.

LINDA PERRY  
USPTO  
T: 571.272.0179  
F: 571.270.9406



---

**From:** Eric Curtin [mailto:[ecurtin@ip-firm.com](mailto:ecurtin@ip-firm.com)]  
**Sent:** Wednesday, July 30, 2014 7:16 PM  
**To:** Perry, Linda  
**Subject:** RE: 12323175-USBC.009PA

10AM EDT (9AM CDT) works for me.

I would also like to address the following issue raised in our most-recent response, and identify exactly where the references teach the following limitations *as a whole*:

verifying a purchase transaction by comparing data for the purchase transaction that is received from a social network website with the data for the purchase transaction that is received from the particular user

The rejection breaks the above limitation apart and cites only to general concepts, such as verifying that a credit card number matches a previously provided number, in view of which it is unclear as to what teaching is being relied upon as teaching the specific verification approach claimed (comparing separate sets of data from the same transaction, as received from a buyer and a website).

Best regards,

Eric

---

Eric J. Curtin  
Attorney at Law  
Crawford Maunu PLLC  
1150 Northland Drive  
St. Paul, Minnesota 55120  
Direct 651/259-2303  
Fax 651/686-7111  
[www.ip-firm.com](http://www.ip-firm.com)

**CRAWFORD MAUNU**  
INTELLECTUAL PROPERTY LAW

This transmission may contain confidential information covered by the attorney-client privilege and the attorney work-product doctrines. Any unauthorized review, use, distribution or disclosure is prohibited. If you have received this transmission in error, please destroy the content and contact the sender.

---

**From:** Perry, Linda [<mailto:Linda.Perry@USPTO.GOV>]  
**Sent:** Wednesday, July 30, 2014 3:54 PM  
**To:** Eric Curtin  
**Subject:** RE: 12323175

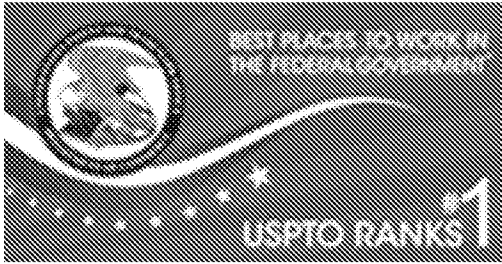
Yes, Tuesday the 5<sup>th</sup>, is 10 am our time ok with you?

I read the earlier of your Provisionals closely and there as no online community/ social network. Just payment networks, the internet, etc. The later one does cite social, so your earliest date for independent claims about social network website is the second's August 27 2008. And the Provisional Siddique is before that and supports the paragraphs I used, plus Goodman and Jobman accordingly also before August 2008, both July 2008, are ok because earlier than your later Provisional.

I can provide alternative rejections e.g. eBay has been going for a very long time...long before 2007.

LINDA PERRY  
USPTO

T: 571.272.0179  
F: 571.270.9406



---

**From:** Eric Curtin [<mailto:ecurtin@ip-firm.com>]  
**Sent:** Wednesday, July 30, 2014 10:38 AM  
**To:** Perry, Linda  
**Subject:** RE: 12323175

Thanks for your email. I'll need some time to re-review the references, as the embodiments relied upon in the non-provisional reference would need to be fully disclosed in the underlying provisional (more than a word search). Also, the Goodman and Jobmann references remain an issue relative to the underlying date.

Would Tuesday morning work?

Best regards,

Eric

---

Eric J. Curtin  
Attorney at Law  
Crawford Maunu PLLC  
1150 Northland Drive  
St. Paul, Minnesota 55120  
Direct 651/259-2303  
Fax 651/686-7111  
[www.ip-firm.com](http://www.ip-firm.com)

**CRAWFORD MAUNU**  
INTELLECTUAL PROPERTY LAW

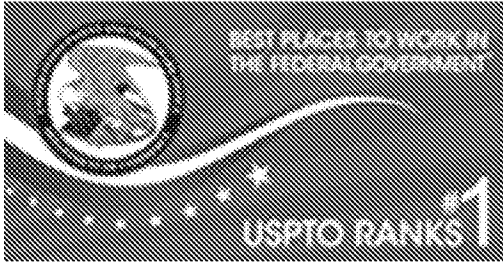
This transmission may contain confidential information covered by the attorney-client privilege and the attorney work-product doctrines. Any unauthorized review, use, distribution or disclosure is prohibited. If you have received this transmission in error, please destroy the content and contact the sender.

---

**From:** Perry, Linda [<mailto:Linda.Perry@USPTO.GOV>]  
**Sent:** Tuesday, July 29, 2014 6:53 PM  
**To:** Eric Curtin  
**Subject:** 12323175

Please advise when you would be available for interview to discuss whether Siddique is a good reference. I think it is as I addressed the date issue at the beginning of Final, so would have looked for detailed support in Siddique's Provisional and in your two.

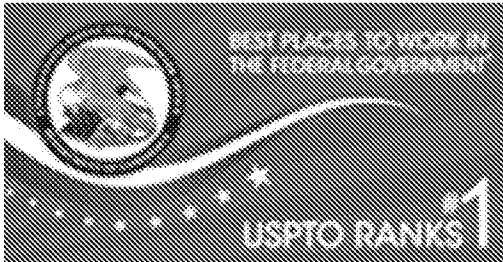
LINDA PERRY  
USPTO  
T: 571.272.0179  
F: 571.270.9406



---

**From:** Perry, Linda  
**Sent:** Tuesday, July 29, 2014 4:49 PM  
**To:** 'curtin@ip-firm.com'  
**Subject:** 12323175

LINDA PERRY  
USPTO  
T: 571.272.0179  
F: 571.270.9406





UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	07/30/2014	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			KALINOWSKI, ALEXANDER G	
			ART UNIT	PAPER NUMBER
			3691	
			NOTIFICATION DATE	DELIVERY MODE
			07/30/2014	ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com

<b>Examiner-Initiated Interview Summary</b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
	<b>Examiner</b> ALEXANDER KALINOWSKI	<b>Art Unit</b> 3691	

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

- (1) ALEXANDER KALINOWSKI. (3)\_\_\_\_\_.
- (2) Eric Curtin. (4)\_\_\_\_\_.

Date of Interview: 25 July 2014.

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

Exhibit shown or demonstration conducted:  Yes  No.  
If Yes, brief description: \_\_\_\_\_.

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

Claim(s) discussed: 9-13 and 18.

Identification of prior art discussed: \_\_\_\_\_.

**Substance of Interview**

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

Examiner contacted Applicant to discuss the Final rejection mailed on 1/29/2014. The 103 rejection of the claims was based on Siddique '578 reference. It was agreed that the Siddique '578 reference is not prio art and therefore the final rejection mailed on 1/29/2014 is improper. Therefore the final rejection dated 1/29/2014 is hereby vacated. A new office action addressing the amendment dated 3/28/2014 will be forthcoming.

**Applicant recordation instructions:** It is not necessary for applicant to provide a separate record of the substance of interview.

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

Attachment

/ALEXANDER KALINOWSKI/  
Supervisory Patent Examiner, Art Unit 3691

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: DICKELMAN Examiner: Perry, Linda C.  
Serial No.: 12/323,175 Group Art Unit: 3695  
Filed: November 25, 2008 Docket No.: USBC.009PA

Title: SYSTEMS, DEVICES AND METHODS FOR COMPUTER  
AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND  
INTERNET INTERFACES

---

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION  
WITH REQUEST TO WITHDRAW FINALITY**

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

Customer No. <b>40581</b>
------------------------------

Dear Sir:

In acknowledgement of the final Office Action dated January 29, 2014, please reconsider the application in view of the following remarks.

A complete listing of the claims and Remarks follow.

Authorization is given to charge/credit **Deposit Account 50-0996 (USBC.009PA)** any required fees/overages to enter this paper, including \$80.00 for one (1) additional claim in excess of twenty.

**In the Claims:**

This listing replaces all prior versions.

1. (Withdrawn) A computer-implemented method for facilitating payment being provided between disparate payment networks of buyers and sellers, the method using a computer-arrangement to interface with a social website that has user profiles, each user profile corresponding to a user identifier, and for use with a seller website that offers products or services for purchase by users and that generates transaction data for a current user accessing the website, the method comprising:
  - communicating, to the computer-arrangement, a current user identifier corresponding to a current user profile and the transaction data;
  - selecting, using the computer-arrangement, a buyer payment network from a plurality of disparate buyer payment networks that are each associated with the current user identifier; and
  - based upon the selection, formatting the transaction data to facilitate payment against the selected buyer payment network.
  
2. (Withdrawn) The method of claim 1, wherein facilitating the payment against the selected buyer payment network includes a payment to a seller account held at a payment network that is disparate from the selected buyer payment network.
  
3. (Withdrawn) The method of claim 1, wherein the step of communicating further includes communicating a transaction identifier, a transaction amount and a seller identifier.
  
4. (Withdrawn) The method of claim 1, wherein the current user identifier is verified using log-in identification and password data.
  
5. (Withdrawn) The method of claim 1, wherein the social website provides the buyer with a customizable display having information that can be viewed by selected other users of the social website.
  
6. (Withdrawn) The method of claim 1, wherein the step of communicating is responsive to the buyer selecting a seller website from an advertisement provided on the social website.



7. (Withdrawn) The method of claim 1, wherein the step of formatting the transaction data further includes accessing stored buyer profile data that includes account information for the selected buyer payment network.

8. (Withdrawn) The method of claim 1, wherein the seller does not receive buyer account information about the selected buyer network.

9. (Currently Amended) For use with a social network website that implements user profiles, each user profile having a user identifier, and with transactions involving products or services offered for purchase by users at seller websites, a method implemented using one or more processor circuits and comprising:

communicating, from the social network website to at least one computer that is remote from the social network website and remote from the seller website, a particular user-identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request that is part of a purchase transaction involving products or services to be made by the particular user from a website of the seller that initiated the transfer request;

communicating, from the social network website to the at least one computer, data for the purchase transaction to be made by the particular user, the data including at least a purchase amount and a particular payment network identifier associated with the particular user; and

in the at least one computer, performing a set of operations that include each of:

receiving data for the purchase transaction, including data for the purchase transaction received from the seller, from the social network website;

receiving data for the purchase transaction from the particular user;

verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase transaction that is received from the particular user;

identifying an association between the particular user-identifier and a plurality of disparate payment network identifiers;

identifying the particular user using the particular payment network identifier;

selecting a payment network identifier from the plurality of disparate payment network identifiers;

in response to the comparison in the verifying step indicating that the data for the purchase transaction received from the seller is consistent with the data for the purchase transaction received from the particular user, submitting the purchase transaction data to a payment network that corresponds to the selected payment network identifier and as part of a request to debit the purchase amount; and

authorizing the purchase transaction in response to an authorization provided by the payment network corresponding to the selected payment network identifier.

10. (Previously Presented) The method of claim 9 wherein the step of submitting purchase transaction data to the payment network that corresponds to the selected payment network identifier includes submitting a credit card number and wherein the payment network corresponding to the selected payment network identifier is a credit card payment network.

11. (Previously Presented) The method of claim 9, wherein, relative to the purchase transaction, the particular payment network identifier, for the payment network that corresponds to the selected payment network identifier, is not received by the seller corresponding to the seller-initiated transfer request.

12. (Previously Presented) The method of claim 9, wherein the step of identifying the particular user includes receiving and using authentication data in addition to the particular payment network identifier, as communicated from the social network website, to authenticate the particular user.

13. (Previously Presented) The method of claim 9, wherein the step of identifying the particular user includes receiving data authenticating the social network website.

14. (Withdrawn) For use with a website that implements user profiles, each user profile having a user identifier, and that offers a mechanism for users to purchase products or services, a computer-implemented method comprising:

associating a current user with a current user profile;

verifying the identity of the current user;  
providing a current user-identifier from the current user profile to a disparate network system;  
providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and  
completing the purchase transaction in response to an authorization received from the disparate network system.

15. (Withdrawn) The method of claim 14, wherein buyer account information, about the payment network, is not received by a seller of the products or services.

16. (Withdrawn) The method of claim 14, wherein the website provides links between the user profiles in response to user-provided association data.

17. (Withdrawn) The method of claim 14, wherein the step of completing the purchase transaction includes sending a transaction request to debit a user account held at the disparate network system.

18. (Currently Amended) The method of claim 9, wherein the social network website provides advertisements of goods or services within the social network website; and wherein the steps of communicating, from the social website to the at least one computer arrangement, are in response to the particular user selecting at least one of the products or services for purchase.

19. (Currently Amended) The method of claim 9,  
further including the steps of  
communicating, from the social network website to a seller computer, secure data indicating that the seller was connected to the particular user via the social network website; and  
communicating, from the seller website to the at least one computer arrangement, the secure data; and  
wherein verifying the purchase transaction includes verifying the secure data communicated from the seller website based upon encrypted data, and wherein submitting to authenticate the purchase transaction data includes submitting the purchase transaction data in response to the verifying indicating that the secure data is valid.

20. (Currently Amended) The method of claim 9, further including the steps of  
communicating, from a seller website to the at least one computer arrangement, transaction details for the purchase transaction; and  
in the at least one computer, verifying that the transaction details communicated from the seller website match the data for the purchase transaction received from the particular user, wherein submitting the purchase transaction data includes submitting the purchase transaction data in response to the transaction details communicated from the seller website matching the data for the purchase transaction received from the particular user, the data received from the particular user being received from a remotely-located communication device.

21. (Currently Amended) The method of claim 9, further including the steps of  
communicating, from the social network website to the at least one computer arrangement, information about a plurality of sellers (“seller information”) that includes, for each of the sellers, a different one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier;  
communicating, from a seller website to the at least one facilitating computer, seller information relating to the transaction; and  
verifying the transaction involving products or services for purchase by users by, in the at least one computer, comparing the seller information communicated from the seller website with the information about a plurality of sellers communicated from the social network website.

22. (Previously Presented) The method of claim 21, wherein the information about a plurality of sellers includes a different encrypted seller identifier for each of the plurality of sellers.

23. (Currently Amended) The method of claim 9, further including a step of, in the at least one computer, determining whether verification data used in verifying the purchase transaction is valid, wherein the verification data for the purchase transaction received from the social network website is encrypted by the social website and also by the seller that initiated the transfer request, by decrypting the purchase transaction data received from the social network website.

24. (New) The method of claim 9, wherein

the data for the purchase transaction includes an amount of the transaction and a description of products or services purchased, and

the step of submitting the purchase transaction data to a payment network includes authorizing the transaction on behalf of the particular user as a prerequisite before authorizing the purchase transaction in response to the authorization provided by the payment network, by verifying that the amount of the transaction and a description of products or services purchased provided by the particular user matches the amount of the transaction and a description of products or services purchased provided by the social network website.

### Remarks

The final Office Action dated, January 29, 2014, indicates an Examiner request for Applicant to cancel withdrawn claims 1-8 and 14-17 and presents the following claim rejections: claims 9-13 and 18-23 under 35 U.S.C. § 112(1) (pre-AIA); and claims 9-13 and 18-23 under 35 U.S.C. § 112(2) (pre-AIA). The following claims stand rejected under 35 U.S.C. § 103(a) over Siddique, *et al.* (U.S. Patent Pub. No. 2010/0030578), in view of Hoffman, *et al.* (8,082,211) and Nguyen, *et al.* (6,072,870) further in view of Goodman, *et al.* (8,224,755): claims 9-10; claims 11-13 further in view of John (2008/0275748); claim 12 further in view of Craig (2008/0104495); claims 18-19 further in view of Ramer, *et al.* (2010/0312572); claim 20 further in view of Landesmann (2002/0052782); claim 21 further in view of Landry (5,649,117) and Chen, *et al.* (7,765,257); claim 22 further in view of the '117 and '257 references further in view of Spelman, *et al.* (5,638,445); and claim 23 further in view of Jobmann (2009/0183008).

In the following discussion, Applicant traverses all rejections, and does not acquiesce to any averments made in the Office Action. Importantly, the primary Siddique '578 reference, upon which all rejections rely, is not prior art. The filing date of the '578 reference is March 23, 2009, which is after the instant application was filed (November 25, 2008). To the extent that the Examiner may rely upon the listed provisional application to which the '578 reference claims benefit in a future Office Action, the filing date of March 21, 2008, of that provisional application is also after the priority date of the instant application (November 30, 2007). Similarly, the Goodman '755 reference, upon which all rejections also rely, was filed on July 7, 2008, which is after the underlying priority date of the instant application. Further, the secondary Jobmann '008 reference, upon which the rejection of claim 23 relies, has a filing date of July 14, 2008, which is also after the priority date of the instant application. As such, all rejections should be removed.

Applicant also submits that the "finality" of the Office Action is improper and should be withdrawn, in view of the above issues relating to the improper application of non-prior art references, and further because the instant rejections constitute new grounds of rejection that were not necessitated by any amendment, contrary to the Examiner's assertion. Importantly, the previous Office Action of record made no prior art rejections, reciting only § 112 rejections and failed to assess the claims as required by M.P.E.P. § 2143.03 (for claims rejected under § 112(2), the Examiner "should reject the claim over the prior art based on the interpretation of the claim that renders the prior art applicable.")). Furthermore, while the Applicant made minor amendments to

claim 9 to recite more explicit antecedent basis, the Examiner's assertion that such amendments necessitated new grounds of rejection are unfounded, as the scope of the claim before and after the minor amendments is generally consistent. Applicant therefore requests reconsideration and withdrawal of finality of the instant Office Action, in accordance with M.P.E.P. §§ 706.07(c) and 706.07(d), consistent with the Petition to Withdraw Finality as filed herewith.

While further discussion of the § 103 rejections is believed unnecessary, Applicant also believes that these rejections fail to properly establish correspondence or motivation. For example, while the Examiner cites to disparate, general teachings in combining four (or more) references for each rejection, the record is devoid of teaching all limitations as arranged in the claimed invention. The lengthy quotations from the respective references do not explain which portions of the cited reference explicitly correspond to which claim limitations, and do not explain how the respective references would be combined. As such, the rejections stand in violation of § 103 and M.P.E.P. § 706, which require that the rejections be set forth in a clear and concise manner. Referring to the rejection of independent claim 9 at pages 18-37, *twenty* pages of text are copied as corresponding to a single claim. Referring by way of example to limitations in claim 9 directed to "verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase transaction that is received from the particular user," the Office Action impermissibly breaks this limitation apart, and cites to different references as allegedly corresponding to different text within the limitation, but without teaching the limitations arranged as in the claim. Referring to p. 27, the Office Action asserts correspondence to the initial text "verifying the purchase transaction" by citation to general verification approaches in the Hoffman reference. The Office Action then cites to the Goodman reference at p. 37 (*ten* pages later) as allegedly describing a comparison of data for consistency (comparing user-provided data with stored data for that user). However, this "comparison" in the Goodman reference involves verifying a credit card number (*e.g.*, comparing information such as credit card information currently provided by the user, with information that the user previously provided). This "comparison" thus is made wholly out of context with regard to the limitations in claim 9, failing to comprehend the claim "as a whole" or otherwise teach the specifically-claimed aspects directed to verification of data received from a social network website (including "a purchase amount and a particular payment network identifier") with data received from a user.

The above-discussed general, disparate teachings do not, when combined, provide correspondence to claim 9 as asserted. All rejections similarly rely upon assertions of general correspondence that fail to address the claims as a whole. However at least in view of the above, Applicant believes that further discussion of these rejections is unnecessary.

Applicant further submits that all § 103 rejections are improper for lack of motivation. Generally, the Office Action has provided no explanation whatsoever as to how the disparate teachings would be combined, and the alleged motivation amounts to an assertion that the “claimed invention is merely a combination of old elements” and that such a combination is “predictable” (*see, e.g.*, the rejection of claim 9 at p. 27 of the Office Action). However, the Examiner provides no teaching from the prior art of such “predictability,” and no teaching to make the combination, hence the Examiner’s unsupported conclusion is unsubstantiated and contradictory, as nothing in the cited prior art provides any manner in which to make the combination. Other assertions of “motivation” (*e.g.*, p. 37 of the Office Action) rely upon similarly overgeneralized statements that fail to address the specific proposed combination of elements, or any “predictability” of the combination. As such, the § 103 rejections also fail for lack of motivation.

With regard to the § 112 rejections, Applicant has provided facilitating amendments herein, and believes these amendments should be entered in view of the impropriety of the finality of the rejection, and further pursuant to Applicant’s January telephone discussion with the Examiner in which the Applicant prepared a supplementary amendment for consideration. Notably, as the Examiner indicated on January 22<sup>nd</sup> that the instant Action (mailed January 29<sup>th</sup>) had already been prepared, the supplementary response and amendments therein were not filed. Applicant thus requests that these amendments be entered (particularly in view of scheduling issues/Examiner leave that prevented the Examiner from discussing the October 21, 2013 Office Action Response prior to its filing). Applicant invites the Examiner to telephone the undersigned, regarding the amendments as presented herein and the following explanation. Specifically, while the Examiner has cited to specific embodiments with focus on the summary portion of the specification, the test is neither whether every embodiment in the specification corresponds nor whether the specification recite word-for-word correspondence. Rather, the test under § 112(1) is whether one of skill in the art would be able to practice the claimed invention without undue experimentation in light of the specification disclosure and state of the prior art, and under § 112(2) is whether a skilled artisan would understand the metes and bounds of the claim limitations. *In re Strahilevitz*, 668 F.2d 1229,



1232, 212 USPQ 561, 563 (CCPA 1982); *see also, Ariad Pharms., Inc. v. Eli Lilly & Co.*, 598 F.3d 1336. “The written description requirement does not require the applicant ‘to describe exactly the subject matter claimed, [instead] the description must clearly allow persons of ordinary skill in the art to recognize that [he or she] invented what is claimed.’” *Union Oil Co. of California v. Atlantic Richfield Co.*, 208 F.3d 989 (Fed. Cir. 2000), cert. denied, 69 U.S.L.W. 3165 (Feb. 20, 2001) (No. 00-249) (quoting *In re Gosteli*, 872 F.2d 1008, 1012, 10 U.S.P.Q.2d 1614, 1618 (Fed. Cir. 1989) (citations omitted)).

As applicable here, Applicant refers the Examiner to Figure 2 and related discussion, which together with the plain language of the claims, satisfies both tests regarding § 112(1) and § 112(2). Moreover, consistent with the facilitating amendments presented herein which are based upon the claims as submitted on October 21, 2013, Applicant believes that the § 112 rejections and related objections to the drawings are further inapplicable. With regard to independent claim 9 as amended, Applicant believes that limitations directed to receiving data for a purchase transaction from both a buyer (particular user) and seller, verifying the purchase transaction by comparing the received data for consistency, and submitting purchase transaction data to a payment network in response to the comparison, should be clear. Such an approach may, for example, be amenable for verifying the propriety of a payment request submitted by a seller, before sending the payment request off to a payment network that serves the request by effecting payment. Support for such aspects may, for example, be found at pp. 16:5-16 and 17:1-17; *e.g.*, facilitator 210 receives such data from a buyer and social network website (that provides an indirect connection to the seller), and compares transaction details received from the buyer and seller. Other amendments have been presented to claims 18-19, 20 and 23 that depend from claim 9. Applicant believes that these amendments should further address matters (including explicit support/wording) raised by the Examiner.

New claim 24 has also been added, and which also depends from claim 9. Applicant believes that claim 24 should be allowable for reasons including those discussed herein. Support for this new claim may be found throughout the specification and figures, with exemplary embodiments shown in Figure 2 and described in connection therewith at p. 17:1-17.

Serial No.: 12/323,175  
Docket No.: USBC.009PA

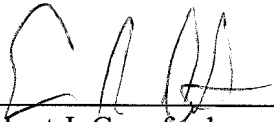
Accordingly, Applicant believes that each of the rejections has been overcome and the application is in condition for allowance. A favorable response is requested. Should there be any remaining issues that could be readily addressed over the telephone, the Examiner is encouraged to contact the undersigned at (651) 686-6633.

*Please direct all correspondence to:*

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
651/259-2300

CUSTOMER NO. 40581

By: \_\_\_\_\_

  
Robert J. Crawford  
Reg. No.: 32,122  
Eric J. Curtin  
Reg. No.: 47,511  
651-686-6633  
(USBC.009PA)

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: DICKELMAN Examiner: Perry, Linda C.  
Serial No.: 12/323,175 Group Art Unit: 3695  
Filed: November 25, 2008 Docket No.: USBC.009PA  
Title: SYSTEMS, DEVICES AND METHODS FOR COMPUTER  
AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND  
INTERNET INTERFACES

---

**PETITION UNDER 37 C.F.R. § 1.181(a)**  
**TO WITHDRAW FINALITY OF OFFICE ACTION**

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

Customer No. <b>40581</b>
------------------------------

Dear Sir:

Petitioner submits that the finality of the Office Action dated January 29, 2014, is improper. Petitioner hereby petitions under 37 CFR 1.181(a) and M.P.E.P. §§ 706.07(a) and 707.07(f) that the finality of the Office Action be withdrawn. This petition is filed within two-months of the mailing date of the final Office Action. A response to the final Office Action, with a similar request made to the primary Examiner, is to be filed separately from this Petition.

1. The references relied upon in all rejections are not prior art.

Petitioner submits that the finality of the instant Office Action should be removed as various relied-upon references are not prior art, in view of which the application is not ripe for Appeal. Specifically, the primary Siddique '578 reference upon which all rejections rely is not prior art. The filing date of the '578 reference is March 23, 2009, which is after the instant application was filed (November 25, 2008). Similarly the Goodman '755 reference, upon which all rejections also rely, was filed on July 7, 2008, which is after the underlying priority date of the instant application. Further, the secondary Jobmann '008 reference, upon which the rejection of claim 23 relies, has a

filing date of July 14, 2008, which is also after the priority date of the instant application. As such, the finality is improper.

2. The “finality” of the Office Action is also improper because the instant rejections constitute new grounds of rejection that were not necessitated by any amendment, contrary to the Examiner’s assertion.

The instant Office Action notes, for the first time, multiple § 103 rejections that were not made in the previous Office Action, and relies upon references that were not cited in the previous Office Action, which recited only § 112 rejections. Moreover, the previous Office Action failed to assess the claims as required by M.P.E.P. § 2143.03 (for claims rejected under § 112(2), the Examiner “should reject the claim over the prior art based on the interpretation of the claim that renders the prior art applicable.”). Further, while the Applicant made minor amendments to claim 9 to recite more explicit antecedent basis, the Examiner’s assertion that such amendments necessitated new grounds of rejection are unfounded as the scope of the claim before and after the minor amendments is consistent.

In view of the above, the evidence of record is clear in that the instant Office Action fails to address all of Applicant’s traversals as required, and fails to provide correspondence to all aspects of the claimed invention. Applicant therefore submits that the finality of the instant Office Action is improper and should be withdrawn.

Only if necessary, authorization is given to charge/credit Deposit Account 50-0996 (USBC.009PA) any requisite fees/overage to enter this petition.

Entry of this Petition and a favorable reply are respectfully requested.

*Please direct all correspondence to:*

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
651/259-2300

CUSTOMER NO. 40581

By: \_\_\_\_\_



Robert J. Crawford  
Reg. No.: 32,122  
Eric J. Curtin  
Reg. No.: 47,511  
651-686-6633  
(USBC.009PA)

## Electronic Patent Application Fee Transmittal

<b>Application Number:</b>	12323175
<b>Filing Date:</b>	25-Nov-2008
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Filer:</b>	Robert J. Crawford/Teri Lemke
<b>Attorney Docket Number:</b>	USBC.009PA

Filed as Large Entity

### Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Basic Filing:</b>				
<b>Pages:</b>				
<b>Claims:</b>				
Claims in Excess of 20	1202	1	80	80

**Miscellaneous-Filing:**

**Petition:**

**Patent-Appeals-and-Interference:**

**Post-Allowance-and-Post-Issuance:**

**Extension-of-Time:**

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Miscellaneous:</b>				
<b>Total in USD (\$)</b>				<b>80</b>

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	18614696
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Teri Lemke
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	28-MAR-2014
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	15:25:47
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$80
RAM confirmation Number	1727
Deposit Account	500996
Authorized User	

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

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

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

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

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

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

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		USBC009PA_Response_March2014.pdf	753382 442fc2a47b1b9ea33bc94339fc3180871085067b	yes	14

#### Multipart Description/PDF files in .zip description

Document Description	Start	End
Response After Final Action	1	1
Claims	2	7
Applicant Arguments/Remarks Made in an Amendment	8	12
Petition for review by the Technology Center SPRE.	13	14

#### Warnings:

#### Information:

2	Fee Worksheet (SB06)	fee-info.pdf	30673 0910d83aec9e34f8ad53b930272b3344127ff8b9	no	2
---	----------------------	--------------	---	----	---

#### Warnings:

#### Information:

**Total Files Size (in bytes):** 784055

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

#### New Applications Under 35 U.S.C. 111

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

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

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

#### New International Application Filed with the USPTO as a Receiving Office

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



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.

<b>PATENT APPLICATION FEE DETERMINATION RECORD</b> Substitute for Form PTO-875	Application or Docket Number <b>12/323,175</b>	Filing Date <b>11/25/2008</b>	<input type="checkbox"/> To be Mailed
---	---	----------------------------------	---------------------------------------

ENTITY:  LARGE  SMALL  MICRO

**APPLICATION AS FILED – PART I**

FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)
<input type="checkbox"/> BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	
<input type="checkbox"/> SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A	
<input type="checkbox"/> EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X \$ =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X \$ =	
<input type="checkbox"/> 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).			
<input type="checkbox"/> 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)	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)
<b>AMENDMENT</b>	<b>03/28/2014</b>	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR			
	Total (37 CFR 1.16(i))	* 24	Minus	** 23	= 1	X \$80 = 80
	Independent (37 CFR 1.16(h))	* 3	Minus	***3	= 0	X \$420 = 0
	<input type="checkbox"/> Application Size Fee (37 CFR 1.16(s))					
<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						
					TOTAL ADD'L FEE	<b>80</b>

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

\* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.  
 \*\* If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".  
 \*\*\* If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".  
 The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

LIE  
/DIANA BATES/



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	01/29/2014	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			PERRY, LINDA C	
			ART UNIT	PAPER NUMBER
			3695	
			NOTIFICATION DATE	DELIVERY MODE
			01/29/2014	ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com

<b>Office Action Summary</b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695	<b>AIA (First Inventor to File) Status</b> No

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

**Period for Reply**

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

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

**Status**

- 1)  Responsive to communication(s) filed on 10/21/13.  
 A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on \_\_\_\_\_.
- 2a)  This action is **FINAL**.                                      2b)  This action is non-final.
- 3)  An election was made by the applicant in response to a restriction requirement set forth during the interview on \_\_\_\_\_; the restriction requirement and election have been incorporated into this action.
- 4)  Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims\***

- 5)  Claim(s) 1-23 is/are pending in the application.  
5a) Of the above claim(s) 1-8 and 14-17 is/are withdrawn from consideration.
- 6)  Claim(s) \_\_\_\_\_ is/are allowed.
- 7)  Claim(s) 9-13 and 18-23 is/are rejected.
- 8)  Claim(s) \_\_\_\_\_ is/are objected to.
- 9)  Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

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

**Application Papers**

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

**Priority under 35 U.S.C. § 119**

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

**Certified copies:**

- a)  All    b)  Some\*\*    c)  None of the:
1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

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

**Attachment(s)**

- 1)  Notice of References Cited (PTO-892)
- 2)  Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b)  
Paper No(s)/Mail Date \_\_\_\_\_
- 3)  Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- 4)  Other: \_\_\_\_\_

### **DETAILED ACTION**

1. The present application is being examined under the pre-AIA first to invent provisions.
2. This Office Action is responsive to amendments filed 1/21/13 in Application No. 12323175 filed 11/25/2008 and claiming benefit to Provisional Applications 61092248 filed 8/27/2008 and 60991379 filed 11/30/2007. Examiner notes that 60991379 does not mention social network website at all. Thus claim 9 “for use with a social website...a method”, which involves communicating from the social network website, receiving data from it and verifying the transaction using data received from the social network website is not covered in the 11/30/2007 Provisional Application. Furthermore, 61092248 filed 8/27/2008 cites social network services, social network functions but social website(s) but not “social network website”.

Claims 1-23 were considered. Claims 1-8 and 14-17 had been withdrawn.

3. The initial restriction of 12/2/10 is final. Examiner again request that Applicants cancel withdrawn claims.

### ***Response to Amendment***

4. a) The claims are now amended after two RCEs were filed and subsequent Non-Finals were provided.

***Response to Arguments***

5. a) Applicants had an interview with Examiner and Shane Sondreal Esq. before the most recent Non-Final and another with Eric Curtin Esq. after the Non-Final, and on the day of the second, Applicants submitted the instant amendments. Although many amendments were cooperatively discussed, they were not made.

b) Applicant is apparently revisiting arguments already dealt with fully (“Applicant submits that the discussion of Applicant’s response in regard to the previously-asserted references fails to overcome the lack of correspondence or motivation”) in the Non-Final of 7/22/13.

c) At page 22 as marked) of the prior Non-Final, Examiner explained that there is no purpose for finding art for language to which such 112 rejections apply. Prior art rejections would necessarily have been based on speculative assumption as to the meaning and scope of the claims. (*In re Steele*, 305 F. 2d 859, 862-63 (CCPA 1962)). Examiner notes that the claims have been again amended. There is no reason to give another Non-Final.

d) Examiner supplied extensive 112 first paragraph and second paragraph rejections in the Non-Final of 7/22/13. These are cumulative to the 112 first and second paragraph rejections in the prior Action (please see item 4b of Non-Final), and also to those regarding amendments of 3/2/11, 5/31/11, 8/29/11, and 5/23/12 (page 15 of Final of 7/25/12). Applicant’s most recent interview was about amendments which could usefully be made. The amendments to overcome these 112 rejections have not been

Art Unit: 3695

made, and the rejections stand. For further discussion, please see the 112 rejections below, which are for the most part a rehash of prior 112 rejections, not all of which, as Applicants suggest (second and third paragraphs of page 8 as marked of the 10/21/13 Remarks), are moot.

e) Examiner enjoyed reading about various Federal Circuit pronouncements about "processor system", "data processor" but fails to see the relevance to the claim 9's wording "processor circuits" which Examiner interpreted liberally as circuits that process [something], which might describe an ALU (which might well be part of a cpu) but not necessarily cpus of a computer at all. Examiner further recalls for Applicants' convenience that the amendment adding this term was made at RCE. The prior Final of 7/2/5/12 notes, referring to efforts to respond to 5/23/12 arguments, which she found confusing,

(see, as examples of arguments presented,:

"Regarding the Office Action's conclusion that a credit card number is not a "payment network identifier," the basis for Office Action's conclusion is not explained or understood. The Office Action does not dispute that Applicant's specification expressly states that a credit card number is a type of payment network identifier. Moreover, the Office Action's conclusion that credit card numbers do identify a payment network is unsupported by any explanation or evidence."

or

"Second, Applicant traverses the apparent finding of fact that teachings that expressly refer to social network websites, e.g., "Facebook," do provide adequate support for the term "social network website." Applicant respectfully submits that a skilled artisan would have understood Facebook to be a social network website"), that

After these efforts, Examiner telephoned Mr. Sondreal Esq. and left a message explaining that none of the amendments of 3/2/11,5/31/11,8/29/11, and 5/23/12 to claims had been accompanied by specific support, and the 3/2/11 amendment to the Specification made no attempt at all to disclose even what was amended and had not accompanied by specific support, and asking for support for all of these amendments by showing specific paragraph or line numbers in brackets next to each amendment in the

Art Unit: 3695

instant claims remaining in the 5/23/12 amendment with regard to the original claims of 11/25/08").

and which prior Final of 7/2/5/12 also included

There is one more quote which clarifies: ....

"While not necessarily limited thereto, various embodiments are directed to the implementation of processor arrangements and systems, consistent with discussion herein, at financial institutions such as banking institutions that are well suited for making use of network and account access"

The immediately prior quote is not about a computer arrangement per se either, but about processor arrangements, **where the Specification and the Figures overall make clear that the processor here refers not to a computer processor but to the processing function**, e.g.

"buyer account processing" and "selling account processing" in Fig.4, "This invention relates generally to computer-automated functions to facilitate processing of accounting data ensuing from purchases involving use of the Internet and disparate buyer/seller networks. A specific example involves processing data to generate an output that is useful when a user of a first website desires to purchase merchant offerings from a second website .... Consistent with an embodiment of the present invention, a data-processing based system processes data related to a first website and a second, seller website .... Consistent with a specific embodiment of the present invention, a third party data processing system facilitates a transaction between a seller and a buyer over the Internet after receiving user-related data from a social website. The third party system matches the user-related data with an associated buyer account and facilitates the transaction by, for example, initiating payment from the buyer account to a seller account" "According to an example embodiment of the present invention, a system is implemented for processing buyer-seller transactions using disparate, autonomous seller and buyer networks and accounts held therein .... As discussed above, seller and buyer transactions often involve the use of payment systems and associated networks. More and more transactions are accomplished without direct payment (e.g., cash) from the buyer to the merchant/seller. Generally, these associated networks involve two primary components. The first component is a seller access network (e.g., Nova®) that provides connection to the point-of-sale (POS) devices (either directly or via merchant internal networks) and identification of the type 15 of payment account (e.g., Visa® or Voyager®). A second component includes payment processing networks that process payment instructions based agreements established by the participants. Generally, these payment processing networks are one of two different categories, proprietary networks (e.g., Voyager®) or association networks. Examples of association networks include the networks provided by VISA® and MASTERCARD® and/or the particular acquiring/issuing banks. For a particular transaction, the operator of the association network controls the flow of funds for the transaction. Often, this includes a fee that is passed on to the seller, such as a

Art Unit: 3695

percentage of the transaction. The participating sellers have an agreement with the network (e.g., Visa ® or MasterCard®), but do not have a transactional relationship between one another with respect to the association network transactions. Such transactions are often implemented where the seller has an existing relationship with a bank. The seller sends the transaction information to this bank, sometimes referred to as the acquiring bank. The acquiring bank can forward the payment information to a bank that issued the card, sometimes referred to as the issuing bank. Often the payment processing networks assign interchange fees that are paid between the parties based on the type of transaction, authentication and location; these fees may be passed on to the seller. An example of a proprietary network is a merchant-provided in-store credit or debit account .... Consistent with an example embodiment of the present invention, an approach to processing payment involves controlling interactions between disparate, autonomous payment processing networks to process different payment aspects for a common set of transaction data received for a particular transaction "These payment processing approaches are amenable to use in processing payment using a multitude of different payment approaches and scenarios involving one or more accounts and participating networks for buyers, merchants or other transaction participants. For example, some embodiments are directed to providing payment from a buyer using a first payment processing network (e.g., a Elavon® and/or VISA® network as described above) to obtain account information for the buyer, and providing settlement to a merchant using a different account (and its related payment network) for the buyer. Other embodiments are directed to using different accounts and related payment networks for effecting payment and for providing settlement for the buyer. Other embodiments are directed to using different accounts and related payment networks for collecting an initial pre-payment (e.g., an immediate payment from a third party) for collecting subsequent payment from the buyer and, where appropriate, for providing settlement for the pre-payment. Still other embodiments are directed to providing payment from a buyer using an account for the buyer and its related payment processing network, and providing electronic funds from the payment to a merchant account that uses a different payment network. Other combinations of networks are also used in 20 connection with various embodiments".

Applicants now argue that (top of page 9) a cpu includes a circuit, with which new argument Examiner does not disagree in general, but that concept of a processor circuits, a subset of a cpu, "us[ed] in" the method as in the claim is nowhere in the Disclosure, while the above extracts quoted indicate that **the processor here refers not to a computer processor but to the processing function.**

For all these reasons, "processor circuit" appearing nowhere in the Disclosure is not supported, **and** the meaning and scope of the term *per* the latest set of arguments is not disclosed and the usage made is not clear.

f) The second grounds of the objections to the drawing having been passed over, Examiner notes that Applicants choose to present drawings which do not make sense as presented and do not make sense as described the Specification, as Examiner has explained.



Art Unit: 3695

g) Examiner notes that Applicants refer to changing “buyer” to “particular user” in the “in that least one computer, performing ...operations ..each of...receiving data” limitation as a typographical correction, and change “buyer” to “particular user” in the second “communicating” limitation without underlining “particular user” to indicate its newly amended-in status. Examiner overlooks that, and expects the same consideration for the 112 second paragraph rejections given in the prior Non-Final in which Examiner also made a clerical error, completing the text for the rejections but omitting the header citing the claim numbers, which should have been “Claims 9-13 and 18-23 are rejected...”.

This abstraction is of nebulous meaning-see for example, Smith et al. US 8224707, which inserts deliverer between the buyer and the seller, where the deliverer may (or may not, both variations are described) pay the seller and then collect from buyer, muddying the question of who is the “particular user”, the receiver or the deliverer, in this scenario: (column 8 lines 5-62) FIG. 5 is an operational flow of another implementation of a method 500 that may be used with a social network for shopping. In addition to acting as an intermediary between the deliverer and the receiver as described with respect to the method 400 of FIG. 4, the institution system may host a website for a social network for shopping. This may allow the institution system to provide additional security to the transaction. At 505, a user, such as the receiver, may post a listing for an item on a website associated with and/or maintained by the institution system. At 510, another user, such as the deliverer, may view the listing and reply to the listing. The user may reply to the listing via the institution system, such as via a website associated with and/or maintained by the institution system. The institution system may provide the reply to the receiver. Alternatively, the user may reply to the listing outside of the institution system, similar to 210 of FIG. 2 for example. At 515, the receiver and the deliverer may be put into communication with each other via the institution system and may confirm details of the transaction. Thus, the institution system may receive a listing from the receiver and forward it to users who may include a potential deliverer, and the institution system may receive a reply from the deliverer and forward it to the receiver. At 520, the receiver may pay the deliverer for the item and the pick up and delivery fee from an account of the receiver held by the institution system. The institution system may ensure that the receiver has sufficient funds and may facilitate the transfer of funds by acting as an intermediary between the receiver and the deliverer. At 525, the deliverer may go to the seller of the item, pay for the item, and pick up the item. At 530, the deliverer may deliver the item to the receiver or a party specified by the receiver at an agreed upon location. At 535, feedback concerning the transaction may be provided by the receiver and/or the deliverer. The feedback may be requested, collected, processed, analyzed, and maintained by the institution system. The feedback may be made available to users of the social network for shopping.

***Claim Rejections - 35 USC § 112***

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

(a) IN GENERAL.—The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same, and shall set forth the best mode contemplated by the inventor or joint inventor of carrying out the invention.

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

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

6. Claims 9-13 and 18-23 are rejected under 35 U.S.C. 112(a) or 35 U.S.C. 112 (pre-AIA), first paragraph, as failing to comply with the written description requirement.

The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor or a joint inventor, or for pre-AIA the inventor(s), at the time the application was filed, had possession of the claimed invention.

The first two limitations of claim 9 are about communicating from a social network website to at least one computer, that presumably being done by a network card within a computer, the computer displaying a browser showing a social network website; and the computer then performs a set of operations. In the absence of clarification, the overall system architecture is not described. Thus Examiner had to refer to the Disclosure to understand.

Art Unit: 3695

Page 3 indicates receiving, from a website, data for a purchase transaction **to be made** by a current user **associated with** a current user identifier. The latter could be a merchant to be involved with the purchase transaction **to be made**. Page 3 does not indicate communicating data for a purchase transaction by a particular user from the social network website to at least one computer. Furthermore, the same paragraph cites associating the user identifier with **a disparate network identifier**; it does not say **in at least one computer (to which website communicates data for a purchase transaction) identifying an association between the particular user-identifier and a plurality of disparate payment networks**. Furthermore, page 3 indicates providing transaction data to the disparate network system [only] for a **purchase to be made**. The bottom of page 13 and second paragraph of page 14 has data from the social website used to identify the buyer and/or buyer account, and not, in particular, the particular payment identifier as in claim 9, or additionally authentication data as in claim 12.

Claim 14-15 describe a system sending buyer credit card account information to buyer (?) who contacts the credit card network directly; this is not described in claim 9, which has all the set of operations including submitting the purchase transaction to a payment network "in the at least one computer". (The mention of fraud monitoring at page 15 (line 16; page 16 line 19, page 18 line 23 ) is the "hook" for using John, as in the prior Final).

Page 8 does not indicate at least one computer to which social network website has communicated user-identifier both identifying an association between a

Art Unit: 3695

user-identifier and a plurality of disparate payment networks, and selecting a payment network identifier, but **rather a seller access network** identifying the **type of payment account**. Furthermore, page 4 describes seller sends the transaction information to **a bank** with whom seller has an existing relationship; which bank can forward it to a bank that issued the [buyer's] card. Page 9 has **seller or seller-contracted third party** (not the computer to which social website has communicated user-identifier and data for the purchase transaction to be made) **handling settlement, authorization, and/or other functions associated with a transaction**. Thus neither claim 9 nor dependent claim 11, citing that seller never receives the particular payment network identifier, is supported by this passage; and neither are 9, 10, and 12-13 taken together unless, as Examiner has described as one alternative claim interpretation in the 103 rejections below, the at least one computer is a merchant (vendor, seller) computer. (Examiner notes that the description on page 9, bottom half, involves point-of-sale (POS) data which is never referred to in claim 9, which particularly involves a social network. Providing settlement to a merchant using a different account for the buyer as described at page 10 (line 10), and an initial pre-payment (line 14) also not in the claims; thus the following paragraph beginning "As should be appreciated....can thus..." is not relevant to the claim language. The rest of pages 11-13 except for last paragraph are specifically about financial institutions and difference between buyer and seller payment networks, neither mentioned in the claims. Page 19 again cites disparate *seller and buyer networks and use of different networks by the buyer and seller*).

Art Unit: 3695

Page 19 has interface provided by either social network or seller used to capture transaction data. So receiving it from particular user as in claim 9 is not described; and the data is limited to buyer id, seller id, transaction amount, time stamps, and a list of security information but not the payment network identifier or the account information. So, in addition, recital of communicating payment network identifier from social network website includes first supplying a particular payment network identifier **to** social network website for which Examiner can find no support.

For all these reasons, claim 9 is not supported by the Specification as filed.

Claim 19 has verifying secure data sent from seller to “computer arrangement” but not where it is verified; page 16 cites secure data sent by seller to “facilitating computer”, contradicting the therefore unsupported for at least this reason claim 19.

Examiner can find no support for **different encrypted seller identifier for each of a plurality of sellers** as in claim 22, nor for at least the first communicating step of claim 21. Page 18 has that list of information, but received in **seller requests to social website operator**, and not, as claim 21 requires, communicating information about a plurality of sellers from social network website to the computer arrangement; and page 18 does not specify **a different one or more of** the items.

Examiner can find no support for claim 23's step of determining whether verification data is valid, verification data is encrypted by the social website and also by the seller, claim 23 not dependent on claim 19 describing secure data and verification thereof (page 16 **Social website 214 can also send secure data 212 to seller 220.** Secure data 212 can be used as a verification that seller 220 was indeed connected to buyer 202 via social website 214. For example, **secure data 212 can be sent from seller 220 to facilitator 210.** **Facilitator 210** can verify that the secure data 212 is

Art Unit: 3695

valid. ... Using one example validation mechanism, **social website 214 generates encrypted verification data to represent the secure data 212. This encrypted verification data can be sent to seller 220 and either be sent also to facilitator 210 or be known already by facilitator 210. Facilitator 210 receives the encrypted verification data from seller 220 and determines whether the data is valid.** This verification 218 allows the facilitator 210 to provide some level of confidence that the seller is legitimate. In a specific embodiment, seller 220 is provided with an encryption program that either further modifies the secure data or generates distinct secure data. In this manner, the secure data received by facilitator 210 represents encryption from both the seller 220 and the social 30 website 214, providing a level of confidence that both the seller 220 and the social website 214 are not being impersonated for nefarious intentions.

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.

7. Claims 9-13 and 18-23 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 9 has two communications to at least one computer and a set of operations performed in the same at least one computer. As explained above, the at least one computer is likely **seller or seller-contracted third party**; so the distinctions in claims 11 (identifier...is not received by seller), 19 (to a seller computer), 21 (from a seller website to at least one facilitating computer followed by verifying not described as done by any computer in particular), 23 (step also not described as done by any computer in particular) do not make sense.

Claim 9 has seller-initiated transfer request that is part of a purchase transaction but does not say of what the seller is requesting transfer; it could be, data on where to ship the product or provide the service, among other things, including funds.

Art Unit: 3695

Claim 20 has seller sending transaction details; but claim 11 has seller not knowing the selected payment network identifier, which could easily be the same one as the particular payment network identifier. But claim 11 also mentions seller corresponding to seller-initiated transfer request as in claim 9. What can seller ask to transfer, if not money from a buyer's account? And what does buyer do at a seller's website other than inputting account details such as credit card, thereby identifying the particular payment network identifier to be used (and selected if buyer has multiple accounts), and the user and the amount to be debited, in everyday practice for purchases to be made by a user from a website of the seller? In the absence of language in claim 9 describing a purchase method which is different, except that a social network does some communicating, from an everyday known method of purchasing online, Examiner has no reason to assume that the details are not sent to seller by input at its website from buyer (see page 11 lines 10-11); thus claim 11, in consequence, makes little sense. The other alternative in that paragraph on page 11 has buyer and/or seller selecting, which contradicts claim 9 overall unless, again, the "at least one computer" is the seller's computer.

In view of claim 13, what authentication data is, in claim 12, a user's or a website's (or somebody/something else's), is not clear.

In claim 9, [receiving] data for the purchase transaction is not preceded by initiating any such transaction; the prior mention was of communicating data for a purchase transaction **to be made**.



Art Unit: 3695

Claim 18 is usually phrased “particular user’s selecting”.

Claim 18 -21 have a reference to “the computer arrangement”, that no longer having a proper antecedent. In addition, claim 21 cites “**the at least one facilitating computer**” which is also without proper antecedent. Claim 22 is dependent on claim 21.

Claim 23 not dependent on claim 19 cites **determining whether verification data is valid**; but there is no previous reference to verification data, so this could be any verification data; such as, “purchase has been verified” as indicated by a check box or a one in a column in a database about transactions. The claim might be referring to claim 9’s verifying step or to claim 14’s or to claim 19’s, the last two not being in the chain at all. The Specification only cites social website 214 generates encrypted verification data to represent the secure data 212.

***Examiner's Note***

8. Examiner requests that **each past and future amendment be accompanied by specific pointers to support in the Disclosure as filed for that amendment and that such support be placed at the beginning of the Remarks**. Examiner would be particularly grateful if Applicants were to quote each claim amendment and the support next to it, just as Examiner cites, in 102 or 103 rejections, a claim limitation and next to it, the teaching of her reference.

(Please see MPEP §2163 II:

“There is a strong presumption that an adequate written description of the claimed invention is present in the specification as filed, Wertheim, 541 F.2d at 262, 191 USPQ at 96; however, with respect to newly added or amended claims, applicant should show support in the original disclosure for the new or amended claims. See MPEP § 714.02 and § 2163.06 (“Applicant should \* \* \* specifically point out the support for any amendments made to the disclosure.”); and MPEP § 2163.04 (“If applicant amends the claims and points out where and/or how the originally filed disclosure supports the amendment(s), and the examiner finds that the disclosure does not reasonably convey that the inventor had possession of the subject matter of the amendment at the time of the filing of the application, the examiner has the initial burden of presenting evidence or reasoning to explain why persons skilled in the art would not recognize in the disclosure a description of the invention defined by the claims.”)

Art Unit: 3695

9. Furthermore, it is well settled that it is not "invention" to broadly provide a mechanical or automatic means to replace manual activity which has accomplished the same result. *In re Venner*, 262 F.2d 91, 95, 120 USPQ 193, 194 (CCPA 1958) The court held that broadly providing an automatic or mechanical means to replace a manual activity which accomplished the same result is not sufficient to distinguish over the prior art; *Leapfrog Enterprises, Inc. v. Fisher-Price*, 485 F.3d 1157, 82 USPQ2d 1687 (Fed. Cir. 2007) The court found that [a]ccommodating a prior art mechanical device that accomplishes that goal to modern electronics would have been reasonably obvious to one of ordinary skill in designing children's learning devices. Applying modern electronics to older mechanical devices has been commonplace in recent years.

***Claim Rejections - 35 USC § 103***

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

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

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

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

10. Claims 9-10 are rejected under 35 U.S.C. 103(a) as being unpatentable over Siddique et al. US 20100030578 (hereinafter Siddique), and further in view of Hoffman et al. 8082211 (hereinafter Hoffman), and further in view of Nguyen et al. 6072870 (hereinafter Nguyen), and further in view of Goodman et al. 8224755 (hereinafter Goodman).

Regarding claim 9, Siddique teaches **For use with a social network website that implements user profiles, each user profile having a user identifier, and with**

Art Unit: 3695

**transactions involving products or services offered for purchase by users at seller websites** (intended use language),

**a method** (see at least [0007]) The *methods* and systems described herein relate to online methods of collaboration in community environments. [0099] The online modeling system 10 in an exemplary embodiment *comprises one or more users 12 who interact with a respective computing device 14. The computing devices 14 have resident upon them or associated with them a client application 16 that may be used on the model generation process as described below. The respective computing devices 14 communicate with a portal server 20.* The portal server 20 is implemented on a computing device and is used to control the operation of the system 10 and the user's interaction with other members of the system 10 in an exemplary embodiment. The portal server 20 has resident upon it or has associated with it a server application 22. *The portal server 20 interacts with other servers that may be administered by third parties to provide various functionalities to the user.* In an exemplary embodiment, the online modeling system 10 interacts with retail servers 24, community servers 26, entertainment servers 23, media agency servers 25, financial institution servers 27 in a manner that is described below. Further, the portal server 20 has resident upon it or associated with it an API (Application Programming Interface) 21 that would allow external applications from external vendors, retailers and other agencies not present in any of the servers associated with system 10, to install their software/web applications. *Validation procedures may be enforced by the portal server to grant appropriate permissions to external applications to connect to system 10.* [0102] *The server application 22 is a software application that is resident upon the portal server 20 and manages the system 10 as described in detail below. The components of the software application 22 are described in further detail below with regard to FIG. 3. The retail server 24 is a server-type computing device that may be maintained by a retailer that has an online presence. ...The retail server 24 may be managed by an independent third party that is independent of the system 10.*[0105] *The server application 22 in an exemplary embodiment has associated with it a modeling module 50, a community module 52, a management module 54, an environment module 56, a retailer module 58, a shopping module 60, a wardrobe module 62 an advertising module 64, entertainment module 66, and a financial services module 68.* The server application 22 interacts with a data store 70 that is described in further detail with regard to FIG. 4. *The data store 70 is resident upon the server in an exemplary embodiment and is used to store data related to the system 10 as described below.* Each of these modules may have a corresponding module on 14 and/or 16. [0112] When interacting with other users of the system 10, the community module 52 allows users to interact with one another through use of their respective models. The community module 52 further includes chat functionality that allows users to participate in text, video or voice communication with other users of the system 10. (The chat application may allow automatic translation to facilitate users who speak different languages to communicate). Further, users may interact with other users through engaging in collaborative virtual shopping trips as described in detail herein. Users can share their models with other users or build models of other people and shop for items for other people too. This feature would

Art Unit: 3695

prove useful in the case of gift-giving. Another feature in this module includes a *`hangout` zone--a social networking, events planning and information area*. This is a feature which *assists users in organizing and coordinating social events, conferences, meetings, social gatherings and other activities*. Users can initiate new events or activities in the hangout zone and send virtual invites to people in their network and other users as well. This zone will also feature upcoming events and shows, music bands/groups and celebrities coming to town. A map feature will be integrated to help users locate the venue of the event and get assistance with directions. The zone will also feature information on the area surrounding the venue of the event such as nearby restaurants, shopping plazas, other events in proximity of the venue etc. The *member profile images/videos/simulations and/or name and/or other information would be displayed in a panel 730 on the event page*, in an exemplary embodiment. *Upon selecting a member 733 from the event member panel 730, another window/dialog/pop-up 734 may appear with a larger image view of the member and details on member event status including fields such as attendance, member's event outfit, guest accompanying the invitee to the event etc.; and/or member profile information*. Icon 735 in this dialog/pop-up window allows the member viewing the invitee's profile and event status 734 to invite him/her on a shopping trip, via a real-time notification, email, SMS, phone call or message and other means of messaging, while the icon 736 indicates if the invitee is online and allows the member viewing the invitee's profile to invite to chat or send message to the invitee. *Members on the event page can also get details of the venue and the area where the event is being held by clicking on the `area info` section 737 as shown in an exemplary embodiment. Upon doing so, a pop-up/dialog/window 738 opens up showing location and venue information on a map; places of interest in the vicinity of the event such as eateries, hangouts, and other scheduled public events. Members in the hangout zone can take advantage of the shopping and virtual modeling facility available via system 10 to shop online for apparel and other needs for the event. Invitees may shop for gifts via the electronic gift registry available as part of the event planning services. Shopping assistance panels 741 and 742 provide tips, relevant event shopping and assistance categories, display relevant advertisement and other information, and provide other shopping help. Specific examples include event outfit, and gift ideas; listings, reviews and assistance in seeking event venue, organizers, decorators, fashion boutiques, car rentals etc. [0259] Reference is now made to FIG. 49M where a user accounts management structure is shown. Central to this system is a user management layer that manages a given `owner` user's accounts as well as `associate` accounts, which would include accounts of all other friends, users and groups (the owner would like to associate with). Associate accounts would be created to give access to the owner account resources and data. An associate account may be viewed as `the set of all owner resources that the associate user has access to, and the set of all activities that the associate user can engage in with the owner user`. An associate account would be linked to and accessible from the associate user's primary/owner account. [0314] The shopping trip feature may be incorporated as a feature that is part of a browser or that may be installed as a browser plug in. This would allow activation of the shopping trip upon visiting almost any site accessible by*

Art Unit: 3695

*the browser.* All of the features described as part of this invention can also be incorporated as such i.e., as part of a browser or as a browser plug in, *making it possible to use these features on any site* [0319] The concept of a clique session is introduced here. A session is a lasting connection typically between a client (e.g. 14) and a server (e.g. 20) that is typically initiated when a user is authenticated on the server and ends when a user chooses to exit the session or the session times out. On the other hand, *a clique session is one in which multiple users are authenticated and share the same session.* A clique session may be initiated by any subset of the set of users who have agreed to collaborate or it may require authentication of all the users. Similarly, a clique session can be terminated if any subset or all the users of the clique session exit. The order of authentication may or may not be important. [0324] The system 10 has been described herein with regards to being accessible only through the Internet, where a server application is resident upon a server 20. The respective applications that provide the functionalities that have been described above, may be installed on a localized stand-alone devices in alternative embodiments. The respective apparel items and other products that the user may view and or selected, may then be downloaded to the respective device upon connecting to an Internet server. The stand-alone devices in alternative embodiments may communicate with the server, where the server has access to various databases and repositories wherein items and offerings may be stored.[0325] Furthermore, *the systems, methods, features and/or functions described above may be used independently or in conjunction with other systems and/or methods;* and may be applied or used in other context other than the those mentioned in this document.) **implemented using one or more processor circuits and comprising:**

**communicating, from the social network website to at least one computer a particular user-identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request that is part of a purchase transaction involving products or services to be made by the particular user from a website of the seller that initiated the transfer request;**

**in the at least one computer, performing a set of operations that include each of: identifying an association between the particular user-identifier and a plurality of disparate payment network identifiers;**

(see at least [0110] The community module 52 allows the user to interact with other users of the system 10 or with members of other community networks. The community module 52 allows users to interact with other users through real-time communication. Messages can also be exchanged offline. The user can interact with other users through their virtual character model. [0112] Reference is now made to FIG. 44 which depicts some of the facilities in a browser window 745, that users can navigate to in the hangout zone. The *member profile images/videos/simulations and/or name and/or other information would be displayed in a panel 730 on the event page*, in an exemplary embodiment. The viewer may scroll the panel using the left/right control 731, shown in

Art Unit: 3695

an exemplary embodiment to browse all members of the event. In the case of events where a registration fee is required, the system processes payments from the user. *Members in the hangout zone can take advantage of the shopping and virtual modeling facility available via system 10 to shop online for apparel and other needs for the event.* Invitees may shop for gifts via the electronic gift registry available as part of the event planning services. The events described in the hangout zone are not meant to be limited to the hangout zone or any specific space but are described as such in order to illustrate *activities that can be carried out in a social networking space.*[0116] The environment module 56 allows the user to choose the virtual environment in which to place their user model. The environments that are provided by the system 10 may be customized and tailored by the users. In an exemplary embodiment, the users are able to choose from a listing of components that they wish to add. As described below, the respective components that are chosen and placed in the virtual environments may be associated with respective companies that are attempting to promote their products. Through partnering with the system 10, *retailers of non apparel items can increase exposure to their product offerings.* Advertisements may be displayed in these environments and thus, these *environments would serve as an advertising medium.* [0123] Specifically, the *retailer module 58 tracks the respective items that may be purchased through use of the system 10.* Information from the retailer module 58 pertaining to items that can be purchased is acquired by system 10 [0124] *The shopping module 60 allows for users to purchase items that may be viewed and/or modeled.* [0125] *Not only is the user able to purchase real apparel from the site (described later on), but the user can also buy virtual manifestations of apparel, hairstyles, makeup etc.* Users may be interested in purchasing these virtual items for use in external sites, gaming environments, for use with virtual characters in other environments etc. Users can also search for and buy items on other users' shopping lists, registries and/or wishlists. Users may also set-up gift registries accessible on their member pages for occasions such as weddings, anniversaries, birthdays etc. [0131] The server application 22 has access to *the data store 70 that is resident upon the portal server 20 or associated with the portal server 20.* [0133] The data store 70 in an exemplary embodiment comprises a user database 80, an apparel database 82, a 3-D model database 84, and an environment database 86. The *user database 80* in an exemplary embodiment is used to record and store information regarding a user of the system 10. Such information *includes*, but is not limited to *a user's access login and password* that is associated with the system 10. A *user's profile information is also stored in the user database 80 which includes, age, profession, personal information, and user's physical measurements* that have been specified by the user, images provided by the user, *a user's history*, information associated with a user's use of the system. A *user's history information may include*, but is not limited to, the frequency of their use of the system, the time and season they make purchases, *the items they have purchased, the retailers from whom the items were purchased, and information regarding the various items.* Information regarding the various items may include, but is not limited to, the colour, style and description of the items.[0134] *The steps that have been described herein, have been provided for purposes of example, as various*



Art Unit: 3695

additional and alternative steps may be associated with a user's accessing of their respective home page.[0135] Method 110 begins at step 111, at which the user provides data to the system 10. User data may be imported from other sources such as social-networking sites or the virtual operating system described later in this document. (Such importing of data also applies to the other portals discussed in this document).[0195] The friends manager window 370 allows users to invite other users to join them in their shopping trips. As illustrated with reference to FIGS. 17 and 18, the system 10 allows for friends that are associated with the system 10, and those that may be associated with one or more other community networking sites to be invited. Community networking sites include sites such as Facebook, or My Space and others that allow their API to be used by external applications. In an exemplary embodiment, a user's list of friends from social networking sites may be displayed within the system 10. A provision 719 exists on the account page 716 for signing into Facebook, an external social networking site, which will facilitate access to Facebook account resources (other social networking sites may be present and accessed through system 10). As illustrated in FIGS. 39A-B, this will take the user to their login page 717 on Facebook, upon which the user may log in to his Facebook account 720. This will take the user back to their account 718 on system 10, this time with access to the user's Facebook friends 721 and other information available through their account on system 10 as shown in FIGS. 39C and 39D. When the user decides to logoff from their account on system 10, the user is asked if he/she wishes to logoff from Facebook as well. Users are also able to import data from external sites. For example, contact information or images may be imported from social networking sites such as Facebook, [0204] Reference is now made to FIG. 42 where one form of interaction between various parties with system 10 is shown in exemplary embodiment. Consumers can interact with their various computing devices 14, 16 not shown in the image. Other users may include shipping and handling users, administrative staff, technical support, etc. Consumers browse products, interact together and shop. **When a purchase order is received at the portal server 20, vendors selling the product are notified. They then approve the purchase order, upon which the payment received from the customer is deposited in the corresponding vendor's account.** The system may find the vendor store closest in proximity to the customer's location (customer's home, office etc.). An interface exists for interaction between any type of user and system 10, and between different groups of users via system 10. **For instance, customers may interact with each other and with store personnel/vendors,** and with fashion consultants via a webpage interface. Vendors may interact with customers, consultants and other businesses via a `MyStore` page available to vendors. Vendors can see (limited information on) who is entering their store in real time and also offline. Users can set the privacy level they are comfortable with through the preferences panel. [0205] Users on a shopping trip have the opportunity to use the Split-Bill.TM. feature to make payments for purchases. Split-Bill is a feature that enables users to share the cost of a purchase or the amount of a transaction by allocating some or all of the cost or amount to be paid by each of the users. Optionally, a subset of users that are party to the transaction may be allocated the entire cost or amount of the transaction. There are many options for ways of

Art Unit: 3695

operation of the Split-Bill feature. Most of these ways can be thought of as similar to the modes of operation of a shopping trip as described with reference to FIG. 7A-D. *Some of these methods are described next in exemplary embodiments: FIG. 21A demonstrates an exemplary embodiment of Split-Bill 261. Different payment schemes are available to the users of a shopping trip. A member of the shopping trip may pay for the entire bill using option 262 or each member pay for his/her individual purchases using option 263. In one exemplary embodiment, the Split-Bill method works as follows: When a user decides to split a bill on a supported website or application, they choose the friends that they wish to split the bill with and the portions of the bill that each friend including themselves will pay. After that, they confirm their order as usual and get sent a gateway to make payment [so "our website", a social network website, sends the user-ids of other payers to the retailer during order confirmations, which confirmations are initiated by retailer, and then gateway is sent to those users, i.e., social network website sends at least gateway address to the other payers] Once they have paid their portion of the bill, the other participants are notified of the split bill payment. These other users accept the split bill notification and are sent to the confirmation page for an order where they confirm their portion of the bill and are sent to the gateway. Once each member of the split bill group has made their payment, the order's status is changed to paid and becomes ready for fulfillment. A hold may be placed on authenticated payment until all other participants' payments have been authenticated at which point all the authenticated . If a participant declines to accept a payment, then the payments of all other participants may be refunded. Users can also split a bill with a friend (or friends) who is offline. In this case, a user or users come to the Split-Bill screen and indicate the name of the user(s) that they would like to split a portion or all of the bill with. That user(s) is then sent a notification (on our networking site like Facebook or on a chat application such as msn or via email or on a cell phone via text such as through SMS or via voice by employing text to speech conversion, in exemplary embodiments). That user(s) can then decide to accept it in which case the transaction is approved and the payment processor or deny it in which case the transaction is disapproved and the payment is denied. This mode of operation is similar to the asynchronous mode of operation as discussed with reference to FIG. 7B [so "our website", a social networking site, sends the other payers a notification by sending a message to other buyers on Facebook, which itself is hosted on at least one computer—i.e. "our" social network site sends user identifiers to Facebook computer; furthermore, the payment processor may include a computer running an application which, as part of payment processing, can place a hold and wait for authentication of payments of all other participants, which involves that computer's having received the user identifications of all of the payers, and also of at least the first one, in response to seller having made a funds transfer request to the payer(s)] )*

**communicating, from the social network website to the at least one computer, data for the purchase transaction to be made by the particular user, the data including at least a purchase amount and a particular payment network**

Art Unit: 3695

**identifier associated with the particular user** (see at least [0204] When a purchase order is received at the portal server 20, vendors selling the product are notified. They then approve the purchase order, upon which the payment received from the customer is deposited in the corresponding vendor's account. The system may find the vendor store closest in proximity to the customer's location (customer's home, office etc.). An interface exists for interaction between any type of user and system 10, and between different groups of users via system 10. For instance, customers may interact with each other and with store personnel/vendors, and with fashion consultants via a webpage interface. Vendors may interact with customers, consultants and other businesses via a `MyStore` page available to vendors. [0205] Optionally, a subset of users that are party to the transaction may be allocated the entire cost or amount of the transaction....These other users accept the split bill notification and are sent to the confirmation page for an order where they confirm their portion of the bill and *are sent to the gateway*. Once each member of the split bill group has made their payment, the order's status is changed to paid and becomes ready for fulfillment. *A hold may be placed on authenticated payment until all other participants' payments have been authenticated at which point all the authenticated payments are processed.* If a participant declines to accept a payment, then the payments of all other participants may be refunded. Users can also split a bill with a friend (or friends) who is offline. In this case, a user or users come to the Split-Bill screen and indicate the name of the user(s) that they would like to split a portion or all of the bill with. That user(s) is then sent a notification (on our networking site like Facebook or on a chat application such as msn or via email or on a cell phone via text such as through SMS or via voice by employing text to speech conversion, in exemplary embodiments) That user(s) can then decide to accept it in which case the transaction is approved and the *payment is processed* or deny it in which case the transaction is disapproved and the payment is denied. This mode of operation is similar to the asynchronous mode of operation as discussed with reference to FIG. 7B. [0210] The Split-Bill feature allows processing of credit, debit, points cards and/or other supported payment options. *Payments can be made using any combination of these options. For example, a product that is about to be purchased may be paid for partially from a debit/bank account, partially via a credit card, partially using a gift card, and partially using points or store credits.* [Clearly user to whom a notification is sent cannot decide to accept and pay without being given the amount to pay. Clearly also, the payment processor accessed via the gateway may include a computer running an application which, as part of payment processing, can place a hold and wait for authentication of payments of all other participants, which involves that computer's having received the user identifications of all of the payers from a social network website and also the amounts they pay and the particular payment network identifiers associated with each payer] [0210] For sites that do not support the Split-Bill feature, two or more parties can deposit to an account using the Split-Bill service on a supported site, upon which a debit or a credit or a points card or an electronic money voucher is created. This account can then be used on a third party site for a shared purchase. In an exemplary embodiment, the Split-Bill method is also available as an independent component on a website for people

Art Unit: 3695

to share the amount of a transaction [0211] *Investments may be made through Split-Bill. Other financial transactions may be conducted in a collaborative manner*, including currency exchange. Currency may be exchanged, in exemplary embodiment, with a friend or someone in a friend's network so that the user may ensure that the transaction is being carried out through a trusted reference. A person traveling to another country may exchange money with a relative or friend in that country. In another exemplary embodiment, shares and stocks may be traded collaboratively, for example through a split bill interface. Tools may be available for investors to collaboratively make investments and assist them in making decisions [0279] Order placements and business transactions can also be conducted via a user's mobile device. A user may view a list of products and services on their mobile device. The user may place an order for a product or service via their mobile device via SMS or other services using the WAP protocol or through a cell phone based browser in exemplary embodiment. *The vendor is informed of the order placed through a web portal and keeps item ready for pick up or delivers the item to address specified by user or the current location of user, which may be determined using a cell phone location technique such as GPS and cell-phone triangulation. Users may pre-pay for services or make reservations for services such as those provided in a salon via their mobile device and save waiting time at the salon. Vendors may have access to `MyStore` pages, as described in exemplary embodiment previously with reference to FIG. 42. Once the order and transaction is approved, a confirmation is sent to the user. Electronic receipts may be sent to the user on their cell phone via email, SMS, web mail, or any other messaging protocol compatible with cell phones. Other information can be linked to the cell phone based on electronic receipts such as warranty and other information as described previously with reference to electronic receipts.* 0281] Users may utilize the VS for sharing content `on the fly`. A website or space on a web server may exist where users can create their `sharing networks`. Alternatively, sharing networks may be created via a local application software that can be installed on a computing machine).

Siddique teaches a single user may be allocated the total cost and that user confirms their order as usual and gets sent [to] a payment processing gateway to make payment, so that gateway receives the user-identifier and the data for the purchase transaction and may perform the set of operations. Siddique also teaches that a product that is about to be purchased may be paid for partially from a debit/bank account, partially via a credit card, partially using a gift card, and partially using points or store credits, as well as that order is sent to a vendor and approved by that vendor, as well as that vendors may have access to the social network described, so the user-identifier and the data for the purchase transaction may have been communicated to a vendor computer, and the "data for the purchase transaction" may have been received by the vendor. And all the set of operations may be done by vendor computer also. A user receives a confirmation, an electronic receipt. That is to say, the claim and the reference allow of the interpretation, gateway OR vendor owns the "at least one computer". The "at least one computer" or "payment processing gateway" or "vendor" may be a part of a system, but Siddique does not specifically teach that either the

Art Unit: 3695

gateway or the vendor has a computer which can verify a transaction or select a payment network identifier from multiple ones. It remains to be established that either vendor or the payment processing gateway performs the purchase verification and submission to a particular payment network, submits a request to debit the purchase amount and receives an authorization from that payment network. Examiner further notes that there was a transition period during which router and gateway were used interchangeably.

Hoffman teaches **verifying the purchase transaction** (see at least column 10 lines 35-59 FIG. 6 illustrates a smart card purchasing system 400...Remote merchant functions *include validation of the transaction*, communication with central systems and storing the transactions. GSM network 202 is a communications channel that links handset 102, merchant server 410 and payment server 412, via gateway 106. Various of the components of FIG. 6 have previously been described in FIG. 4...*Payment server 412 includes a merchant's computer hardware, physical terminal logic, a security card 418 and a modem. The terminal logic and security card 418 store transaction information and manage the security of the transaction by validating the integrity of the user's smart card 18. Payment server 412 securely stores the transactions and manages the transmission of the transactions to a concentration point computer 420. From the concentration point, the transactions are sent to a central clearing and administration system 210 for validation, clearing and settlement via data communications network 208.*column 10 lines 60-65 *Processing gateway 106 acts as a router for processing purchase commands and instructions between card 18 and payment server 412 and between payment server 412 and merchant server 410. Members 430 are various member banks and other financial institutions that act as acquirer or issuer within system 400.* column 11 lines 4-13 Communication between the gateway and the upstream systems preferably is implemented as described in U.S. patent application Ser. Nos. 08/951,614 and 09/070,488 referenced above.

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method including that payments can be made using any combination of credit, debit, points cards and/or other supported payment options as taught by Siddique the verification by merchant and integration of payment server and merchant hardware and gateway routing between payment server and merchant server as taught by Hoffman to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated at the time of the invention to combine the features to clarify possible architectures. (Please see KSR [127 S Ct. at 1739] "The combination of familiar elements according to known methods is likely to be obvious when it does no more than yield predictable results" and MPEP §2141 III (A)).

Neither Siddique nor Hoffman teaches the rest of the set of operations.

Nguyen teaches column 4 lines 29-53 According to a broad aspect of a preferred embodiment of the invention, a server communicates bidirectionally with a gateway over a first communication link, over which all service requests are initiated by

Art Unit: 3695

the server. The gateway uses a second communication link to send service signals to the server. In response to the service signals, the server initiates transactions to the gateway or presents information on a display device. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information regarding a payment instrument from the merchant computer system to a payment gateway computer system. The payment gateway system formats transaction information appropriately and transmits the transaction to the particular host legacy system. The host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. column 15 lines 17-50 Merchants utilize point-of-sale products for credit and debit transactions on a daily basis. An embodiment in accordance with the subject invention allows an acquirer processor to accept transactions from Internet storefronts without altering a current host environment. *The system easily converts payment protocol messages and simultaneously manages transactions from a number of Internet merchant servers. As the number of transactions grows, the payment gateway can be scaled to handle the increased business, and it can be configured to work with specific business processes used by the acquirer/processor. Thus, the payment gateway supports Internet processing utilizing payment processing operations.* The payment gateway provides support for configuring and installing the Internet payment capability utilizing existing host point-of-sale technology. *The payment gateway also provides an intuitive Graphical User Interface (GUI) with support built in to accommodate future payment instruments such as debit cards, electronic checks, electronic cash and micropayments.* The payment gateway implements secure transactions using RSA public-key cryptography and the MasterCard/Visa Secure Electronic Transaction (SET) protocol. *The gateway also provides full functionality for merchant payment processing including authorization, capture, settlement and reconciliation while providing monitor activity with reporting and tracking of transactions sent over the Internet.* Finally, the payment gateway also implements Internet payment procedures that match current processor business models to ensure consistency for merchants. *Handling Internet transactions is destined to become a necessary function for every payment processing system.* Today, merchants often transmit data received over the Internet inefficiently. Some fax the information or waste time keying data into a non-Internet system. Column 15 line 66-column 15 line 16 *The basic authorization request is a data area that includes all the information for determining whether a request should be granted or denied. Specifically, it includes such information as the party who is being charged, the amount to be charged, the account number of the account to be charged, and any additional data, such as passwords, needed to validate the charge. This information is either calculated based upon prior customer merchandise selection, or provided by the customer over the secure link 270 established in the customer-merchant general-purpose secure communication protocol session.* FIG. 5A depicts a basic authorization request 510.

Art Unit: 3695

Column 20 lines 2-14, 27-31 FIG. 9 depicts ... *In function block 910, merchant computer system 130 generates a merchant payment capture request 915 and transmits it to payment gateway computer system 140. In function block 930, payment gateway system 140 processes the payment capture request 915, generates a payment capture response 925 and transmits it to merchant computer system 130. In function block 920, merchant computer system 130 processes payment capture response 925 and verifies that payment for the goods or services sought to be obtained by the customer have been captured...Specifically, a basic capture request 1110 includes a capture request amount, a capture token, a date, summary information of the purchased items and a Merchant ID (MID) for the particular merchant. FIG. 11A depicts basic capture request 1110.* Column 24 line 7 –column 25 line 9 FIG. 15A illustrates a payment processing flow in accordance with a preferred embodiment. The payment functionality provided by the vPOS terminal is divided into two main categories: "Merchant-Initiated" 1510 and "Consumer-Initiated" 1500. Some payment transactions require communication with the Acquirer Bank through the Gateway 1530. The normal flow of a transaction is via the vPOS Cartridge API 1512 to the vPOS C++ API 1514 into the payment protocol layer 1516 which is responsible for converting into the appropriate format for transmission to the Gateway for additional processing and forwarding to existing host payment authorization systems. Host legacy format refers to an existing authorization system for credit card approval currently utilized with the VeriFone Point of Sale (POS) gray terminals. The output from the payment protocol layer 1516 is transmitted to the authorization processing center via the gateway 1530. These transactions are referred to as "Online Transactions" or "Host Payments." The transactions that can be done locally by the merchant without having to communicate with the Acquirer Bank are referred to as "Local Functions and Transactions." To support different types of payment instruments, the vPOS Terminal payment functionality is categorized as set forth below. Host Payment Functionality: These transactions require communication with the final host, either immediately or at a later stage. For example, an Online Authorization-Only transaction, when initiated, communicates with the host immediately. However, an Off-line Authorization-Only transaction is locally authorized by the vPOS terminal without having to communicate with the host, but at a later stage this off-line authorization transaction is sent to the host. Within the Host Payment Functionality some transactions have an associated Payment Instrument, while others do not. These two kinds of transactions are: Host Financial Payment Functionality: These transactions have a Payment Instrument (Credit Card, Debit Card, E-Cash, E-Check, etc.) associated with them. For example, the "Return" transaction, which is initiated upon returning a merchandise to the merchant. Host Administrative Payment Functionality: These transactions do not require a payment instrument, and provide either administrative or inquiry functionality. Examples of these transactions are "Reconcile" or the "Batch Close." Local Functions and Transactions: These transactions do not require communication with the host at any stage, and provide essential vPOS terminal administrative functionality. An example of this is the vPOS terminal configuration function, which is required to set up the vPOS terminal. Another example is the "vPOS Batch Review" function, which is required to review the different transactions in the

Art Unit: 3695

vPOS Batch or the Transaction Log. A preferred embodiment of a vPOS terminal supports various Payment Instruments. A consumer chooses a payment based on personal preferences. Some of the Payment Instruments supported include: Credit Cards Debit Cards Electronic Cash Electronic Checks Micro-Payments (electronic coin) Smart Cards URL Table column 37 lines 41-67 In the block diagram shown in FIG. 15B, the vPOS provides an interface for transactions which are initiated both by the consumer and the merchant. The merchant initiates a transaction from a Graphical User Interface (GUI) 1550 and all the transactions that are initiated by the consumer are routed by the Merchant WEB Server 1545. The *Authorization/Data Capture Module 1560 processes the requests originated by the merchant or the consumer and routes them to the Protocol Module 1565.* The Protocol Module is responsible for *building the payment protocol request packet (e.g., an SSL-encapsulated ISO 8583 packet) 1570 before sending the request to the Gateway 1579.* Then, the Gateway 1579 awaits a response from the Protocol Module 1565, and upon receiving the response, the Gateway 1579 parses the data and provides unwrapped data to the Authorization/Data-Capture Module 1560. The Authorization/Data-Capture Module 1560 analyzes the response and updates the Transaction Log 1580. The Transaction Log 1580 contains information concerning any successfully completed transactions and the accumulators or the transaction totals. The vPOS terminal creates and maintains the Transaction Log 1580, and the vPOS Configuration Data 1585 contains information which is used to configure the behavior of the vPOS. The entire vPOS functionality is thread-safe and hence using the vPOS in a multi-threaded environment does not require any additional interfacing requirements. Column 38 lines 5-column 39 line 13 As discussed above, *the different Payment Functionality provided by the vPOS terminal can be divided into two main categories as "Merchant Initiated" and "Consumer Initiated."* Some of these transactions require communication with the Gateway and these transactions are referred to as "Online Transactions." The transactions which can be done locally to the merchant without having to communicate are referred to as "Local Functions/Transactions." In order to provide support for many different types of Payment Instruments, the vPOS Payment Functionality have been categorized. *Host payment functionality and transactions* require communication with the host either immediately or at a later stage. Each of the host financial payment transactions come to this category and require a Payment Instrument. These *transactions can be initiated with different types of Payment Instruments which the vPOS terminal supports. An authorization without capture transaction is used to validate the card holder's account number for a sale that needs to be performed at a later stage.* The transaction does not confirm a sale's completion to the host, and there is no host data capture in this event. *The vPOS captures this transaction record and later forwards it to the host to confirm the sale in a forced post transaction request. An authorization without capture transaction can be initiated both by the consumer and the merchant.* [this speaks to "data for the purchase transaction **to be made** in the second "communicating," limitation] . A forced post transaction confirms to a host computer that a completion of a sale has been accomplished and requests data capture of the transaction. The forced post transaction is used as a follow-up transaction after doing an authorization (Online



Art Unit: 3695

or Off-line) transaction. The transaction can be initiated only by the merchant. The offline post transaction is identical to the "authorization without capture" transaction, except that the transaction is locally captured by the vPOS without initiating communication with a host. A forced post operation is done as a follow-up operation of this transaction. This transaction can be initiated by both the consumer and the merchant. The pre-authorization transaction is identical to the authorization without capture transaction, but the consumers' "open-to-buy" amount is reduced by the pre-authorization amount. *An example of this type of transaction is the "check-in" transaction in a hotel environment.* A check-in transaction sends a pre-authorization request to the host, so that an amount required (335) for the customers' stay in the hotel is reserved. The pre-authorization transaction is followed by a pre-authorization complete transaction. This transaction can be initiated both by the consumer and the merchant. The pre-authorization complete transaction is done as a follow-up to the pre-authorization transaction. This transaction informs the host of the actual transaction amount. The pre-authorization complete transaction amount could be more or less than the pre-authorization amount. An example is the "check-out" transaction in a hotel environment. The check-out amount can be less than or more than the check-in amount. This transaction can only be initiated by a merchant. column 41 line 65- column 42 line 19 As discussed above, *the vPOS terminal supports different Payment Instruments and each of the Payment Functions described above can be initiated by these different Payment Instruments. The consumer making a purchase from a merchant provides a choice of payment methods* depending upon their personal preference. The Payment Instrument Class Hierarchy which is used by the different vPOS terminal Payment Functions is described below. FIG. 17 shows a typical message flow between the consumer, merchant, vPOS terminal and the Gateway. This section describes the different classes listed in the previous section, their data and members, and defines the type of the transaction that is to be performed. Processing commences at 1700 when a merchant server receives a sales order and passes it via the vPOS Graphical User Interf[a]ce (GUI) 1710 to an authorizer 1720 for approval and subsequent protocol processing 1730 and ultimately transmission via the gateway 1740 to the network column 66 line 38 – 63 The unique architecture of the Cardholder 120, Merchant 130 and Gateway 140, as shown in FIG. 1B, provides communication capability between the modules utilizing the Internet to support linkages 150 and 170. Since the Internet is so pervasive, and access is available from virtually any computer, utilizing the Internet as the communication backbone for connecting the cardholder, merchant and access to the authorizing bank through a gateway allows the merchant vPOS software to be remotely located from the merchant's premises. *For example, the cardholder could pay for goods from any computer system attached to the Internet at any location in the world.* Similarly, the merchant vPOS system could be located at a central host site where merchant vPOS systems for various merchants all resided on a single host with their separate access points to the Internet. *The merchant could utilize any other computer attached to the Internet utilizing a SSL or SET protocol to query the remote vPOS system and obtain capture information, payment administration information, inventory control information, audit information and process customer*

Art Unit: 3695

*satisfaction information.* Thus, without having to incur the overhead of maintaining sufficient computer processing power to support the vPOS software, a merchant can obtain the information necessary to run a business smoothly and avoid hiring IS personnel to maintain the vPOS system. column 67 line 32-column 68 line 47 (interaction between the vPOS and a client commences when a pay page solicits parameters of a transaction. Then, the parameters are validated to be sure the payment instrument, for example, cardnumber is not null. Then, a transaction object is created, e.g. AUTHONLY, and the object is initialized and stuffed with parameters of the transaction, eg. ao.setpan(accnum), and the object is executed. This execution invokes the vPOS engine. The vPOS engine further validates the parameters based on the particular merchant's configuration. *For example, some merchants do not accept American Express Cards, but will take Visa, and all merchants check the expiration date of the card. Assuming a valid and acceptable card has been tendered, then a TID is assigned (expiring, existing TIDs) or block a new TID from the TID Pool. This generates a STAN, XID, RRPID unique tag and creates an initial record in the transaction database which is flagged as before gateway processing in case the transaction crashes and must be backed out. Then the protocol parameters are identified in the registry based on card type, and a particular acquirer identified.* Then, a protocol object is created and executed to extract results from the protocol object and the before gateway "bit" is flipped to again flag the location of the transaction in the process as it is submitted to the Gateway. *The results received back from the Gateway are placed into a transaction object with is reported back to the pay page and ultimate[ly] back to the pay page user.* A novel feature of the vPOS software provides payment page customization based on a merchant's preferences. This feature automatically lists cards that are accepted by a particular merchant based on the active terminal configuration. Each approved card for a particular merchant is linked to the display via an URL that provides a pointer to the credit card information supported by the merchant. Each card has an entry in a data structure referred to as the Card Definition Table (CDT). A preferred embodiment of the vPOS merchant pay customization software in accordance with a preferred embodiment is provided in FIG. 19 which illustrates the logic utilizing a flowchart, and a listing of the source code below. Processing commences at terminal 1900 and immediately flows to function block 1910 where an index variable is initialized for *stepping through each of the accepted payment instruments for the merchant's page.* Then, at function block 1930, a URL key is obtained associated with the current merchant pay page and index value. The URL key is a registry key name that points to a picture of a credit card that the merchant has associated with the pay page and which the merchant accepts as payment. At output block 1940 the card image associated with the URL key is obtained and displayed on the terminal FIG. 20B is a data structure 2002 representing a POS transaction request in accordance with a preferred embodiment. The data structure 2002 includes a TID field 2005, which identifies the physical terminal from which the transaction originates. In addition to the TID field, the data structure also includes other data 2006 necessary to process a transaction. This data includes such fields as a transaction type, a transaction amount, a currency type (such as U.S. dollars), credit card account number, credit card expiration date, etc. [Examiner notes

Art Unit: 3695

that card numbers long included digits identifying the card type, as one of skill in the art would have known at the time of the invention])

**in the at least one computer, performing a set of operations that include each of:**

**receiving data for the purchase transaction from the social network website;**

**receiving data for the purchase transaction from the particular user;**

**identifying the particular user using the particular payment network identifier;**

**selecting a payment network identifier from the plurality of disparate payment network identifiers** (Examiner notes that, in the absence of precision, there is nothing to stop the computer always choosing the particular payment network identifier communicated (as "data for the purchase") from social network or the matching one received from the particular user) ;

**submitting the purchase transaction data to a payment network that corresponds to the selected payment network identifier and as part of a request to debit the purchase amount; and**

**authorizing the purchase transaction in response to an authorization provided by the payment network corresponding to the selected payment network identifier.**

In the following, Nguyen teaches merchant performing these steps (see at least column 70 line 18- column 71 line 38 Payment methods that issue cards for conducting business utilize four major entities. These entities are the issuer, consumer, merchant and the acquirer. The issuing bank that provides the consumer with a credit card are usually not the same bank as the acquiring bank that serves the merchant. When the consumer utilizes a credit card to pay for a purchase, the merchant swipes the card through the POS terminal which makes a connection to the merchant's acquirer via the telephone network and transmits an authorization request with data read from the magnetic stripe. The acquirer's host processor, depending on the card number, will either perform local processing or switch the request to the correct issuing bank's host processor through the interchange network. In a few seconds, the authorization response is returned to the originating POS indicating either an approval or a rejection. Utilizing a preferred embodiment, consumers using browsers can shop at virtual stores and malls presented as Web pages managed by the merchants' servers. Consumers can make purchases and pay for them using credit cards or other digital payment instruments in a secure manner. For such Internet-based payments to be authorized, a "gateway" is necessary at the back end to channel transactions to legacy processors and interchange networks. FIG. 21 is a detailed diagram of a multithreaded gateway engine in accordance with a preferred embodiment. FIG. 22 is a flow diagram in accordance with a preferred embodiment. *Processing flows from customers 2200 that are paying for products over the Internet or other communication medium utilizing HTTPS or other protocols to one or more merchants 2210, 2220 or 2230 to a gateway 2240 which directs transactions to a particular host processor 2250 for authorization processing in accordance with the present invention.* Internet Payment Authorization

Art Unit: 3695

The Gateway is a secure computer system that mediates transactions between the merchants' servers and a payment processor. *The Gateway supports secure communications between merchants using the Internet on one side, and a processor using standard secure financial networks on the other side.* Between the two interfaces, the Gateway maintains a detailed log of all transactions, whether in-progress, completed, or failed. The Gateway accepts transactions from merchants and converts them into legacy compatible formats before forwarding them to the host processor. Responses from the host, after the reverse conversions, will be returned to the originating merchants. *The Gateway performs many functions, including: Receives encrypted credit card transactions from the merchants via the Internet Unwraps and decrypts transactions Authenticates digital signatures of transactions based on certificates Supports all transaction types and card types* [hence, the merchant is informed that multiple cards may be associated with a single user] Accepts concurrent transactions from each of the merchant servers Converts transaction data to legacy formats; forwards the mapped requests (in the clear) to a payment processor over existing communication links Converts transaction responses, correlates them with the original requests, and sends the mapped responses back to the merchants. Provides logging, monitoring, reporting, and system administration column 72 lines 45-5 In this network configuration, a transaction between a merchant's vPOS and the host will cross the firewall four times: SET request from vPOS to Gateway, legacy request from Gateway to NIP, LEGACY response from NIP back to Gateway, and SET response from Gateway back to vPOS. Column 74 lines 24-33 The Gateway uses Oracle7 Server version 7.3 as the RDMBS and will be upgraded to use future significant system releases. The multi-threaded, multi-server architecture of Oracle7 provides applications with scalability to high-volume transaction workloads. When deployed with the HP 9000 K-Class platform, Oracle7 performs a symmetrically parallel database operation across all available processors. In addition, Oracle7 includes options for creating high-availability systems: column 86 line 46-column 87 line 51 *Merchants require a mechanism for verifying legitimate cardholders is of valid, branded bankcard account numbers.* A preferred embodiment utilizes technology to *link a cardholder to a specific bankcard account number* and reduce the incidence of fraud and thereby the overall cost of payment processing. Processing includes a mechanism that allows cardholder confirmation that a merchant has a relationship with a financial institution allowing it to accept bankcard payments. *Cardholders must also be provided with a way to identify merchants they can securely conduct electronic commerce.* Merchant authentication is ensured by the use of digital signatures and merchant certificates. In a preferred embodiment, a holder of a payment instrument (cardholder) surfs the web (Internet) for required items. This is typically accomplished by using a browser to view on-line catalog information on the merchant's World Wide Web page. However, order numbers can be selected from paper catalogs or a CD-ROM and entered manually into the system. This method allows a *cardholder to select the items to be purchased* either automatically or manually. Then, the cardholder is presented with an *order form containing the list of items, their prices, and totals.* The totals could include shipping, handling and taxes for example. The *order form* is delivered electronically from the merchant's server or

Art Unit: 3695

*created on the cardholder's computer by electronic shopping software.* [that is the "hook" for combining this reference with reference about the user and the social network] An alternative embodiment supports a negotiation for goods by presenting frequent shopper identification and information about a competitor's prices. Once the price of goods sold and the means of payment has been selected, the merchant submits a completed order and the means for payment. *The order and payment instructions are digitally signed by cardholders who possess certificates. The merchant then requests payment authorization from the cardholder's financial institution. Then, the merchant sends confirmation of the order* [that is equivalent to authorizing the purchase transaction in response to an authorization], and eventually ships the goods or performs the requested services from the order. *The merchant also requests payment from the cardholder's financial institution.* Various helper applications 188, 172, 174, 176 are provided to make the consumer's shopping experience easy and efficient including the following helper applications. The Paywindow helper application 188 is utilized by the consumer to authorize the payment to the merchant, to administer their wallets, to review their previously completed payment transactions and to perform housekeeping activities on the wallets. This application is defined as a `helper` application on the consumer's desktop. The browser launches this application when the merchant system sends a MIME message requesting payment. column 88 line 29-column 91 line 40 *The Payment Manager 2606 coordinates and completes the payment request that is received from the merchant system.* The payment request is received via a MIME message in the native code implementation or via an applet in the Java implementation. The payment request received contains the final GSO, Ship-To name, merchant certificate, merchant URL, coupons and the payment amount. The Payment Manager 2606 then communicates with the payment related GUI component to interact with the consumer to authorize and complete the payment transaction. The Payment Manager 2606 is also responsible for determining the payment protocol based on the consumer's payment instrument and the merchant's preferred payment protocol. The Payment Manager 2606 enforces standard operations in the payment process. For example the receipt and the transaction record can automatically be transferred to the Wallet file once the payment is completed. The payment manager architecture in accordance with a preferred embodiment is presented in FIG. 27. *A user interfaces with the payment manager 2730 via a user interface 2700 that responds to and sends a variety of transactions 2710, 2708, 2706, 2704 and 2702. The transactions include obtaining the next record, payment record, receipt, acceptance of the payment instrument and GSO components. In turn, the payment manager 2730 sends transactions 2714 and receipts 2720 to the wallet manager 2722 and receives payment instruments, certificates and private keys from the wallet manager 2722.* The Wallet Manager 2722 provides a standard interface to the wallet. It defines the wallet database structures and the payment instrument data structures, controls the access to the wallet and provides concurrency checking if more than one application attempts to open the same wallet. The interface to the wallet manager 2722 is published to allow OEMs to interface with the wallet manager and access the wallet database. *The wallet manager consists of the following sub-components: Wallet Access.* This component provides an interface to

Art Unit: 3695

read and write wallet information. Transaction Manager. This component provides an interface to read and write transaction corresponding to a wallet into the wallet database. *Payment Instrument Manager. This component manager provides a common interface to the specific payment instrument access components. Credit Card Access, Debit Card Access, Check Access. These components deal with a specific payment instrument.* A preferred embodiment includes a single file or directory of files comprising a "wallet" which contains personal information and *information about multiple payment methods with the preferred implementation.* These payment methods (*Visa cards, debit cards, smart cards, micro-payments etc.*) also contain information such as account numbers, certificates, key pairs, expiration dates etc. The *wallet is envisaged to also contain all the receipts and transaction records pertaining to every payment made using the wallet* Enters Order and Clicks Calculate Order 2820 This message represents the *consumer order entry and the clicking of the `Calculate Order` button.* The consumer's shopping experience is all condensed into this one message flow for the purpose of highlighting the payment process. The actual implementation of the shopping process varies, however, the purpose does not, which is the creation of the order. Order 2830 This message represents *the order information which is sent by the browser to the merchant via an HTML form.* Clicks Pay 2850 This message represents the *clicking of the Pay button on the browser by the consumer after confirming the payment amount.* Payment Instrument 2868 This message represents the *payment instrument selected by the consumer.* This message is created in the current design *when the user double clicks on the payment image in the "Select Payment Method" Window.* Decide Payment Protocol 2874 Once the consumer authorizes the payment, *the payment protocol is decided by PayWindow based on the merchant's Payment Protocol Preferences and the consumer selected payment instrument.* Column 91 lines 62-67 A payment instrument must be certified by a "certificate issuing authority" before it can be used on a computer network. In the case of credit card payments, *the issuer may be one of the card issuing banks, but it might also be a merchant (e.g. SEARS), a transaction acquiring bank or an association such as VISA or Mastercard.* column 93 lines 6-39 Then, at function block 3510, *the cardholder selects the payment instrument for the particular transaction.* Payment instruments could include VISA, MASTERCARD, AMERICAN EXPRESS, CHECK, SMARTCARD or DEBIT CARDS. The *payment method is then submitted to the merchant at function block 3520.* The merchant then initializes the SET connection to the acquiring bank at function block 3530 if the connection is not already established. A detailed description of the gateway internals is presented below in accordance with a preferred embodiment. column 15 lines 61-64 In function block 310, *merchant computer system 130 generates a payment authorization request 315 and transmits it to payment gateway computer system 140. In function block 330, payment gateway system 140 processes the payment authorization request, generates a payment authorization response 325 and transmits it to merchant computer system 130. In function block 320, merchant computer system 130 processes payment authorization response 325 and determines whether payment for the goods or services sought to be obtained by the customer has been authorized).*

Art Unit: 3695

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method including that payments can be made using any combination of credit, debit, points cards and/or other supported payment options and the verification by merchant and integration of payment server and merchant hardware and gateway routing between payment server and merchant server as taught by the combination of Siddique and Hoffman the performance of steps as taught by Nguyen to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated at the time of the invention to combine the features to describe normal payment processing.

Although Siddique teaches the sending from social network website to merchant the data for the purchase transaction, Nguyen teaches sending that data from user to merchant, and Hoffman teaches merchant doing the verifying, neither Siddique nor Hoffman nor Gregory teaches **comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase transaction that is received from the particular user**;

Goodman teaches **comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase transaction that is received from the particular user** (see at least column 3 line 58-column 4 line 3 In embodiments, verification may occur *when a user purchases a service or product or responds to an offer. The information provided by the user (e.g., credit card number) can be verified. The user-provided data may be checked against information provided earlier by the user at the time of registration with the collaboration environment. In embodiments, verification may comprise analysis of information about the user that is publicly available, for example, information located using a web search engine (e.g., GOOGLE, YAHOO); information from a social networking site (e.g., LINKEDIN, FACEBOOK, MYSPACE); or information from professional organizations, business directories, real estate records, criminal records, or the like.*

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method including that payments can be made using any combination of credit, debit, points cards and/or other supported payment options and the verification by merchant and integration of payment server and merchant hardware and gateway routing between payment server and merchant server as taught by the combination of Siddique, Hoffman, and Nguyen the verification and checking as taught by Goodman to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated at the time of the invention to combine the features to describe verification step when purchase data from a social network is involved.

Art Unit: 3695

Claim 10 is taught using the same art and rationales used to reject claim 9.

11. Claims 11 -13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Siddique et al. US 20100030578 (hereinafter Siddique), and further in view of Hoffman et al. 8082211 (hereinafter Hoffman), and further in view of Nguyen et al. 6072870 (hereinafter Nguyen), and further in view of Goodman et al. 8224755 (hereinafter Goodman), and further in view of John US 20080275748.

Regarding claim 11, Siddique in view of Hoffman in view of Nguyen in view of Goodman teach selecting a payment network identifier from the plurality and submitting transaction data to the payment network that corresponds to the selected network identifier and as part of a request to debit the purchase amount and communicating to at least one computer a particular user-identifier responsive to seller-initiated request, but neither Siddique nor Hoffman nor Nguyen nor Goodman teaches payment network identifier not received by seller.

John teaches **the particular payment network identifier for the payment network that corresponds to the selected payment network identifier is not received by the seller corresponding to the seller-initiated transfer request** (see at least [0140] "When the FFT-server is operated by a 3.sup.rd party, then information shared between the client-FFT and the FFT-server will not necessarily be made available to the seller. This has certain advantages, for example, the seller is not privy to confidential information of the client... When a client is validated the 3.sup.rd party sends confirmation (and a confirmation transaction code) of a successful validation to the seller's server, while failure to validate leads to a failure notice... The 3.sup.rd party can keep records of the transaction and assist the seller in resolving disputes related to billing, as indexed by the confirmation transaction code. For the client, the communication between the seller and the 3.sup.rd party FFT server may be invisible and may occur as a background process. Alternatively, as pop-up window or frame may be created wherein the client is made aware that their information is being exchanged with the 3.sup.rd party, rather than the seller [0141] When a 3.sup.rd party FFT server is used for validation it may provide different types of information to the FFT-servers of different sellers. For example, if the seller's FFT server is trusted by the 3.sup.rd party's FFT-server then it may give the information (which may be in percentage of total, in number of occurrences, or a normalized fraud value for that item) in column 2 whereas an unknown seller may only obtain the information in



Art Unit: 3695

column number 1. These distinctions are shown in the example of Table 4. See also Table 3 showing that transaction data is on server-side FFP-operating parameter table (And not with seller)).

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method including that payments can be made using any combination of credit, debit, points cards and/or other supported payment options and the verification by merchant and integration of payment server and merchant hardware and gateway routing between payment server and merchant server and verification as taught by the combination of Siddique, Hoffman, Nguyen, and Goodman the non-transmission to seller as taught by John to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated at the time of the invention to combine the features to teach selection of payment network gateway as the step-performing entity and follow up with a 3<sup>rd</sup> party doing the validation and confirmation without sellers' receiving the data in question.

Regarding claim 12, Siddique in view of Hoffman in view of Nguyen in view of Goodman teach **the step of identifying the particular user includes receiving and using the particular payment network identifier, as communicated from the social network website, to authenticate the particular user**, but neither Siddique nor Hoffman nor Nguyen nor Goodman teaches using **authentication data to authenticate the particular user**.

John teaches **identifying includes receiving and using authentication data in addition to the particular payment network identifier, as communicated from the social network website, to authenticate the user** (see at least Figure 2, item 128 [0047] The selection of menu items leads to step 116 in which at least one of *a plurality of FFP deterrents 116a-116f (and other technologies such as use of a special browser which is particularly configured for e-transactions, use of a user's e-profile, or use of concept-passwords), are invoked.. Alternatively, step 116 can occur automatically if the seller's/banks server 8 runs an FFP server program 10 which has an FFP algorithm 12 which chooses one of the FFP options 116a-f either automatically, based upon aspects of the transaction profile (e.g., the purchase price, the purchased product, some aspect of the client's e-profile, purchase history of the client)* [0053] In step 116, if option 116b or "FFP e-mail implementation" is selected then step 120 occurs. Step 120 allows FFP related e-mail operations to occur according to selected parameters. These parameters can *include sending a specified e-mail to an account and selecting one or more dates on which the e-mail will be sent.*[0056] the implementation of the FFP e-mail operations illustrate a portion of the server-side FFP operations that are carried out by the server-side FFP program 222. [0059] b. Online validation service-based transaction. This FFP deterrent option may be considered as another type of the internet-based FFP-deterrent and allows online validation and e-profile services to be used as part of the transaction

Art Unit: 3695

For instance *a user may be required to log onto a secure validation website which provides a service validating and ensuring identities of its clients* [Examiner notes that logging in, as described by Siddique, is a form of authentication] [0062] In step 116, if option 116e or "Possession-based FFP transaction" is selected then step 128 occurs utilizing various possessions that only the client should have. For example... *Alternatively, a passport, credit card, or identity card can be swiped in a "card" reader which can be connected to a client's computer. For further security, this may be done during a human-based multi-media session so that a customer service agent of the seller can watch the client and ensure that an actual card was swiped. This will deter software programs from being developed that would simulate the information being sent using a pre-recorded data-transmission scheme, rather than requiring the client to actually swipe a credit card. Another type of possession can be a CD or flash-based digital key which only the client should have (e.g., ImX Solutions Inc.'s products including CD technology and updated, time-limited tokens). Another type of possession can be physical cards which are used in screen-card solutions, discussed later. [0083]-[0085] "In one embodiment, FFT can require strong authentication which is defined as requiring two out of the following three proofs of identity; Something known by the client, like a password, an answer to a personal question, or even the client's height; Something possessed by the client, like an Credit-Card and computer identification number; and, [0086] Something unique about a person such as a biometric feature which can be measured, like a fingerprint; [0090] For example, when the client-side FFT-program is run, it can send back client profile information such as computer ID number, computer name, and IP address).*

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method including login to a social network website, and that payments can be made using any combination of credit, debit, points cards and/or other supported payment options and the verification by merchant and integration of payment server and merchant hardware and gateway routing between payment server and merchant server and verification as taught by the combination of Siddique, Hoffman, Nguyen, and Goodman the authentication as taught by John to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated at the time of the invention to combine the features to include a further layer of security

Regarding claim 13, neither Siddique nor Hoffman nor Nguyen nor Goodman teaches identifying the particular user includes authenticating the social network website.

John teaches **verifying the identity of the particular user includes receiving data authenticating the social network website** (see at least ([0088]) "FFT features such as conceptual passwords, internet footprints, internal/external footprints, and the

Art Unit: 3695

restriction of transactions to authorized computers will deter this type of fraudster, the authorized computers are not specifically identified as social network websites accessed by the current user” [0096] “A transaction profile is comprised of at least one of: a bank's preferences if the bank is hosting an FFT service.;... and the user's e-profile (e.g., a user's recent web activity, and any aspect of a referring website by which the user arrived at the seller's website, a credit card number being used for the transaction”; [0098] A client's e-profile` can include, for example... a profile cm a different commerce-based website (e.g. e-bay/pay-pal); a profile on a validation website; a profile on a social-network website (e.g. Facebook, MSNMessenger); a profile on a bank's website; a profile on a referring website).

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method including that payments can be made using any combination of credit, debit, points cards and/or other supported payment options and the verification by merchant and integration of payment server and merchant hardware and gateway routing between payment server and merchant server and verification and login to the social network website (as taught by Siddique) which includes providing username and password for authentication and which username (user identifier) could be in the profile as taught by the combination of Siddique, Hoffman, Nguyen, and Goodman the authentication of the social network website as taught by John to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated at the time of the invention to combine the features to include a further layer of security.

12. Claim 12 is alternatively rejected under 35 U.S.C. 103(a) as being unpatentable over Siddique et al. US 20100030578 (hereinafter Siddique), and further in view of Hoffman et al. 8082211 (hereinafter Hoffman), and further in view of Nguyen et al. 6072870 (hereinafter Nguyen), and further in view of Goodman et al. 8224755 (hereinafter Goodman), and further in view of Craig US 20080104495.

Regarding claim 12, Siddique in view of Hoffman in view of Nguyen in view of Goodman teach **the step of identifying the particular user includes receiving and using the particular payment network identifier, as communicated from the social network website, to authenticate the particular user**.[Examiner notes that the communication is not phrased so as to be related to where the user is

Art Unit: 3695

authenticated; Examiner notes that logging in to the social network website with password, as taught by Siddique, is authenticating] neither Siddique nor Hoffman nor Nguyen nor Goodman teaches using authentication data to authenticate the particular user.

Craig teaches **wherein the step of identifying the particular user includes receiving and using authentication data to authenticate the particular user** (see at least [0027]).

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method including that payments can be made using any combination of credit, debit, points cards and/or other supported payment options and the verification by merchant and integration of payment server and merchant hardware and gateway routing between payment server and merchant server and verification and login to the social network website which includes providing username and password for authentication and which username (user identifier) could be in the profile as taught by the combination of Siddique, Hoffman, Nguyen, and Goodman the authentication of the social network website as taught by Craig to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated at the time of the invention to combine the features to include a further layer of security

13. Claims 18-19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Siddique et al. US 20100030578 (hereinafter Siddique), and further in view of Hoffman et al. 8082211 (hereinafter Hoffman), and further in view of Nguyen et al. 6072870 (hereinafter Nguyen), and further in view of Goodman et al. 8224755 (hereinafter Goodman), and further in view of Ramer et al. US 20100312572 (hereinafter Ramer).

**Regarding claim 18**, neither Siddique nor Hoffman nor Nguyen nor Goodman teaches social network website provides advertisements of goods or services and particular user selects one.

Ramer teaches **the social network website provides advertisements of goods or services within the social network website; and wherein the steps of communicating, from the social website to the [computer arrangement [no antecedent], are in response to the particular user selecting at least one of the goods or services for purchase** (see at least [0006] In embodiments, the present invention may provide a method and system for receiving a navigation request from a mobile communication facility [0009] In embodiments, the navigation request may be a

Art Unit: 3695

search query, a domain name entry, a web browser action, a menu selection, a folder selection, implicit, a transaction, an advertisement conversion, and the like [0037] The mobile communication facility 102 may transmit this query to or via a wireless communication facility 104 for further processing and/or routing to data sources and/or processing facilities, such as one or more servers, such as HTTP servers or other servers that are suitable for handling data that are transmitted over computer networks. [0238] In an aspect of the invention, mobile content may be reviewed to generate a relevance that can be used to determine if the content should be presented to a mobile communication facility 102. The relevance may alternatively be used to determine if at least some portion of content presented to the mobile communication facility 102 should be presented to the user of a mobile communication facility 102. Mobile content may relate to one or more of blogs, sports, gambling, social networking, travel, news, community, education, product, service, government, and the like)

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method including that payments can be made using any combination of credit, debit, points cards and/or other supported payment options and the verification by merchant and integration of payment server and merchant hardware and gateway routing between payment server and merchant server and verification as taught by the combination of Siddique, Hoffman, Nguyen, and Goodman the navigation for advertisement conversion as taught by Ramer to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to monetize social networks.

Regarding claim 19, Siddique in view of Hoffman in view of Nguyen in view of Goodman in view of Ramer teach (Siddique [0102]) Prediction algorithms that display changes in the user model after weight loss would also be accommodated by system 10. These could be used by weight loss retailers to advertise their weight loss/health products; and also Siddique in view of Hoffman in view of Nguyen in view of Goodman in view of Ramer teach (Ramer) teach converting an ad (that being doing a purchase), thus combined they teach **secured data indicating that the seller was connected to the particular user via the social network website; communicating, from the seller website to the computer arrangement [no antecedent], the secure data** which is a purchase, and transmitting a credit card to merchant during such a purchase is transmission of secured data as was well known to one of skill in the art at the time of the invention; thus **verifying** that **secured data** is already part of verifying the purchase transaction as taught in independent claim 9.

Art Unit: 3695

14. Claim 20 **is** rejected under 35 U.S.C. 103(a) as being unpatentable over Siddique et al. US 20100030578 (hereinafter Siddique), and further in view of Hoffman et al. 8082211 (hereinafter Hoffman), and further in view of Nguyen et al. 6072870 (hereinafter Nguyen), and further in view of Goodman et al. 8224755 (hereinafter Goodman), and further in view of Landesmann US 20020052782.

Regarding claim 20, Siddique in view of Hoffman in view of Nguyen in view of Goodman teach **data for the purchase transaction received details communicated from the particular user** but neither Siddique nor Hoffman nor Nguyen nor Goodman teaches the computer arrangement, which has no antecedent anyway.

Landesmann teaches **communicating, from a seller website to the computer arrangement [no antecedent], transaction details for the purchase transaction; and verifying that the transaction details communicated from the seller website match the data for the purchase transaction received from the particular user** (see at least [0155]).

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method including that payments can be made using any combination of credit, debit, points cards and/or other supported payment options and the verification by merchant and integration of payment server and merchant hardware and gateway routing between payment server and merchant server and verification as taught by the combination of Siddique, Hoffman, Nguyen, and Goodman the verification as taught by Landesmann to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to add a mechanism for protecting the buyer.

14. Claim 21 **is** rejected under 35 U.S.C. 103(a) as being unpatentable over Siddique et al. US 20100030578 (hereinafter Siddique), and further in view of Hoffman et al. 8082211 (hereinafter Hoffman), and further in view of Nguyen et al. 6072870 (hereinafter Nguyen), and further in view of Goodman et al. 8224755 (hereinafter

Art Unit: 3695

Goodman), and further in view of Landry US 5649117 (from IDS), and further in view of Chen et al. US 7765257 (hereinafter Chen).

Regarding claim 21, Siddique in view of Hoffman in view of Nguyen in view of Goodman teach **communicating seller information related to the transaction** as part of receiving data for the purchase as taught in claim 9.

Landry further teaches **communicating, to the computer arrangement [no antecedent], information about a plurality of sellers ("seller information") that includes, for each of the sellers, a different one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier** (see at least FIG. 1 item 20 Payee Database FIG 1 payee communication I/F 16; column 11, lines 51 – 63 line The system 10 includes a bill generator 12 that is coupled through a payor control interface 14 to a first plurality of Payors, P.sub.1 . . . P.sub.n. A communication interface 16 couples bill generator 12 to a second plurality of payees Pe.sub.1 . . . Pe.sub.m. The bill generator 12 is also coupled to storage for Payor Information 18 (Payor Database) and storage for Payee Information 20 (Payee Database). The Payor Information stored in the Payor Database 18 is initially entered by an Operator for system 10 through known devices such as keyboard entry or scanning equipment. In a similar manner, the Payee Information is entered into the Payee Database 20; column 18 line 55column 19 line 5 Central computer 110 is also shown as electronically communicating with additional remote data processing systems at a TCF, a TCFInterfaceBank and a Payee. It is also contemplated that central computer 110 may electronically communicate with other remote data processing systems such as those at a Bank and/or third party information or service provider The electronic communications between a Payee, a Payee's agent, or other third party information or service provider allows central computer 110 to communicate payment-related data, non-payment related data, statements, and reports, as discussed below column 12 lines 29-36 The system 10 as shown in FIG. 1 may be further expanded so that the communication interface 16 receives bill data messages from the Payees. These bill data messages include a PayeeID, a Child PayeeID, an obligation amount, and an obligation due date);

**verifying the transaction involving products or services for purchase by users by comparing the seller information communicated from the seller website with the information about a plurality of sellers** [communicated from the social network website] (see at least column 1 line 64-column 12 line 13 In its simplest form, bill generator 12 may use the Payee Information within the Payee Database 20 as a recurring datafile to search the Payor Information in the Payor Database 18 to generate bill records at predetermined times. These times for bill record generation may be defined as periodic, i.e., daily or the like, or as having a relationship to Payor or Payee Information, such as a number of days prior to a due date. On some type of recurring basis, either periodically or at operator initiative, bill generator 12 processes generated bill records and transfers them to a TCF message generator 22. Using the generated bill

Art Unit: 3695

records, the TCF message generator 22 generates, at predetermined times, Electronic Funds Transfer (EFT) messages that debit Payor BankAccounts through some type of TCF transfer system column 12 lines 29-36 The system 10 as shown in FIG. 1 may be further expanded so that the communication interface 16 receives bill data messages from the Payees. These bill data messages include a PayeeID, a Child PayeeID, an obligation amount, and an obligation due date. This information is used by the bill generator 12 along with Payee Information from database 20 and Payor Information from database 18 to generate bill records column 13 line 61-column 14 line 1 FIG. 2B shows an exemplary data record in database 20 that contains Payee Information for one of the payees. This record 40 includes PayeeID, status field, Payee type, Payee name and address, Payor BankID and Payor BankAccountID, payment method, Provisional Period type, Provisional Period length, and minimum time interval. The PayeeID, name and address identify the Payee for record processing and reporting column 14 lines 40-43 Particularly, once a Payor Record and related Child-Payee record is established with information from a Payor and a Payee, Bill Data may be collected from Payees in an ongoing manner and Figure 3 showing Payee systems 140 communicating through network to central computer system 110 column 38 lines 2-7 Similarly, while it is preferred to provide the on-line processing in the form of a computer (e.g. computer 110 described above) which operates separately from the batch processor (e.g. central computer 170 described above), it is contemplated that these elements might be combined in the form of a multiple server system arrangement, or another functional unitary setup).;

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method using social network as taught by the combination of Siddique, Hoffman, Nguyen, and Goodman the central database of seller (payees) and transmission to it from third party and use of information in central database and payee data messages to generate bill records as taught by to Landry to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to add to a mechanism for protecting the buyer.

Neither Siddique nor Hoffman nor Nguyen nor Goodman nor Landry specifically teaches **communicating information about a plurality of sellers from the social network website to the computer arrangement** [no antecedent] or **information about a plurality of sellers communicated from the social network website.**

Chen teaches **communicating information about a plurality of sellers from the social network website to the computer arrangement** [no antecedent] or **information about a plurality of sellers communicated from the social network website** (see at least Figure 3, column 1 lines 14-19, column 3 line 63-column 4 line 26, column 4 lines 48-50 )

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method using social network as taught by the combination of



Art Unit: 3695

Siddique, Hoffman, Nguyen, Goodman and Landry the collaboration aspects as taught by Chen to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to implement collaboration across groups.

15. Claim 22 **is** rejected under 35 U.S.C. 103(a) as being unpatentable over Siddique et al. US 20100030578 (hereinafter Siddique), and further in view of Hoffman et al. 8082211 (hereinafter Hoffman), and further in view of Nguyen et al. 6072870 (hereinafter Nguyen), and further in view of Goodman et al. 8224755 (hereinafter Goodman), and further in view of Landry US 5649117 (from IDS), and further in view of Chen et al. US 7765257 (hereinafter Chen), and further in view of Spelman 5638445.

Examiner notes that claim 22 is dependent on claim 21 which involves both “the computer arrangement” and “the at least one facilitating computer” for which there is no antecedent.

Regarding claim 22, Siddique in view of Hoffman in view of Nguyen in view of Goodman in view of Landry in view of Chen teaches **information about a plurality of sellers** neither Siddique nor Hoffman nor Nguyen nor Goodman nor Landry nor Chen teaches **a different encrypted seller identifier for each of the plurality of sellers.**

Spelman teaches a **different encrypted seller identifier for each of the plurality of sellers** (see at least Figs. 2A to 2D, Examiner notes that the encryption may be repeated for any number of sellers).

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method using social network as taught by the combination of John and Landry or of John2 and Landry the encryption of merchant name as taught by Spelman to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to add a further level of security to the method.

Art Unit: 3695

16. Claim 23 **is** rejected under 35 U.S.C. 103(a) as being unpatentable over Siddique et al. US 20100030578 (hereinafter Siddique), and further in view of Hoffman et al. 8082211 (hereinafter Hoffman), and further in view of Nguyen et al. 6072870 (hereinafter Nguyen), and further in view of Goodman et al. 8224755 (hereinafter Goodman), and further in view of Jobmann US 20090183008.

Regarding claim 23, Siddique in view of Hoffman in view of Nguyen in view of Goodman teach verifying the purchase transaction *per* the claim 9 rejection, but do not teach verifying that the (undefined) verification data is valid.

Jobmann teaches **determining whether verification data is valid** (see at least Fig. 5, [0062] the workstation prompts the new user via the user interface devices 32 to provide identity inputs. For example, the workstation 28 can query the new user via the user interface devices 32 with a series of questions that are selected because only the authentic person is likely to know the correct answers. Such questions could include: "what was your address ten years ago?", "what was the name of your first dog?", "what was the name of your high school principal?" etc. In typical commercial embodiments, the workstation 28 accesses the Internet (or another global communications network) via a network interface to search for obscure data relating to the new user based on the inputted identifying data, and formulates the questions based on the obscure data found. In any event, the workstation 28 then receives the user identity inputs (e.g., the answers to the questions asked) via the user interface devices 32 and analyzes the inputs (e.g., compares them to the obscure data found) to determine whether the person is actually who he/she says. Additionally or alternatively, the workstation 28 can query the new user via the user interface devices 32 with a request for the new user to input via the user interface devices 32 (e.g., a scanner) certain user-identifying evidence such as a state-issued driver's license, a passport, a utility bill, etc. By providing the workstation 28 with the user-authorization software 38, the new user authentication process is automated and can be done without the intervention or assistance of a human (or with only minimal human intervention or assistance) 0063] When using a set-up workstation 28 without user-authorization software 38, the user authorization process can be done by traditional methods known in the art. Such conventional methods include manually (i.e., by a human) examining user-identifying evidence received from the new user..[0065] If the new user has been authenticated, then at step 508 the workstation 28 queries the now-authorized user via the user interface devices 32 to enter at least one biometric identifier and receives the biometric identifier via the biometric interface device 20. The biometric interface device 20 generates a unique digital template of the biometric identifier. Preferably, the biometric identifier digital template is only temporarily stored (or is not stored at all) on the workstation 28, to

Art Unit: 3695

avoid privacy concerns. As discussed above, the biometric identifier may be a fingerprint, handprint, iris print/scan, voice print, DNA sample, and/or a combination thereof, and/or any other intrinsic physical or behavioral human trait that is unique to that person. [0065] Next, at step 510 the workstation 28 receives the data that is to be secured in the token 12. For example, the workstation 28 can be configured to query the user via the user interface devices 32 and receive the data from the user via the user interface devices. Additionally or alternatively, the workstation 28 can access the identifying data received from the user in the token request at step 502 (where some or all of the identifying data is the data to be secured). As discussed above, the data may be any type of data that is relevant to the particular application, including user-specific information, application-specific information, or other information. It should be noted that the authorization step 504, the biometric identifier input step 508, and the data input step 510 need not be performed in the described sequence, **wherein the verification data is encrypted by the social website and also by a seller**" (see at least Abstract Security tokens contain data that is each uniquely encrypted based on a unique biometric identifier of an authorized user of that token. In addition, in some embodiments the token and the biometric identifier are encrypted and sent to a remote authentication server for decryption of the token. [0148] This application provides for user authentication over computer networks. In particular, this application allows network administrators to know with certainty who is on their network, and it allows webmasters to know with certainty who is connecting to their websites. This is especially useful for online banking, membership websites like MYSPACE or FACEBOOK or any other website where it is important to know with certainty who is actually connecting to the site. This application also can be used for determining with certainty who is purchasing on websites such as adult or other websites that cannot legally sell to minors. The credentials can be in most any form described herein, and the decoders are located where the users are (e.g., at office computers, at home computers, in mobile phones). As such, this is typically an "authentication-only" application, though for added security it may be desirable to store user-identifying data (e.g., user name) in the tokens or in data compartments of the tokens.. [0031] The data encrypted in the token 16 may be any type of information that is relevant for the particular application. For example, the encrypted data includes user-specific information in an application where the credential 12 is a digital driver's license, application-specific information where the credential is an access card for a secure perimeter, and both user- and application-specific information in an application where the token is a universal identity card. Alternatively, the encrypted data may include information that is not specific to the user or the application (e.g., a random piece of data) in an authentication-only application [0032] In applications in which only one piece or set of data is secured on the credential 12, the token 16 may consist of that single piece or set of data, encrypted. This configuration is suitable for an application such as a credit card where the secured data set includes the user's personal information (name, address, date of birth (DOB), social security number (SSN), etc.) and financial information (the credit card account number, expiration date, etc. [0045] FIG. 4 shows a token set-up workstation 28 of the identity authentication system 10. The workstation 28

Art Unit: 3695

includes at least one biometric input device 20, at least one user interface device 32, at least one token interface device 34, and a programmed-processor system 30. In typical commercial embodiments, the workstation 28 includes a fixed-medium data storage device (e.g., a magnetic disk drive), a removable-medium data storage device (e.g., a CD-ROM or DVD drive), and/or other components commonly used in computer workstations, which are not shown for purposes of clarity. The term "workstation" is used herein in a broad sense to include general purpose computers, computer kiosks, and the like. The biometric input device(s) 20, the user interface device(s) 32, and the token interface device(s) 34 may be provided as peripheral devices that operably connect (e.g., wirelessly or by wires) to the set-up device 28 or they may be integral components of the set-up device [thus a workstation encrypts the data and produces the token]][0050] And in applications in which the workstation 28 is used for setting up more than one type of credential 12, the workstation may be provided with more than one type of token interface device 34, for example, a printer for marking barcodes on plastic card credentials and communications components for transmitting the tokens to mobile phone credentials.[0060] It will be understood that the set-up methods can be carried out using the set-up workstation 28 just described, using a decoder 14 adapted to include the needed components and programming for setting up the tokens, or using other similar devices having similar components for performing the recited steps. For convenience, the set-up method will be described in conjunction with describing the use and programming of the set-up workstation 28 of FIG. 4 to set up a token 16. [thus the application describes devices similar to a workstation doing the encryption] [0075] Referring back to FIG. 1, the decoder 14 will now be described in detail [0076] For applications in which the decoder 14 is to be used for decrypting tokens 16 that were encrypted based on more than one type of biometric identifier, the decoder may be provided with more than one type of biometric input device 40, for example, a fingerprint scanner and an iris scanner. In some such applications, one token 16 is encrypted based on one biometric identifier and another token is encrypted based on a different biometric identifier, and the decoders 14 are configured and programmed so that the user can select (e.g., from a menu displayed on a user interface display device 42) the appropriate one of the biometric input devices 40 for inputting that particular biometric identifier for the decrypting. And in other such applications, one token 16 is encrypted based on two different biometric identifiers, and the decoders 14 are configured and programmed for first decrypting the token based on one biometric identifier from one of the biometric input devices 40 and for then decrypting the once-decrypting token based on the other biometric identifier from the other one of the biometric input devices 40. It will be understood that the decoder 14 can be configured and programmed for decrypting tokens 16 and data compartments 24 that have been encrypted with two or more biometric keys, for example, in any of the three modes described above with respect to the token set-up workstation 28. [0081] The programmed-processor system 46 stores and/or can otherwise access software elements including the conversion software 50, the authority keys 26, and decryption software 48 [thus is described a decoder also in a workstation [0086] In some other applications, one decoder 14 may be used for multiple purposes. For example, a medical office might need to access a

Art Unit: 3695

patient's medical records to provide certain medical services and also access the patient's credit card account information to get paid for the medical service rendered. For such applications, the decoders 14 are provided with multiple authority keys or keysets 26 and display (e.g., via a user interface display device) a menu for selecting the data to be accessed. Then the decoder 14 takes only the authority key or keyset 26 corresponding to the selected data and applies it to the corresponding data compartment(s) to access the selected data [thus a workstation can also can access two different data sources and decrypt them] [0094] In yet another alternative embodiment, the decoder 14 includes a network interface device (not shown) for connecting to a network such as the internet. The network interface device may be an integral component of the decoder 14 or it may be a separate component that is operably connected (wirelessly or by wires) to the decoder. The network interface device permits the decoder 14 to communicate with other devices such as a local or remote POS device, perimeter access control equipment including for example a door or gate, a remote server, etc. [0095] Generally described, the token-opening methods include receiving a token 16 and a biometric identifier from a user. Then the decoder 14 converts the user's biometric identifier to a biometric key and applies the biometric key to decrypt and thereby open the uniquely encrypted token 16. It will be understood that the token-opening methods can be carried out using the decoder 14 just described, using a workstation 28 adapted to include the needed components and programming for opening the tokens, or using other similar devices having similar components for performing the recited steps. For convenience, the token-opening methods will be described in conjunction with describing the use and programming of the decoder 14 of FIG. 1 to open token 16. [0099] If, however, at step 710 the token 16 is opened by the biometric key, then the decoder 14 has determined that the user is authentic. {Thus the application detaches authenticating by decoding encrypted data. One of skill in the art at the time of the invention would know that "authentication" and "verification" are often used interchangeably} [0105] In an alternative method, after the token 16 is opened at step 710 the method proceeds directly to step 728 and then concludes. This alternative method may be used, for example, in authentication-only applications in which the purpose of opening the token 16 is to prove that the presenter of the credential 12 is the authorized user to whom the credential was registered, and not to access the data of the token [0136] In an alternative embodiment, the decoder also includes copies of the decryption software, conversion software, and the authority keys. In this embodiment, the decoder can be used for local authentication (as in the decoder of the first example embodiment) and it also can be used for remote authentication (as in the decoder of the second example embodiment [0138] FIG. 9 shows an example remote token-opening method 900 using the decoder 114 of FIG. 8. The remote token-opening method 900 starts at step 902 with the decoder 114 receiving the token 116 and the biometric identifier from the user. This step is the same as the steps collectively indicated as 902 in the previously described local authentication method 700, and for brevity the details are not repeated here.[0139] Then at step 904 the decoder 114 retrieves an OTK from the authentication server 152. The decoder 114 does this by sending a request for the OTK via its network interface device 154 to the authentication server 152 and then

Art Unit: 3695

receiving the OTK via its network interface device from the authentication server. Next, at step 9046 the decoder 114 uses the encryption software 150 to encrypt the token 116 and the biometric identifier into a package. And then at step 908 the decoder 114 sends the encrypted package to the authentication server 152 for remote opening of the token 116 by the authentication server. [thus we have a workstation with decoder encrypting token and authentication server opening the token. we also have decoder communicating with other devices, e.g. POS device (or workstation) which itself could have the coder/decoder in it. We also have social websites MYSpace or FACEBOOK named. In summary, Application places coder/decoder on any workstation and a server opening tokens, and names both social websites and POS, and has tokens sent to authentication site, where token is encoded identifier.. Examiner concludes that encryption by both POS and social website and sending token to authentication site for decryption there is encompassed in various parts of the application)].

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method using social network as taught by the combination of Siddique, Hoffman, Nguyen, and Goodman the encryption and decryption as taught by Jobmann to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to add yet a further level of security to the method.

### ***Conclusion***

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

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any

Art Unit: 3695

extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

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

Nelson, US 6058381 describing a many-to-many payments system using multiple "guarantors" to smooth the exchange of merchandise and payment between the purchasers and the vendors .

Fasciano 7620636

Hull et al. US 20050171955 teaches the communicating steps.

19. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Linda Perry, whose telephone number is (571)272-0179. The Examiner can normally be reached on M-F 8-5 alternate Fridays. If attempts to reach the Examiner by telephone are unsuccessful, any AU 3690's SPE can be reached. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

20. 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 <https://ppair.uspto.gov/epatent/portal/home>. Should you have questions on access to

Art Unit: 3695

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.

/Linda Perry/  
Primary Examiner  
22 January 2013.



<b>Notice of References Cited</b>	Application/Control No. 12/323,175	Applicant(s)/Patent Under Reexamination DICKELMAN, MARK	
	Examiner LINDA PERRY	Art Unit 3695	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*	Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A US-2010/0030578	02-2010	Siddique et al.	705/3
*	B US-8,082,211	12-2011	Hoffman et al.	705/39
*	C US-6,072,870	06-2000	Nguyen et al.	705/79
*	D US-8,224,755	07-2012	Goodman et al.	705/317
*	E US-2008/0104495	05-2008	Craig, Terrance Michael	715/205
*	F US-2002/0052782	05-2002	Landesmann, Mark	705/14
*	G US-7,765,257	07-2010	Chen et al.	709/204
*	H US-6,058,381	05-2000	Nelson, Theodor Holm	705/40
*	I US-7,620,636	11-2009	Fasciano, Mark Joseph	1/1
*	J US-2005/0171955	08-2005	Hull et al.	707/010
	K US-			
	L US-			
	M US-			


**FOREIGN PATENT DOCUMENTS**

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

**NON-PATENT DOCUMENTS**

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

<b>Search Notes</b>  	<b>Application/Control No.</b>  12323175	<b>Applicant(s)/Patent Under Reexamination</b>  DICKELMAN, MARK
	<b>Examiner</b>  LINDA PERRY	<b>Art Unit</b>  3695

<b>CPC- SEARCHED</b>		
<b>Symbol</b>	<b>Date</b>	<b>Examiner</b>

<b>CPC COMBINATION SETS - SEARCHED</b>		
<b>Symbol</b>	<b>Date</b>	<b>Examiner</b>

<b>US CLASSIFICATION SEARCHED</b>			
<b>Class</b>	<b>Subclass</b>	<b>Date</b>	<b>Examiner</b>

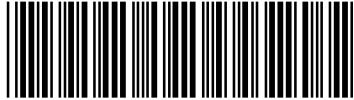
<b>SEARCH NOTES</b>		
<b>Search Notes</b>	<b>Date</b>	<b>Examiner</b>
PLUS search	11/23/10	LP
Inventor name search	11/26/10	LP
EAST keyword searches	11/26/10	LP
PLUS search	2/23/12	LP
Inventor name search in PALM	2/23/12	LP
EAST keyword search	2/24/12	LP
Consulted SPE on 101	2/24/12	LP
EAST	6/5-17/12	LP
PLUS search	6/5/12	LP
Inventor name search	6/17/12	LP
PLUS search	7/15/13	LP
Inevntor name search	7/15/13	LP
EAST keyword search	7/15-16/13	LP
Inventor name search	1/19/14	Lp
EAST keyword search	1/19-22/14	LP

<b>INTERFERENCE SEARCH</b>	
----------------------------	--

--	--

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

--	--

<b>Index of Claims</b> 	<b>Application/Control No.</b> 12323175	<b>Applicant(s)/Patent Under Reexamination</b> DICKELMAN, MARK
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695

✓	<b>Rejected</b>
=	<b>Allowed</b>

-	<b>Cancelled</b>
÷	<b>Restricted</b>

N	<b>Non-Elected</b>
I	<b>Interference</b>

A	<b>Appeal</b>
O	<b>Objected</b>

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

CLAIM		DATE							
Final	Original	11/29/2010	03/23/2011	02/23/2012	07/05/2012	07/15/2013	01/19/2014		
	1	N	N	N	N	N	N		
	2	N	N	N	N	N	N		
	3	N	N	N	N	N	N		
	4	N	N	N	N	N	N		
	5	N	N	N	N	N	N		
	6	N	N	N	N	N	N		
	7	N	N	N	N	N	N		
	8	N	N	N	N	N	N		
	9	✓	✓	✓	✓	✓	✓		
	10	✓	✓	✓	✓	✓	✓		
	11	✓	✓	✓	✓	✓	✓		
	12	✓	✓	✓	✓	✓	✓		
	13	✓	✓	✓	✓	✓	✓		
	14	N	N	N	N	N	N		
	15	N	N	N	N	N	N		
	16	N	N	N	N	N	N		
	17	N	N	N	N	N	N		
	18		✓	✓	✓	✓	✓		
	19		✓	✓	✓	✓	✓		
	20		✓	✓	✓	✓	✓		
	21		✓	✓	✓	✓	✓		
	22				✓	✓	✓		
	23				✓	✓	✓		

## EAST Search History

## EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S2	99	(US-20090150254-\$ or US-20090144163-\$ or US-20010032878-\$ or US-20020046189-\$ or US-20020138396-\$ or US-20030120608-\$ or US-20040044539-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20080059367-\$ or US-20020120563-\$ or US-20020138291-\$ or US-20050131837-\$ or US-20060206709-\$ or US-20070011104-\$ or US-20070050304-\$ or US-20070118434-\$ or US-20080108324-\$ or US-20080294747-\$ or US-20090061883-\$ or US-20090070435-\$ or US-20090165098-\$).did. or (US-20090292619-\$ or US-20100042487-\$ or US-20100191613-\$ or US-20100198731-\$ or US-20100228669-\$ or US-20100274634-\$ or US-20040089711-\$ or US-20050251459-\$ or US-20090144165-\$ or US-20090144166-\$ or US-20090144170-\$ or US-20090144194-\$ or US-20090150266-\$ or US-20090150276-\$ or US-20020188500-\$ or US-20030023500-\$ or US-20080189164-\$ or US-20020040344-\$ or US-20020083017-\$ or US-20020120537-\$ or US-20020161707-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040073494-\$ or US-20050278221-\$ or US-20060015454-\$).did. or (US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$ or US-20070136192-\$ or US-20070192205-\$ or US-20070226136-\$ or US-20080162295-\$ or US-20090089113-\$ or US-20090198616-\$ or US-20090259568-\$ or US-20090292630-\$ or US-20090327099-\$ or US-20100057530-\$ or US-20100121727-\$ or US-20100125518-\$ or US-20090164315-\$ or US-20090164333-\$ or US-20020002597-\$ or US-20020107793-\$ or US-20020128977-\$ or US-20040024641-\$).did. or (US-5757917-\$ or US-5826241-\$ or US-5909492-\$ or US-6195649-\$ or US-7383233-\$ or US-	US-PGPUB; USPAT	ADJ	ON	2010/11/26 15:37

		7480638-\$ or US-7516100-\$ or US-7672897-\$ or US-7774276-\$ or US-6999589-\$ or US-7219833-\$ or US-7653552-\$ or US-7004382-\$ or US-6895391-\$ or US-7340433-\$ or US-7464057-\$ or US-7685067-\$ or US-7765148-\$ or US-7774350-\$ or US-7389913-\$ or US-7496541-\$ or US-7496542-\$ or US-7509293-\$ or US-7698164-\$).did.				
S3	5992	705/39.ccls. or 705/26.1.ccls. or 705/44.ccls. 705/35.ccls. or 705/37.ccls. or 705/40.ccls.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/26 15:42
S4	14	((MARK) near2 (DICKELMAN)).INV.	US-PGPUB; USPAT; USOCR	ADJ	ON	2010/11/26 15:45
S5	1	((MARK) near2 (DICKELMAN)).INV.	EPO; JPO; DERWENT	ADJ	ON	2010/11/26 15:46
S6	27	("20030061147"   "20040093302"   "20050060579"   "20060116957"   "6529187"   "7702553"   "7702577").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/26 15:58
S8	27	("20030061147"   "20040093302"   "20050060579"   "20060116957"   "6529187"   "7702553"   "7702577").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:18
S9	2	S8 and ( social or (Flickr or Facebook or LInked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:18
S10	22	(purchase or buy) with ( (social adj website ) or (Flickr or Facebook or LInked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:20
S11	54	((purchas\$3 or buy\$3) with ( (social adj website ) or (Flickr or Facebook or LInked\$in or MySpace or Second Life))) NOT S10	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:23
S13	64	(purchas\$3 or buy\$3) with ( VISA with network)	US-PGPUB; USPAT; USOCR; FPRS;	ADJ	ON	2010/11/29 11:38

			EPO; JPO; DERWENT; IBM_TDB			
S14	1	(S10 or S11) and S13	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:38
S15	22	(purchase or buy) with ( (social adj website ) or (Flickr or Facebook or LIInked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 18:21
S16	54	((purchas\$3 or buy\$3) with ( (social adj website ) or (Flickr or Facebook or LIInked\$in or MySpace or Second Life))) NOT S15	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 18:21
S17	40	("20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"   "20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/22 18:45
S18	40	("20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"   "20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 13:28
S19	1	("7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 13:28
S20	48	buyer with seller with (social network)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19

S21	40	("20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"   "20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
S22	1	("7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
S23	0	S20 and (S21 or S22)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
S24	1686	(purchas\$3 or buy\$3 or transaction) same ((social network\$3) or (social website))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:37
S25	0	S21 and S24	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S26	48	S20 and S24	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S27	0	S22 and S24	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S28	11	S24 and (payment server)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S29	82	S24 and (user identifier) and (user profile)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:56
S30	35	S24 and (user identifier) and (user profile) and (payment with (network or service or ((credit or debit or prepaid) with card)))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:58
S31	11	S30 and (debit\$3 or deduct\$3) and authoriz\$3	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:58
S32	113	(RAMER NEAR2 JOREY).INV.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:07
S33	0	S32 and (social with (network\$3 or website)) and (payment server)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
S34	43	S32 and (social with (network\$3 or website)) and (server)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
S35	43	S34 and (purchas\$3 or buy\$3)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
S36	43	S34 and (settle or settling or payment or paying or (credit card) or (debit card) or (prepaid card))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:15
S37	43	S36 and (profile and identifier)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:15
S38	43	S34 and S35 and S36 and S37	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:16
S39	46	(S34 or S21) and advertisement	US-PGPUB; USPAT	ADJ	ON	2011/03/23 18:59



S40	95	(US-20090150254-\$ or US-20090144163-\$ or US-20010032878-\$ or US-20020046189-\$ or US-20020138396-\$ or US-20030120608-\$ or US-20040044539-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20080059367-\$ or US-20110029407-\$ or US-20110131128-\$ or US-20110137751-\$ or US-20020120563-\$ or US-20020138291-\$ or US-20050131837-\$ or US-20060206709-\$ or US-20070011104-\$ or US-20070050304-\$ or US-20070118434-\$ or US-20080108324-\$ or US-20080294747-\$).did. or (US-20090061883-\$ or US-20090070435-\$ or US-20090165098-\$ or US-20090292619-\$ or US-20100042487-\$ or US-20100191613-\$ or US-20100198731-\$ or US-20100228669-\$ or US-20100274634-\$ or US-20110004547-\$ or US-20110055047-\$ or US-20110251922-\$ or US-20120040748-\$ or US-20120047068-\$ or US-20040089711-\$ or US-20050251459-\$ or US-20110161201-\$ or US-20090144165-\$ or US-20090144166-\$ or US-20090144170-\$ or US-20090144194-\$ or US-20090150266-\$ or US-20090150276-\$ or US-20020188500-\$ or US-20030023500-\$ or US-20080189164-\$ or US-20020040344-\$).did. or (US-20020083017-\$ or US-20020120537-\$ or US-20020161707-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040073494-\$ or US-20050278221-\$ or US-20060015454-\$ or US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$ or US-20070136192-\$ or US-20070192205-\$ or US-20070226136-\$ or US-20080154740-\$ or US-20080162295-\$).did. or (US-5757917-\$ or US-5826241-\$ or US-5909492-\$ or US-6195649-\$ or US-7383233-\$ or US-7480638-\$ or US-7516100-\$ or US-7672897-\$ or US-7774276-\$ or US-6999589-\$ or US-7219833-\$ or US-7653552-\$ or US-7004382-\$ or US-8005747-\$ or US-8121938-\$ or US-6895391-\$ or US-7340433-\$ or US-7464057-\$ or US-7685067-\$ or US-7765148-\$ or US-7774350-\$ or US-7930340-\$ or US-7937322-\$ or US-8112314-\$).did.	US-PGPUB; USPAT	OR	OFF	2012/02/24 14:16
S41	43	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$	US-PGPUB; USPAT; DERWENT	OR	OFF	2012/02/24 14:16

		or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.				
S42	1	S40 and S41	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2012/02/24 14:16
S43	4103	S40 and (social NEAR3 website ) or (Facebook or Twitter or Linked\$n)	US-PGPUB; USPAT	OR	OFF	2012/02/24 14:17
S44	7	S40 and ((social NEAR3 website ) or (Facebook or Twitter or Linked\$n))	US-PGPUB; USPAT	ADJ	ON	2012/02/24 14:17
S45	2410	((social NEAR3 website ) or (Facebook or Twitter or Linked\$n or "Facebook.RTM.", "Linkedln.RTM.", "Fatdoor.RTM.", "MySpace.RTM")) and purchase	US-PGPUB; USPAT	ADJ	ON	2012/02/24 14:23
S46	1812	((social network website ) or (Facebook or Twitter or Linked\$n or "Facebook.RTM.", "Linkedln.RTM.", "Fatdoor.RTM.", "MySpace.RTM")) and purchase	US-PGPUB; USPAT	ADJ	ON	2012/02/24 14:23
S47	95	(US-20090150254-\$ or US-20090144163-\$ or US-20010032878-\$ or US-20020046189-\$ or US-20020138396-\$ or US-20030120608-\$ or US-20040044539-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20080059367-\$ or US-20110029407-\$ or US-20110131128-\$ or US-20110137751-\$ or US-20120066096-\$ or US-20020120563-\$ or US-20020138291-\$ or US-20050131837-\$ or US-20060206709-\$ or US-20070011104-\$ or US-20070050304-\$	US-PGPUB; USPAT	ADJ	ON	2012/07/05 14:05

		<p>or US-20070118434-\$ or US-20080108324-\$).did. or (US-20080294747-\$ or US-20090061883-\$ or US-20090070435-\$ or US-20090165098-\$ or US-20090292619-\$ or US-20100042487-\$ or US-20100191613-\$ or US-20100198731-\$ or US-20100228669-\$ or US-20100274634-\$ or US-20110004547-\$ or US-20110055047-\$ or US-20110251922-\$ or US-20120040748-\$ or US-20120047068-\$ or US-20120084210-\$ or US-20120101939-\$ or US-20040089711-\$ or US-20050251459-\$ or US-20110161201-\$ or US-20090144165-\$ or US-20090144166-\$ or US-20090144170-\$ or US-20090144194-\$ or US-20090150266-\$ or US-20090150276-\$ or US-20020188500-\$).did. or (US-20030023500-\$ or US-20080189164-\$ or US-20020040344-\$ or US-20020083017-\$ or US-20020120537-\$ or US-20020161707-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040073494-\$ or US-20050278221-\$ or US-20060015454-\$ or US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$).did. or (US-5757917-\$ or US-5826241-\$ or US-5909492-\$ or US-6195649-\$ or US-7383233-\$ or US-7480638-\$ or US-7516100-\$ or US-7672897-\$ or US-7774276-\$ or US-6999589-\$ or US-7219833-\$ or US-7653552-\$ or US-8170922-\$ or US-7004382-\$ or US-8005747-\$ or US-8121938-\$ or US-8170921-\$ or US-6895391-\$ or US-7340433-\$ or US-7464057-\$ or US-7685067-\$ or US-7765148-\$ or US-7774350-\$ or US-7930340-\$ or US-7937322-\$ or US-8112314-\$).did.</p>			
S48	48	<p>(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-</p>	US-PGPUB; ADJ USPAT; DERWENT	ON	2012/07/05 14:05

		20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-8112314-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.				
S49	3	S47 and S48	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/05 14:05
S50	233	(purchase history) with (credit cards)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/06 12:23
S51	48	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-8112314-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.	US-PGPUB; USPAT; DERWENT	ADJ	ON	2012/07/06 12:23
S53	2	(purchase history) with (several or multiple or many) adj3( credit cards)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	ADJ	ON	2012/07/06 12:32

			DERWENT; IBM_TDB			
S54	23	(purchase history) same ( (several or multiple or many) with ( credit cards))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/06 12:33
S55	57	(purchase history) same ( (more) with ( credit cards))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/06 12:37
S56	283	(purchas\$3 or buy\$3 or sell\$3 or sale or transaction) with ( (social website) or Facebook)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:02
S57	55	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US-20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US-20120069131-\$ or US-20040249759-\$ or US-20070083460-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-8112314-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.	US-PGPUB; USPAT; DERWENT	ADJ	ON	2012/07/08 08:02
S58	11	S56 and S57	US-PGPUB; USPAT;	ADJ	ON	2012/07/08 08:02

			USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S59	258	((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) same ( seller with transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:05
S60	0	S56 and S59	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:05
S61	772	((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) same (( seller or merchant) with transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:06
S62	7	S56 and S61	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:06
S63	294	((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) same (( seller or merchant) with (transfer NEAR2 funds))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:09
S64	0	S63 NOT S61	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:09
S65	5	((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) with ((answer\$3 or respond\$3 or response) with (( seller or merchant) with (transfer NEAR2 funds)))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:10
S66	652	((profile) with ( (social website) or Facebook))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:15

S67	1704	((profile) same3( (social website) or Facebook))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:15
S68	164	seller near3 (funds transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:16
S69	1082	((profile) same ( (social website) or Facebook))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:16
S70	21965	((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) with (profile)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:16
S71	347	S69 and S70	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:17
S72	0	S68 and S71	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:17
S73	348	seller with(funds transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:17
S74	1	S71 and S73	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:17
S75	3000	seller with( transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	ADJ	ON	2012/07/08 08:18

			DERWENT; IBM_TDB			
S76	6	S71 and S75	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:18
S77	795	(seller or merchant or provider ) with (request\$3 or ask\$3 or begin\$4 or iniiat\$3) with ((funds or money or amount or price) NEAR2 ( transfer))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:21
S78	1	S70 same S77	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:21
S79	1952	(seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniiat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:22
S80	7	S70 same S79	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:22
S81	793	(purchas\$3 or buy\$3 or sell\$3 or sale or transaction) with ( (social website) or Facebook or LinkedIn or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakooopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:31
S82	0	S79 same S81	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:32
S83	5	S79 and S81	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:32
S84	0	("2012/0158589").URPN.	USPAT	ADJ	ON	2012/07/08



						08:33
S85	0	"20080133368".PN.	USPAT	ADJ	ON	2012/07/08 08:42
S86	0	"2008013368".PN.	USPAT	ADJ	ON	2012/07/08 08:43
S87	4	spolar.inv.	USPAT	ADJ	ON	2012/07/08 08:44
S88	0	"11985393".apn.	USPAT	ADJ	ON	2012/07/08 08:45
S89	0	"11985393".apnr.	USPAT	ADJ	ON	2012/07/08 08:45
S90	0	carr.inv. and "entertainment.ti"	USPAT	ADJ	ON	2012/07/08 08:46
S91	0	carr.inv. and entertainment.ti.	USPAT	ADJ	ON	2012/07/08 08:46
S92	3170	carr.inv.	USPAT	ADJ	ON	2012/07/08 08:47
S94	22	carr.inv. and "705".clas.	USPAT	ADJ	ON	2012/07/08 08:47
S95	4	(S79 or S70) and S94	USPAT	ADJ	ON	2012/07/08 08:48
S96	58	carr.inv. and "208".clas.	USPAT	ADJ	ON	2012/07/08 08:49
S97	0	(S79 or S70) and S96	USPAT	ADJ	ON	2012/07/08 08:49
S98	22	carr.inv. and "705".clas.	USPAT	ADJ	ON	2012/07/08 08:50
S99	0	"20080133368"	USPAT	ADJ	ON	2012/07/08 08:52
S100	0	"20080133368"	USPAT	ADJ	ON	2012/07/08 08:52
S101	164	S70 and S79	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:53
S102	2	S101 and S81	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:08
S103	16	("20070214250"   "20080114737"   "20090182664"   "20090241159"   "20090288012"   "20100023386"   "20100121707"   "20100125803").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:12
S104	2	S103 and ( (social website) or Facebook or LinkedIn or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	ADJ	ON	2012/07/08 09:12

		Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	DERWENT; IBM_TDB			
S105	115144	(purchas\$3 or buy\$3 or sell\$3 or merchant or advertis\$3 or provid\$3) and ( (social website) or Facebook or Linkedin or Buzznet or delicious or douban or eToro or FilmAffinity or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:14
S106	102918	S105 and (@pd or @ptad or @prad or @ad or @rlad)<"20031231"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:22
S107	108519	S105 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:23
S108	11822	(purchas\$3 or buy\$3 or sell\$3 or merchant ) and ( (social website) or Facebook or Linkedin or Buzznet or delicious or douban or eToro or FilmAffinity or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:24
S109	9106	S108 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:24
S110	22	S108 and S79	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:25
S111	3	S109 and S79	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:25
S112	4	((MARGARET) near2 (SPOLAR)).INV.	US-PGPUB; USPAT; USOCR	ADJ	ON	2012/07/08 09:28
S113	0	((MARGARET) near2 (SPOLAR)).INV.	EPO; JPO;	ADJ	ON	2012/07/08

			DERWENT			09:28
S114	0	S109 and ( (receiv\$3 or request\$3 or ask\$3 or diffus\$3 or send\$3) with ( ((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) with (seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:37
S115	0	S109 and ( ( (user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) with (seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:37
S116	0	S109 and ( ( (user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) same (seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:37
S117	0	S109 and ( (identity or identifier or name or login or username or identifier) same (seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:38
S118	600	(identity or identifier or name or login or username or identifier OR PROFILE) same ( seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:39
S119	0	S109 and S118	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:39
S120	486	S118 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:40
S121	9	S120 and (social with (website or (web site) or network\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT;	ADJ	ON	2012/07/08 09:41

			IBM_TDB			
S122	1	S120 and (social adj (website or (web site) or network\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:44
S123	10	S118 and S108	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:11
S124	11840	(purchas\$3 or buy\$3 or sell\$3 or merchant ) and ( (social adj ((web site) or website) ) or Facebook or LinkedIn or Buzznet or delicious or douban or eToro or FilmAffinity or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:13
S125	10	S118 and S124	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:13
S126	14	("5794207"   "6260024"   "6988658"   "7110987"   "7343339"   "7487113"   "7624057"   "7711621"   "7765148"   "7801813"   "7849013"   "7937312"   "7979347"   "8005744").PN.	US-PGPUB; USPAT; USOCR	ADJ	ON	2012/07/08 10:16
S127	1256	(seller or merchant or provider ) with (request\$3 or ask\$3 or begin\$4 or initiat\$3) \with ((funds or money or amount or price) NEAR2 ( transfer))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:54
S128	13	(import\$3 or export\$3 provid\$3 or send\$3 receiv\$3 or communicat\$3 or transfer\$4) with (identity or identifier or name or username) with (social adj (website or (web site)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:55
S129	0	S127 same S128	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:56
S130	127	(import\$3 or export\$3 provid\$3 or send\$3 receiv\$3 or communicat\$3 or transfer\$4) with (identity or identifier	US-PGPUB; USPAT; USOCR;	ADJ	ON	2012/07/08 10:57

		or name or username) with ( zz9 (social adj (website or (web site)) ) or Facebook or LinkedIn or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakooopa or weRead or XING or Zooppa )	FPRS; EPO; JPO; DERWENT; IBM_TDB			
S131	0	S127 same S130	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:58
S132	1	S127 and S130	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:58
S133	17	(select\$3 or choos\$3)with (payment network)	USPAT	ADJ	ON	2012/07/17 16:19
S134	526	(request\$3 or ask\$3 or send\$3) with debit with (amount)	USPAT	ADJ	ON	2012/07/17 16:19
S135	30	(submit\$3 or send\$3 ) with (transaction) with (payment network)	USPAT	ADJ	ON	2012/07/17 16:20
S136	1	S133 and S134 and S135	USPAT	ADJ	ON	2012/07/17 16:21
S137	398	encrypt\$3 with (seller or provider or merchant ) with (name or identifier)	USPAT	ADJ	ON	2012/07/17 18:04
S138	71	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US-20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US-	US-PGPUB; USPAT; DERWENT	OR	OFF	2012/07/17 18:04

		20120069131-\$ or US-20040249759-\$ or US-20070083460-\$ or US-20110055047-\$ or US-20040128257-\$ or US-20080033877-\$ or US-20030212904-\$ or US-20100114783-\$ or US-20080249882-\$ or US-20020120568-\$ or US-20020194124-\$ or US-20030004867-\$).did. or (US-20030069842-\$ or US-20040064351-\$ or US-20080288405-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-7328844-\$ or US-7440915-\$ or US-6988658-\$ or US-7765148-\$ or US-7693790-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.				
S140	0	S137 and S138	USPAT	OR	OFF	2012/07/17 18:05
S141	398	encrypt\$3 with (sellers or providers or merchants ) with (names or identifiers)	USPAT	ADJ	ON	2012/07/17 18:16
S142	239707	( (social website) or Facebook or LinkedIn or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:32
S143	4792	encrypt\$3 with ( (verification NEAR3 (data or information)) or (identifier NEAR3 (user or buyer or purchaser)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:34
S144	2	S142 with S143	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:35
S145	193	(seller or merchant or provider) with S143	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:35
S146	1	S144 and S145	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:35
S147	2	S142 same S143	US-PGPUB; USPAT;	ADJ	ON	2012/07/17 18:36

			USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S148	6	S142 same2 S143	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:36
S149	97	(US-20010032878-\$ or US-20020040344-\$ or US-20020046189-\$ or US-20020083017-\$ or US-20020120537-\$ or US-20020138396-\$ or US-20020161707-\$ or US-20030120608-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040044539-\$ or US-20040073494-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20050278221-\$ or US-20060015454-\$ or US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20070136192-\$).did. or (US-20070192205-\$ or US-20070226136-\$ or US-20080059367-\$ or US-20080154740-\$ or US-20080162295-\$ or US-20090089113-\$ or US-20090144163-\$ or US-20090150254-\$ or US-20090198616-\$ or US-20090259568-\$ or US-20090292630-\$ or US-20090327099-\$ or US-20100057530-\$ or US-20100121727-\$ or US-20100125518-\$ or US-20100293102-\$ or US-20110029407-\$ or US-20110084131-\$ or US-20110119121-\$ or US-20110131128-\$ or US-20110137751-\$ or US-20110173094-\$ or US-20110289000-\$ or US-20120066096-\$ or US-20120191523-\$ or US-20120203664-\$ or US-20120221427-\$).did. or (US-20120265600-\$ or US-20120323732-\$ or US-20130041735-\$ or US-20130041776-\$ or US-20130054323-\$ or US-20130054324-\$ or US-20130054398-\$ or US-20130054400-\$ or US-20130097047-\$ or US-20130110598-\$ or US-20130126607-\$).did. or (US-5757917-\$ or US-5826241-\$ or US-5909492-\$ or US-6195649-\$ or US-6895391-\$ or US-7340433-\$ or US-7383233-\$ or US-7464057-\$ or US-7480638-\$ or US-7516100-\$ or US-7672897-\$ or US-7685067-\$ or US-7765148-\$ or US-7774276-\$ or US-7774350-\$ or US-7930340-\$ or US-7937322-\$ or US-	US-PGPUB; USPAT	ADJ	ON	2013/07/16 09:49

		8112314-\$ or US-8266024-\$ or US-8346628-\$ or US-8438070-\$ or US-8463661-\$ or US-5715314-\$ or US-5761308-\$ or US-5794212-\$ or US-6449599-\$).did. or (US-6970842-\$ or US-7152066-\$ or US-7546261-\$ or US-7613654-\$ or US-7617112-\$ or US-7627503-\$ or US-7822805-\$).did.				
S150	73	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US-20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US-20120069131-\$ or US-20040249759-\$ or US-20070083460-\$ or US-20110055047-\$ or US-20040128257-\$ or US-20080033877-\$ or US-20030212904-\$ or US-20100114783-\$ or US-20080249882-\$ or US-20020120568-\$ or US-20020194124-\$ or US-20030004867-\$).did. or (US-20030069842-\$ or US-20040064351-\$ or US-20080288405-\$ or US-20090183008-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-7328844-\$ or US-7440915-\$ or US-6988658-\$ or US-7765148-\$ or US-7693790-\$ or US-5638445-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.	US-PGPUB; USPAT; DERWENT	ADJ	ON	2013/07/16 09:49
S152	134	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2013/07/16 18:57



		<p>or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US-20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US-20120069131-\$ or US-20040249759-\$ or US-20070083460-\$ or US-20110055047-\$ or US-20040128257-\$ or US-20080033877-\$ or US-20030212904-\$ or US-20100114783-\$ or US-20080249882-\$ or US-20020120568-\$ or US-20020194124-\$ or US-20030004867-\$).did. or (US-20030069842-\$ or US-20040064351-\$ or US-20080288405-\$ or US-20090183008-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-7328844-\$ or US-7440915-\$ or US-6988658-\$ or US-7765148-\$ or US-7693790-\$ or US-5638445-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.</p>				
S153	97	<p>(US-20010032878-\$ or US-20020040344-\$ or US-20020046189-\$ or US-20020083017-\$ or US-20020120537-\$ or US-20020138396-\$ or US-20020161707-\$ or US-20030120608-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040044539-\$ or US-20040073494-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20050278221-\$ or US-20060015454-\$ or US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20070136192-\$).did. or (US-20070192205-\$ or US-20070226136-\$ or US-20080059367-\$ or US-20080154740-\$ or US-20080162295-\$ or US-20090089113-\$ or US-20090144163-\$ or US-20090150254-\$ or US-20090198616-\$ or US-</p>	US-PGPUB; USPAT	ADJ	ON	2013/07/16 18:58

		20090259568-\$ or US-20090292630-\$ or US-20090327099-\$ or US- 20100057530-\$ or US-20100121727-\$ or US-20100125518-\$ or US- 20100293102-\$ or US-20110029407-\$ or US-20110084131-\$ or US- 20110119121-\$ or US-20110131128-\$ or US-20110137751-\$ or US- 20110173094-\$ or US-20110289000-\$ or US-20120066096-\$ or US- 20120191523-\$ or US-20120203664-\$ or US-20120221427-\$).did. or (US- 20120265600-\$ or US-20120323732-\$ or US-20130041735-\$ or US- 20130041776-\$ or US-20130054323-\$ or US-20130054324-\$ or US- 20130054398-\$ or US-20130054400-\$ or US-20130097047-\$ or US- 20130110598-\$ or US-20130126607-\$ ).did. or (US-5757917-\$ or US- 5826241-\$ or US-5909492-\$ or US- 6195649-\$ or US-6895391-\$ or US- 7340433-\$ or US-7383233-\$ or US- 7464057-\$ or US-7480638-\$ or US- 7516100-\$ or US-7672897-\$ or US- 7685067-\$ or US-7765148-\$ or US- 7774276-\$ or US-7774350-\$ or US- 7930340-\$ or US-7937322-\$ or US- 8112314-\$ or US-8266024-\$ or US- 8346628-\$ or US-8438070-\$ or US- 8463661-\$ or US-5715314-\$ or US- 5761308-\$ or US-5794212-\$ or US- 6449599-\$).did. or (US-6970842-\$ or US-7152066-\$ or US-7546261-\$ or US- 7613654-\$ or US-7617112-\$ or US- 7627503-\$ or US-7822805-\$).did.				
S154	97	(US-20010032878-\$ or US- 20020040344-\$ or US-20020046189-\$ or US-20020083017-\$ or US- 20020120537-\$ or US-20020138396-\$ or US-20020161707-\$ or US- 20030120608-\$ or US-20030130931-\$ or US-20030233286-\$ or US- 20040010463-\$ or US-20040044539-\$ or US-20040073494-\$ or US- 20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US- 20050177448-\$ or US-20050278221-\$ or US-20060015454-\$ or US- 20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US- 20060217996-\$ or US-20070100706-\$ or US-20070118476-\$ or US- 20070136192-\$).did. or (US- 20070192205-\$ or US-20070226136-\$ or US-20080059367-\$ or US- 20080154740-\$ or US-20080162295-\$ or US-20090089113-\$ or US- 20090144163-\$ or US-20090150254-\$ or US-20090198616-\$ or US- 20090259568-\$ or US-20090292630-\$ or US-20090327099-\$ or US- 20100057530-\$ or US-20100121727-\$ or US-20100125518-\$ or US-	US-PGPUB; USPAT	ADJ	ON	2013/07/16 19:56

		20100293102-\$ or US-20110029407-\$ or US-20110084131-\$ or US- 20110119121-\$ or US-20110131128-\$ or US-20110137751-\$ or US- 20110173094-\$ or US-20110289000-\$ or US-20120066096-\$ or US- 20120191523-\$ or US-20120203664-\$ or US-20120221427-\$).did. or (US- 20120265600-\$ or US-20120323732-\$ or US-20130041735-\$ or US- 20130041776-\$ or US-20130054323-\$ or US-20130054324-\$ or US- 20130054398-\$ or US-20130054400-\$ or US-20130097047-\$ or US- 20130110598-\$ or US-20130126607-\$ ).did. or (US-5757917-\$ or US- 5826241-\$ or US-5909492-\$ or US- 6195649-\$ or US-6895391-\$ or US- 7340433-\$ or US-7383233-\$ or US- 7464057-\$ or US-7480638-\$ or US- 7516100-\$ or US-7672897-\$ or US- 7685067-\$ or US-7765148-\$ or US- 7774276-\$ or US-7774350-\$ or US- 7930340-\$ or US-7937322-\$ or US- 8112314-\$ or US-8266024-\$ or US- 8346628-\$ or US-8438070-\$ or US- 8463661-\$ or US-5715314-\$ or US- 5761308-\$ or US-5794212-\$ or US- 6449599-\$).did. or (US-6970842-\$ or US-7152066-\$ or US-7546261-\$ or US- 7613654-\$ or US-7617112-\$ or US- 7627503-\$ or US-7822805-\$).did.				
S155	134	(US-20060116957-\$ or US- 20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US- 20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US- 20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US- 20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US- 20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US- 20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US- 20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US- 20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US- 20080253363-\$).did. or (US- 20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US- 20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US- 20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US- 20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US- 20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US- 20120069131-\$ or US-20040249759-\$ or US-20070083460-\$ or US- 20110055047-\$ or US-20040128257-\$ or US-20080033877-\$ or US-	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2013/07/16 19:56

		20030212904-\$ or US-20100114783-\$ or US-20080249882-\$ or US-20020120568-\$ or US-20020194124-\$ or US-20030004867-\$).did. or (US-20030069842-\$ or US-20040064351-\$ or US-20080288405-\$ or US-20090183008-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-7328844-\$ or US-7440915-\$ or US-6988658-\$ or US-7765148-\$ or US-7693790-\$ or US-5638445-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.				
S156	95	S154 NOT S155	US-PGPUB; USPAT	ADJ	ON	2013/07/16 19:56
S157	21	((MARK) near2 (DICKELMAN)).INV.	US-PGPUB; USPAT; USOCR	ADJ	ON	2014/01/19 10:11
S158	2	((MARK) near2 (DICKELMAN)).INV.	EPO; JPO; DERWENT	ADJ	ON	2014/01/19 10:11
S159	213922	(purchas\$3 or buy\$3 or sell\$3 or sale )	EPO; JPO; DERWENT	ADJ	ON	2014/01/19 10:12
S162	1092	(purchas\$3 or buy\$3 or sell\$3 or sale ) with ( (social website) or Facebook or LinkedIn or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:15
S163	1669	(purchas\$3 or buy\$3 or sell\$3 or sale ) with ( (social NEAR3 website) or Facebook or LinkedIn or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:15
S164	126446	(user or buyer) with (communicat\$3 or send\$3 or transmit\$4) with (Name or ID or identifier or login or authenticated)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:18
S165	14759	(Name or ID or identifier or login or authenticated) with (correspond\$3 or associat\$3) with (profile or (user-profile))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:18
S166	4991	S164 and S165	US-PGPUB; USPAT; USOCR; FPRS;	ADJ	ON	2014/01/19 10:19

			EPO; JPO; DERWENT; IBM_TDB			
S167	148	S163 and S166	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:19
S168	1	(seller with request with (S165))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:20
S169	2251	(seller or vendor or merchant ) with (request\$3 or demand\$3 or ask\$3) with ((monetary or data or payment) NEAR3 ( transfer\$4 or send\$3 or communicat\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:21
S170	30	S167 and S169	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:22
S171	20	S170 AND ( (G06Q30/02 OR G06Q20/10 OR G06Q20/40 OR G06Q30/0269 OR G06Q20/38 OR G06Q50/01).CPC. )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:38
S172	498	S163 AND ( (G06Q30/02 OR G06Q20/10 OR G06Q20/40 OR G06Q30/0269 OR G06Q20/38 OR G06Q50/01).CPC. )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:39
S173	47	S169 and S172	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:39
S174	41	S165 and S173	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:40
S175	20	S164 and S174	US-PGPUB; USPAT;	ADJ	ON	2014/01/19 10:43

			USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S176	73	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US-20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US-20120069131-\$ or US-20040249759-\$ or US-20070083460-\$ or US-20110055047-\$ or US-20040128257-\$ or US-20080033877-\$ or US-20030212904-\$ or US-20100114783-\$ or US-20080249882-\$ or US-20020120568-\$ or US-20020194124-\$ or US-20030004867-\$).did. or (US-20030069842-\$ or US-20040064351-\$ or US-20080288405-\$ or US-20090183008-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-7328844-\$ or US-7440915-\$ or US-6988658-\$ or US-7765148-\$ or US-7693790-\$ or US-5638445-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.	US-PGPUB; USPAT; DERWENT	ADJ	ON	2014/01/19 10:43
S177	97	(US-20010032878-\$ or US-20020040344-\$ or US-20020046189-\$ or US-20020083017-\$ or US-20020120537-\$ or US-20020138396-\$ or US-20020161707-\$ or US-20030120608-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040044539-\$ or US-20040073494-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-	US-PGPUB; USPAT	ADJ	ON	2014/01/19 10:43

		20050177448-\$ or US-20050278221-\$ or US-20060015454-\$ or US- 20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US- 20060217996-\$ or US-20070100706-\$ or US-20070118476-\$ or US- 20070136192-\$).did. or (US- 20070192205-\$ or US-20070226136-\$ or US-20080059367-\$ or US- 20080154740-\$ or US-20080162295-\$ or US-20090089113-\$ or US- 20090144163-\$ or US-20090150254-\$ or US-20090198616-\$ or US- 20090259568-\$ or US-20090292630-\$ or US-20090327099-\$ or US- 20100057530-\$ or US-20100121727-\$ or US-20100125518-\$ or US- 20100293102-\$ or US-20110029407-\$ or US-20110084131-\$ or US- 20110119121-\$ or US-20110131128-\$ or US-20110137751-\$ or US- 20110173094-\$ or US-20110289000-\$ or US-20120066096-\$ or US- 20120191523-\$ or US-20120203664-\$ or US-20120221427-\$).did. or (US- 20120265600-\$ or US-20120323732-\$ or US-20130041735-\$ or US- 20130041776-\$ or US-20130054323-\$ or US-20130054324-\$ or US- 20130054398-\$ or US-20130054400-\$ or US-20130097047-\$ or US- 20130110598-\$ or US-20130126607-\$ ).did. or (US-5757917-\$ or US- 5826241-\$ or US-5909492-\$ or US- 6195649-\$ or US-6895391-\$ or US- 7340433-\$ or US-7383233-\$ or US- 7464057-\$ or US-7480638-\$ or US- 7516100-\$ or US-7672897-\$ or US- 7685067-\$ or US-7765148-\$ or US- 7774276-\$ or US-7774350-\$ or US- 7930340-\$ or US-7937322-\$ or US- 8112314-\$ or US-8266024-\$ or US- 8346628-\$ or US-8438070-\$ or US- 8463661-\$ or US-5715314-\$ or US- 5761308-\$ or US-5794212-\$ or US- 6449599-\$).did. or (US-6970842-\$ or US-7152066-\$ or US-7546261-\$ or US- 7613654-\$ or US-7617112-\$ or US- 7627503-\$ or US-7822805-\$).did.				
S178	37	S176 AND ( (G06Q30/02 OR G06Q20/10 OR G06Q20/40 OR G06Q30/0269 OR G06Q20/38 OR G06Q50/01).CPC. )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:43
S179	42	S177 AND ( (G06Q30/02 OR G06Q20/10 OR G06Q20/40 OR G06Q30/0269 OR G06Q20/38 OR G06Q50/01).CPC. )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:44

S180	77	S178 or S179	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:44
S181	77	S180 NOT S170	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 10:44
S182	77	S181 AND ( (G06Q30/02 OR G06Q20/10 OR G06Q20/40 OR G06Q30/0269 OR G06Q20/38 OR G06Q50/01).CPC. )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:17
S183	8	S163 and S182	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:18
S184	6	S166 and S182	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:18
S185	0	S170 and S182	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:18
S186	11	S169 and S182	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:18
S187	1	S184 and S186	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:19
S188	0	S183 and S186	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	ADJ	ON	2014/01/19 11:20



			DERWENT; IBM_TDB			
S189	0	S163 and S186	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:21
S190	1	S163 and S184	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:22
S191	261	S163 and S165	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:25
S192	2627	(seller or vendor or merchant ) with (request\$3 or demand\$3 or ask\$3) with ((monetary or data or payment or card) NEAR3 ( transfer\$4 or send\$3 or communicat\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:25
S193	53	S191 and S192	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:26
S195	30	S193 and S164	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:26
S196	0	S195 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:28
S197	0	S193 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:28
S198	45	S191 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR;	ADJ	ON	2014/01/19 11:28

			FPRS; EPO; JPO; DERWENT; IBM_TDB			
S199	29	S198 and S164	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 11:28
S200	22	(compar\$3 or consisten\$2) with (purchas\$3 or buy\$3 or sell\$3 or sale ) same ( (social NEAR3 website) or Facebook or LinkedIn or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakooopa or weRead or XING or Zooppa) same (user or buyer or originator)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:01
S201	1	S199 and S200	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:01
S202	10	(compar\$3 or consisten\$2 or similar) with (purchas\$3 or buy\$3 or sell\$3 or sale ) with (data or information) with (social NEAR3 website) same (user or buyer or originator)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:02
S203	4	S202 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:03
S204	294	(compar\$3 or consisten\$2 or similar) with (purchas\$3 or buy\$3 or sell\$3 or sale ) with (data or information) with (website) same (user or buyer or originator)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:04
S205	161	(compar\$3 or consisten\$2 or similar) with (purchas\$3 or buy\$3 or sell\$3 or sale ) with (data or information) with (website) with (user or buyer or originator)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:04
S206	11	(compar\$3 or consisten\$2 or similar) with (purchas\$3 or buy\$3 or sell\$3 or sale ) with (data or information) with (social NEAR4 website) with (user or	US-PGPUB; USPAT; USOCR; FPRS;	ADJ	ON	2014/01/19 12:04

		buyer or originator)	EPO; JPO; DERWENT; IBM_TDB			
S207	4	S206 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:05
S208	168	(compar\$3 or consisten\$2 or similar\$3) with (data or information) with (social NEAR4 website) with (user or buyer or originator)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:05
S209	27	S208 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:05
S210	29	(verify\$3 or compar\$3 or match\$4) with (data or information) with (receiv\$3 or transmit\$4 or sent or received or communicat\$3) with (social NEAR4 website) with (user or buyer or originator)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:10
S211	61	(verify\$3 or compar\$3 or match\$4) with (data or information) with (receiv\$3 or transmit\$4 or sent or received or communicat\$3) same (social NEAR4 website) same (user or buyer or originator)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:11
S212	15	S211 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:11
S213	31	(verify\$3 or compar\$3 or match\$4) with (data or information or transaction or purchase or sale ) with (receiv\$3 or transmit\$4 or sent or received or communicat\$3) with (social NEAR4 website) with (user or buyer or originator or purchaser)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:23
S214	7	S213 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:23
S215	1	S214 NOT S212	US-PGPUB; USPAT;	ADJ	ON	2014/01/19 12:23

			USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S216	4	S214 NOT S209	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:37
S217	12	S212 NOT S209	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 12:37
S218	5	(S209 or S212 or S214 ) and S164	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 13:16
S219	89	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US-20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US-20120069131-\$ or US-20040249759-\$ or US-20070083460-\$ or US-20110055047-\$ or US-20040128257-\$ or US-20080033877-\$ or US-20030212904-\$ or US-20100114783-\$ or US-20080249882-\$ or US-20020120568-\$ or US-20020194124-\$ or US-20030004867-\$).did. or (US-20030069842-\$ or US-20040064351-\$	US-PGPUB; USPAT; DERWENT	ADJ	ON	2014/01/19 13:34

		or US-20080288405-\$ or US-20090183008-\$ or US-20080214149-\$ or US-20080300979-\$ or US-20100274815-\$ or US-20110014972-\$ or US-20110212717-\$ or US-20110225293-\$ or US-20110276396-\$ or US-20120226545-\$ or US-20130304576-\$ or US-20140012663-\$ or US-20090328173-\$ or US-20130179520-\$.did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-7328844-\$ or US-7440915-\$ or US-6988658-\$ or US-7765148-\$ or US-7693790-\$ or US-5638445-\$ or US-8078515-\$ or US-8224707-\$.did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$ or US-20110264735-\$ or US-20130179520-\$.did.				
S221	46	S219 and (social NEAR4 (network\$3 or website))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 13:35
S222	43	S221 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 13:35
S223	16	S222 and S165	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 13:35
S224	2	"7991764".pn.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 13:36
S225	283	Hull.inv. and PCT	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 13:54
S226	4	Hull.inv. and (FILTERING NEAR2 measures)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT;	ADJ	ON	2014/01/19 13:54

			IBM_TDB			
S229	3	"20060085259".PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:13
S230	6	((Frank) NEAR2 (nicholas)).inv. and (social network) and purchase	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:16
S231	33	((yogesh) NEAR2 (rathod)).inv. and (social network) and purchase	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:19
S232	0	Kootol.asn. and (social network) and purchase	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:19
S233	0	Kootol.asn.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:20
S234	0	Patont.asn.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:20
S235	0	Kootol.as. or kootol.asgp.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:21
S236	0	Kootol.as.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:21
S237	0	Patont.as.	US-PGPUB; USPAT; USOCR; FPRS;	ADJ	ON	2014/01/19 15:21

			EPO; JPO; DERWENT; IBM_TDB			
S238	0	Patont.asgp.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:22
S239	145	("6009432"   "7010518"   "20080021885"   "20080033959"   "20080033970"   "20090010004"   "20110029612"   "7827208"   "20040193691"   "20110191417"   "6311186"   "20050283474"   "6938068"   "20080033791"   "20090119167"   "20090182589"   "20110004831"   "20060271997"   "20080228537"   "20100010822"   "20110208822"   "7299240"   "20090132500"   "20090157523"   "20100146443"   "20020120462"   "7325012"   "20070179792"   "20070260520"   "6901394"   "20090119263"   "20110225293"   "20110231363"   "6199063"   "20080040474"   "20090070219"   "20090119264"   "6480885"   "6810401"   "6895412"   "20050086290"   "20050165656"   "6871322"   "20070174244"   "20070185843"   "20080021755"   "20090228464"   "20020188689"   "7669123"   "20080021884"   "20080033917"   "20080270389"   "20110231489"   "7266764"   "6745178"   "20090100032").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:24
S240	57	((yogesh) NEAR2 (rathod)).inv.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:24
S241	197	S239 or S240	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:25
S243	59	S241 and (social network)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:25
S244	42	S243 and (purchas\$3 or buy\$3 or sell\$3 or sale)	US-PGPUB; USPAT; USOCR;	ADJ	ON	2014/01/19 15:26

			FPRS; EPO; JPO; DERWENT; IBM_TDB			
S245	39	S244 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:26
S247	36	S244 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:26
S248	23460	(Name or ID or identifier or login or authenticated) with (correspond\$3 or associat\$3 or in or within ) with (profile or (user-profile))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:29
S249	8729	(user or buyer) with (communicat\$3 or send\$3 or transmit\$4) with (Name or ID or identifier or login or authenticated or profile ) same ((transfer or fund or payment or card) with (request\$3 or demand\$3 or transaction or purchase or sale or purchas\$3 or buy\$3 or sell\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:31
S250	8	S247 and S248	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:31
S251	2	S247 and S249	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:31
S252	2	S250 and S251	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:34
S253	479	(social) with (communicat\$3 or send\$3 or transmit\$4) with (Name or ID or identifier or login or authenticated or profile ) same ((transfer or fund or payment or card) with (request\$3 or demand\$3 or transaction or purchase or sale or purchas\$3 or buy\$3 or	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:35



		sell\$3))				
S254	202	(social) with (communicat\$3 or send\$3 or transmit\$4) with (Name or ID or identifier or login or authenticated or profile or user or buyer) same (amount and (card or (payment (network or process\$3)) ) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:37
S255	100	S253 and S254	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:38
S256	0	S247 and S255	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:38
S257	17	S248 and S255	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:38
S258	6	S257 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:47
S260	18	(social) with (communicat\$3 or send\$3 or transmit\$4) with (Name or ID or identifier or login or authenticated or profile or user or buyer) same ((purchase or sale) NEAR2 amount) same ( (card or (payment (network or process\$3)) ) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:50
S261	10	(social NEAR3 (network or website)) with (communicat\$3 or send\$3 or transmit\$4) with (Name or ID or identifier or login or authenticated or profile or user or buyer) same ((purchase or sale) NEAR2 amount) same ( (card or (payment (network or process\$3)) ) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:50
S262	0	S261 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 15:51
S263	4	S261 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR;	ADJ	ON	2014/01/19 15:51

			FPRS; EPO; JPO; DERWENT; IBM_TDB			
S264	3	"8082211".pn.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 18:20
S265	25	(08/951,614 or 09/070,488)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 18:30
S266	21	(virgil and cutino and berg and conklin and pringle).inv.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 18:35
S267	0	S266 and (gateway)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 18:36
S268	2	S266 and (router)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 18:36
S269	15	S266 and ((router) or (gateway ) or (payment NEAR3 (networks or schemes or systems or cards or issuers)))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 18:40
S270	15	S266 and ((router) or (gateway ) or (payment NEAR3 (networks or schemes or systems or cards)))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/19 18:40
S271	504	(payment with (router or gateway ) ) same (verify\$3 or compar\$3 or match\$3 or consisten\$2) with (transaction or data or information )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:18
S272	2322	user with (identifier or login or name or	US-PGPUB;	ADJ	ON	2014/01/21

		alias or password or atavar or IP or identity) with ((multiple or several or plurality or some) with ((payment networks) or (cards)))	USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			15:21
S273	545	user with (identifier or login or name or alias or password or atavar or IP or identity) with (identify\$3 or identified or associat\$3) with ((multiple or several or plurality or some) with ((payment networks) or (cards)))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:22
S274	7	(payment with (router or gateway ) ) same S273	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:22
S275	27615	(identify\$3 or determin\$3 or look\$up or (look up)) with (user ) with ((payment networks) or (cards))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:25
S276	53	(payment with (router or gateway ) ) same S275	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:25
S277	7	S274 and S276	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:25
S278	0	((select\$3 or choos\$3) with (payment (network or identifier)) ) and S277	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:28
S279	38	((select\$3 or choos\$3) with (payment (network or identifier)) ) with (multiple or several or plurality or some or (more than one) ) with (payment (network or identifier))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:29
S280	0	S277 and ( authoriz\$3 with from with (payment NEAR3(network or router or gateway)))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT;	ADJ	ON	2014/01/21 15:30

			IBM_TDB			
S281	0	S277 and ( authoriz\$3 with (payment NEAR3(network or router or gateway)))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:31
S282	8	S276 and ( authoriz\$3 with (payment NEAR3(network or router or gateway)))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:31
S283	8	S282 NOT S277	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:31
S284	7	S277 and (settI\$3 or authoriz\$5)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:32
S285	215	(( select\$3 or choos\$3 or identify\$3 or us\$3) with (payment (network or identifier)) ) with (multiple or several or plurality or some or (more than one) ) with (payment (network or identifier))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:32
S286	0	S285 and S277	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:33
S287	7	S284 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:33
S288	3	S287 and ((social NEAR4 (website or network))or facebook)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 15:39
S289	6	("6058381" or "6072870").pn.	US-PGPUB; USPAT; USOCR; FPRS;	ADJ	ON	2014/01/21 15:46

			EPO; JPO; DERWENT; IBM_TDB			
S290	2	verify\$3 with (merchant or vendor or seller) with (purchase or buy\$3 or bought) with ((social network) or facebook) with (user or buyer or purchaser)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 18:46
S291	0	S290 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 18:46
S292	33	(check\$3 or compar\$3 or match\$3) with (merchant or vendor or seller) with (purchase or buy\$3 or bought) with ((social network) or facebook) with (user or buyer or purchaser)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 18:47
S293	1	S292 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 18:47
S294	6	merchant verify\$3 transaction	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 18:49
S295	101	(check\$3 or compar\$3 or match\$3 or verify\$3) with(purchase or buy\$3 or bought) with ((social network) or facebook) with (user or buyer or purchaser)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 18:49
S296	3	(verify\$3) with(purchase or buy\$3 or bought) with ((social network) or facebook) with (user or buyer or purchaser)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 18:49
S297	28	S295 same merchant	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 18:50
S298	2	S297 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT;	ADJ	ON	2014/01/21 18:50

			USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S299	15	S295 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 18:51
S300	101	(check\$3 or compar\$3 or match\$3 or verify\$3) with(purchase or buy\$3 or bought) with ((social network) or facebook or Linkedin or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa) with (user or buyer or purchaser)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 19:00
S301	46	(compar\$3 or match\$3 or verify\$3) with(purchase or buy\$3 or bought) with ((social network) or facebook or Linkedin or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa) with (user or buyer or purchaser)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 19:00
S302	15	S299 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 19:01
S303	7	S301 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 19:01
S304	0	S303 NOT S299	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 19:01
S305	872	(compar\$3 or match\$3 or verify\$3) with(data or information or transaction) with ((social network) or facebook or Linkedin or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 19:03

		PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa) with (user or buyer or purchaser)				
S306	230	S305 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 19:04
S308	15	S306 and 705/35-40.ccls.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 19:04
S311	1	"20090030789".pn. and verify\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 19:08
S312	236	(consisten\$2 or verify\$3 or verificat\$3) with(data or information or transaction or purchase or bought or buying or acquisition) with ((social network) or facebook or Linkedin or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa) with (user or buyer or purchaser)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 19:11
S313	41	S312 and (@pd or @ptad or @prad or @ad or @rlad)<"20080827"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/21 19:11
S314	104	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-	US-PGPUB; USPAT; DERWENT	ADJ	ON	2014/01/21 19:52

		20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US-20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US-20120069131-\$ or US-20040249759-\$ or US-20070083460-\$ or US-20110055047-\$ or US-20040128257-\$ or US-20080033877-\$ or US-20030212904-\$ or US-20100114783-\$ or US-20080249882-\$ or US-20020120568-\$ or US-20020194124-\$ or US-20030004867-\$).did. or (US-20030069842-\$ or US-20040064351-\$ or US-20080288405-\$ or US-20090183008-\$ or US-20080214149-\$ or US-20080300979-\$ or US-20100274815-\$ or US-20110014972-\$ or US-20110212717-\$ or US-20110225293-\$ or US-20110276396-\$ or US-20120226545-\$ or US-20130304576-\$ or US-20140012663-\$ or US-20090328173-\$ or US-20130179520-\$ or US-20050171955-\$ or US-20060085259-\$ or US-20120158589-\$ or US-20100030578-\$ or US-20090292814-\$ or US-20080104495-\$ or US-20070288319-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-7328844-\$ or US-7440915-\$ or US-6988658-\$ or US-7765148-\$ or US-7693790-\$ or US-5638445-\$ or US-8078515-\$ or US-8224707-\$ or US-8312660-\$ or US-8082211-\$ or US-6105008-\$ or US-6282522-\$ or US-6058381-\$ or US-6072870-\$ or US-8499040-\$ or US-7620636-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$ or US-20110264735-\$ or US-20130179520-\$).did.				
S315	7	S314 and (Authenticat\$3 with (social network))	US-PGPUB; USPAT; DERWENT	ADJ	ON	2014/01/21 19:52
S316	2104	(verify\$3 or verification) with purchase same (buyer or purchaser or user or client or customer ) same (seller or vendor or merchant or retailer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/22 11:41
S317	995	(verify\$3 or verification) with purchase with (buyer or purchaser or user or client or customer )with (seller or vendor or merchant or retailer)	US-PGPUB; USPAT; USOCR; FPRS;	ADJ	ON	2014/01/22 11:42



			EPO; JPO; DERWENT; IBM_TDB			
S318	104	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US-20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US-20120069131-\$ or US-20040249759-\$ or US-20070083460-\$ or US-20110055047-\$ or US-20040128257-\$ or US-20080033877-\$ or US-20030212904-\$ or US-20100114783-\$ or US-20080249882-\$ or US-20020120568-\$ or US-20020194124-\$ or US-20030004867-\$).did. or (US-20030069842-\$ or US-20040064351-\$ or US-20080288405-\$ or US-20090183008-\$ or US-20080214149-\$ or US-20080300979-\$ or US-20100274815-\$ or US-20110014972-\$ or US-20110212717-\$ or US-20110225293-\$ or US-20110276396-\$ or US-20120226545-\$ or US-20130304576-\$ or US-20140012663-\$ or US-20090328173-\$ or US-20130179520-\$ or US-20050171955-\$ or US-20060085259-\$ or US-20120158589-\$ or US-20100030578-\$ or US-20090292814-\$ or US-20080104495-\$ or US-20070288319-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-7328844-\$ or US-7440915-\$ or US-6988658-\$ or US-7765148-\$ or US-7693790-\$ or US-5638445-\$ or US-8078515-\$ or US-8224707-\$ or US-8312660-\$ or US-8082211-\$ or US-6105008-\$ or US-6282522-\$ or US-6058381-\$ or US-6072870-\$ or US-8499040-\$ or US-7620636-\$).did. or	US-PGPUB; USPAT; DERWENT	ADJ	ON	2014/01/22 11:42

		(US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$ or US-20110264735-\$ or US-20130179520-\$).did.				
S319	5	S317 and S318	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/22 11:42
S320	4	S319 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/22 11:42
S321	2	S320 and (social)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/22 11:49
S322	0	S318 and ((social NEAR3 (network or website)) with (communicate\$1 or communicating or send\$1 or sending or transmit\$1 or transmitting or provide\$1 or providing) with ((seller or vendor or merchant) NEAR3 (information or data )) with (plurality or multiple or several or (more than one) or two )) and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/22 12:08
S323	2	((social NEAR3 (network or website)) with (communicate\$1 or communicating or send\$1 or sending or transmit\$1 or transmitting or provide\$1 or providing) with ((seller or vendor or merchant) NEAR3 (information or data )) with (plurality or multiple or several or (more than one) or two )) and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/22 12:09
S324	6	((social NEAR3 (network or website)) with (communicate\$1 or communicating or send\$1 or sending or transmit\$1 or transmitting or provide\$1 or providing) with ((seller or vendor or merchant) NEAR3 (information or data )) ) and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/22 12:10
S325	1	((social NEAR3 (network or website)) with (communicate\$1 or communicating or send\$1 or sending or transmit\$1 or transmitting or provide\$1 or providing) with ((seller or vendor or merchant) NEAR3 (information or data )) with (computer or other) ) and (@pd	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/22 12:18

		or @ptad or @prad or @ad or @rlad) < "20071130"				
S326	3	"20070005695".pn.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2014/01/22 12:29

1/ 22/ 2014 4:43:07 PM

C:\Users\lperry\Documents\EAST\Workspaces\12323175 claims 11 30 2007.wsp



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	01/10/2014	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			PERRY, LINDA C	
			ART UNIT	PAPER NUMBER
			3695	
			NOTIFICATION DATE	DELIVERY MODE
			01/10/2014	ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com

<b>Applicant-Initiated Interview Summary</b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695	

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

- (1) LINDA PERRY. (3) \_\_\_\_\_.
- (2) ERIC CURTIN ESQ. (4) \_\_\_\_\_.

Date of Interview: 21 November 2013.

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

Exhibit shown or demonstration conducted:  Yes  No.  
If Yes, brief description: \_\_\_\_\_.

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

Claim(s) discussed: 9,12,19,21 and 23.

Identification of prior art discussed: N/A.

**Substance of Interview**

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

See Continuation Sheet.

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

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

Attachment

/LINDA PERRY/  
Primary Examiner  
21 November 2013

## Summary of Record of Interview Requirements

### Manual of Patent Examining Procedure (MPEP), Section 713.04, Substance of Interview Must be Made of Record

A complete written statement as to the substance of any face-to-face, video conference, or telephone interview with regard to an application must be made of record in the application whether or not an agreement with the examiner was reached at the interview.

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

Paragraph (b)

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

37 CFR §1.2 Business to be transacted in writing.

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

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

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

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

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

The Form provides for recordation of the following information:

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

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

A complete and proper recordation of the substance of any interview should include at least the following applicable items:

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

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

### Examiner to Check for Accuracy

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

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

Although the Application is far from next on Examiner's docket, discussed after a call from Applicants were the 10/21/13 claim amendments in the scope of a purchase at a social website where the buyer may effect a purchase by transmitting via the social website only limited information about his social website identity. Examiner agreed that a Final based on this amendment was not appropriate, but that the claims could be improved to advance prosecution, and a better set of claims would involve more substantive amendments then leading to a possible Final.

Examiner and Applicants discussed that the claims might further include:

- stating that the at least one computer of claim 9 is a remote one, i.e. at least not only buyer's personal computer bearing purchase tracking software of some kind,
- tying the last authorization step of claim 9 back to the claim's verifying step,
- adding communicating steps to the receiving steps of claim 9,
- making clear that a "payment network" might include not only credit card payment networks but also SWIFT. Examiner noted that typically applications concerning a purchase considered the term to apply to credit card networks or possibly others including types like paypal.
- clarifying the specific subject of claim 12's "as communicated",
- clarifying claim 12's authentication step,
- clarifying the usage of seller-encrypted data and what the validity determination involves in claim 23.

Background information given about the purpose of claim 21's plurality of sellers was that it was directed to a "buy-in" from multiple sellers' being monetized. Further thought might raise more points and Examiner agreed to review Applicants' first draft informally.

After the interview, Examiner notes that the metes and bounds of claim 19's "data...seller was CONNECTED to...user" are not clear (any ad by seller at social website and displayed to user is enough information, or rather buyer clicking on ad, or is even more specific information intended?).

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: DICKELMAN Examiner: Perry, Linda C.  
Serial No.: 12/323,175 Group Art Unit: 3695  
Filed: November 25, 2008 Docket No.: USBC.009PA

Title: SYSTEMS, DEVICES AND METHODS FOR COMPUTER  
AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND  
INTERNET INTERFACES

---

AMENDMENT AND RESPONSE TO OFFICE ACTION

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

Customer No.

**40581**

Dear Sir:

In acknowledgement of the non-final Office Action dated July 22, 2013, please reconsider the application in view of the following remarks.

A complete listing of the claims and Remarks follow.

Authorization is given to charge/credit **Deposit Account 50-0996 (USBC.009PA)** any required fees/overages to enter this paper.



**In the Claims:**

This listing replaces all prior versions.

1. (Withdrawn) A computer-implemented method for facilitating payment being provided between disparate payment networks of buyers and sellers, the method using a computer-arrangement to interface with a social website that has user profiles, each user profile corresponding to a user identifier, and for use with a seller website that offers products or services for purchase by users and that generates transaction data for a current user accessing the website, the method comprising:

communicating, to the computer-arrangement, a current user identifier corresponding to a current user profile and the transaction data;

selecting, using the computer-arrangement, a buyer payment network from a plurality of disparate buyer payment networks that are each associated with the current user identifier; and

based upon the selection, formatting the transaction data to facilitate payment against the selected buyer payment network.

2. (Withdrawn) The method of claim 1, wherein facilitating the payment against the selected buyer payment network includes a payment to a seller account held at a payment network that is disparate from the selected buyer payment network.

3. (Withdrawn) The method of claim 1, wherein the step of communicating further includes communicating a transaction identifier, a transaction amount and a seller identifier.

4. (Withdrawn) The method of claim 1, wherein the current user identifier is verified using log-in identification and password data.

5. (Withdrawn) The method of claim 1, wherein the social website provides the buyer with a customizable display having information that can be viewed by selected other users of the social website.

6. (Withdrawn) The method of claim 1, wherein the step of communicating is responsive to the buyer selecting a seller website from an advertisement provided on the social website.

7. (Withdrawn) The method of claim 1, wherein the step of formatting the transaction data further includes accessing stored buyer profile data that includes account information for the selected buyer payment network.

8. (Withdrawn) The method of claim 1, wherein the seller does not receive buyer account information about the selected buyer network.

9. (Currently Amended) For use with a social network website that implements user profiles, each user profile having a user identifier, and with transactions involving products or services offered for purchase by users at seller websites, a method implemented using one or more processor circuits and comprising:

communicating, from the social network website to ~~a computer arrangement, including~~ at least one computer, a particular user-identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request that is ~~[[1]]~~ part of a purchase transaction involving products or services ~~[[and 2]]~~ to be made by the particular user from a website of the seller that initiated the transfer request;

communicating, from the social network website to the at least one computer arrangement, data for the purchase transaction to be made by the particular user, the data including at least a purchase amount and a particular payment network identifier associated with the particular user ~~buyer~~; and

in the at least one computer arrangement, performing a set of operations that include each of:

receiving data for the purchase transaction from the social network website;

receiving data for the purchase transaction from the particular user buyer;

verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase transaction that is received from the particular user buyer;

identifying an association, ~~using the computer arrangement,~~ between the particular user-identifier and a plurality of disparate payment network identifiers;

identifying the particular user using the particular payment network identifier;

selecting a payment network identifier from the plurality of disparate payment network identifiers;

submitting the purchase transaction data to a payment network that corresponds to the selected payment network identifier and as part of a request to debit the purchase amount; and

authorizing the purchase transaction in response to an authorization provided by the payment network corresponding to the selected payment network identifier.

10. (Previously Presented) The method of claim 9 wherein the step of submitting purchase transaction data to the payment network that corresponds to the selected payment network identifier includes submitting a credit card number and wherein the payment network corresponding to the selected payment network identifier is a credit card payment network.

11. (Previously Presented) The method of claim 9, wherein, relative to the purchase transaction, the particular payment network identifier, for the payment network that corresponds to the selected payment network identifier, is not received by the seller corresponding to the seller-initiated transfer request.

12. (Currently Amended) The method of claim 9, wherein the step of identifying the particular user includes receiving and using authentication data in addition to the particular payment network identifier, as communicated from the social network website, to authenticate the particular user.

13. (Previously Presented) The method of claim 9, wherein the step of identifying the particular user includes receiving data authenticating the social network website.

14. (Withdrawn) For use with a website that implements user profiles, each user profile having a user identifier, and that offers a mechanism for users to purchase products or services, a computer-implemented method comprising:

associating a current user with a current user profile;

verifying the identity of the current user;

providing a current user-identifier from the current user profile to a disparate network system;

providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and

completing the purchase transaction in response to an authorization received from the disparate network system.

15. (Withdrawn) The method of claim 14, wherein buyer account information, about the payment network, is not received by a seller of the products or services.

16. (Withdrawn) The method of claim 14, wherein the website provides links between the user profiles in response to user-provided association data.

17. (Withdrawn) The method of claim 14, wherein the step of completing the purchase transaction includes sending a transaction request to debit a user account held at the disparate network system.

18. (Previously Presented) The method of claim 9, wherein the social network website provides advertisements of goods or services within the social network website; and wherein the steps of communicating, from the social website to the computer arrangement, are in response to the particular user selecting at least one of the products or services for purchase.

19. (Previously Presented) The method of claim 9, further including the steps of communicating, from the social network website to a seller computer, secure data indicating that the seller was connected to the particular user via the social network website; communicating, from the seller website to the computer arrangement, the secure data; and verifying the secure data communicated from the seller website to authenticate the purchase transaction.

20. (Currently Amended) The method of claim 9, further including the steps of communicating, from a seller website to the computer arrangement, transaction details for the purchase transaction; and verifying that the transaction details communicated from the seller website match the data for the purchase transaction received ~~details communicated~~ from the particular user.

21. (Previously Presented) The method of claim 9, further including the steps of communicating, from the social network website to the computer arrangement, information about a plurality of sellers (“seller information”) that includes, for each of the sellers, a different one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier; communicating, from a seller website to the at least one facilitating computer, seller information relating to the transaction; and verifying the transaction involving products or services for purchase by users by comparing the seller information communicated from the seller website with the information about a plurality of sellers communicated from the social network website.

22. (Previously Presented) The method of claim 21, wherein the information about a plurality of sellers includes a different encrypted seller identifier for each of the plurality of sellers.

23. (Previously Presented) The method of claim 9, further including a step of determining whether verification data is valid, wherein the verification data is encrypted by the social website and also by the seller that initiated the transfer request.

**Remarks**

The non-final Office Action dated July 22, 2013, indicates an Examiner request for Applicant to cancel withdrawn claims 1-8 and 14-17, an objection to the drawings and presents the following claim rejections: claims 9-14 and 18-23 under 35 U.S.C. § 112(a) or 35 U.S.C. § 112(1) (pre-AIA); and an unspecified rejection under 35 U.S.C. § 112(b) or 35 U.S.C. § 112(2) (pre-AIA).

In the following discussion, Applicant traverses all objections and rejections, and does not acquiesce in any regard to averments in this Office Action. Applicant appreciates the Examiner's attention to the claims and suggestions regarding certain terminology. Applicant's undersigned representative further encourages the Examiner to telephone its undersigned representative, consistent with the telephone message left with the Examiner (understanding that scheduling issues prevented the Examiner from discussing the Office Action prior to this filing). Further, while no prior art rejection has been presented, Applicant submits that the discussion of Applicant's response in regard to the previously-asserted references fails to overcome the lack of correspondence or motivation. Based on the Examiner's indications at page 22 and the lack of any prior-art rejections in the Office Action, Applicant would understand that any subsequent action would be in non-final form, should all claims not be allowed.<sup>1</sup> Moreover, consistent with facilitating amendments presented herein, Applicant believes that the issues raised in the § 112 rejections are moot, and further that related objections to the drawings are also inapplicable.

More specifically regarding the § 112 rejections, Applicant submits that the claims would be understandable to one of skill in the art, and that the Office Action's discussion of various structural aspects in the figures does not establish a § 112 issue with regard to the method-based limitations. For instance, while exemplary embodiments are shown in the figure, further discussion in the specification also supports various aspects of the claimed invention (*e.g.*, noting that the various components/processes as described in the specification (including initial claims), such as those involving a "facilitator," may be carried out using a computer). Applicant further submits that the amendments, provided herewith in an effort to assist the Examiner's understanding and facilitate prosecution, generally render the § 112 rejections moot.

---

<sup>1</sup>Consistent with M.P.E.P. § 2143.03 regarding claims rejected under § 112(2), the examiner "should reject the claim over the prior art based on the interpretation of the claim that renders the prior art applicable."

With specific regard to the Examiner's assertion that the specification discloses no "circuits" and that a CPU is not a "processor circuit" (*i.e.*, suggesting that one of skill in the art would not understand that a computer includes a processor, and that such a processor includes a circuit), Applicant submits that this assertion is unfounded. The Examiner's position in this regard further contradicts the Federal Circuit's interpretation of such terms, which noted that a "processor system" must have a CPU but it need not be capable of running application-type software." *Seachange Int'l, Inc. v. C-COR Inc.*, 413 F.3d 1361, 1377 (Fed. Cir. 2005). "Contemporaneous technical dictionaries defined 'data processor' as '[a] device capable of performing operations on data, such as a digital computer, an analog computer, or a desk calculator,' Charles J. Sippl, *Computer Dictionary* 117 (4th ed. 1986) ('Computer Dictionary'), or 'a device capable of performing data processing, such as a desk calculator, a punched card machine, or a computer,' Jerry M. Rosenberg, *Dictionary of Computers, Data Processing, and Telecommunications* 128 (1984) ('Dictionary of Computers')." *Gemstar-TV Guide Int'l, Inc. v. ITC*, 383 F.3d 1352, 1372 (Fed. Cir. 2004). Moreover, the Examiner has not explained how one of skill would not understand that the shown computers and other components, would support a § 112 rejection of claim terms reciting a "processor circuit" (*e.g.*, as may be employed within such computers). As such, the § 112 rejections are believed to be improper, and Applicant requests that they be removed.

With further regard to the unspecified § 112(b)/112(2) rejection at page 20, Applicant requests clarification in the event that any claims are not allowed. Specifically, while claim 9 is discussed following the statement of rejection, it is unclear as to which claims are rejected in this regard. Applicant submits that any subsequent action should also be non-final in view of this unspecified rejection.

Regarding the drawing objections, Applicant notes that while one or more computers (*e.g.*, a "computer arrangement") are shown in various drawings, this term is no longer present in the claims. Similarly, the term "buyer" is no longer present in view of the typographical correction in the claims above. As such, the objections based upon these terms are believed to be moot. With regard to the Examiner's indications at page 18 of the Office Action concerning what the Examiner can "make no sense" out of, these allegations provide no rationale for support of a drawing objection.



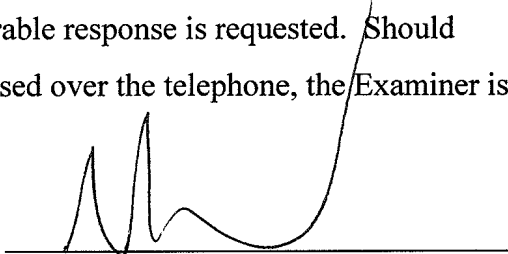
Serial No.: 12/323,175  
Docket No.: USBC.009PA

In view of the above, Applicant believes that each of the rejections has been overcome and the application is in condition for allowance. A favorable response is requested. Should there be any remaining issues that could be readily addressed over the telephone, the Examiner is encouraged to contact the undersigned at (651) 686-6633.

*Please direct all correspondence to:*

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
651/259-2300

By: \_\_\_\_\_

  
Robert J. Crawford  
Reg. No.: 32,122  
Eric J. Curtin  
Reg. No.: 47,511  
651-686-6633  
(USBC.009PA)

CUSTOMER NO. 40581

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	17183028
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	21-OCT-2013
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	16:09:27
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
------------------------	----

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		USBC009PA_Response.pdf	455132 <small>7eab87b8faae71261651c9d8f6f59cfeb1c87bf</small>	yes	10

<b>Multipart Description/PDF files in .zip description</b>			
<b>Document Description</b>		<b>Start</b>	<b>End</b>
Amendment/Req. Reconsideration-After Non-Final Reject		1	1
Claims		2	7
Applicant Arguments/Remarks Made in an Amendment		8	10

**Warnings:**

**Information:**

<b>Total Files Size (in bytes):</b>	455132
-------------------------------------	--------

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

**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	07/22/2013	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			PERRY, LINDA C	
			ART UNIT	PAPER NUMBER
			3695	
			NOTIFICATION DATE	DELIVERY MODE
			07/22/2013	ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com

<b>Office Action Summary</b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695	<b>AIA (First Inventor to File) Status</b> No

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

**Period for Reply**

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

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

**Status**

- 1)  Responsive to communication(s) filed on 25 October 2012.  
 A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on \_\_\_\_\_.
- 2a)  This action is **FINAL**.    2b)  This action is non-final.
- 3)  An election was made by the applicant in response to a restriction requirement set forth during the interview on \_\_\_\_\_; the restriction requirement and election have been incorporated into this action.
- 4)  Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 5)  Claim(s) 1-23 is/are pending in the application.  
5a) Of the above claim(s) 1-8 and 14-17 is/are withdrawn from consideration.
- 6)  Claim(s) \_\_\_\_\_ is/are allowed.
- 7)  Claim(s) 9-13 and 18-23 is/are rejected.
- 8)  Claim(s) \_\_\_\_\_ is/are objected to.
- 9)  Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

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

**Application Papers**

- 10)  The specification is objected to by the Examiner.
- 11)  The drawing(s) filed on 25 November 2008 is/are: a)  accepted or b)  objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

**Priority under 35 U.S.C. § 119**

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

**Certified copies:**

- a)  All    b)  Some \*    c)  None of the:
1.  Certified copies of the priority documents have been received.
2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3.  Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

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

**Attachment(s)**

- 1)  Notice of References Cited (PTO-892)
- 2)  Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_.
- 3)  Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 4)  Other: email appended.

### DETAILED ACTION

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 10/25/12 has been entered.

Claims 1- 18 were considered.

2. **Applicants are requested to cancel withdrawn claims 1-8 and 14-17.**

### *Response to Amendment*

3. Examiner thanks Applicants for providing support for amended claim 9. The support does not map, i.e.,

a) does not make clear, for a first example, to what components in the claim language 106, 108, 110 of Fig. 1 pertain. The Specification described these as "seller website 106", "facilitation system 108", and "seller account 110" which therefore have no obvious bearing on "**communicating, from the social network website to a computer arrangement, including at least one computer, a particular user-identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request that is 1) part of a purchase transaction involving products or services and 2) to be made**

Art Unit: 3695

**by the particular user from a website of the seller that initiated the transfer request**".

b) The support does not show "method implemented using one for more processor circuits" in conjunction with all of the particular set of method steps of claim 9. The Specification and Drawings and initially filed claims have no "circuits", and a cpu is **not** commonly referred to as a "processor circuit". A composition of 2 ALUs, a multiplexer, a few registers, and/or a DSP (digital signal processor) and/or some op amps, resistors, and capacitors might be called a "processor circuit", but not a computer's central processing unit (Examiner was a hardware designer for 25 years). The claim is written as, communicating by one or more processor circuits a particular user-id from the social network website to a computer arrangement; this might be diagrammed as

[social network server] → [some unnamed computer showing the social network website in its browser and somehow revealing someone's user-id -- perhaps Fred can see Joe's user id by merely looking at the social network website on Fred's computer] → [one or more processor circuits somewhere unnamed communicates Joe's user id to:] → [computer arrangement]

This amendment is not supported.

c) The Specification at page 6 says each user provides "the first website" with "some sort of identification (e.g. a username and password)" and "the first website also provides the users with options to purchase goods or services from sellers that have other websites" where "the first website provides a service, such as user-customized

Art Unit: 3695

interface or social network functions”. [Plus, the users are facilitated (?) by various systems, methods, and arrangements]. Examiner cannot relate this to “communicating from the social network website to a computer arrangement a particular user-identifier corresponding to a particular user and a particular user-profile”, i.e. from somewhere else (user, not “social network website”) to somewhere else (first website”, not “computer arrangement” ) .

But, page 6 describes a third party data processing **system** facilitates a transaction between buyer and seller **over the internet** after receiving user-related data from a social website. So, if one can fairly make “third party data processing system” be “computer arrangement”, that “communicating from the social network website to a computer arrangement a particular user-identifier” step is accomplished. Unfortunately none of the mentions of “computer arrangement conforms to that--at page 3 “A computer arrangement receives buyer-profile data and selects one or both of a buyer payment network and a seller payment network.” Otherwise, there are “payment arrangements”; “ While not necessarily limited thereto, various embodiments are directed to the implementation of “processor arrangements and systems”, consistent with discussion herein, at financial institutions such as banking institutions that are well suited for making use of network and account access”; “That is, once a buyer is identified into the system, using one or more of a multitude of identification approaches, payment accounts and networks can be selected .. Seller accounts and networks can be similarly selected. Accordingly, transaction data can be received according to a number of formats. These formats can be consistent with



Art Unit: 3695

existing transactional formats (e.g., a credit card transaction format or a debit card transaction format) or they can operate using non- traditional formats (e.g., proprietary formats or Internet-based transmission formats). The received data can then be

**processed by a computer arrangement to generate data that is formatted according to a selected payment network**"; "the seller receives confirmation of the transaction from the **computer arrangement (e.g., implemented at a bank)**".

Possibly, and this must be verified by detailed examination of the Disclosure, replacing "computer arrangement" by "third party data processing system" would be supported.

d) broadening of from the original "communicating [to nothing]" to "to server arrangement including at least one facilitating server" to "to computer arrangement including at least one facilitating computer" to instant "communicating, ..., including at least one computer" with no facilitating component whatsoever now takes the arrangement away from any support; see fig. 1, "facilitation system" is one of 4 "players" for lack of a better word; since the figure hopelessly mixes "websites" with "account" with "system" the figure cannot be said to be, as Specification claims, a diagram of data processing system (page 5). However it does describe "facilitation system" apparently carried through to Fig. 2's "facilitator", Fig. 3's "facilitator".

e) Please see item 7 below for grammatically possible interpretations of "communicating from the social network website to a computer arrangement, including at least one computer, a particular user-identifier corresponding to a particular user and

Art Unit: 3695

a particular user-profile”, which explain why this amendment is not supported because no such material is in the Disclosure. “communicating,..., including at least one computer, a...” which explicitly modifies “communicating” by “including at least one computer’ is nowhere in the Disclosure. Examiner assumes that the error here is grammatical rather than intentional introduction of an unsupported feature.

f) The support does not show “seller-initiated transfer request that is 2) to be made by the particular user”. Neither does Fig.2 “a data flow diagram...”; nor does Fig. 4 show a particular user anywhere in the “example system for implementing a transaction between buyer and seller using disparate seller and buyer networks”.

The **only** use of “seller-initiated” in the Disclosure is (bottom of page13)

“In one embodiment, system 108 [identified elsewhere as “facilitation system 108”] facilitates access to buyer account 110 in response to a seller-initiated transfer request. This can be useful in completing a transaction between buyer 102 and the seller. Data from the social website is used by system 108 [identified elsewhere as “facilitation system 108”], for example, to identify buyer 102 and/or buyer account 110”.

and does not mention ‘transfer request *to be made by ...user...from a website of the seller [who] initiated...request*’ as in a “seller-initiated transfer request that is...2) to be made by the particular user from a website of the seller that initiated the transfer request”. Nor does it mention “communicating ...the communication being responsive to a seller-initiated transfer request”.

Instead, **a facilitation system** uses data from social website only **to identify** buyer and/or buyer account and facilitates access to buyer account in response to a seller-initiated transfer request to complete a transaction. The **communication** of the user-identifier has already occurred when the **facilitating system** responds to a seller-

Art Unit: 3695

initiated transfer request by identifying buyer/buyer-account to complete transaction.

Not only is the limitation backwards with regard to the support, but also there is in addition no seller-initiated transfer request to be made by user at seller website in the support.

Thus, that limitation,

“communicating, from the social network website to a computer arrangement, including at least one computer, a particular user-identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request that is 1) part of a purchase transaction involving products or services and 2) to be made by the particular user from a website of the seller that initiated the transfer request”

is not supported..

g) page 3 of the Specification calls for “the current user using the seller website (not the social network website) to generate the transaction data” and also for “receiving from the website transaction data for a purchase transaction to be made by a current user associated with the current user identifier (presumably “receiving from the seller website” not “from the social network website” and not “from the buyer”); and also does not identify in any way the “disparate network system” (note: not disparate payment networks) which sends an authorization (for something unnamed).

h) The erstwhile facilitation system, [now apparently made, with no support, into “computer arrangement”] was described (page 13 cited as support) as

“able to provide one or more transaction-related functions, such as disparate network access, security, account identification and auditing”.

None of these are the claimed “performing a set of operations, that include each of receiving...., receiving..., verifying the purchase..., identifying an association..., identifying the ...user..., selecting a payment network identifier..., submitting ...transaction data to a payment network...,authorizing the purchase transaction...”

Art Unit: 3695

especially in view of the fact that “performing” has no subject at all grammatically.

Note at page 13 “system 108 facilitates access to buyer account 110” preceded by “financial data link 112 operates to facilitate access to buyer and/or seller account 110”

i) Fig. 2 is suggested as support for “computer arrangement , performing a set of operations that include each of“ . At page 5: “Fig. 2 shows a data flow diagram relating to a data processing system for processing internet-based data according to an example embodiment of the present invention”. Notably, there is no Internet and no transaction, no “computer arrangement”, no operations that include receiving data for the purchase transaction or that include verifying the purchase transaction shown as such in Figure 2.

j) at page 16, (line 8...) social website provides **information about buyer** to a facilitator,

**not** “computer arrangement performing,... that includes **receiving data for the purchase transaction** from the social network website”;

and all figure 2 shows is Facilitator 210 receiving and sending [secure data 212?] to/from the social website. No computer arrangement, no transaction data.

At page 16, (line 10...) “Secure data 212 can be used as a verification that seller 220 was indeed connected to buyer 202 via social website 214”. No whisper of secure data 212 being in fact “transaction data” and...” verification 218 [which clearly involves seller 210] allows the facilitator 210 to provide some level of confidence that the seller is legitimate”. There is simply no verification of the purchase transaction.

So **the computer arrangement, performing a set of operations that include each of:**

**receiving data for the purchase transaction from the social network website;**

**receiving data for the purchase transaction from the buyer;**

**verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social**

Art Unit: 3695

**network website with the data for the purchase transaction that is received from the buyer**

is not supported.

k) at page 17 line 5... buyer provides verification (not computer arrangement) **to further validate** the transaction data; the text identifies transaction detail such as **amount** and **a description of the goods/services**. No mention of a payment network identifier associated with the buyer.

The sources of transaction details are seller and buyer, not social network website and buyer as in the claim, where nothing in the claim says where the social network website got the transaction details, i.e. the claim implies it originates them, contradicting the Disclosure which says “**seller** sends transaction details to **social website and/or facilitator**; similar transaction details are **received from buyer**” [but no location of receiving is specified] and “the two transaction details are compared for **consistency**”. Facilitator can send a copy of the transaction data to **buyer for verification**. Thus, computer arrangement does not verify, the buyer does.

“Alternatively, buyer 202 sends transaction details without a need for social website 214 and/or facilitator 210 to first prompt for the transaction details. This can be accomplished, for example, using a software program that sends the transaction details to social website 214 and/or facilitator 210 when buyer 202 indicates an intention to purchase goods”. Clearly the claim does not describe any buyer intention.

“In another example of verification from buyer 202, social website 214 or facilitator 210 acts as an intermediary between buyer 202 and seller 220. In this manner, a record can be maintained of the purchase that is independent of buyer 202 and seller. Clearly the claim does not describe social website or facilitator as intermediary.

Thus

**communicating, from the social network website to the computer arrangement, data for [[a]] the purchase transaction to be made by the particular user, the data including at least a purchase amount and a particular payment network identifier associated with the buyer; and**

**the computer arrangement, performing a set of operations that include each of:**

**receiving data for the purchase transaction from the social network website; receiving data for the purchase transaction from the buyer; verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase transaction that is received from the buyer;**

is not supported. So much for 17:5-27. (At page 18, “allowing the use of existing (credit card) authorization mechanisms to verify the transaction and/or the buyer is legitimate” is also not in the claim language).

Art Unit: 3695

Now as to 19:14-24, it is specifically a continuation of (lines 1-3) "Fig 4 shows an example system for implementing a transaction between a buyer and a seller using disparate seller and buyer networks according to an example embodiment of the present invention... a buyer/seller interface captures the transaction...". But capture in Figure 4 lies between social website, seller website, and account selection. No buyer/seller.

At lines 16...capture of transactional data includes the buyer identification, the seller identification and the transaction amount. That is not in the claim.

At line 18 'various other data can also be included, such as time stamps or security information. Examples of security information include various secondary identifications including, but not limited to, personal pin numbers, biometric data, passwords, social security numbers and authentication. An external communication device can be used to transmit such security information... And that is what page 19 lines 14-24 say. Clearly the additional limitations

**“the computer arrangement, performing a set of operations that include each of:**  
**receiving data for the purchase transaction from the social network website;**  
**receiving data for the purchase transaction from the buyer;**  
**verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase transaction that is received from the buyer;**  
**identifying an association, using the computer arrangement, between the particular user-identifier and a plurality of disparate payment network identifiers;**  
**identifying the particular user communicating using the particular payment network identifier;**  
**selecting a payment network identifier from the plurality of disparate payment network identifiers;**  
**submitting the purchase transaction data to a payment network that corresponds to the selected payment network identifier and as part of a request to debit the purchase amount; and**  
**authorizing the purchase transaction in response to an authorization provided by the payment network corresponding to the selected payment network identifier”**

said to be supported by Fig 1-2, page 17 lines 5-page 18 line 2, and page 19 lines 14-24 according to the email received and appended, are simply not supported.

Examiner has received no support for the amendments to claims 10-13 and 18-23 and assumes that they too are not supported.

### ***Response to Arguments***

4. a) the 101 rejection is withdrawn.

b) the prior 112 rejections, first and second paragraph, are not argued; thus they stand.

c) regarding John and “buyer identifier is communicated from the social website in response to a seller –initiated request”, that has not even been shown to be supported. John teaches

seller being provided a confirmation from an online community to which buyer and seller belong (i.e., a social website). The confirmation includes validation of user-identifier (user logs on to secure community, i.e. provides identifier). The password giving rise to confirmation to seller may be a conceptual one, imported from a social network website such as Facebook. Importation can also occur from website entities which allow uploading and downloading of pictures and multimedia content such as Picassa/Google; MSN-Messenger; MySpace; Kodak.com; Shutterfly.com; and Youtube.com, using software modules written in order to cooperate with the infrastructures of that particular site.

It was well-known to one of skill in the art at the time of the invention that the infrastructures of such social network websites include selling to members by placing links to seller websites at social network pages. Applicants' amendment says the

Art Unit: 3695

transfer request is to be made by the particular user from the website of the seller.

There is little difference between the natural consequence of a social network's accepting placement of a link to seller website and a seller imitating a transfer request to be made by a particular user..

In John, transaction profile includes a user's e-profile which can include a credit card number, also a user-identifier according to Applicants' Specification; and validation can be performed by a bank—compare that and

Electronic transactions can be termed "e-transactions", electronic profiles can be termed "e- profiles", and the "e-" prefix generally indicates that the entity can or is electronically realized via a computer, internet, or the like. The particular fraud prevention deterrents that are implemented or that are implemented or proposed can also be selected based upon the value of the item being purchased, a seller's deterrence preference, a random assignment, a user's recent web activity, a user's electronic profile, a user's preference, and any aspect of a referring website by which the user arrived at the seller's website.

to Applicants'

“While not necessarily limited thereto, various embodiments are directed to the implementation of processor arrangements and systems, consistent with discussion herein, at financial institutions such as banking institutions that are well suited for making use of network and account access. For instance, banking institutions have many existing interfaces to payment networks, and many payment networks are linked to accounts held at a banking institution. The payment networks operate by transferring money to and from these accounts, thereby completing transactions. Other payment networks use local banking institutions as intermediaries to transfer funds. The use of a bank can be beneficial for a number of reasons including, but not limited to, secured transactions, federal insurance and relative stability; however, disparate payment networks do not have automated mechanisms to transfer funds therebetween. Aspects of the present invention, when implemented by a banking institution, can provide automated access between such networks. In some instances, the transactions can be implemented with the transaction details being transparent to the payment networks and/or the individual participants”.



Art Unit: 3695

Examiner notes that at page 12 of Applicants' Specification, the following concerning user-identifier is stated;

“Moreover, these approaches may be carried out using an identification of a user, be that based upon a particular payment account (e.g., a credit card) or based upon another form of identification (e.g., a mobile phone account or a state-issued identification card (e.g., driver's license), where payment 15 is carried out using a wholly different payment account. That is, once a buyer is identified into the system, using one or more of a multitude of identification approaches, payment accounts and networks can be selected and implemented independent from any manner in which that buyer is identified. Seller accounts and networks can be similarly selected”;

and at page 14 the following concerning profile:

“In one implementation a buyer/seller profile can include data that is used to access the various disparate payment networks. This can include information including, but not limited to, account numbers, access codes or verification data. This information and the transaction data can then be formatted according to the **selected** payment network(s)”

Johns is, as quoted, directed to fraud deterrents during e-commerce, e-transactions, etc. a buyer buying online from a seller is squarely an example of e-commerce or an e-transaction.

Applicants' argument is simply not correct.

John says

“Measures, features, and strategies for deterring fraud during electronic commerce operations are disclosed. The technology may be used during the purchasing of digital and physical products, and at later times during their subsequent use” and “The particular fraud prevention deterrents that are implemented or that are implemented or proposed can also be selected based upon the value of the item being purchased, a seller's deterrence preference, a random assignment, a user's recent web activity, a user's electronic profile, a user's preference, and any aspect of a referring website by which the user arrived at the seller's website”

Obviously, user landing at seller website from a social network website and again, e-commerce from a social website is described by John; that a purchase amount would have to be sent from the social website as part of conducting e-commerce is simply clearly understood in context from John. Applicants' argument that data including

Art Unit: 3695

a transaction amount being communicated from social website is not taught by John is simply not correct, and, there has been shown to be no support for

**communicating, from the social network website to the computer arrangement, data for [[a]] the purchase transaction to be made by the particular user, the data including at least a purchase amount and a particular payment network identifier associated with the buyer.**

See also the myriad interpretations fitting the language at John:

“[0195] The e-profile can also include preference for validation of the client. Validation rules determine what operations occur during the client's verification by a third party. For example, validation rules may require that a client's name, credit card number, shipping address, and computer ID numbers or computer name correspond to the values provided in their e-profile; [0196] Just as an e-profile may be stored on a FFT server provided by either a 3.sup.rd party FFT service or by a client's banking or credit card institution, the information relayed from the client may be processed by the seller, a third party FFT service, or a client's financial institution ....A number of methods may be used to differentially send validation information to two different parties either in parallel or serial steps which occur during the e- transaction.[0197] In any case, when the client makes their online purchase [i.e. going from link at social network to seller's website to do a purchase, taking the item and amount with them] clicking to complete a transaction 176 an FFT server validates the transaction 178. If the FFT server is located with the seller, then the seller (e.g. a bank) may approve 178A or reject 178B the transaction. The seller may also wait as the FFT server of a 3.sup.rd party 179A or which may be a bank 179B verifies the information. If the 3.sup.rd party is not a bank, the FFT server of the 3.sup.rd party may communicate with the FFT server of a bank and this result will then be routed through the 3.sup.rd party and back to the seller. These steps can occur in a transparent fashion with respect to the client and seller. In the case where a transaction is approved 180 the transaction is finalized successfully, otherwise the transaction can be rejected 182 and appropriate actions occur which may include fraud alerting activities if certain types of rejections are detected at more than a specified rate of occurrence [0199] FIG. 9C shows a web-interface in which clients can accept 270 or reject 272 orders such as e-orders which are described in transaction information fields 274 which can include the transaction number, date, amount, seller, as well as a description of the item or service purchased... An alternative method of validation is also shown in which the client must provide a transaction code 276 provided by the seller and the amount of the transaction 278 in order to confirm a payment 280. [0200] Returning to FIG. 9A, the client may also be able to change e- passwords used for logging into the FFT server or used to confirm FFT transactions for various websites or credit cards”. All of prior pages 30-33 include additional quotes which apply.

Claims 10-13 and 19-20 are also carefully shown to be rejected using John in prior pages 35-40. Examiner notes that claim 14, which Applicants cite, had been withdrawn, and again reminds Applicants to cancel withdrawn claims.

Art Unit: 3695

Similar arguments apply to John2 and the appropriate alternative rejection of the limitations of claim 9, provided in detail in the prior action.

Applicants argue that no rationale to combine John2 and John was provided for the second, alternate rejection of claims 10-14. They are correct, Examiner spent more time showing how each reference pertains as a 102, and rejected claims 10-13 the second time using John and John2, along the same lines as the rejection by Johns, but by using John2 in the particular part of claims 10-13 which need a rejection of claim 9 language, and using John exactly as explained before to reject the additional language in claims 10-13. Examiner does apologize for being brief and for not explaining explicitly the obvious, that

John '405

“Title: Systems and Methods for Automatic and Transparent Client Authentication and Online Transaction Verification;

Abstract Systems and methods are described for providing fraud deterrents, detection and prevention during e-commerce, e-transactions, digital rights management and access control ...

[0002] The present invention relates to the field concerned with performing user authentication, as well as fraud detection and prevention in electronic transactions. The invention also relates to the facilitation of digital rights management, licensing, and payments related, but not limited, to procuring digital media and its use over time”

is concerned with a subject similar to that covered by

John '748

“Title: Systems and methods for facilitating electronic transactions and deterring fraud”

“ Abstract Systems and methods are described for providing fraud deterrents during e-commerce, e-transactions, and digital rights management and access”....

[0002] This invention is in the field of e-commerce transactions and preventing or deterring fraudulent activity.”

and can therefore be combined owing to their common subject matter and goals. However nothing is given as support for the statement “correspondence appears to be lacking” beyond what has been refuted above, both here, and in the following argument concerning rejection of claims 18 and 21-23 over 748 with multiple additional references or alternatively 405 with the same multiple additional references to reject the additional

Art Unit: 3695

claim language, within which rejection of claim 9 language was again along the same lines as before.

Examiner must take issue with allegation that the 103 rejections of claims 18 and 21-23 fail to explain how the references are to be combined. In fact, Examiner followed Office practice in writing about each::

(claim 18)

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method as taught by John or by John2 the navigation for advertisement conversion as taught by Ramer to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to monetize social networks. (Please see KSR [127 S Ct. at 1739] "The combination of familiar elements according to known methods is likely to be obvious when it does no more than yield predictable results" and MPEP §2141 III (A)).

(claim 21)

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method using social network as taught by John or John2 the central database of seller (payees) and transmission to it from third party and use of information in central database and payee data messages to generate bill records as taught by to Landry to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to add to the fraud protection a mechanism for protecting the buyer.

(claim 22)

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method using social network as taught by the combination of John and Landry or of John2 and Landry the encryption of merchant name as taught by Spelman to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to add a further level of security to the method.

(claim 23)

Art Unit: 3695

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method using social network as taught by the John or by John2 the encryption and decryption as taught by Jobmann to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to add yet a further level of security to the method.

Applicants' arguments are not persuasive, except that Examiner did not, indeed, provide the obvious reason to combine for the second, alternate rejection of claims 10-14, owing to time constraints, and apologizes for that.

### ***Drawings***

5. a) The drawings are objected to under 37 CFR 1.83(a). The drawings must show every feature of the invention specified in the claims. Therefore, the "computer arrangement" must be shown without addition of new matter, or the feature(s) canceled from the claim(s). No new matter should be entered.

Corrected drawing sheets in compliance with 37 CFR 1.121(d) are required in reply to the Office action to avoid abandonment of the application. Any amended replacement drawing sheet should include all of the figures appearing on the immediate prior version of the sheet, even if only one figure is being amended. The figure or figure number of an amended drawing should not be labeled as "amended." If a drawing figure is to be canceled, the appropriate figure must be removed from the replacement sheet, and where necessary, the remaining figures must be renumbered and appropriate changes made to the brief description of the several views of the drawings for consistency. Additional replacement sheets may be necessary to show the renumbering

Art Unit: 3695

of the remaining figures. Each drawing sheet submitted after the filing date of an application must be labeled in the top margin as either "Replacement Sheet" or "New Sheet" pursuant to 37 CFR 1.121(d). If the changes are not accepted by the examiner, the applicant will be notified and informed of any required corrective action in the next Office action. The objection to the drawings will not be held in abeyance.

b) The drawings are objected to because:

Examiner can make no sense of fig. 1 described as a "data processing system" or fig. 4 described as an "example system" (page 5). Examiner is unaware of any system component called "website", "account" or 102; "buyer-seller transaction capture", "buyer account processing", "seller account processing", "account selection", "system select", "Accounts payable" or "accounts receivable".

Examiner cannot make sense of completely un-accessed "secure data", "verification", "seller data", "purchase verification (IP Address Confirmation, etc.)" boxes in figs. 2-3 (contrast to 314 called "verification (fraud monitoring)").

Corrected drawing sheets in compliance with 37 CFR 1.121(d) are required in reply to the Office action to avoid abandonment of the application. Any amended replacement drawing sheet should include all of the figures appearing on the immediate prior version of the sheet, even if only one figure is being amended. The figure or figure number of an amended drawing should not be labeled as "amended." If a drawing figure is to be canceled, the appropriate figure must be removed from the replacement sheet, and where necessary, the remaining figures must be renumbered and appropriate changes made to the brief description of the several views of the drawings for

Art Unit: 3695

consistency. Additional replacement sheets may be necessary to show the renumbering of the remaining figures. Each drawing sheet submitted after the filing date of an application must be labeled in the top margin as either "Replacement Sheet" or "New Sheet" pursuant to 37 CFR 1.121(d). If the changes are not accepted by the examiner, the applicant will be notified and informed of any required corrective action in the next Office action. The objection to the drawings will not be held in abeyance.

### ***Claim Rejections - 35 USC § 112***

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

(a) IN GENERAL.—The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same, and shall set forth the best mode contemplated by the inventor or joint inventor of carrying out the invention.

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

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

6. Claims 9-14 and 18-23 are rejected under 35 U.S.C. 112(a) or 35 U.S.C. 112 (pre-AIA), first paragraph, as failing to comply with the written description requirement.

The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor or a joint inventor, or for pre-AIA the inventor(s), at the time the application was filed, had possession of the claimed invention.

Please see item 3 and 4b) above for details.

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.

7. Claim 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.

a) Claim 9 has an apparently self-contradictory limitation: **a *seller-initiated* transfer request that is ... 2) to be made by the particular user from a website of the seller.**



Art Unit: 3695

b) Claim 9's "communicating from the social network website to a computer arrangement, including at least one computer, a particular user-identifier corresponding to a particular user and a particular user-profile" could mean either

(i) "communicating, including at least one computer, a particular user-identifier and a particular user-profile from the social network website to a computer arrangement, the particular user-identifier corresponding to a particular user", or

(ii) "communicating, including at least one computer, a particular user-identifier from the social network website to a computer arrangement, the particular user-identifier corresponding to a particular user and corresponding to a particular user-profile"

but could **not** mean

(iii) "communicating [anything] from the social network website to a computer arrangement including at least one computer".

c) In like fashion, "the computer arrangement, performing a set of operations that include...

separating (apparently) intended subject from intended verb, **cannot** be interpreted as meaning

"the [step of] computer arrangement's performing a set of operations that include..."

For at least the above reasons, the claim cannot be properly searched.

d) Claim 9 cites a “particular user” and then, without antecedent, “the buyer”, after which claim 9 returns to use of “the particular user-identifier...” and “identifying the particular user”. What are the differences or differing rôles being implied between “buyer” and “particular user”?

e) The “computer arrangement” is still not identified. In the broadest interpretation, “my desktop (buyer computer, or seller computer) is on my table in the den” is a ‘computer arrangement’, as the words are commonly used.

f) Please see item 4b)

#### ***Examiner’s Note***

8. Examiner will examine claims amended as required by the 112 rejections above, 1<sup>st</sup>, and 2<sup>nd</sup>. paragraph. Attempting to guess the intended meaning before searching would yield work of little value.

9. Examiner requests that **each future amendment be accompanied by specific pointers to support in the Disclosure as filed for that amendment and that such support be placed at the beginning of the Remarks.** Examiner would be particularly grateful if Applicants were to quote each claim amendment and the support next to it, just as Examiner cites, in 102 or 103 rejections, a claim limitation and next to it, the teaching of her reference.

(Please see MPEP §2163 II:

Art Unit: 3695

“There is a strong presumption that an adequate written description of the claimed invention is present in the specification as filed, *Wertheim*, 541 F.2d at 262, 191 USPQ at 96; however, with respect to newly added or amended claims, applicant should show support in the original disclosure for the new or amended claims. See MPEP § 714.02 and § 2163.06 (“Applicant should \* \* \* specifically point out the support for any amendments made to the disclosure.”); and MPEP § 2163.04 (“If applicant amends the claims and points out where and/or how the originally filed disclosure supports the amendment(s), and the examiner finds that the disclosure does not reasonably convey that the inventor had possession of the subject matter of the amendment at the time of the filing of the application, the examiner has the initial burden of presenting evidence or reasoning to explain why persons skilled in the art would not recognize in the disclosure a description of the invention defined by the claims.”)

10. Furthermore, it is well settled that it is not "invention" to broadly provide a mechanical or automatic means to replace manual activity which has accomplished the same result. *In re Venner*, 120 USPQ 192.

### ***Conclusion***

11. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Linda Perry, whose telephone number is (571)272-0179. The Examiner can normally be reached on M-F 8-5 alternate Fridays.

Art Unit: 3695

If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, Charles Kyle, can be reached on 571 272 6746. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

12. 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 <https://ppair.uspto.gov/epatent/portal/home>. 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.

/Linda Perry/  
Primary Examiner  
16 July 2013.

## Perry, Linda

---

**From:** Eric Curtin <ecurtin@ip-firm.com>  
**Sent:** Wednesday, July 10, 2013 4:44 PM  
**To:** Perry, Linda  
**Subject:** Ser. No. 12/323,175 (USBC.009PA) - Example claim support

Dear Examiner Perry:

Bob Crawford asked that I send the following listing of claim 9 for the above-referenced case, with reference (in bold/italics) to exemplary embodiments involving a purchase transaction and transfer request. I have removed the numbers in the claim for simplicity. This explanation of the exemplary embodiment is by way of example only, with the understanding that other embodiments may also apply. If you have any questions, please feel free to call me on my direct line below.

9. For use with a social network website that implements user profiles, each user profile having a user identifier, and with transactions involving products or services offered for purchase by users at seller websites, a method implemented using one or more processor circuits and comprising:

communicating, from the social network website to a computer arrangement, including at least one computer, a particular user-identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request that is part of a purchase transaction involving products or services and to be made by the particular user from a website of the seller that initiated the transfer request; ***(see, e.g., 106, 108, 110 of Figure 1, Figure 2, and pages 13:18-30 and 15:28-18:2, including discussion of a transfer request that pertains to a transaction between a buyer and seller, involving goods/services sold via seller website (e.g., 106) advertised via a social network website that also provides the user-identifier in response to the transfer request)***

communicating, from the social network website to the computer arrangement, data for the purchase transaction to be made by the particular user, the data including at least a purchase amount and a particular payment network identifier associated with the buyer; and ***(see, e.g., Figure 1, Figure 2, and pages 17:5-27 and 19:14-24, discussing the transaction amount and payment network identifier)***

the computer arrangement, performing a set of operations that include each of: ***(see, e.g., Figure 2 and page 17:5-18:2)***

receiving data for the purchase transaction from the social network website; ***(id.)***

receiving data for the purchase transaction from the buyer; ***(id.)***

verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase transaction that is received from the buyer; ***(id.)***

identifying an association, using the computer arrangement, between the particular user-identifier and a plurality of disparate payment network identifiers; **(id.)**

identifying the particular user the particular payment network identifier; **(id.)**

selecting a payment network identifier from the plurality of disparate payment network identifiers; **(id.)**

submitting the purchase transaction data to a payment network that corresponds to the selected payment network identifier and as part of a request to debit the purchase amount; and **(id., and, e.g., 3:20-26 )**

authorizing the purchase transaction in response to an authorization provided by the payment network corresponding to the selected payment network identifier. **(id.)**

Best regards,

Eric

---

Eric J. Curtin  
Attorney at Law  
Crawford Maunu PLLC  
1150 Northland Drive  
St. Paul, Minnesota 55120  
Direct 651/259-2303  
Fax 651/686-7111  
[www.ip-firm.com](http://www.ip-firm.com)

**CRAWFORD MAUNU**  
INTELLECTUAL PROPERTY LAW

This transmission may contain confidential information covered by the attorney-client privilege and the attorney work-product doctrines. Any unauthorized review, use, distribution or disclosure is prohibited. If you have received this transmission in error, please destroy the content and contact the sender.

## EAST Search History

## EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	97	(US-20010032878-\$ or US-20020040344-\$ or US-20020046189-\$ or US-20020083017-\$ or US-20020120537-\$ or US-20020138396-\$ or US-20020161707-\$ or US-20030120608-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040044539-\$ or US-20040073494-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20050278221-\$ or US-20060015454-\$ or US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20070136192-\$).did. or (US-20070192205-\$ or US-20070226136-\$ or US-20080059367-\$ or US-20080154740-\$ or US-20080162295-\$ or US-20090089113-\$ or US-20090144163-\$ or US-20090150254-\$ or US-20090198616-\$ or US-20090259568-\$ or US-20090292630-\$ or US-20090327099-\$ or US-20100057530-\$ or US-20100121727-\$ or US-20100125518-\$ or US-20100293102-\$ or US-20110029407-\$ or US-20110084131-\$ or US-20110119121-\$ or US-20110131128-\$ or US-20110137751-\$ or US-20110173094-\$ or US-20110289000-\$ or US-20120066096-\$ or US-20120191523-\$ or US-20120203664-\$ or US-20120221427-\$).did. or (US-20120265600-\$ or US-20120323732-\$ or US-20130041735-\$ or US-20130041776-\$ or US-20130054323-\$ or US-20130054324-\$ or US-20130054398-\$ or US-20130054400-\$ or US-20130097047-\$ or US-20130110598-\$ or US-20130126607-\$).did. or (US-5757917-\$ or US-5826241-\$ or US-5909492-\$ or US-6195649-\$ or US-6895391-\$ or US-7340433-\$ or US-7383233-\$ or US-7464057-\$ or US-7480638-\$ or US-7516100-\$ or US-7672897-\$ or US-7685067-\$ or US-7765148-\$ or US-7774276-\$ or US-7774350-\$ or US-7930340-\$ or US-7937322-\$ or US-8112314-\$ or US-8266024-\$ or US-	US-PGPUB; USPAT	ADJ	ON	2013/07/16 19:56

		8346628-\$ or US-8438070-\$ or US-8463661-\$ or US-5715314-\$ or US-5761308-\$ or US-5794212-\$ or US-6449599-\$).did. or (US-6970842-\$ or US-7152066-\$ or US-7546261-\$ or US-7613654-\$ or US-7617112-\$ or US-7627503-\$ or US-7822805-\$).did.				
L4	134	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US-20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US-20120069131-\$ or US-20040249759-\$ or US-20070083460-\$ or US-20110055047-\$ or US-20040128257-\$ or US-20080033877-\$ or US-20030212904-\$ or US-20100114783-\$ or US-20080249882-\$ or US-20020120568-\$ or US-20020194124-\$ or US-20030004867-\$).did. or (US-20030069842-\$ or US-20040064351-\$ or US-20080288405-\$ or US-20090183008-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-7328844-\$ or US-7440915-\$ or US-6988658-\$ or US-7765148-\$ or US-7693790-\$ or US-5638445-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2013/07/16 19:56
L5	95	L1 NOT L4	US-PGPUB; USPAT	ADJ	ON	2013/07/16 19:56
S2	99	(US-20090150254-\$ or US-20090144163-\$ or US-20010032878-\$ or US-20020046189-\$ or US-20020138396-\$ or US-20030120608-\$ or US-20040044539-\$ or US-20040117321-\$ or US-20050027654-\$	US-PGPUB; USPAT	ADJ	ON	2010/11/26 15:37



		<p>or US-20050080634-\$ or US-20050177448-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20080059367-\$ or US-20020120563-\$ or US-20020138291-\$ or US-20050131837-\$ or US-20060206709-\$ or US-20070011104-\$ or US-20070050304-\$ or US-20070118434-\$ or US-20080108324-\$ or US-20080294747-\$ or US-20090061883-\$ or US-20090070435-\$ or US-20090165098-\$).did. or (US-20090292619-\$ or US-20100042487-\$ or US-20100191613-\$ or US-20100198731-\$ or US-20100228669-\$ or US-20100274634-\$ or US-20040089711-\$ or US-20050251459-\$ or US-20090144165-\$ or US-20090144166-\$ or US-20090144170-\$ or US-20090144194-\$ or US-20090150266-\$ or US-20090150276-\$ or US-20020188500-\$ or US-20030023500-\$ or US-20080189164-\$ or US-20020040344-\$ or US-20020083017-\$ or US-20020120537-\$ or US-20020161707-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040073494-\$ or US-20050278221-\$ or US-20060015454-\$).did. or (US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$ or US-20070136192-\$ or US-20070192205-\$ or US-20070226136-\$ or US-20080162295-\$ or US-20090089113-\$ or US-20090198616-\$ or US-20090259568-\$ or US-20090292630-\$ or US-20090327099-\$ or US-20100057530-\$ or US-20100121727-\$ or US-20100125518-\$ or US-20090164315-\$ or US-20090164333-\$ or US-20020002597-\$ or US-20020107793-\$ or US-20020128977-\$ or US-20040024641-\$).did. or (US-5757917-\$ or US-5826241-\$ or US-5909492-\$ or US-6195649-\$ or US-7383233-\$ or US-7480638-\$ or US-7516100-\$ or US-7672897-\$ or US-7774276-\$ or US-6999589-\$ or US-7219833-\$ or US-7653552-\$ or US-7004382-\$ or US-6895391-\$ or US-7340433-\$ or US-7464057-\$ or US-7685067-\$ or US-7765148-\$ or US-7774350-\$ or US-7389913-\$ or US-7496541-\$ or US-7496542-\$ or US-7509293-\$ or US-7698164-\$).did.</p>			
S3	5992	705/39.ccls. or 705/26.1.ccls. or 705/44.ccls. 705/35.ccls. or 705/37.ccls. or 705/40.ccls.	US-PGPUB; ADJ USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ON	2010/11/26 15:42

S4	14	((MARK) near2 (DICKELMAN)).INV.	US-PGPUB; USPAT; USOCR	ADJ	ON	2010/11/26 15:45
S5	1	((MARK) near2 (DICKELMAN)).INV.	EPO; JPO; DERWENT	ADJ	ON	2010/11/26 15:46
S6	27	("20030061147"   "20040093302"   "20050060579"   "20060116957"   "6529187"   "7702553"   "7702577").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/26 15:58
S8	27	("20030061147"   "20040093302"   "20050060579"   "20060116957"   "6529187"   "7702553"   "7702577").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:18
S9	2	S8 and ( social or (Flickr or Facebook or LInked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:18
S10	22	(purchase or buy) with ( (social adj website ) or (Flickr or Facebook or LInked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:20
S11	54	((purchas\$3 or buy\$3) with ( (social adj website ) or (Flickr or Facebook or LInked\$in or MySpace or Second Life))) NOT S10	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:23
S13	64	(purchas\$3 or buy\$3) with ( VISA with network)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:38
S14	1	(S10 or S11) and S13	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:38
S15	22	(purchase or buy) with ( (social adj website ) or (Flickr or Facebook or LInked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 18:21

S16	54	((purchas\$3 or buy\$3) with ( (social adj website ) or (Flickr or Facebook or LInked\$in or MySpace or Second Life))) NOT S15	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 18:21
S17	40	("20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"   "20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/22 18:45
S18	40	("20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"   "20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 13:28
S19	1	("7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 13:28
S20	48	buyer with seller with (social network)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
S21	40	("20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"   "20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19

S22	1	("7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
S23	0	S20 and (S21 or S22)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
S24	1686	(purchas\$3 or buy\$3 or transaction) same ((social network\$3) or (social website))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:37
S25	0	S21 and S24	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S26	48	S20 and S24	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S27	0	S22 and S24	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S28	11	S24 and (payment server)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S29	82	S24 and (user identifier) and (user profile)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:56
S30	35	S24 and (user identifier) and (user profile) and (payment with (network or service or ((credit or debit or prepaid) with card)))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:58
S31	11	S30 and (debit\$3 or deduct\$3) and authoriz\$3	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:58
S32	113	(RAMER NEAR2 JOREY).INV.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:07
S33	0	S32 and (social with (network\$3 or website)) and (payment server)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
S34	43	S32 and (social with (network\$3 or website)) and (server)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
S35	43	S34 and (purchas\$3 or buy\$3)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
S36	43	S34 and (settle or settling or payment or paying or (credit card) or (debit card) or (prepaid card))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:15
S37	43	S36 and (profile and identifier)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:15
S38	43	S34 and S35 and S36 and S37	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:16
S39	46	(S34 or S21) and advertisement	US-PGPUB; USPAT	ADJ	ON	2011/03/23 18:59
S40	95	(US-20090150254-\$ or US-20090144163-\$ or US-20010032878-\$ or US-20020046189-\$ or US-20020138396-\$ or US-20030120608-\$ or US-20040044539-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20080059367-\$ or US-20110029407-\$ or US-20110131128-\$ or US-20110137751-\$ or US-20020120563-\$ or US-20020138291-\$ or US-20050131837-\$ or US-20060206709-\$ or US-20070011104-\$ or US-20070050304-\$ or US-20070118434-\$ or US-20080108324-\$ or US-	US-PGPUB; USPAT	OR	OFF	2012/02/24 14:16

		20080294747-\$).did. or (US-20090061883-\$ or US-20090070435-\$ or US-20090165098-\$ or US-20090292619-\$ or US-20100042487-\$ or US-20100191613-\$ or US-20100198731-\$ or US-20100228669-\$ or US-20100274634-\$ or US-20110004547-\$ or US-20110055047-\$ or US-20110251922-\$ or US-20120040748-\$ or US-20120047068-\$ or US-20040089711-\$ or US-20050251459-\$ or US-20110161201-\$ or US-20090144165-\$ or US-20090144166-\$ or US-20090144170-\$ or US-20090144194-\$ or US-20090150266-\$ or US-20090150276-\$ or US-20020188500-\$ or US-20030023500-\$ or US-20080189164-\$ or US-20020040344-\$).did. or (US-20020083017-\$ or US-20020120537-\$ or US-20020161707-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040073494-\$ or US-20050278221-\$ or US-20060015454-\$ or US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$ or US-20070136192-\$ or US-20070192205-\$ or US-20070226136-\$ or US-20080154740-\$ or US-20080162295-\$).did. or (US-5757917-\$ or US-5826241-\$ or US-5909492-\$ or US-6195649-\$ or US-7383233-\$ or US-7480638-\$ or US-7516100-\$ or US-7672897-\$ or US-7774276-\$ or US-6999589-\$ or US-7219833-\$ or US-7653552-\$ or US-7004382-\$ or US-8005747-\$ or US-8121938-\$ or US-6895391-\$ or US-7340433-\$ or US-7464057-\$ or US-7685067-\$ or US-7765148-\$ or US-7774350-\$ or US-7930340-\$ or US-7937322-\$ or US-8112314-\$).did.				
S41	43	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$	US-PGPUB; USPAT; DERWENT	OR	OFF	2012/02/24 14:16

		or US-20070282743-\$ or US-20040030657-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.				
S42	1	S40 and S41	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2012/02/24 14:16
S43	4103	S40 and (social NEAR3 website ) or (Facebook or Twitter or LinkedIn)	US-PGPUB; USPAT	OR	OFF	2012/02/24 14:17
S44	7	S40 and ((social NEAR3 website ) or (Facebook or Twitter or LinkedIn))	US-PGPUB; USPAT	ADJ	ON	2012/02/24 14:17
S45	2410	((social NEAR3 website ) or (Facebook or Twitter or LinkedIn or "Facebook.RTM.", "LinkedIn.RTM.", "Fatdoor.RTM.", "MySpace.RTM")) and purchase	US-PGPUB; USPAT	ADJ	ON	2012/02/24 14:23
S46	1812	((social network website ) or (Facebook or Twitter or LinkedIn or "Facebook.RTM.", "LinkedIn.RTM.", "Fatdoor.RTM.", "MySpace.RTM")) and purchase	US-PGPUB; USPAT	ADJ	ON	2012/02/24 14:23
S47	95	(US-20090150254-\$ or US-20090144163-\$ or US-20010032878-\$ or US-20020046189-\$ or US-20020138396-\$ or US-20030120608-\$ or US-20040044539-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20080059367-\$ or US-20110029407-\$ or US-20110131128-\$ or US-20110137751-\$ or US-20120066096-\$ or US-20020120563-\$ or US-20020138291-\$ or US-20050131837-\$ or US-20060206709-\$ or US-20070011104-\$ or US-20070050304-\$ or US-20070118434-\$ or US-20080108324-\$).did. or (US-20080294747-\$ or US-20090061883-\$ or US-20090070435-\$ or US-20090165098-\$ or US-20090292619-\$ or US-20100042487-\$ or US-20100191613-\$ or US-20100198731-\$ or US-20100228669-\$ or US-20100274634-\$ or US-20110004547-\$ or US-20110055047-\$ or US-20110251922-\$ or US-20120040748-\$ or US-20120047068-\$ or US-20120084210-\$ or US-20120101939-\$ or US-20040089711-\$ or US-20050251459-\$ or US-20110161201-\$ or US-20090144165-\$ or US-20090144166-\$ or US-20090144170-\$	US-PGPUB; USPAT	ADJ	ON	2012/07/05 14:05

		or US-20090144194-\$ or US-20090150266-\$ or US-20090150276-\$ or US-20020188500-\$).did. or (US-20030023500-\$ or US-20080189164-\$ or US-20020040344-\$ or US-20020083017-\$ or US-20020120537-\$ or US-20020161707-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040073494-\$ or US-20050278221-\$ or US-20060015454-\$ or US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$).did. or (US-5757917-\$ or US-5826241-\$ or US-5909492-\$ or US-6195649-\$ or US-7383233-\$ or US-7480638-\$ or US-7516100-\$ or US-7672897-\$ or US-774276-\$ or US-6999589-\$ or US-7219833-\$ or US-7653552-\$ or US-8170922-\$ or US-7004382-\$ or US-8005747-\$ or US-8121938-\$ or US-8170921-\$ or US-6895391-\$ or US-7340433-\$ or US-7464057-\$ or US-7685067-\$ or US-7765148-\$ or US-7774350-\$ or US-7930340-\$ or US-7937322-\$ or US-8112314-\$).did.				
S48	48	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-8112314-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.	US-PGPUB; USPAT; DERWENT	ADJ	ON	2012/07/05 14:05
S49	3	S47 and S48	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	ADJ	ON	2012/07/05 14:05

			DERWENT; IBM_TDB			
S50	233	(purchase history) with (credit cards)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/06 12:23
S51	48	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-8112314-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.	US-PGPUB; USPAT; DERWENT	ADJ	ON	2012/07/06 12:23
S53	2	(purchase history) with (several or multiple or many) adj3( credit cards)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/06 12:32
S54	23	(purchase history) same ( (several or multiple or many) with ( credit cards)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/06 12:33
S55	57	(purchase history) same ( (more) with ( credit cards))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/06 12:37



S56	283	(purchas\$3 or buy\$3 or sell\$3 or sale or transaction) with ( (social website) or Facebook)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:02
S57	55	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US-20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US-20120069131-\$ or US-20040249759-\$ or US-20070083460-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-8112314-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.	US-PGPUB; USPAT; DERWENT	ADJ	ON	2012/07/08 08:02
S58	11	S56 and S57	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:02
S59	258	((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) same ( seller with transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:05
S60	0	S56 and S59	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	ADJ	ON	2012/07/08 08:05

			DERWENT; IBM_TDB			
S61	772	((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) same (( seller or merchant) with transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:06
S62	7	S66 and S61	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:06
S63	294	((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) same (( seller or merchant) with (transfer NEAR2 funds))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:09
S64	0	S63 NOT S61	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:09
S65	5	((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) with ((answer\$3 or respond\$3 or response) with (( seller or merchant) with (transfer NEAR2 funds)))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:10
S66	652	((profile) with ( (social website) or Facebook))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:15
S67	1704	((profile) same3( (social website) or Facebook))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:15
S68	164	seller near3 (funds transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:16
S69	1082	((profile) same ( (social website) or Facebook))	US-PGPUB; USPAT; USOCR;	ADJ	ON	2012/07/08 08:16

			FPRS; EPO; JPO; DERWENT; IBM_TDB			
S70	21965	((user or buyer) NEAR3 (identity or identifier or name or login ) or username or identifier) with (profile)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:16
S71	347	S69 and S70	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:17
S72	0	S68 and S71	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:17
S73	348	seller with(funds transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:17
S74	1	S71 and S73	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:17
S75	3000	seller with( transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:18
S76	6	S71 and S75	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:18
S77	795	(seller or merchant or provider ) with (request\$3 or ask\$3 or begin\$4 or iniatat\$3) with ((funds or money or amount or price) NEAR2 ( transfer))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:21
S78	1	S70 same S77	US-PGPUB;	ADJ	ON	2012/07/08

			USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			08:21
S79	1952	(seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniatat\$3) with ((funds or money or amount or price) NEAR2 (transfer or payment))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:22
S80	7	S70 same S79	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:22
S81	793	(purchas\$3 or buy\$3 or sell\$3 or sale or transaction) with ( (social website) or Facebook or Linkedin or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:31
S82	0	S79 same S81	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:32
S83	5	S79 and S81	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:32
S84	0	("2012/0158589").URPN.	USPAT	ADJ	ON	2012/07/08 08:33
S85	0	"20080133368".PN.	USPAT	ADJ	ON	2012/07/08 08:42
S86	0	"2008013368".PN.	USPAT	ADJ	ON	2012/07/08 08:43
S87	4	spolar.inv.	USPAT	ADJ	ON	2012/07/08 08:44
S88	0	"11985393".apn.	USPAT	ADJ	ON	2012/07/08 08:45
S89	0	"11985393".apnr.	USPAT	ADJ	ON	2012/07/08 08:45
S90	0	carr.inv. and "entertainment.ti"	USPAT	ADJ	ON	2012/07/08 08:46
S91	0	carr.inv. and entertainment.ti.	USPAT	ADJ	ON	2012/07/08 08:46

S92	3170	carr.inv.	USPAT	ADJ	ON	2012/07/08 08:47
S94	22	carr.inv. and "705".clas.	USPAT	ADJ	ON	2012/07/08 08:47
S95	4	(S79 or S70) and S94	USPAT	ADJ	ON	2012/07/08 08:48
S96	58	carr.inv. and "208".clas.	USPAT	ADJ	ON	2012/07/08 08:49
S97	0	(S79 or S70) and S96	USPAT	ADJ	ON	2012/07/08 08:49
S98	22	carr.inv. and "705".clas.	USPAT	ADJ	ON	2012/07/08 08:50
S99	0	"20080133368"	USPAT	ADJ	ON	2012/07/08 08:52
S100	0	"20080133368"	USPAT	ADJ	ON	2012/07/08 08:52
S101	164	S70 and S79	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:53
S102	2	S101 and S81	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:08
S103	16	("20070214250"   "20080114737"   "20090182664"   "20090241159"   "20090288012"   "20100023386"   "20100121707"   "20100125803").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:12
S104	2	S103 and ( (social website) or Facebook or Linkedin or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:12
S105	115144	(purchas\$3 or buy\$3 or sell\$3 or merchant or advertis\$3 or provid\$3) and ( (social website) or Facebook or Linkedin or Buzznet or delicious or douban or eToro or FilmAffinity or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:14
S106	102918	S105 and (@pd or @ptad or @prad or @ad or @rlad)<"20031231"	US-PGPUB; USPAT; USOCR; FPRS;	ADJ	ON	2012/07/08 09:22

			EPO; JPO; DERWENT; IBM_TDB			
S107	108519	S105 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:23
S108	11822	(purchas\$3 or buy\$3 or sell\$3 or merchant ) and ( (social website) or Facebook or Linkedin or Buzznet or delicious or douban or eToro or FilmAffinity or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:24
S109	9106	S108 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:24
S110	22	S108 and S79	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:25
S111	3	S109 and S79	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:25
S112	4	((MARGARET) near2 (SPOLAR)).INV.	US-PGPUB; USPAT; USOCR	ADJ	ON	2012/07/08 09:28
S113	0	((MARGARET) near2 (SPOLAR)).INV.	EPO; JPO; DERWENT	ADJ	ON	2012/07/08 09:28
S114	0	S109 and ( (receiv\$3 or request\$3 or ask\$3 or diffus\$3 or send\$3) with ( ((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) with (seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment)) ) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:37
S115	0	S109 and ( ( ((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) with (seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT;	ADJ	ON	2012/07/08 09:37

		money or amount or price) NEAR2 ( transfer or payment)) )	IBM_TDB			
S116	0	S109 and (( (user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) same (seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:37
S117	0	S109 and ( (identity or identifier or name or login or username or identifier) same (seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:38
S118	600	(identity or identifier or name or login or username or identifier OR PROFILE ) same ( seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:39
S119	0	S109 and S118	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:39
S120	486	S118 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:40
S121	9	S120 and (social with (website or (web site) or network\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:41
S122	1	S120 and (social adj (website or (web site) or network\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:44
S123	10	S118 and S108	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:11
S124	11840	(purchas\$3 or buy\$3 or sell\$3 or merchant ) and ( (social adj ((web site)	US-PGPUB; USPAT;	ADJ	ON	2012/07/08 10:13

		or website) ) or Facebook or LinkedIn or Buzznet or delicious or douban or eToro or FilmAffinity or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S125	10	S118 and S124	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:13
S126	14	("5794207"   "6260024"   "6988658"   "7110987"   "7343339"   "7487113"   "7624057"   "7711621"   "7765148"   "7801813"   "7849013"   "7937312"   "7979347"   "8005744").FN.	US-PGPUB; USPAT; USOCR	ADJ	ON	2012/07/08 10:16
S127	1256	(seller or merchant or provider ) with (request\$3 or ask\$3 or begin\$4 or initiat\$3) \with ((funds or money or amount or price) NEAR2 ( transfer))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:54
S128	13	(import\$3 or export\$3 provid\$3 or send\$3 receiv\$3 or communicat\$3 or transfer\$4) with (identity or identifier or name or username) with (social adj (website or (web site)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:55
S129	0	S127 same S128	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:56
S130	127	(import\$3 or export\$3 provid\$3 or send\$3 receiv\$3 or communicat\$3 or transfer\$4) with (identity or identifier or name or username) with ( zz9 (social adj (website or (web site)) ) or Facebook or LinkedIn or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:57
S131	0	S127 same S130	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:58
S132	1	S127 and S130	US-PGPUB;	ADJ	ON	2012/07/08



			USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			10:58
S133	17	(select\$3 or choos\$3)with (payment network)	USPAT	ADJ	ON	2012/07/17 16:19
S134	526	(request\$3 or ask\$3 or send\$3) with debit with (amount)	USPAT	ADJ	ON	2012/07/17 16:19
S135	30	(submit\$3 or send\$3 ) with (transaction) with (payment network)	USPAT	ADJ	ON	2012/07/17 16:20
S136	1	S133 and S134 and S135	USPAT	ADJ	ON	2012/07/17 16:21
S137	398	encrypt\$3 with (seller or provider or merchant ) with (name or identifier)	USPAT	ADJ	ON	2012/07/17 18:04
S138	71	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US-20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US-20120069131-\$ or US-20040249759-\$ or US-20070083460-\$ or US-20110055047-\$ or US-20040128257-\$ or US-20080033877-\$ or US-20030212904-\$ or US-20100114783-\$ or US-20080249882-\$ or US-20020120568-\$ or US-20020194124-\$ or US-20030004867-\$).did. or (US-20030069842-\$ or US-20040064351-\$ or US-20080288405-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-7328844-\$ or US-7440915-\$ or US-6988658-\$ or US-7765148-\$ or US-7693790-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-	US-PGPUB; USPAT; DERWENT	OR	OFF	2012/07/17 18:04

		\$.did.				
S140	0	S137 and S138	USPAT	OR	OFF	2012/07/17 18:05
S141	398	encrypt\$3 with (sellers or providers or merchants ) with (names or identifiers)	USPAT	ADJ	ON	2012/07/17 18:16
S142	239707	(( social website) or Facebook or Linkedin or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakooopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:32
S143	4792	encrypt\$3 with ( (verification NEAR3 (data or information)) or (identifier NEAR3 (user or buyer or purchaser)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:34
S144	2	S142 with S143	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:35
S145	193	(seller or merchant or provider) with S143	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:35
S146	1	S144 and S145	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:35
S147	2	S142 same S143	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:36
S148	6	S142 same2 S143	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:36
S149	97	(US-20010032878-\$ or US-20020040344-\$ or US-20020046189-\$ or US-20020083017-\$ or US-20020120537-\$ or US-20020138396-\$ or US-20020161707-\$ or US-	US-PGPUB; USPAT	ADJ	ON	2013/07/16 09:49

		20030120608-\$ or US-20030130931-\$ or US-20030233286-\$ or US- 20040010463-\$ or US-20040044539-\$ or US-20040073494-\$ or US- 20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US- 20050177448-\$ or US-20050278221-\$ or US-20060015454-\$ or US- 20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US- 20060217996-\$ or US-20070100706-\$ or US-20070118476-\$ or US- 20070136192-\$).did. or (US- 20070192205-\$ or US-20070226136-\$ or US-20080059367-\$ or US- 20080154740-\$ or US-20080162295-\$ or US-20090089113-\$ or US- 20090144163-\$ or US-20090150254-\$ or US-20090198616-\$ or US- 20090259568-\$ or US-20090292630-\$ or US-20090327099-\$ or US- 20100057530-\$ or US-20100121727-\$ or US-20100125518-\$ or US- 20100293102-\$ or US-20110029407-\$ or US-20110084131-\$ or US- 20110119121-\$ or US-20110131128-\$ or US-20110137751-\$ or US- 20110173094-\$ or US-20110289000-\$ or US-20120066096-\$ or US- 20120191523-\$ or US-20120203664-\$ or US-20120221427-\$).did. or (US- 20120265600-\$ or US-20120323732-\$ or US-20130041735-\$ or US- 20130041776-\$ or US-20130054323-\$ or US-20130054324-\$ or US- 20130054398-\$ or US-20130054400-\$ or US-20130097047-\$ or US- 20130110598-\$ or US-20130126607-\$ ).did. or (US-5757917-\$ or US- 5826241-\$ or US-5909492-\$ or US- 6195649-\$ or US-6895391-\$ or US- 7340433-\$ or US-7383233-\$ or US- 7464057-\$ or US-7480638-\$ or US- 7516100-\$ or US-7672897-\$ or US- 7685067-\$ or US-7765148-\$ or US- 7774276-\$ or US-7774350-\$ or US- 7930340-\$ or US-7937322-\$ or US- 8112314-\$ or US-8266024-\$ or US- 8346628-\$ or US-8438070-\$ or US- 8463661-\$ or US-5715314-\$ or US- 5761308-\$ or US-5794212-\$ or US- 6449599-\$).did. or (US-6970842-\$ or US-7152066-\$ or US-7546261-\$ or US- 7613654-\$ or US-7617112-\$ or US- 7627503-\$ or US-7822805-\$).did.				
S150	73	(US-20060116957-\$ or US- 20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US- 20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US- 20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US- 20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-	US-PGPUB; USPAT; DERWENT	ADJ	ON	2013/07/16 09:49


		20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US- 20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US- 20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US- 20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US- 20080253363-\$).did. or (US- 20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US- 20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US- 20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US- 20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US- 20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US- 20120069131-\$ or US-20040249759-\$ or US-20070083460-\$ or US- 20110055047-\$ or US-20040128257-\$ or US-20080033877-\$ or US- 20030212904-\$ or US-20100114783-\$ or US-20080249882-\$ or US- 20020120568-\$ or US-20020194124-\$ or US-20030004867-\$).did. or (US- 20030069842-\$ or US-20040064351-\$ or US-20080288405-\$ or US- 20090183008-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-7328844-\$ or US-7440915-\$ or US- 6988658-\$ or US-7765148-\$ or US- 7693790-\$ or US-5638445-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US- 20030061147-\$ or WO-0171452-\$ ).did.			
S152	134	(US-20060116957-\$ or US- 20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US- 20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US- 20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US- 20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US- 20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US- 20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US- 20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US- 20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US- 20080253363-\$).did. or (US- 20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US- 20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US- 20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US- 20080228598-\$ or US-20080228595-\$	US-PGPUB; ADJ USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ON	2013/07/16 18:57

		<p>or US-20020052782-\$ or US-20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US-20120069131-\$ or US-20040249759-\$ or US-20070083460-\$ or US-20110055047-\$ or US-20040128257-\$ or US-20080033877-\$ or US-20030212904-\$ or US-20100114783-\$ or US-20080249882-\$ or US-20020120568-\$ or US-20020194124-\$ or US-20030004867-\$).did. or (US-20030069842-\$ or US-20040064351-\$ or US-20080288405-\$ or US-20090183008-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-7328844-\$ or US-7440915-\$ or US-6988658-\$ or US-7765148-\$ or US-7693790-\$ or US-5638445-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.</p>				
S153	97	<p>(US-20010032878-\$ or US-20020040344-\$ or US-20020046189-\$ or US-20020083017-\$ or US-20020120537-\$ or US-20020138396-\$ or US-20020161707-\$ or US-20030120608-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040044539-\$ or US-20040073494-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20050278221-\$ or US-20060015454-\$ or US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20070136192-\$).did. or (US-20070192205-\$ or US-20070226136-\$ or US-20080059367-\$ or US-20080154740-\$ or US-20080162295-\$ or US-20090089113-\$ or US-20090144163-\$ or US-20090150254-\$ or US-20090198616-\$ or US-20090259568-\$ or US-20090292630-\$ or US-20090327099-\$ or US-20100057530-\$ or US-20100121727-\$ or US-20100125518-\$ or US-20100293102-\$ or US-20110029407-\$ or US-20110084131-\$ or US-20110119121-\$ or US-20110131128-\$ or US-20110137751-\$ or US-20110173094-\$ or US-20110289000-\$ or US-20120066096-\$ or US-20120191523-\$ or US-20120203664-\$ or US-20120221427-\$).did. or (US-20120265600-\$ or US-20120323732-\$ or US-20130041735-\$ or US-20130041776-\$ or US-20130054323-\$ or US-20130054324-\$ or US-20130054398-\$ or US-20130054400-\$</p>	US-PGPUB; USPAT	ADJ	ON	2013/07/16 18:58

or US-20130097047-\$ or US-  
20130110598-\$ or US-20130126607-  
\$).did. or (US-5757917-\$ or US-  
5826241-\$ or US-5909492-\$ or US-  
6195649-\$ or US-6895391-\$ or US-  
7340433-\$ or US-7383233-\$ or US-  
7464057-\$ or US-7480638-\$ or US-  
7516100-\$ or US-7672897-\$ or US-  
7685067-\$ or US-7765148-\$ or US-  
7774276-\$ or US-7774350-\$ or US-  
7930340-\$ or US-7937322-\$ or US-  
8112314-\$ or US-8266024-\$ or US-  
8346628-\$ or US-8438070-\$ or US-  
8463661-\$ or US-5715314-\$ or US-  
5761308-\$ or US-5794212-\$ or US-  
6449599-\$).did. or (US-6970842-\$ or  
US-7152066-\$ or US-7546261-\$ or US-  
7613654-\$ or US-7617112-\$ or US-  
7627503-\$ or US-7822805-\$).did.

**7/ 16/ 2013 7:57:26 PM**

**C:\Users\lperry\Documents\EAST\Workspaces\12323175 claims 11 30 2007.wsp**

<b>Index of Claims</b> 	<b>Application/Control No.</b> 12323175	<b>Applicant(s)/Patent Under Reexamination</b> DICKELMAN, MARK
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695

✓	<b>Rejected</b>
=	<b>Allowed</b>


-	<b>Cancelled</b>
÷	<b>Restricted</b>

N	<b>Non-Elected</b>
I	<b>Interference</b>

A	<b>Appeal</b>
O	<b>Objected</b>

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

CLAIM		DATE							
Final	Original	11/29/2010	03/23/2011	02/23/2012	07/05/2012	07/15/2013			
	1	N	N	N	N	N			
	2	N	N	N	N	N			
	3	N	N	N	N	N			
	4	N	N	N	N	N			
	5	N	N	N	N	N			
	6	N	N	N	N	N			
	7	N	N	N	N	N			
	8	N	N	N	N	N			
	9	✓	✓	✓	✓	✓			
	10	✓	✓	✓	✓	✓			
	11	✓	✓	✓	✓	✓			
	12	✓	✓	✓	✓	✓			
	13	✓	✓	✓	✓	✓			
	14	N	N	N	N	N			
	15	N	N	N	N	N			
	16	N	N	N	N	N			
	17	N	N	N	N	N			
	18		✓	✓	✓	✓			
	19		✓	✓	✓	✓			
	20		✓	✓	✓	✓			
	21		✓	✓	✓	✓			
	22				✓	✓			
	23				✓	✓			

<b>Search Notes</b>  	<b>Application/Control No.</b>  12323175	<b>Applicant(s)/Patent Under Reexamination</b>  DICKELMAN, MARK
	<b>Examiner</b>  LINDA PERRY	<b>Art Unit</b>  3695

CPC- SEARCHED		
Symbol	Date	Examiner

CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner

US CLASSIFICATION SEARCHED			
Class	Subclass	Date	Examiner

SEARCH NOTES		
Search Notes	Date	Examiner
PLUS search	11/23/10	LP
Inventor name search	11/26/10	LP
EAST keyword searches	11/26/10	LP
PLUS search	2/23/12	LP
Inventor name search in PALM	2/23/12	LP
EAST keyword search	2/24/12	LP
Consulted SPE on 101	2/24/12	LP
EAST	6/5-17/12	LP
PLUS search	6/5/12	LP
Inventor name search	6/17/12	LP
PLUS search	7/15/13	LP
Inevntor name search	7/15/13	LP
EAST keyword search	7/15-16/13	LP

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

--	--



PLUS Search Results for S/N 12323175, Searched Tue Jul 16 08:59:46 EDT 2013

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

5757917 99	20070136192 99	7627503 78
5826241 99	20070192205 99	7822805 78
5909492 99	20070226136 99	
6195649 99	20080059367 99	
6895391 99	20080154740 99	
7340433 99	20080162295 99	
7383233 99	20090089113 99	
7464057 99	20090144163 99	
7480638 99	20090150254 99	
7516100 99	20090198616 99	
7672897 99	20090259568 99	
7685067 99	20090292630 99	
7765148 99	20090327099 99	
7774276 99	20100057530 99	
7774350 99	20100121727 99	
7930340 99	20100125518 99	
7937322 99	20100293102 99	
7930340 99	20110029407 99	
7937322 99	20110084131 99	
8112314 99	20110119121 99	
8266024 99	20110131128 99	
8346628 99	20110137751 99	
8438070 99	20110173094 99	
8463661 99	20110289000 99	
20010032878 99	20120066096 99	
20020040344 99	20120089448 99	
20020046189 99	20120191523 99	
20020083017 99	20120203664 99	
20020120537 99	20120221427 99	
20020138396 99	20120265600 99	
20020161707 99	20120323732 99	
20030120608 99	20130041735 99	
20030130931 99	20130041776 99	
20030233286 99	20130054323 99	
20040010463 99	20130054324 99	
20040044539 99	20130054398 99	
20040073494 99	20130054400 99	
20040117321 99	20130097047 99	
20050027654 99	20130110598 99	
20050080634 99	20130126607 99	
20050177448 99	5715314 78	
20050278221 99	5761308 78	
20060015454 99	5794212 78	
20060143121 99	6449599 78	
20060166740 99	6970842 78	
20060173772 99	7152066 78	
20060217996 99	7546261 78	
20070100706 99	7613654 78	
20070118476 99	7617112 78	



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	11/06/2012	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			PERRY, LINDA C	
			ART UNIT	PAPER NUMBER
			3695	
			NOTIFICATION DATE	DELIVERY MODE
			11/06/2012	ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com

<b>Applicant-Initiated Interview Summary</b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695	

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

- (1) LINDA PERRY. (3) \_\_\_\_\_.  
(2) SHANE SONDRREAL ESQ.. (4) \_\_\_\_\_.

Date of Interview: \_\_\_\_\_.

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

Exhibit shown or demonstration conducted:  Yes  No.  
If Yes, brief description: \_\_\_\_\_.

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

Claim(s) discussed: 9.

Identification of prior art discussed: John US 20080275748.

**Substance of Interview**

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

Applicants began by explaining how the 112 1<sup>st</sup>. and 2<sup>nd</sup>. paragraph rejections were not appropriate in light of the Specification. Then in discussing the 103 rejection, it became clear that Applicants' and Examiner's interpretation of the claims were quite different For example, Examiner made a different assumption about the "transfer" in claim 9 from Applicants' intent, and also about how identity verification is accomplished. Applicant's representative suggested adding some more precision to the claims to avoid the differences expressed. Examiner suggested that because the social website communicates and in other places the computer arrangement effects steps in claim 9, that the preamble be itered to clarify that not just one processor implements the method Examiner suggested that since the social network website was important to the claimed concept, that the Application title could indicate that, that one or more dependent claims might be imported to claim 9 No particular agreement was reached. Applicants' 413A is attached...

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

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

Attachment

/CHARLES KYLE/  
Supervisory Patent Examiner, Art Unit 3695

## Summary of Record of Interview Requirements

### Manual of Patent Examining Procedure (MPEP), Section 713.04, Substance of Interview Must be Made of Record

A complete written statement as to the substance of any face-to-face, video conference, or telephone interview with regard to an application must be made of record in the application whether or not an agreement with the examiner was reached at the interview.

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

Paragraph (b)

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

37 CFR §1.2 Business to be transacted in writing.

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

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

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

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

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

The Form provides for recordation of the following information:

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

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

A complete and proper recordation of the substance of any interview should include at least the following applicable items:

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

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

### Examiner to Check for Accuracy

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

**CRAWFORD MAUNU PLLC**  
Attorneys at Law  
1150 Northland Drive, Suite 100  
St. Paul, Minnesota 55120  
651-686-6633 • fax 651-686-7111

---

**FACSIMILE**

<b>DATE:</b>	October 23, 2012	<b>SER. NO.:</b>	12/323,175
<b>ATTN:</b>	Examiner Linda Perry	<b>FROM:</b>	Shane O. Sondreal
<b>FAX NO.:</b>	571-270-9406	<b>DOCKET NO.</b>	USBC.009PA
<b>PHONE NO.:</b>	(resent)		
<b>NO. OF PAGES (w/ cover sheet):</b>	5	<b>SUBJECT:</b>	PTOL-413A <i>et al.</i>

Dear Examiner Perry,

Please find attached the requested documents, prior to our scheduled phone conference on October 23, 2012, at 4:00PM.

I look forward to our teleconference with regard to this matter.

Sincerely,

Shane O. Sondreal  
Reg. No. 60,145

**NOTICE OF CONFIDENTIALITY AND  
ATTORNEY-CLIENT PRIVILEGED/WORK PRODUCT INFORMATION**

This memorandum and the transmission it accompanies contain confidential information. The attorney-client privilege and the attorney work-product doctrines may protect this confidential information. This confidential information is to be reviewed only by the addressee identified above. If you have received this transmission in error, you are instructed to destroy all pages immediately and to call the sender at the telephone number indicated above.

Doc Code: M865 or FAI.REQ.INTV

PTOL-413A (10-09)  
 Approved for use through 07/31/2012. OMB 0651-0031  
 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

### Applicant Initiated Interview Request Form

Application No.: 12/323,175 First Named Applicant: Mark Dickelman  
 Examiner: Perry, Linda C. Art Unit: 3695 Status of Application: After Final

**Tentative Participants:**

- (1) Shane Sondreal (2) Examiner Perry  
 (3) \_\_\_\_\_ (4) \_\_\_\_\_

Proposed Date of Interview: 10/23/2012 Proposed Time: 4:00PM (AM/PM)

**Type of Interview Requested:**

- (1)  Telephonic (2)  Personal (3)  Video Conference

Exhibit To Be Shown or Demonstrated:  YES  NO

If yes, provide brief description: \_\_\_\_\_

### Issues To Be Discussed

Issues (Rej., Obj., etc)	Claims/ Fig. #s	Prior Art	Discussed	Agreed	Not Agreed
(1) <u>112 (1/2)</u>	<u>9</u>	<u>NA</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(2) <u>103</u>	<u>9</u>	<u>2008/0275748</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(3) _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(4) _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Continuation Sheet Attached  
 Proposed Amendment or Arguments Attached

**Brief Description of Arguments to be Presented:**

Applicant attempted to address all 112 concerns in the preceding response; however, the Advisory refers to a misunderstanding, which Applicant would like to understand and hopefully address.

An interview was conducted on the above-identified application on \_\_\_\_\_.

**NOTE:** This form should be completed by applicant and submitted to the examiner in advance of the interview (see MPEP § 713.01).

This application will not be delayed from issue because of applicant's failure to submit a written record of this interview. Therefore, applicant is advised to file a statement of the substance of this interview (37 CFR 1.133(b)) as soon as possible.

\_\_\_\_\_  
 Applicant/Applicant's Representative Signature

\_\_\_\_\_  
 Examiner/SPE Signature

Shane O. Sondreal

Typed/Printed Name of Applicant or Representative

60,145

Registration Number, if applicable

This collection of information is required by 37 CFR 1.133. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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

## Privacy Act Statement

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

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

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

Continuation of PTOL-413A – App. No. 12/323,175  
Attn. Examiner Linda Perry

112(1)

user-identifier vs. user identifier

5 The record suggests that the rejection is based upon an alleged lack of support merely because the references to “user identifier” in Applicant’s specification do not contain a hyphen. This does not appear to be a valid basis for a 112(1) rejection (perhaps an objection at best).

seller-initiated:

10 Applicant’s specification at p. 13:27-30 explains that access to a buyer account is provided in response to a seller-initiated transaction request and that data provided by the social website may identify the buyer or buyer’s account.

112(2)

user-identifier:

15 Applicant’s specification teaches the verification of the identity of a buyer using a payment network identifier, such as a credit card number. For instance, Applicant’s specification (p. 6) expressly states that in certain embodiments “a third party facilitates a transaction between a seller and a buyer by verifying the identity and/or intentions of the buyer and thereafter enabling the purchase to be processed.” Applicant’s specification  
20 further states (p. 7) that (emphasis added) “the buyer identification could be associated with use of a buyer-owned credit card [...] the credit card used to *validate the buyer identity*”; and again at p. 17: “In one embodiment of the present invention, additional security information can be requested from the buyer 202. The information could be, as  
25 examples, a username and password or additional identification (e.g., social security number or credit card number).” In light of this description, a skilled artisan would understand that the different users have different identifiers.

computer arrangement:

30 Applicant’s specification explains that the association process is carried out by an arrangement of computers, also referred to as facilitator 210 (*see, e.g.*, FIGs. 2-3 clearly depicting facilitator 210 as including a computer server; *see also*, p. 15, referring to facilitating system 108 as “the computer arrangement (e.g., implemented at a bank)”). It



Continuation of PTOL-413A – App. No. 12/323,175  
Attn. Examiner Linda Perry

would appear that a skilled artisan would be able to understand the scope of this claim language when read in light of the above-cited explanation.

the association between the particular user-identifier and a plurality [of] disparate payment network identifier[s]:

5 p. 17:27-18:2 of Applicant's specification indicates that the facilitator 210 receives a payment network identifier (*e.g.*, a credit card number) from the social website 214 (emphasis added): "This identifier can be sent to the facilitator 210. This identifier can be used to identify the buyer and associated payment networks. As an example, the  
10 social website 214 can store a credit card payment network identifier (*e.g.*, a credit card number). This identifier can be sent to facilitator 210."

102 rejection of claim 9 (based upon the U.S. Patent Pub. No. 2008/0275748):

The rejection appears to allege that an FFT server retrieves an e-profile from a social website, but fails to show that the e-profile is retrieved in response to a seller-initiated request. The rejection relies on paragraph 0080 of the '748 reference that indicates that data may be imported from Facebook. However, the nothing has shown that this information is retrieved in response to a seller-initiated request – as required by the claim limitations.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	DICKELMAN	Examiner:	Perry, Linda C.
Serial No.:	12/323,175	Group Art Unit:	3695
Filed:	November 25, 2008	Docket No.:	USBC.009PA
Title:	BUYER ROUTING ARRANGEMENTS AND METHODS FOR DISPARATE NETWORK SYSTEMS		

---

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

Customer No. <b>40581</b>
------------------------------

1. This is a **Request for Continued Examination (RCE)** under 37 C.F.R. §1.114 of the above-identified patent application. This request for continued examination is responsive to the Final Office Action dated July 25, 2012, and the Advisory Action dated October 11, 2012.
2. The following are submitted under 37 C.F.R. § 1.114, to further advance prosecution of the present application for continued examination:
  - An Amendment and Response with RCE, which provides a complete listing of the claims to include any amendments thereto.
3. Fees:
  - Please charge Deposit Account No. 50-0996 (USBC.009PA) the below RCE filing fee, with authorization to charge/credit said deposit account any required fees/overages to complete this filing.

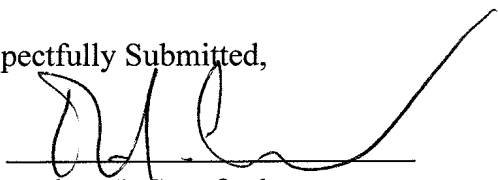
**The RCE Large-Entity filing fee of \$930.00.**

Entry of this Request for Continued Examination, and a favorable reply, are earnestly requested.

Dated: October 25, 2011

CRAWFORD MAUNU PLLC  
 1150 Northland Drive, Suite 100  
 St. Paul, MN 55120  
 (651) 259-2300

Respectfully Submitted,

By: 

Robert J. Crawford  
 Reg. No.: 32,122  
 Shane O. Sondreal  
 Reg. No.: 60,145

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: DICKELMAN Examiner: Perry, Linda C.  
Serial No.: 12/323,175 Group Art Unit: 3695  
Filed: November 25, 2008 Docket No.: USBC.009PA

Title: SYSTEMS, DEVICES AND METHODS FOR COMPUTER  
AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND  
INTERNET INTERFACES

---

**AMENDMENT AND REQUEST FOR CONTINUED EXAMINATION**

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

Customer No. <b>40581</b>
------------------------------

Sir:

In acknowledgement of the Final Office Action dated July 25, 2012, and the Advisory Action dated October 11, 2012, please reconsider the application in view of the following remarks and request for continued examination (RCE).

A listing of the Claims and the Remarks follow.

Authorization is given to charge/credit Deposit Account 50-0996 (USBC.009PA) any required LARGE-ENTITY fees/overages to enter this paper.

**In the Claims:**

This listing replaces all prior versions.

1. (Withdrawn) A computer-implemented method for facilitating payment being provided between disparate payment networks of buyers and sellers, the method using a computer-arrangement to interface with a social website that has user profiles, each user profile corresponding to a user identifier, and for use with a seller website that offers products or services for purchase by users and that generates transaction data for a current user accessing the website, the method comprising:

communicating, to the computer-arrangement, a current user identifier corresponding to a current user profile and the transaction data;

selecting, using the computer-arrangement, a buyer payment network from a plurality of disparate buyer payment networks that are each associated with the current user identifier; and

based upon the selection, formatting the transaction data to facilitate payment against the selected buyer payment network.

2. (Withdrawn) The method of claim 1, wherein facilitating the payment against the selected buyer payment network includes a payment to a seller account held at a payment network that is disparate from the selected buyer payment network.

3. (Withdrawn) The method of claim 1, wherein the step of communicating further includes communicating a transaction identifier, a transaction amount and a seller identifier.

4. (Withdrawn) The method of claim 1, wherein the current user identifier is verified using log-in identification and password data.

5. (Withdrawn) The method of claim 1, wherein the social website provides the buyer with a customizable display having information that can be viewed by selected other users of the social website.

6. (Withdrawn) The method of claim 1, wherein the step of communicating is responsive to the buyer selecting a seller website from an advertisement provided on the social website.

7. (Withdrawn) The method of claim 1, wherein the step of formatting the transaction data further includes accessing stored buyer profile data that includes account information for the selected buyer payment network.

8. (Withdrawn) The method of claim 1, wherein the seller does not receive buyer account information about the selected buyer network.

9. (Currently Amended) For use with a social network website that implements user profiles, each user profile having a user identifier, and with transactions involving products or services offered for purchase by users at seller websites, a ~~processing-circuit-implemented~~ method implemented using one or more processor circuits and comprising:

communicating, from the social network website to a computer arrangement, including at least one facilitating computer, a particular user-identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request that is 1) part of a purchase transaction involving products or services and 2) to be made by the particular user from a website of the seller that initiated the transfer request;

communicating, from the social network website to the computer arrangement, data for [[a]] the purchase transaction to be made by the particular user, the data including at least a purchase amount and a particular payment network identifier associated with the buyer; and the computer arrangement, performing a set of operations that include each of:

receiving data for the purchase transaction from the social network website;

receiving data for the purchase transaction from the buyer;

verifying the purchase transaction by comparing, for consistency, the data for the purchase transaction that is received from the social network website with the data for the purchase transaction that is received from the buyer;

identifying an association, using the computer arrangement, between the particular user-identifier and a plurality of disparate payment network identifiers;

~~communicating, to at the computer arrangement, a particular payment network identifier;~~

~~verifying the identity of~~ identifying the particular user ~~in response to communicating using~~ the particular payment network identifier;

selecting a payment network identifier from the plurality of disparate payment network identifiers;

submitting the purchase transaction data to a payment network that corresponds to the selected payment network identifier and as part of a request to debit the purchase amount; and

authorizing the purchase transaction in response to an authorization provided by the payment network corresponding to the selected payment network identifier.

10. (Currently Amended) The method of claim 9 wherein the step of submitting purchase transaction data to the payment network that corresponds to the selected payment network identifier includes submitting a credit card number and wherein the payment network corresponding to the selected payment network identifier is a credit card payment network.

11. (Currently Amended) The method of claim 9, wherein, relative to the purchase transaction, the particular payment network identifier ~~no-buyer account identification~~, for the payment network that corresponds to the selected payment network identifier, is not received by the seller corresponding to the seller-initiated transfer request.

12. (Currently Amended) The method of claim 9, wherein the step of ~~verifying the identity of~~ identifying the particular user includes receiving and using authentication data in addition to the particular payment network identifier.

13. (Currently Amended) The method of claim 9, wherein the step of ~~verifying the identity of~~ identifying the particular user includes receiving data authenticating the social network website.

14. (Withdrawn) For use with a website that implements user profiles, each user profile having a user identifier, and that offers a mechanism for users to purchase products or services, a computer-implemented method comprising:

associating a current user with a current user profile;

verifying the identity of the current user;

providing a current user-identifier from the current user profile to a disparate network system;

providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and

completing the purchase transaction in response to an authorization received from the disparate network system.

15. (Withdrawn) The method of claim 14, wherein buyer account information, about the payment network, is not received by a seller of the products or services.

16. (Withdrawn) The method of claim 14, wherein the website provides links between the user profiles in response to user-provided association data.

17. (Withdrawn) The method of claim 14, wherein the step of completing the purchase transaction includes sending a transaction request to debit a user account held at the disparate network system.

18. (Currently Amended) The method of claim 9, wherein the social network website provides advertisements of goods or services within the social network website; and wherein the steps of communicating, from the social website to the computer arrangement, are in response to the particular user selecting at least one of the products goods or services for purchase.

19. (Currently Amended) The method of claim 9, further including the steps of  
communicating, from the social network website to a seller computer, secure data  
indicating that the seller was connected to the particular user via the social network website;  
communicating, from the seller website to the ~~facilitating~~ computer arrangement, the  
secure data; and  
verifying the secure data communicated from the seller website to authenticate the  
purchase transaction.

20. (Currently Amended) The method of claim 9, further including the steps of  
communicating, from a seller website to the ~~facilitating~~ computer arrangement,  
transaction details for the purchase transaction; and  
verifying that the transaction details communicated from the seller website match  
transaction details communicated from the particular user ~~buyer~~.

21. (Currently Amended) The method of claim 9, further including the steps of  
communicating, from the social network website to the computer arrangement  
~~a facilitating computer server~~, information about a plurality of sellers ("seller information") that  
includes, for each of the sellers, a different one or more of a business name, IP address, contact  
information, credit information, location, type of goods/services, and an encrypted seller  
identifier;  
communicating, from a seller website to the at least one facilitating computer, seller  
information relating to the transaction; and  
verifying the transaction involving products or services for purchase by users by  
comparing the seller information communicated from the seller website with the information  
about a plurality of sellers communicated from the social network website.



22. (Previously Presented) The method of claim 21, wherein the information about a plurality of sellers includes a different encrypted seller identifier for each of the plurality of sellers.

23. (Currently Amended) The method of claim 9, further including a step of determining whether verification data is valid, wherein the verification data is encrypted by the social website and also by [[a]] the seller that initiated the transfer request ~~that corresponds to the seller-initiated transfer request.~~

**Remarks**

Applicant appreciates the courtesy extended by the Examiner in the teleconference of Oct. 23, 2012. The substance of the teleconference included a discussion of claim 9 and of the §§ 112(1), 112(2) and 102(b) rejections as set forth in the Final Office Action dated July 25, 2012 and discussed in more detail herein. No agreement was reached, however, it was suggested by the Examiner that prosecution might be facilitated by amending claim 9 to expressly state the type of seller-initiated transfer and to recite that the method can be carried out by more than one processing circuit. In the interest of facilitating prosecution, Applicant has introduced the suggested amendments.

The final Office Action dated July 25, 2012, indicates claims 9 and 19 are objected to due to informalities and that claims 1-8 and 14-17 are withdrawn. The Office Action presents the following claim rejections: claims 9-13 and 18-23 under § 112(1); claims 9-23 under § 112(2); claims 9-23 under § 101; claim 9 under § 102(b) over John (U.S. Patent Pub. No. 2008/0275748) or alternatively over John (U.S. Patent Pub. No. 2008/0288405); claims 10-14 under § 103(a) over the '405 reference further in view of the '748 reference; claim 18 under § 103(a) over the '748 reference further in view of Ramer *et al.* (U.S. Patent Pub No. 2010/0312572), or alternatively under 35 U.S.C. § 103(a) over the '405 reference further in view of the '572 reference; claim 21 under § 103(a) over the '748 reference further in view of Landry (U.S. Patent No. 5,649,117), or is alternatively under § 103(a) over the '405 reference further in view of the '117 reference; claim 22 under § 103(a) over the '748 reference further in view of the '117 reference and further in view of Spelman *et al.* (U.S. Patent No. 5,638,445), or is alternatively under § 103(a) over the '405 reference further in view of the '117 and the '445 references; and claim 23 under § 103(a) over the '748 reference further in view of Jobmann (U.S. Patent Pub. No. 2009/0183008), or is alternatively under § 103(a) over the '405 reference further in view of the '008 reference. In the following discussion, Applicant traverses all rejections, and does not acquiesce in any regard to averments in the Office Action unless Applicant expressly indicates otherwise.

Regarding the objections to claims, Applicant has introduced facilitating amendments. Accordingly, Applicant requests that the objections be withdrawn.

Applicant respectfully traverses the § 101 rejection of claims 9-13, 20 and 21 because these claims are directed to statutory subject matter. At the outset, Applicant submits that a review of Applicant's specification and the claim limitations leaves no doubt that the claims are directed toward a method of using a specially-configured arrangement of computers. There is no basis to allege that specific steps involving the use of computer processors and servers could be reasonably interpreted as being abstract subject matter (as pure thought). Indeed, it is undeniably impossible to carry out the claimed method purely in one's head.

Despite this seemingly indisputably fact, the Examiner appears to erroneously assert that claim 9 is not tied to another statutory class and that these claims are directed to purely mental steps. The Examiner offers no explanation for how a human being's thoughts could somehow be a processing-circuit-implemented method that includes communications between different computers/devices. Because claim 9 is directed to a "processing-circuit-implemented method," the claimed method is tied to another statutory class. The Examiner concludes, without reference to the claim limitations, that the computer arrangement does not perform any significant steps; however, the entire claim is directed toward various actions carried out between different physical computers or servers. There is no explanation for how a person could "think" and thereby carry out communications between the recited elements. Moreover, claim 9 specifies that the computer arrangement (including at least one computer) associates the current user-identifier with one or more disparate payment network identifiers. Further, the claim includes various steps, such as communicating and providing data between a social network, the facilitating server, and a selected payment network. A person cannot carry out these steps in their head and therefore, they are not purely mental steps under any reasonable interpretation. Unlike *Bilski*, Applicant's claimed invention, in no way, recites a fundamental principle that would preempt substantially all uses thereof. For at least these reasons, the Examiner's basis for the § 101 rejection is improper. Accordingly, Applicant requests that the § 101 rejections be withdrawn.

Notwithstanding, to facilitate prosecution, Applicant has amended claim 9 to indicate that the computer arrangement is specially configured to perform the associating, verifying, selecting, submitting, and authorizing operations. Support for these amendments may be found, for example, at pp. 13:27-15:27 of Applicant's specification. Accordingly, Applicant requests that the Examiner reconsider the application in light of the facilitating amendments.

Applicant traverses the § 102 rejections over the '748 reference because the reference has not been shown to correspond to the limitations as a whole. To establish a valid basis for a § 102 rejection, element-by-element correspondence must be established and the elements must be shown as being arranged in the manner claimed (M.P.E.P. § 2131). Applicant provides the following examples of where such correspondence has not been shown.

First, the '748 reference does not appear to disclose aspects related to the communication of identification and transaction data from a social network website to a computer arrangement in response to a seller-initiated request. Applicant's review of the '748 reference and the Examiner's response has confirmed that the '748 reference has not been shown to teach that a buyer identifier is communicated from the social website in response to a seller-initiated request. Applicant is unable to find a single mention that suggests that a communication from a social website is responsive to a seller-initiated request and includes a buyer identifier.

The Examiner appears to allege that an FFT server retrieves an e-profile from a social website, but fails to show that the e-profile is retrieved in response to a seller-initiated request. The Examiner's assertion relies on FIGs. 4B-4C and paragraph 0080 of the '748 reference that indicates that data may be imported from Facebook. The cited paragraph 0080 fails to mention any interaction from a seller relative to the importation. The very next paragraph 0081 expressly states that the importation of FIG. 4C is "by the client," and again there is not any mention of interaction from a seller relative to the importation.

Nowhere has it been shown that the allegedly corresponding information is retrieved in response to a seller-initiated request. Rather, the '748 reference appears to teach that data is imported in advance to create an e-profile at the FFT server. For instance, FIGs. 7a and 7b of the '748 reference and the description thereof teaches that a user stores a profile at a local FFT server on the client's computer (*see, e.g.*, FIG. 7a) or at an FFT server, of the bank, the buyer's credit card, or a third party such as the client's bank (*see, e.g.*, FIG. 7b). *See, e.g.*, Par. [0144-0148]. *See also*, Par. [0148] ("At a later time, when a user makes a purchase at a seller website the seller appears to send a validation/transaction request to this FFT server which processes the transaction using the data in the profile."). As such, the Examiner has not shown that an e-profile is retrieved from a social network in response to a seller-initiated request.

Second, the claim limitations are directed toward data for the purchase transaction, including a purchase amount, being communicated from the social website. The cited e-profile does not appear to contain information about a purchase amount. For example, the Final Office Action at p. 33, identifies the alleged “amount” as being shown by FIG. 9C, however, this is not taught to be communicated from a social website but rather is an interface to a credit card company. The alternative method mentioned is admittedly “provided by the seller.” Moreover, the e-profile is not alleged to contain this identified “amount.”

Finally, Applicant has introduced facilitating amendments that render the rejections moot. These amendments are directed toward purchase transaction data being received from both a social network website and the buyer and then verifying the transaction by comparing the received data for consistency (*see, e.g.*, Applicant’s FIG. 2 and related discussion at p. 17).

For at least the above reasons, correspondence has not been shown. Accordingly, the § 102 rejections over the ‘748 reference are improper and Applicant requests that they be withdrawn.

Applicant traverses the § 102 rejection of claim 9 over the ‘405 reference because correspondence has not been shown. The ‘405 and ‘748 references are derived from the same provisional application and disclose similar aspects. The § 102 rejections over the ‘405 reference are similar to the §102 rejections over the ‘748 reference, and are improper for similar reasons. For instance, similar to the ‘748 reference, the ‘405 reference does not appear to disclose aspects related to the communication of identification and transaction data from a social network website to a computing arrangement in response to a seller-initiated request. The Examiner appears to allege that an e-FFT server retrieves an e-profile from a social website, but fails to show that the e-profile is retrieved in response to a seller-initiated request. *See, e.g.*, Final Office Action at pp. 40-44. Rather, like the ‘748 reference, the e-FFT server of the ‘405 reference appears to process transactions using an e-identity that is stored in advance on the e-FFT server by a user. For instance, as explained with reference to FIG. 8C of the ‘405 reference, an e-identity is stored on an e-FFT at step 902. The e-identity is used in processing a transaction at step 920 “at a subsequent time when the client wishes to perform an online transaction.” *See, e.g.*, paragraph 0114. The Examiner has not provided any support to show that any of the e-FFT servers contact a social network to acquire the e-profile in response to a seller-initiated request. As such,

correspondence has not been shown. Accordingly, the § 102 rejection of claim 9 over the '405 reference is improper and Applicant requests that it be withdrawn.

Applicant traverses the § 103 rejections of claims 10-14, over the '405 reference in view of the '748 reference because correspondence appears to be lacking and the Examiner has not explained how (or why) the references are to be combined. The § 103 rejections of claims 10-14 rely on the same deficient correspondence as the § 102 rejection of claim 9 over the '405 reference, and are improper for at least the above reasons. *See, e.g.*, Final Office Action at p. 45. Moreover, the § 103 rejections are improper because the Examiner has not provided any rationale to combine the '405 and '748 references or explained how the references are proposed to be combined. *See, e.g.*, Final Office Action at pp. 45-46. This approach is contrary to the requirements of § 103 and relevant law. *See, e.g., KSR Int'l Co. v. Teleflex Inc.*, 550 U.S. 398, 418 (2007) (“[A] patent composed of several elements is not proved obvious merely by demonstrating that each element was, independently, known in the prior art.”). “[R]ejections on obviousness grounds cannot be sustained by mere conclusory statements; instead, there must be some articulated reasoning with some rational underpinning to support the legal conclusion of obviousness.” (*In re Kahn*, 441 F. 3d 977, 988 (Fed. Cir. 2006) cited with approval in *KSR*). In this case the Examiner has merely alleged that various aspects are disclosed in the two references. *See, e.g.*, Final Office Action at pp. 45-46. For at least the above reasons, the § 103 rejections of claims 10-14 are improper, and Applicant requests that they be withdrawn.

Applicant traverses the § 103 rejections of claims 18 and 21-23 over the '748/'405 references in view of respective ones of the '572/'117/'008 / references because correspondence appears to be lacking and the rejections impermissibly rely on hindsight reconstruction. Each of the § 103 rejections of claims 18 and 21-23 appear be based on the same asserted correspondence as the § 102 rejections of claims 9 over the respective '748 and '405 references. *See, e.g.*, Final Office Action at pp. 45-54. Accordingly, for at least the above reasons, correspondence appears to be lacking.

Moreover, the § 103 rejections of claims 18 and 21-23 fail to explain how the references are to be combined, or why a skilled artisan would be motivated to perform the proposed combination. Rather, the Examiner merely alleges that the cited aspects are known in the cited art and alleges that the proposed combinations would produce predictable results. In lieu of a

substantive explanation how and why one would perform the suggested combinations, it appears the Examiner has simply attempted to identify the various claimed aspects in isolation, and then arranged these aspects using the claimed invention as a template. This is the hallmark of improper hindsight reconstruction with the proposed combination being derived, not “on the basis of the facts gleaned from the prior art,” but solely from Applicant’s disclosure. *See, e.g.*, M.P.E.P. § 2142.

For at least the above reasons, the § 103 rejections of claims 18 and 21-23 are improper. Accordingly, Applicant requests that the § 103 rejections of claims 18 and 21-23 be withdrawn.

Applicant traverses the § 112(1) rejections of claims 9-13 and 18-23 because the previous claim amendments are supported by Applicant’s specification. Applicant objects to the Examiner’s characterization of Applicant’s previous response, as somehow not addressing Examiner’s request that Applicant provide support for the claim amendments. Support for the amendments was addressed at pp. 8:1-14:5 of Applicant’s previous response dated May 23, 2012.

Applicant appreciates the Examiner’s thorough examination of the Application. However, the assertions relating to support in Applicant’s specification are generally erroneous and do not give due credit to the level of understanding of one skilled in the art. For clarity of record, Applicant maintains the traversal based upon the response to the specific § 112(1) rejections listed in the Final Office Action as provided in Applicant’s response dated Sept. 24, 2012. Applicant notes that the previous response included explanations of support for the claim limitations and therefore expressly contests the Examiner’s conclusory finding of fact that Applicant has not presented any such showing. Applicant submits that the record contradicts the sweeping generalization that no amendments ever made are supported by Applicant’s specification. Notwithstanding, Applicant presents the following overview of support for various aspects of the claim limitations.

The first clause of claim 9 refers to communications from a social network website to a computer arrangement. This communication includes a user identifier and a user profile and is transmitted in response to a seller initiated transfer request for a purchase transaction. As discussed at p. 13:27-28, the system of FIG. 1 is designed to facilitate a purchase transaction “in response to a seller-initiated transfer request.” In the same paragraph, it is explained that “Data

from the social website is used by system 108, for example, to identify buyer.” At p. 14:1-10, it is explained that the social website can receive buyer identifying information and that buyer identification information can then be sent to the system 108. This is consistent with the summary section (p. 3), which explain that buyer profiles can be used that contain buyer identifying information.

The second clause refers to communication from a social network website to the computer arrangement. This communication includes transaction data, *e.g.*, at least a purchase amount and a particular payment network identifier associated with the buyer. As explained at p. 17, either the social network website or the facilitating computer arrangement can verify the transaction data (*e.g.*, by comparing for consistency) and/or act as an intermediary between the buyer and seller (*e.g.*, by receiving the transaction data from the buyer and seller). This supports several different configurations. Thus, in the situation where the social network website acts as the intermediary and the facilitating computer arrangement acts as the verifier, the transaction data will be received by a social network website and then sent to the facilitating computer arrangement for verification.

The first three operations performed by the computer arrangement relate to receiving purchase transaction data from both the social network website and the buyer and to verification thereof. Applicant’s specification explains how such steps can be carried out by the facilitating computer arrangement at p. 17.

The next operations relate to identification of an association between a user identifier and a plurality of payment network identifiers, to a selection of a payment network and to use of the payment network to authorize the transaction. As explained at p. 7, buyer and seller transaction data is captured and a buyer network is selected from a plurality of possible networks. As further explained at p. 20, the buyer network can be selected using a buyer identifier and a buyer profile. The selected network can then be used to complete, and thereby verify, the transaction by debit/charge the buyer for the value of the transaction.

Applicant also traverses Examiner’s specific § 112(1) rejection of claims 22 and 23 because support is provided in Applicant’s specification. Regarding claim 22, Applicant’s specification describes several embodiments in which seller identifiers are used to distinguish



one seller from another, and thus, identify the seller. *See, e.g.*, p. 18:3-30.<sup>1</sup> Accordingly, a skilled artisan would understand that the different sellers have different identifiers. Applicant submits that the plain meaning of the disputed terminology is supported in the specification and readily understandable to a skilled artisan. Regarding claim 23, Applicant's specification describes encryption of verification data by the social website and by the seller (*see, e.g.*, p. 16:21-31). Aspects of claim 23 are supported by at least this portion of the specification. Applicant notes that the Examiner (Final Office Action at p. 22) appears to refer to a "seller-initiated transfer" that "is not in that loop;" however, the claim limitations are directed toward acts of a seller and the phrase "seller-initiated transfer" is used to identify the seller. Applicant has introduced a facilitating amendment to render this issue moot. Accordingly, the § 112(1) rejections of claims 22 and 23 are improper and Applicant requests that they be withdrawn.

Applicant traverses each of the § 112(2) rejections because the Examiner has not shown that a skilled artisan would be unable to understand the metes and bounds of the claim limitations, when read as a whole in light of Applicant's specification as required by M.P.E.P. § 2173 to support a rejection under §112 second paragraph. "The test for definiteness is whether one skilled in the art would understand the bounds of the claim when read in light of the specification." *Miles Laboratories, Inc. v. Shandon Inc.*, 997 F.2d 870, 875 (Fed. Cir. 1993).

Applicant submits that a skilled artisan would readily understand the term user-identifier when read as a whole in light of the examples described in Applicant's specification.<sup>2</sup> As indicated in claim 9, a particular user-identifier corresponds to a particular user. As explained in Applicant's previous response, Applicant's specification teaches the verification of the identity of a buyer using a payment network identifier, such as a credit card number. For instance, Applicant's specification (p. 6) expressly states that in certain embodiments "a third party facilitates a transaction between a seller and a buyer by verifying the identity and/or intentions of the buyer and thereafter enabling the purchase to be processed." Applicant's specification further

---

<sup>1</sup> Identifier. (n.d.) a person or thing that establishes the identity of someone or something. *The American Heritage® Dictionary of the English Language, Fourth Edition*. (2003). Retrieved September 17, 2012 from <http://www.thefreedictionary.com/identifier>.

<sup>2</sup> Applicant does not understand the Examiner's argument spanning pp. 23-24 of the Final Office Action. Applicant did not make such a representations regarding the identified terms. It appears that the Examiner has misconstrued Applicant's arguments regarding specific claim limitations as a whole to be improperly limited to a definition of individual nouns.

states (p. 7) that (emphasis added) “the buyer identification could be associated with use of a buyer-owned credit card [...] the credit card used to *validate the buyer identity*”; and again at p. 17: “In one embodiment of the present invention, additional security information can be requested from the buyer 202. The information could be, as examples, a username and password or additional identification (*e.g.*, social security number or credit card number).” In light of this description, a skilled artisan would understand that the different users have different identifiers. Accordingly, the § 112(2) rejections are improper and Applicant requests that they be withdrawn.

Regarding, the use of the term “computer arrangement” in claim 9, a skilled artisan would readily understand the term computer arrangement when read as a whole in light of the examples described in Applicant’s specification. As explained in Applicant’s previous response, Applicant’s specification explains that the association process is carried out by an arrangement of computers, also referred to as facilitator 210 (*see, e.g.*, FIGs. 2-3 clearly depicting facilitator 210 as including a computer server; *see also*, p. 15, referring to facilitating system 108 as “the computer arrangement (*e.g.*, implemented at a bank)”). The Examiner has not provided any rationale why a skilled artisan would be unable to understand the scope of this claim language when read in light of the above-cited explanation. Accordingly, the § 112(2) rejection is improper and Applicant requests that it be withdrawn.

Regarding the reference to “the association between the particular user-identifier and a plurality [of] disparate payment network identifier[s]” in claim 9, Applicant objects to the characterization of Applicant’s amendment of the claims as somehow asserting a position as to what is meant by the limitation. Moreover, the Examiner’s suggestion, that claims may be interpreted in light of hypothetical intentions or inferences, has no basis in the law. Rather, as indicated by M.P.E.P. § 2106, claims are to be given their broadest reasonable interpretation in light of the supporting disclosure. As indicated above, “the test for definiteness is whether one skilled in the art would understand the bounds of the claim when read in light of the specification.” *Miles Laboratories, Inc. v. Shandon Inc.*, 997 F.2d 870, 875 (Fed. Cir. 1993). As explained in Applicant’s previous response, pp. 17:27-18:2 of Applicant’s specification indicates that the facilitator 210 receives a payment network identifier (*e.g.*, a credit card number) from the social website 214 (emphasis added): “This identifier can be sent to the facilitator 210. This identifier can be used to identify the buyer and associated payment networks. As an example, the

social website 214 can store a credit card payment network identifier (*e.g.*, a credit card number). This identifier can be sent to facilitator 210.” The Examiner has not presented any rational why a skilled artisan would be unable to understand the bounds of the claim when read in light of this disclosure as required to support a rejection under § 112(2). Accordingly, the § 112(2) rejection is improper and Applicant requests that it be withdrawn.

Regarding the § 112(2) rejections based on an alleged lack of antecedent basis, Applicant notes that “the failure to provide explicit antecedent basis for terms does not always render a claim indefinite. If the scope of a claim would be reasonably ascertainable by those skilled in the art, then the claim is not indefinite.” M.P.E.P. § 2173.05(e). As applicable here, the reference to the plurality payment network identifiers in claim 9 would be understood to refer to the antecedent plurality [of] disparate payment network identifier[s] at line 13 of claim 9. The reference to the seller information communicated from a seller website at line 9 of claim 21 would be understood to refer to the antecedent seller information relating at line 6 of claim 9. The reference to the information about a plurality of sellers communicated from the social network website in lines 9-19 of claim 21 has correct antecedent basis and would be understood to refer to the plurality of sellers in line 3 of claim 21. Verification data in claim 23 would be understood as introducing verification data for the first time, and therefore does not have (nor require) antecedent basis in previous limitations. Reference to the seller that corresponds to the seller-initiated transfer request in claim 23 would be understood as introducing the seller that initiated the antecedent seller-initiated transfer request in claim 9. Accordingly, sufficient antecedent basis is provided. For these reasons, the § 112(2) rejection is improper and Applicant requests that they be withdrawn. Notwithstanding, Applicant has introduced facilitating amendments to facilitate prosecution.

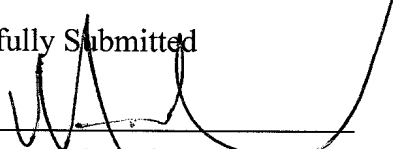
Serial No. 12/323,175  
Docket No.: USBC.009PA

In view of the above, Applicant believes that the rejections have been overcome and the application is in condition for allowance. Should there be any remaining issues that could be readily addressed over the telephone, the Examiner is encouraged to contact the undersigned at (651) 686-6633.

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
(651) 686-6633 x101

Respectfully Submitted

By: \_\_\_\_\_

  
Robert J. Crawford  
Reg. No.: 32,122  
Shane O. Sondreal  
Reg. No.: 60,145

## Electronic Patent Application Fee Transmittal

<b>Application Number:</b>	12323175
<b>Filing Date:</b>	25-Nov-2008
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Attorney Docket Number:</b>	USBC.009PA

Filed as Large Entity

### Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Basic Filing:</b>				
<b>Pages:</b>				
<b>Claims:</b>				
<b>Miscellaneous-Filing:</b>				
<b>Petition:</b>				
<b>Patent-Appeals-and-Interference:</b>				
<b>Post-Allowance-and-Post-Issuance:</b>				
<b>Extension-of-Time:</b>				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Miscellaneous:</b>				
Request for continued examination	1801	1	930	930
<b>Total in USD (\$)</b>				<b>930</b>

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	14079955
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	25-OCT-2012
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	18:44:53
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$930
RAM confirmation Number	6352
Deposit Account	500996
Authorized User	

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

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

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

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

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

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

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		USBC009PA_RCE.pdf	1039267 997f255208069544550882bb57ecf24143fe5561	yes	19

#### Multipart Description/PDF files in .zip description

Document Description	Start	End
Request for Continued Examination (RCE)	1	2
Claims	3	8
Applicant Arguments/Remarks Made in an Amendment	9	19

#### Warnings:

#### Information:

2	Fee Worksheet (SB06)	fee-info.pdf	30782 3637ccb5a9cb8c45d391fd4b4a0fa113f9254f0d	no	2
---	----------------------	--------------	---	----	---

#### Warnings:

#### Information:

**Total Files Size (in bytes):** 1070049

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

#### New Applications Under 35 U.S.C. 111

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

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

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

#### New International Application Filed with the USPTO as a Receiving Office

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



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.

<b>PATENT APPLICATION FEE DETERMINATION RECORD</b> Substitute for Form PTO-875	Application or Docket Number <b>12/323,175</b>	Filing Date <b>11/25/2008</b>	<input type="checkbox"/> To be Mailed
---	---	----------------------------------	---------------------------------------

APPLICATION AS FILED – PART I			OTHER THAN SMALL ENTITY				
	(Column 1)	(Column 2)	SMALL ENTITY <input type="checkbox"/>	OR			
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	OR	RATE (\$)	FEE (\$)
<input type="checkbox"/> BASIC FEE <small>(37 CFR 1.16(a), (b), or (c))</small>	N/A	N/A	N/A			N/A	
<input type="checkbox"/> SEARCH FEE <small>(37 CFR 1.16(k), (j), or (m))</small>	N/A	N/A	N/A			N/A	
<input type="checkbox"/> EXAMINATION FEE <small>(37 CFR 1.16(o), (p), or (q))</small>	N/A	N/A	N/A			N/A	
TOTAL CLAIMS <small>(37 CFR 1.16(j))</small>	minus 20 =	*	X \$ =		OR	X \$ =	
INDEPENDENT CLAIMS <small>(37 CFR 1.16(h))</small>	minus 3 =	*	X \$ =			X \$ =	
<input type="checkbox"/> APPLICATION SIZE FEE <small>(37 CFR 1.16(s))</small>	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 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).						
<input type="checkbox"/> MULTIPLE DEPENDENT CLAIM PRESENT <small>(37 CFR 1.16(j))</small>							
			TOTAL			TOTAL	

\* If the difference in column 1 is less than zero, enter "0" in column 2.

APPLICATION AS AMENDED – PART II					OTHER THAN SMALL ENTITY				
	(Column 1)	(Column 2)	(Column 3)		SMALL ENTITY	OR			
AMENDMENT	<b>10/25/2012</b>	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	OR	RATE (\$)	ADDITIONAL FEE (\$)
	Total (37 CFR 1.16(i))	* 23	Minus ** 23	= 0	X \$ =		OR	X \$62=	0
	Independent (37 CFR 1.16(h))	* 3	Minus ***3	= 0	X \$ =		OR	X \$250=	0
	<input type="checkbox"/> Application Size Fee (37 CFR 1.16(s))								
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						OR		
					TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	<b>0</b>

	(Column 1)	(Column 2)	(Column 3)						
AMENDMENT		CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	OR	RATE (\$)	ADDITIONAL FEE (\$)
	Total (37 CFR 1.16(i))	*	Minus **	=	X \$ =		OR	X \$ =	
	Independent (37 CFR 1.16(h))	*	Minus ***	=	X \$ =		OR	X \$ =	
	<input type="checkbox"/> Application Size Fee (37 CFR 1.16(s))								
	<input type="checkbox"/> 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".

Legal Instrument Examiner:  
 /SHANDA ROSS/

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.

OCT 22 2012

Doc Code: M865 or FAI.REQ.INTV

Approved for use through 07/31/2012. OMB 0651-0031 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Applicant Initiated Interview Request Form

Application No.: 12/323,175 First Named Applicant: Mark Dickelman
Examiner: Perry, Linda C. Art Unit: 3695 Status of Application: After Final

Tentative Participants:

- (1) Shane Sondreal (2) Examiner Perry
(3) (4)

Proposed Date of Interview: 10/23/2012 Proposed Time: 4:00PM (AM/PM)

Type of Interview Requested:

- (1) [X] Telephonic (2) [ ] Personal (3) [ ] Video Conference

Exhibit To Be Shown or Demonstrated: [ ] YES [X] NO

If yes, provide brief description:

Issues To Be Discussed

Table with 6 columns: Issues (Rej., Obj., etc), Claims/ Fig. #s, Prior Art, Discussed, Agreed, Not Agreed. Rows include 1)112 (1/2), 2)103, 3), 4).

- [X] Continuation Sheet Attached
[ ] Proposed Amendment or Arguments Attached

Brief Description of Arguments to be Presented: Applicant attempted to address all 112 concerns in the preceding response; however, the Advisory refers to a misunderstanding, which Applicant would like to understand and hopefully address.

An interview was conducted on the above-identified application on

NOTE: This form should be completed by applicant and submitted to the examiner in advance of the interview (see MPEP § 713.01).

This application will not be delayed from issue because of applicant's failure to submit a written record of this interview. Therefore, applicant is advised to file a statement of the substance of this interview (37 CFR 1.133(b)) as soon as possible.

Applicant/Applicant's Representative Signature: Shane O. Sondreal
Examined/SPE Signature:
Typed/Printed Name of Applicant or Representative: 60,145
Registration Number, if applicable:

This collection of information is required by 37 CFR 1.133. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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

## Privacy Act Statement

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

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

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

RECEIVED  
CENTRAL FAX CENTER

OCT 22 2012

Continuation of PTOL-413A – App. No. 12/323,175  
Attn. Examiner Linda Perry

112(1)

user-identifier vs. user identifier

5 The record suggests that the rejection is based upon an alleged lack of support merely because the references to “user identifier” in Applicant’s specification do not contain a hyphen. This does not appear to be a valid basis for a 112(1) rejection (perhaps an objection at best).

seller-initiated:

10 Applicant’s specification at p. 13:27-30 explains that access to a buyer account is provided in response to a seller-initiated transaction request and that data provided by the social website may identify the buyer or buyer’s account.

112(2)

user-identifier:

15 Applicant’s specification teaches the verification of the identity of a buyer using a payment network identifier, such as a credit card number. For instance, Applicant’s specification (p. 6) expressly states that in certain embodiments “a third party facilitates a transaction between a seller and a buyer by verifying the identity and/or intentions of the buyer and thereafter enabling the purchase to be processed.” Applicant’s specification  
20 further states (p. 7) that (emphasis added) “the buyer identification could be associated with use of a buyer-owned credit card [...] the credit card used to *validate the buyer identity*”; and again at p. 17: “In one embodiment of the present invention, additional security information can be requested from the buyer 202. The information could be, as examples, a username and password or additional identification (e.g., social security  
25 number or credit card number).” In light of this description, a skilled artisan would understand that the different users have different identifiers.

computer arrangement:

30 Applicant’s specification explains that the association process is carried out by an arrangement of computers, also referred to as facilitator 210 (see, e.g., FIGs. 2-3 clearly depicting facilitator 210 as including a computer server; see also, p. 15, referring to facilitating system 108 as “the computer arrangement (e.g., implemented at a bank”). It

Continuation of PTOL-413A – App. No. 12/323,175  
Attn. Examiner Linda Perry

would appear that a skilled artisan would be able to understand the scope of this claim language when read in light of the above-cited explanation.

5 the association between the particular user-identifier and a plurality [of] disparate payment network identifier[s]:

10 p. 17:27-18:2 of Applicant’s specification indicates that the facilitator 210 receives a payment network identifier (e.g., a credit card number) from the social website 214 (emphasis added): “This identifier can be sent to the facilitator 210. This identifier can be used to identify the buyer and associated payment networks. As an example, the social website 214 can store a credit card payment network identifier (e.g., a credit card number). This identifier can be sent to facilitator 210.”

102 rejection of claim 9 (based upon the U.S. Patent Pub. No. 2008/0275748):

The rejection appears to allege that an FFT server retrieves an e-profile from a social website, but fails to show that the e-profile is retrieved in response to a seller-initiated request. The rejection relies on paragraph 0080 of the ‘748 reference that indicates that data may be imported from Facebook. However, the nothing has shown that this information is retrieved in response to a seller-initiated request – as required by the claim limitations.

RECEIVED  
CENTRAL FAX CENTER

OCT 22 2012

CRAWFORD MAUNU PLLC  
Attorneys at Law  
1150 Northland Drive, Suite 100  
St. Paul, Minnesota 55120  
651-686-6633 • fax 651-686-7111

FACSIMILE

<b>DATE:</b>	October 22, 2012	<b>SER. NO.:</b>	12/323,175
<b>ATTN:</b>	Examiner Linda Perry	<b>FROM:</b>	Shane O. Sondreal
<b>FAX NO.:</b> <b>PHONE NO.:</b>	571-273-8300	<b>DOCKET NO.</b>	USBC.009PA
<b>NO. OF PAGES</b> <b>(w/ cover sheet):</b>	5	<b>SUBJECT:</b>	PTOL-413A <i>et al.</i>

Dear Examiner Perry,

Please find attached the requested documents, in advance of our scheduled phone conference on October 23, 2012, at 4:00PM (CST).

I look forward to our teleconference with regard to this matter.

Sincerely,

Shane O. Sondreal  
Reg. No. 60,145

NOTICE OF CONFIDENTIALITY AND  
ATTORNEY-CLIENT PRIVILEGED/WORK PRODUCT INFORMATION

This memorandum and the transmission it accompanies contain confidential information. The attorney-client privilege and the attorney work-product doctrines may protect this confidential information. This confidential information is to be reviewed only by the addressee identified above. If you have received this transmission in error, you are instructed to destroy all pages immediately and to call the sender at the telephone number indicated above.



# UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	10/11/2012	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			PERRY, LINDA C	
			ART UNIT	PAPER NUMBER
			3695	
			NOTIFICATION DATE	DELIVERY MODE
			10/11/2012	ELECTRONIC

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

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

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

USPTO-patent@ip-firm.com

<b>Advisory Action Before the Filing of an Appeal Brief</b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695

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

THE REPLY FILED 24 September 2012 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE.

**NO NOTICE OF APPEAL FILED**

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

- a)  The period for reply expires \_\_\_\_\_ months from the mailing date of the final rejection.
- b)  The period for reply expires on: (1) the mailing date of this Advisory Action; or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.
- c)  A prior Advisory Action was mailed more than 3 months after the mailing date of the final rejection in response to a first after-final reply filed within 2 months of the mailing date of the final rejection. The current period for reply expires \_\_\_\_\_ months from the mailing date of the prior Advisory Action or SIX MONTHS from the mailing date of the final rejection, whichever is earlier.

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

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

**NOTICE OF APPEAL**

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

**AMENDMENTS**

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

- a)  They raise new issues that would require further consideration and/or search (see NOTE below);
- b)  They raise the issue of new matter (see NOTE below);
- c)  They are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or
- d)  They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: See Continuation Sheet. (See 37 CFR 1.116 and 41.33(a)).

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

5.  Applicant's reply has overcome the following rejection(s): \_\_\_\_\_.

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

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

**AFFIDAVIT OR OTHER EVIDENCE**

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

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

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

**REQUEST FOR RECONSIDERATION/OTHER**

11.  The request for reconsideration has been considered but does NOT place the application in condition for allowance because: \_\_\_\_\_.

12.  Note the attached Information *Disclosure Statement(s)*. (PTO/SB/08) Paper No(s). \_\_\_\_\_

13.  Other: \_\_\_\_\_.

**STATUS OF CLAIMS**

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

- Claim(s) allowed: .
- Claim(s) objected to: .
- Claim(s) rejected: .
- Claim(s) withdrawn from consideration: .

/CHARLES KYLE/  
Supervisory Patent Examiner, Art Unit 3695



Continuation of 3. NOTE: The 101 rejection was in response to new language.

The reference teaches online community and Facebook

"iresonsive to seller-initiated request " is language newly-amended in,...

As Applicant notes "The '405 and '748 references are derived from the same provisional application and disclose similar aspects". In response to applicant's argument that the examiner's conclusion of obviousness is based upon improper hindsight reasoning, it must be recognized that any judgment on obviousness is in a sense necessarily a reconstruction based upon hindsight reasoning. But so long as it takes into account only knowledge which was within the level of ordinary skill at the time the claimed invention was made, and does not include knowledge gleaned only from the applicant's disclosure, such a reconstruction is proper. See *In re McLaughlin*, 443 F.2d 1392, 170 USPQ 209 (CCPA 1971).

Claim 18 and 21-23 are accompanied by adequate 103 combination paragraphs.

The copy of 5/23/12 claims Examiner has available to her has claim 19 ending in "; and". at the bottom of page 4.

Examiner notes that Applicant's responses to 112 first and second paragraph rejections appear to be based on misunderstanding the whole of items 3, 5-7 and 9 and again invites an interview.

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: DICKELMAN Examiner: Perry, Linda C.  
Serial No.: 12/323,175 Group Art Unit: 3695  
Filed: November 25, 2008 Docket No.: USBC.009PA

Title: SYSTEMS, DEVICES AND METHODS FOR COMPUTER  
AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND  
INTERNET INTERFACES

---

**RESPONSE TO OFFICE ACTION AND REQUEST TO WITHDRAW FINALITY**

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

<b>Customer No. 40581</b>
-------------------------------

Sir:

In response to the final Office Action dated July 25, 2012, please reconsider the application in view of the following remarks.

A complete listing of the Claims and Remarks follow.

Authorization is provided to charge/credit **Deposit Account 50-0996 (USBC.009PA)** any LARGE-ENTITY fees/overages related to this filing.

**In the Claims:**

This listing replaces all prior versions.

1. (Withdrawn) A computer-implemented method for facilitating payment being provided between disparate payment networks of buyers and sellers, the method using a computer-arrangement to interface with a social website that has user profiles, each user profile corresponding to a user identifier, and for use with a seller website that offers products or services for purchase by users and that generates transaction data for a current user accessing the website, the method comprising:

communicating, to the computer-arrangement, a current user identifier corresponding to a current user profile and the transaction data;

selecting, using the computer-arrangement, a buyer payment network from a plurality of disparate buyer payment networks that are each associated with the current user identifier; and

based upon the selection, formatting the transaction data to facilitate payment against the selected buyer payment network.

2. (Withdrawn) The method of claim 1, wherein facilitating the payment against the selected buyer payment network includes a payment to a seller account held at a payment network that is disparate from the selected buyer payment network.

3. (Withdrawn) The method of claim 1, wherein the step of communicating further includes communicating a transaction identifier, a transaction amount and a seller identifier.

4. (Withdrawn) The method of claim 1, wherein the current user identifier is verified using log-in identification and password data.

5. (Withdrawn) The method of claim 1, wherein the social website provides the buyer with a customizable display having information that can be viewed by selected other users of the social website.

6. (Withdrawn) The method of claim 1, wherein the step of communicating is responsive to the buyer selecting a seller website from an advertisement provided on the social website.

7. (Withdrawn) The method of claim 1, wherein the step of formatting the transaction data further includes accessing stored buyer profile data that includes account information for the selected buyer payment network.

8. (Withdrawn) The method of claim 1, wherein the seller does not receive buyer account information about the selected buyer network.

9. (Currently Amended) For use with a social network website that implements user profiles, each user profile having a user identifier, and with transactions involving products or services offered for purchase by users at seller websites, a processing-circuit-implemented method comprising:

communicating, from the social network website to a computer arrangement, including at least one facilitating computer, a particular user identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request;

communicating, from the social network website to the computer arrangement, data for a purchase transaction to be made by the particular user, the data including at least a purchase amount; and

the computer arrangement, performing a set of operations including:

identifying an association, ~~using the computer arrangement,~~ between the particular user identifier and a plurality of disparate payment network identifiers;

~~receiving communicating, to~~ at the computer arrangement, a particular payment network identifier;

verifying the identity of the particular user in response to communicating the particular payment network identifier;

selecting a payment network identifier from the plurality of disparate payment network identifiers;

submitting the purchase transaction data to a payment network that corresponds to the selected payment network identifier and as part of a request to debit the purchase amount; and

authorizing the purchase transaction in response to an authorization provided by the payment network corresponding to the selected payment network identifier.

10. (Currently Amended) The method of claim 9 wherein the step of submitting transaction data to the payment network that corresponds to the selected payment network identifier includes submitting a credit card number and wherein the payment network corresponding to the selected payment network identifier is a credit card payment network.

11. (Previously Presented) The method of claim 9, wherein, relative to the purchase transaction, no buyer account identification, for the payment network that corresponds to the selected payment network identifier, is received by the seller corresponding to the seller-initiated transfer request.

12. (Previously Presented) The method of claim 9, wherein the step of verifying the identity of the particular user includes receiving and using authentication data in addition to the particular payment network identifier.

13. (Previously Presented) The method of claim 9, wherein the step of verifying the identity of the particular user includes receiving data authenticating the social network website.

14. (Withdrawn) For use with a website that implements user profiles, each user profile having a user identifier, and that offers a mechanism for users to purchase products or services, a computer-implemented method comprising:

associating a current user with a current user profile;

verifying the identity of the current user;

providing a current user-identifier from the current user profile to a disparate network system;

providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and

completing the purchase transaction in response to an authorization received from the disparate network system.

15. (Withdrawn) The method of claim 14, wherein buyer account information, about the payment network, is not received by a seller of the products or services.

16. (Withdrawn) The method of claim 14, wherein the website provides links between the user profiles in response to user-provided association data.

17. (Withdrawn) The method of claim 14, wherein the step of completing the purchase transaction includes sending a transaction request to debit a user account held at the disparate network system.

18. (Currently Amended) The method of claim 9, wherein the social network website provides advertisements of goods or services within the social network website; and wherein the steps of communicating, from the social website to the computer arrangement, are in response to the particular user selecting at least one of the products ~~goods~~ or services for purchase.

19. (Previously Presented) The method of claim 9, further including the steps of  
communicating, from the social network website to a seller computer, secure data indicating that the seller was connected to the particular user via the social network website;  
communicating, from the seller website to the facilitating computer, the secure data; and  
verifying the secure data communicated from the seller website to authenticate the purchase transaction.

20. (Currently Amended) The method of claim 9, further including the steps of communicating, from a seller website to the facilitating computer, transaction details for the purchase transaction; and

verifying that the transaction details communicated from the seller website match transaction details communicated from the particular userbuyer.

21. (Currently Amended) The method of claim 9, further including the steps of communicating, from the social network website to the computer arrangement a facilitating computer server, information about a plurality of sellers that includes, for each of the sellers, a different one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier;

communicating, from a seller website to the at least one facilitating computer, seller information relating to the transaction; and

verifying the transaction involving products or services for purchase by users by comparing the seller information communicated from the seller website with the information about a plurality of sellers communicated from the social network website.

22. (Previously Presented) The method of claim 21, wherein the information about a plurality of sellers includes a different encrypted seller identifier for each of the plurality of sellers.

23. (Previously Presented) The method of claim 9, further including a step of determining whether verification data is valid, wherein the verification data is encrypted by the social website and also by a seller that corresponds to the seller-initiated transfer request.

### Remarks

The final Office Action dated July 25, 2012, indicates claims 9 and 19 are objected to due to informalities and that claims 1-8 and 14-17 are withdrawn. The Office Action presents the following claim rejections: claims 9-13 and 18-23 stand rejected under 35 U.S.C. § 112(1); claims 9-23 stand rejected under 35 U.S.C. § 112(2); claims 9-23 stand rejected under 35 U.S.C. § 101; claim 9 stands rejected under 35 U.S.C. § 102(b) over John (U.S. Patent Pub. No. 2008/0275748) or alternatively over John (U.S. Patent Pub. No. 2008/0288405); claims 10-14 stand rejected under 35 U.S.C. § 103(a) over the '405 reference further in view of the '748 reference; claim 18 stands rejected under 35 U.S.C. § 103(a) over the '748 reference further in view of Ramer *et al.* (U.S. Patent Pub No. 2010/0312572), or alternatively under 35 U.S.C. § 103(a) over the '405 reference further in view of the '572 reference; claim 21 stands rejected under 35 U.S.C. § 103(a) over the '748 reference further in view of Landry (U.S. Patent No. 5,649,117), or is alternatively rejected under 35 U.S.C. § 103(a) over the '405 reference further in view of the '117 reference; claim 22 stands rejected under 35 U.S.C. § 103(a) over the '748 reference further in view of the '117 reference and further in view of Spelman *et al.* (U.S. Patent No. 5,638,445), or is alternatively rejected under 35 U.S.C. § 103(a) over the '405 reference further in view of the '117 and the '445 references; and claim 23 stands rejected under 35 U.S.C. § 103(a) over the '748 reference further in view of Jobmann (U.S. Patent Pub. No. 2009/0183008), or is alternatively rejected under 35 U.S.C. § 103(a) over the '405 reference further in view of the '008 reference. In the following discussion, Applicant traverses all rejections, and does not acquiesce in any regard to averments in the Office Action unless Applicant expressly indicates otherwise.

The finality of the instant Office Action is improper because the Examiner presents new grounds of rejection that were not necessitated by any amendment of the Applicant. Prior to Applicant's Request for Continued Examination, the Final Office Action dated March 28, 2011, indicated that the previous § 101 rejections of claims 9-13 had been overcome. Nevertheless, the Examiner now present a new rationale for the § 101 rejections.

The ultimate criterion of whether a rejection is considered "new" is whether Applicant has had fair opportunity to react to the thrust of the rejection. *In re Leithem*, 661 F.3d 1316, 1319 (Fed. Cir. 2011). These instant §101 rejections are presented for the first time since prosecution



was reopened. Due to the Examiner's failure to present these rejections earlier, Applicant has not been afforded any opportunity to respond to the Examiner new rationale for the § 101 rejections in either Applicant's RCE or in Applicant's subsequent Response to the non-final Office Action.

Moreover, the new § 101 rejections were not necessitated by Applicant's amendments. As Applicant's subsequent amendments have not changed the statutory classification of the claims, Applicant submits that the new § 101 rejections were not necessitated by Applicant's amendments. As such, finality of the Office Action is improper under M.P.E.P. § 706.07(a). Accordingly, Applicant requests that the Examiner withdraw the finality of the Office Action and reconsider the application in light of facilitating amendments.

Applicant respectfully traverses the § 101 rejection of claims 9-13, 20, and 21 because these claims are directed to statutory subject matter. At the outset, Applicant submits that a cursory review of Applicant's specification and the claim limitations leaves no doubt that the claims are directed toward a method of using a specially-configured arrangement of computers. There is no basis to allege that specific steps involving the use of computer processors and servers could be reasonably interpreted as being purely thought. Indeed, it is undeniably impossible to carry out the claimed method purely in one's head.

Moreover, the Examiner appears to erroneously assert that claim 9 is not tied to another statutory class and that these claims are directed to purely mental steps. The Examiner offers no explanation for how a human being's thoughts could be somehow be "a processing-circuit-implemented method" that includes communications between different computers/devices. Because claim 9 is directed to a "processing-circuit-implemented method," the claimed method is tied to another statutory class. The Examiner concludes, without reference to the claim limitations, that the computer arrangement does not perform any significant steps. This, however, says nothing about how a person could "think" and thereby carry out communications between the recited elements. Moreover, claim 9 specifies that the computer arrangement (including at least one facilitating computer) associates the current user-identifier with one or more disparate payment network identifier. Further, Applicant notes that the claim includes various steps, such as communicating and providing data between a social network, the facilitating server, and a selected payment network. A person cannot carry out these steps in their head and therefore, they are not purely mental steps under any reasonable interpretation. Unlike *Bilski*, Appellant's claimed

invention, in no way, recites a fundamental principle that would pre-empt substantially all uses thereof. For at least these reasons, the Examiner's basis for the § 101 rejection is improper. Accordingly, Applicant requests that the § 101 rejections be withdrawn.

Notwithstanding, to facilitate prosecution, Applicant has amended claim 9 to indicate that the computer arrangement is specially configured to perform the associating, verifying, selecting, submitting, and authorizing operations. Support for these amendments may be found, for example, at p. 13:27-15:27. As explained above, the § 101 rejections have been presented for the first time in the instant Office Action and constitute new ground for rejection. As such, the finality of the Office Action is premature. M.P.E.P. § 706.07(a). Accordingly, Applicant requests that the Examiner reconsider the application in light of facilitating amendments.

Applicant traverses the § 102 rejections over the '748 reference because the reference does not appear to disclose aspects related to the communication of identification and transaction data from a social network website to a computing arrangement in response to a seller-initiated request. The Examiner's response cites to various portions of the '748 reference that discuss various parties related to a transaction such as: a buyer, a seller, a social network, and a fraud-free transaction (FFT) server. However and as explained in the following discussion, the '748 reference fails to teach communication of data between these parties as claimed in the instant Application.

The Examiner appears to allege that an FFT server retrieves an e-profile from a social website, but fails to show that the e-profile is retrieved in response to a seller-initiated request. The Examiner's assertion relies on paragraph 0080 of the '748 reference that indicates that data may be imported from Facebook. However, the Examiner has not shown that this information is retrieved in response to a seller-initiated request. Rather, the '748 reference appears to teach that data is imported in advance to create an e-profile at the FFT server. For instance, FIGs. 7a and 7b of the '748 reference and the description thereof teaches that a user stores a profile at a local FFT server on the client's computer (*see, e.g.*, FIG. 7a) or at an FFT server, of the bank, the buyer's credit card, or a third party such as the client's bank (*see, e.g.*, FIG. 7b). *See, e.g.*, Par. [0144-0148]. *See also*, Par. [0148] ("At a later time, when a user makes a purchase at a seller website the seller appears to send a validation/transaction request to this FFT server which

processes the transaction using the data in the profile.”). As such, the Examiner has not shown that an e-profile is retrieved from a social network in response to a seller-initiated request.

To the extent that the Examiner may be asserting that the online FFT server (e.g. FIG. 7b) is a social network, the Examiner has not identified support for such finding. Furthermore, the Examiner has not shown that the online FFT server (if alleged to be a social network) communicates the e-profile to another server, which selects a payment network and submits transaction data to the selected network. Rather, the online FFT server in FIG. 7b appears to process the transaction using the stored e-profile and notify the seller if the transaction has been approved or rejected. *See, e.g.*, Par. [0148].

For at least the above reasons, correspondence has not been shown. Accordingly, the § 102 rejections over the ‘748 reference are improper and Applicant requests that they be withdrawn.

Applicant traverses the § 102 rejection of claim 9 over the ‘405 reference because correspondence has not been shown. The ‘405 and ‘748 references are derived from the same provisional application and disclose similar aspects. The § 102 rejections over the ‘405 reference are similar to the §102 rejections over the ‘748 reference, and are improper for similar reasons. For instance, similar to the ‘748 reference, the ‘405 reference does not appear to disclose aspects related to the communication of identification and transaction data from a social network website to a computing arrangement in response to a seller-initiated request. The Examiner appears to allege that an e-FFT server retrieves an e-profile from a social website, but fails to show that the e-profile is retrieved in response to a seller-initiated request. *See, e.g.*, Final Office Action, p. 40-44. Rather, like the ‘748 reference, the e-FFT server of the ‘405 reference appears to process transactions using an e-identify that is stored in advance on the e-FFT server by a user. For instance, as explained with reference to FIG. 8C of the ‘405 reference, an e-entity is stored on an e-FFT at step 902. The e-entity is used in processing a transaction at step 920 “at a subsequent time when the client wishes to perform an online transaction.” *See, e.g.*, paragraph 0114. The Examiner has not provided any support to show that any of the e-FFT servers contact a social network to acquire the e-profile in response to a seller-initiated request. As such, correspondence has not been shown. Accordingly, the § 102 rejection of claim 9 over the ‘405 reference is improper and Applicant requests that they be withdrawn.

Applicant traverses the § 103 rejections of claims 10-14, over the '405 reference in view of the '748 reference because correspondence appears to be lacking and the Examiner has not explained how (or why) the references are to be combined. The § 103 rejections of claims 10-14 rely on the same deficient correspondence as the § 102 rejection of claim 9 over the '405 reference, and are improper for at least the above reasons. *See, e.g.*, Final Office Action, p. 45. Moreover, the § 103 rejections are improper because the Examiner has not provided any rationale to combine the '405 and '748 references or explained how the references are proposed to be combined. *See, e.g.*, Final Office Action, p. 45 and 46. This approach is contrary to the requirements of § 103 and relevant law. *See, e.g., KSR Int'l Co. v. Teleflex Inc.*, 550 U.S. 398, 418 (2007) (“[A] patent composed of several elements is not proved obvious merely by demonstrating that each element was, independently, known in the prior art.”). “[R]ejections on obviousness grounds cannot be sustained by mere conclusory statements; instead, there must be some articulated reasoning with some rational underpinning to support the legal conclusion of obviousness.” (*In re Kahn*, 441 F. 3d 977, 988 (Fed. Cir. 2006) cited with approval in *KSR*). In this case the Examiner has merely alleged that various aspects are disclosed in the two references. *See, e.g.*, Final Office Action, p. 45 and 46. For at least the above reasons, the § 103 rejections of claims 10-14 are improper, and Applicant requests that they be withdrawn.

Applicant traverses the § 103 rejections of claims 18 and 21-23 over the '748/'405 reference in view of respective ones of the '572/'117/'008 / references because correspondence appears to be lacking and the rejections impermissibly rely on hindsight reconstruction. Each of the § 103 rejections of claims 18 and 21-23 appear be based on the same asserted correspondence as the § 102 rejections of claims 9 over the respective '748 and '405 references. *See, e.g.*, Final Office Action, p. 45-54. Accordingly, for at least the above reasons, correspondence appears to be lacking.

Moreover, the § 103 rejections of claims 18 and 21-23 fail to explain how the references are to be combined, or why a skilled artisan would be motivated to perform the proposed combination. Rather, the Examiner merely alleges that the cited aspects are known in the cited art and alleges that the proposed combinations would produce predictable results. In lieu of a substantive explanation how and why one would perform the suggested combinations, it appears the Examiner has simply attempted to identify the various claimed aspects in isolation, and then

arranged these aspects using the claimed invention as a template. This is the hallmark of improper hindsight reconstruction with the proposed combination being derived, not “on the basis of the facts gleaned from the prior art,” but solely from Applicant’s disclosure. *See, e.g.*, M.P.E.P. § 2142.

For at least the above reasons, the § 103 rejections of claims 18 and 21-23 are improper. Accordingly, Applicant requests that the § 103 rejections of claims 18 and 21-23 be withdrawn.

Regarding the objections to claims, Applicant traverses the objection to claim 19 because the claim does not appear to include the indicated typographical error. Claim 9 has been amended to correct the indicated typographical errors. Accordingly, Applicant requests that the objections be withdrawn.

Applicant traverses the §112(1) rejections of claims 9-13 and 18-23 because the previous claim amendments are supported by Applicant’s specification. Applicant objects to the Examiner’s characterization of Applicant’s previous response, as somehow not addressing Examiner’s request that Applicant provide support for the claim amendments. Support for the amendments was addressed at pages 8:1-14:5 of Applicant’s previous response dated May 23, 2012.

Applicant appreciates the Examiner’s thorough examination of the Application. However, the assertions relating support in Applicant’s specification are generally erroneous and do not give due credit to the level of understanding of one skilled in the art. For clarity of record, Applicant provides the following responses to the specific § 112(1) rejections listed in the Final Office Action.

Applicant traverses Examiner’s specific § 112(1) rejection of the “user-identifier” because support is provided throughout Applicant’s specification. For clarity of record, it appears that the Examiner asserts that there is no support for “user-identifier” (*see* claim 9) in Applicant’s specification, merely because the references to “user identifier” in Applicant’s specification do not contain a hyphen. *See, e.g.*, p. 3 of Applicant’s specification and use throughout with regard to the originally-filed claims. Applicant fails to understand the Examiner’s basis why the cited typo would prevent one skilled in the relevant art from understanding that these aspects are discussed in Applicant’s filed specification. For at least the

above reasons, the § 112(1) rejection is improper. Notwithstanding, in an effort to facilitate prosecution, Applicant has amended claim 9 to remove the hyphen.

Applicant traverses the Examiner's specific § 112(1) rejection of use of the term "seller-initiated" in claim 9. The Examiner acknowledges that support is provided in Applicant's specification at p. 13:27-30, which states,

In one embodiment, system 108 facilitates access to buyer account 110 in response to a seller-initiated transfer request. This can be useful in completing a transaction between buyer 102 and the seller. Data from the social website is used by system 108, for example, to identify buyer 102 and/or buyer account 110.

*See, e.g.*, Final Office Action p. 21. The Examiner's rejection appears to somehow take issue with use of the term in claim 9 to indicate that a particular user-identifier is communicated from a social network website in response to a seller-initiated transfer request. It is unclear how this is not supported, as the above quotation indicates that access to a buyer account is provided in response to a seller-initiated transaction request and that data provided by the social website may identify the buyer or buyer's account.

The Examiner appears to allege that the first and last sentences of the three sentence paragraph described different embodiments and that Applicant's specification does not disclose these aspects in combination. In so far as one would interpret these aspects as corresponding to different embodiments, Applicant's disclosure teaches that the disclosed aspects may be combined in different combinations. *See, e.g.*, p. 22:15-17 ("[o]ther combinations of aspects of the invention are also possible...."). As such, Applicant submits that a skilled artisan would understand that the Specification discloses an embodiment where a particular user-identifier is communicated from a social network website in response to a seller-initiated transfer request. Accordingly, the § 112(1) rejection is improper and Applicant requests that it be withdrawn.

Applicant traverses Examiner's specific § 112(1) rejection of claims 22 and 23 because support is provided in Applicant's specification. Regarding claim 22, Applicant's specification describes several embodiments in which seller identifiers are used to distinguish one seller from another, and thus, identify the seller. *See, e.g.*, p. 18:3-30.<sup>1</sup> Accordingly, a skilled artisan would

---

<sup>1</sup> Identifier. (n.d.) a person or thing that establishes the identity of someone or something. *The American Heritage® Dictionary of the English Language, Fourth Edition*. (2003). Retrieved September 17 2012 from <http://www.thefreedictionary.com/identifier>

understand that the different sellers have different identifiers. Applicant submits that the plain meaning of the disputed terminology is supported in the specification and readily understandable to a skilled artisan. Regarding claim 23, Applicant's specification describes encryption of verification data by the social website and by the seller (*see, e.g.*, p. 16:21-31). Aspects of claim 23 are supported by at least this portion of the specification. Accordingly, the § 112(1) rejections of claims 22 and 23 are improper and Applicant requests that they be withdrawn.

Applicant traverses each of the § 112(2) rejections because the Examiner has not shown that a skilled artisan would be unable to understand the metes and bounds of the claim limitations, when read as a whole in light of Applicant's specification as required by M.P.E.P. § 2173 to support a rejection under §112 second paragraph. "The test for definiteness is whether one skilled in the art would understand the bounds of the claim when read in light of the specification." *Miles Laboratories, Inc. v. Shandon Inc.*, 997 F.2d 870, 875 (Fed. Cir. 1993).

Regarding, the use of term "user-identifier" in claim 9, Applicant objects to the characterization of Applicant's previous request that the Examiner specifically identify correspondence for a user identifier as somehow asserting a position as to what is meant by user identifier in Applicant's specification. Moreover, a skilled artisan would readily understand the term user-identifier when read as a whole in light of the examples described in Applicant's specification. As indicated in claim 9, a particular user identifier corresponds to a particular user. As explained in Applicant's previous response, Applicant's specification teaches the verification of the identity of a buyer using a payment network identifier, such as a credit card number. For instance, Applicant's specification (p. 6) expressly states that in certain embodiments "a third party facilitates a transaction between a seller and a buyer by verifying the identity and/or intentions of the buyer and thereafter enabling the purchase to be processed." Applicant's specification further states (p. 7) that (emphasis added) "the buyer identification could be associated with use of a buyer-owned credit card [...] the credit card used to *validate the buyer identity*"; and again at p. 17: "In one embodiment of the present invention, additional security information can be requested from the buyer 202. The information could be, as examples, a username and password or additional identification (*e.g.*, social security number or credit card number)." In light of this description, a skilled artisan would understand that the different users

have different identifiers. Accordingly, the § 112(2) rejection is improper and Applicant requests that it be withdrawn.

Regarding, the use of term “computer arrangement” in claim 9, a skilled artisan would readily understand the term computer arrangement when read as a whole in light of the examples described in Applicant’s specification. As explained in Applicant’s previous response, Applicant’s specification explains that the association process is carried out by an arrangement of computers, also referred to as facilitator 210 (*see, e.g.*, FIGs 2-3 clearly depicting facilitator 210 as including a computer server; *see also*, p. 15, referring to facilitating system 108 as “the computer arrangement (*e.g.*, implemented at a bank)”). The Examiner has not provided any rationale why a skilled artisan would be unable to understand the scope of this claim language when read in light of the above-cited explanation. Accordingly, the § 112(2) rejection is improper and Applicant requests that it be withdrawn.

Regarding the reference to “the association between the particular user-identifier and a plurality [of] disparate payment network identifier[s]” in claim 9, Applicant objects to the characterization of Applicant’s amendment of the claims as somehow asserting a position as to what is meant by the limitation. Moreover, the Examiner’s suggestion, that claims may be interpreted in light of hypothetical intentions or inferences, has no basis in the law. Rather, as indicated by M.P.E.P. § 2106, claims are to be given their broadest reasonable interpretation in light of the supporting disclosure. As indicated above, “the test for definiteness is whether one skilled in the art would understand the bounds of the claim when read in light of the specification.” *Miles Laboratories, Inc. v. Shandon Inc.*, 997 F.2d 870, 875 (Fed. Cir. 1993). As explained in Applicant’s previous response, p. 17:27-18:2 of Applicant’s specification indicates that the facilitator 210 receives a payment network identifier (*e.g.*, a credit card number) from the social website 214 (emphasis added): “This identifier can be sent to the facilitator 210. This identifier can be used to identify the buyer and associated payment networks. As an example, the social website 214 can store a credit card payment network identifier (*e.g.*, a credit card number). This identifier can be sent to facilitator 210.” The Examiner has not presented any rational why a skilled artisan would be unable to understand the bounds of the claim when read in light of this disclosure as required to support a rejection under § 112(2). Accordingly, the § 112(2) rejection is improper and Applicant requests that it be withdrawn.



Regarding the § 112(2) rejections based on an alleged lack of antecedent basis, Applicant notes that “the failure to provide explicit antecedent basis for terms does not always render a claim indefinite. If the scope of a claim would be reasonably ascertainable by those skilled in the art, then the claim is not indefinite.” M.P.E.P. § 2173.05(e). As applicable here, the reference to the plurality payment network identifiers in claim 9 would be understood to refer to the antecedent plurality [of] disparate payment network identifier[s] at line 13 of claim 9. The reference to the seller information communicated from a seller website at line 9 of claim 21 would be understood to refer to the antecedent seller information relating at line 6 of claim 9. The reference to the information about a plurality of sellers communicated from the social network website in lines 9-19 of claim 21 has correct antecedent basis and would be understood to refer to the plurality of sellers in line 3 of claim 21. Verification data in claim 23 would be understood as introducing verification data that does not have an antecedent. Reference to the seller that corresponds to the seller-initiated transfer request in claim 23 would be understood as introducing the seller that initiated the antecedent seller-initiated transfer request in claim 9. Accordingly, sufficient antecedent basis is provided. For these reasons, the § 112(2) rejection is improper and Applicant requests that they be withdrawn. Notwithstanding, Applicant has amended claims 9 and 21 to facilitate prosecution.

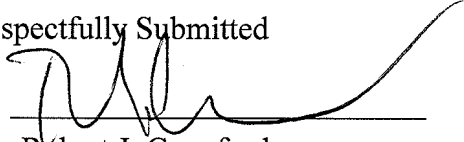
Serial No. 12/323,175  
Docket No.: USBC.009PA

In view of the above, Applicant believes that the rejections have been overcome and the application is in condition for allowance. Should there be any remaining issues that could be readily addressed over the telephone, the Examiner is encouraged to contact the undersigned at (651) 686-6633.

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
(651) 686-6633 x101

Respectfully Submitted

By: \_\_\_\_\_

  
Robert J. Crawford  
Reg. No.: 32,122  
Jonathan B. Soike  
Reg. No.: 63,477

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	13820271
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	24-SEP-2012
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	15:14:06
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
------------------------	----

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		USBC009PA_Response.pdf	945190 aa8bdb3281a47f96d6bcc7f2cbe0020ecf7b6f67	yes	17

<b>Multipart Description/PDF files in .zip description</b>			
<b>Document Description</b>		<b>Start</b>	<b>End</b>
Amendment After Final		1	1
Claims		2	6
Applicant Arguments/Remarks Made in an Amendment		7	17

**Warnings:**

**Information:**

<b>Total Files Size (in bytes):</b>	945190
-------------------------------------	--------

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

**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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

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.

<b>PATENT APPLICATION FEE DETERMINATION RECORD</b> Substitute for Form PTO-875	Application or Docket Number <b>12/323,175</b>	Filing Date <b>11/25/2008</b>	<input type="checkbox"/> To be Mailed
---	---	----------------------------------	---------------------------------------

APPLICATION AS FILED – PART I			OTHER THAN SMALL ENTITY			
	(Column 1)	(Column 2)	SMALL ENTITY <input type="checkbox"/>	OR		
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	RATE (\$)	FEE (\$)
<input type="checkbox"/> BASIC FEE <small>(37 CFR 1.16(a), (b), or (c))</small>	N/A	N/A	N/A		N/A	
<input type="checkbox"/> SEARCH FEE <small>(37 CFR 1.16(k), (j), or (m))</small>	N/A	N/A	N/A		N/A	
<input type="checkbox"/> EXAMINATION FEE <small>(37 CFR 1.16(o), (p), or (q))</small>	N/A	N/A	N/A		N/A	
TOTAL CLAIMS <small>(37 CFR 1.16(j))</small>	minus 20 =	*	X \$ =	OR	X \$ =	
INDEPENDENT CLAIMS <small>(37 CFR 1.16(h))</small>	minus 3 =	*	X \$ =		X \$ =	
<input type="checkbox"/> APPLICATION SIZE FEE <small>(37 CFR 1.16(s))</small>	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 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).					
<input type="checkbox"/> MULTIPLE DEPENDENT CLAIM PRESENT <small>(37 CFR 1.16(j))</small>						
			TOTAL		TOTAL	

\* If the difference in column 1 is less than zero, enter "0" in column 2.

APPLICATION AS AMENDED – PART II					OTHER THAN SMALL ENTITY			
	(Column 1)	(Column 2)	(Column 3)					
AMENDMENT	<b>09/24/2012</b>	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)
	<small>Total (37 CFR 1.16(i))</small>	* 23	Minus ** 23	= 0	X \$ =		OR	X \$60= 0
	<small>Independent (37 CFR 1.16(h))</small>	* 3	Minus ***3	= 0	X \$ =		OR	X \$250= 0
	<input type="checkbox"/> Application Size Fee <small>(37 CFR 1.16(s))</small>						OR	
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <small>(37 CFR 1.16(j))</small>						OR	
					TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE <b>0</b>

	(Column 1)	(Column 2)	(Column 3)					
AMENDMENT		CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)
	<small>Total (37 CFR 1.16(i))</small>	*	Minus **	=	X \$ =		OR	X \$ =
	<small>Independent (37 CFR 1.16(h))</small>	*	Minus ***	=	X \$ =		OR	X \$ =
	<input type="checkbox"/> Application Size Fee <small>(37 CFR 1.16(s))</small>						OR	
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <small>(37 CFR 1.16(j))</small>						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 number found in the appropriate box in column 1.

Legal Instrument Examiner:  
 /CAROLYN COFER/

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

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



# UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	07/25/2012	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			PERRY, LINDA C	
			ART UNIT	PAPER NUMBER
			3695	
			MAIL DATE	DELIVERY MODE
			07/25/2012	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.

<b>Office Action Summary</b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695	

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

**Period for Reply**

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

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

**Status**

- 1)  Responsive to communication(s) filed on 23 May 2012.
- 2a)  This action is **FINAL**.                                      2b)  This action is non-final.
- 3)  An election was made by the applicant in response to a restriction requirement set forth during the interview on \_\_\_\_\_; the restriction requirement and election have been incorporated into this action.
- 4)  Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 5)  Claim(s) 1-23 is/are pending in the application.  
     5a) Of the above claim(s) 1-8 and 14-17 is/are withdrawn from consideration.
- 6)  Claim(s) \_\_\_\_\_ is/are allowed.
- 7)  Claim(s) 9-13 and 18-23 is/are rejected.
- 8)  Claim(s) \_\_\_\_\_ is/are objected to.
- 9)  Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 10)  The specification is objected to by the Examiner.
- 11)  The drawing(s) filed on \_\_\_\_\_ is/are: a)  accepted or b)  objected to by the Examiner.  
     Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
     Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 12)  The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 13)  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
     a)  All    b)  Some \*    c)  None of:
1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)         | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)         | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____   | 6) <input type="checkbox"/> Other: _____                          |

### **DETAILED ACTION**

1. This Office Action is responsive to amendment filed 5/23/2012 Application No. 12323175 filed 11/28/2008 and claiming benefit of an 8/27/2008 Provisional Application and an 11/30/2007 Provisional Application. Claims 1-23 were considered. Claims 22-23 are new. Claims 1-8 and 14-18 are withdrawn.

#### ***Response to Amendment***

2. Applicants proceed directly, in paragraph 2, on their page 7 of Remarks to 1032/103 rejections beginning at item 12 of the Final, again without responding to the 112 1<sup>st</sup>. and 2<sup>nd</sup>. paragraph rejections at items 8-10 which were prior to the 102/103 rejections beginning at item 12 in the Non-Final, and Examiner sees no response, again, to Examiner's Note at item 11 requesting **specific** support. All amendments made after the first Non-Final, including amendments to the claims after the first Non-Final 3/2/11, and amendments to the claims after the first Final 5/31/11, at RCE 8/29/11, and the instant amendments to the claims after the First Non-Final after RCE 5/23/12 are subject to 35 U.S.C. 112 1<sup>st</sup>. paragraph rejections.

#### ***Response to Arguments***

3. Applicant's arguments with respect to claims 9-13 and 19-21 have been considered but are moot because the arguments do not apply to any of the references being used in the current rejection.



Art Unit: 3695

However, the Office Action of 2/17/2012 says the client name is a user identifier.

Any person's name is an identifier of that person. Examiner is at a loss to understand Applicants' objection to the statement. Page 13 specifically cites also, from John, "client ID".

Applicants do not cite, in their next objection, to "online website", page 13's

[0059] b. Online validation service-based transaction. This FFP deterrent option may be considered as another type of the internet-based FFP-deterrent and allows online validation and e-profile services to be used as part of the transaction. For instance a user may be required to log onto a secure validation website which provides a service validating and ensuring identities of its clients. The seller may also belong to this "online community". By providing the seller a confirmation from within the community the seller can be sure that the client is "trusted" and is a legitimate client.

[0060] c. In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an address supplied by the user. In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. The validation website can then use this response to send the seller a confirmation of the user's identity by sending the seller the users validation information including name, etc. The seller's server must obtain this response prior to accepting the order. In a further embodiment, this verification can occur after the purchase and is more specifically related to the process whereby permission for the goods to be distributed to the client is obtained. As shown in FIG. 9A, this online verification site may be under control of the client's bank or may be a debit or credit card issuer or association.

[0059] also includes The online validation service may not only validate the client's identity (e.g. using a conceptual password) but can also indicate to the seller the security level or method by which the user was authenticated. The online validation service may also provide the seller with information which can be presented by the seller to a user and can then send confirmation to the seller that the user was successfully validated. A number of possible methods by which this can occur will be described further in the conceptual password section of this application.

but objects to equating "online community" with "social website" at page 17. The function of the community, as described above, is well within the description of a "social website". Examiner adds, now, Fig. 4B which specifically cites the conceptual

Art Unit: 3695

password manager importing from Facebook, the particular website Applicants name, and managing conceptual password sets.

[0069] d. Concept-based passwords: Rather than, or in addition to, requiring a login and password both of which are traditionally alphanumeric, the FFP can rely upon a password that is defined by a concept known only to the user. A `concept-based` or "conceptual" password is a valuable type of password technology because even if an onlooker is watching the client input a concept-based password, the rule which is dictating the client's behavior may be very difficult to work out. An example of a concept-based password is provided using FIG. 4A, which contains 5 rows and 3 columns of pictures. The 15 pictures which are shown represent a particular picture set. Unlike a traditional numeric keyboard, the each picture set that is used by the client can be selected or generated (in a random order) each time the client is required to perform identity validation.

[0070] The concept-based password utilizes at least one `concept rule` which, in this example, requires a) that 3 items be selected by a client, and b) that all three pictures contain people who are not wearing hats. In this case the client should chose the picture located in the row 3, column 1 position (i.e. `R3, C1`), and the pictures located at positions R3,C2; and, R3,C3. The pictures in position R4,C1 and R5,C1 fail to meet concept-rule because at least one person in each picture is wearing a hat. The pictures that should be chosen are the password items while the other pictures are distracter items (also known as `hits` and `misses`, respectively. The following are other examples of `concept rules` as well as the appropriate selections. The collection of hits can also be referred to as "solution sets". [0071] Concept Rule 1: Select 4 pictures in which people's knees are not shown. (Solution set=R3,C1; R3,C2; and R3,C3; [0072] Concept Rule 2: Select 4 pictures in which multiple subjects are all looking the same direction. (Solution set=R1, C3; R2,C1; R2,C2; R3,C1). [0073] Concept Rule 3: Select 4 pictures having at least 1 subject that is looking in the same direction as the subject of the picture in location R5,C3. (Solution set=R1,C1; R2,C2; R4,C2) [0074] Concept Rule 4: Select any 1 picture from the first row, 2 pictures from the second row, and the picture at position (R4, C3). (Solution set=R1, C1 or R1, C2 or R1,C3; R2,C1 and R2,C2 or R2, C2 and R2,C3 or R2,C1 and R2,C3; R4,C3). [0075] Concept Rule 5: Select 3 pictures in a column in which people are holding different objects and 1 picture from position R1,C3. (Solution set=R3,C2;R4,C2;R5,C2; R1,C3).

[0076] The concept rules can also be defined based upon geometrical patterns, colors, shapes, text items and other types of categories based that are based upon user preferences. A concept rule can comprise combination of multiple rules. For example, one rule might be to `choose pictures with people looking the same direction` and this rule can be combined with another rule that states `unless any person in the picture is wearing a yellow piece of clothing`. In other words, logical operations such as "AND", "OR", "NOT", etc. can be implemented within context rules. Operations related to selecting picture sets, implementing concept-based rules, and verification of solution

Art Unit: 3695

sets can be achieved using the `conceptual password` module 234 of the FFT server 12.

[0077] The concept-based password has a number of advantages. Importantly, no special technology must be purchased or carried around by a client in order to enact this system. A large number of picture sets, concept rules, and corresponding solution sets can be generated relatively simply. A central advantage of this feature is that unlike a conventional password method, even if a fraudster installs software on a client's computer which records or relays what a valid client is seeing on the computer screen and typing on the keyboard, the nature of the rule may remain unclear to the fraudster. If a fraudster has collected this information from an unknowing client, this is therefore rendered relatively useless: upon trying to re-establish the client's identity the fraudster would be presented with a novel picture set when subsequently visiting the website. Accessing this type of information will no longer provide the fraudster with the ability to assume the true client's identity.

[0078] In one embodiment an FFT-participating entity provides pictures such as photos, drawings, paintings, words, names, designs, patterns, or other visual options of the picture set from which the client can select a `picture password`. In an alternative embodiment, the client may provide a set of pictures which are well known and these can be used to define the picture set or a portion of the picture set. Similarly, the client may be asked to select the concept rules which will be used to define their picture passwords or these may be supplied by the FFT entity. For instance the client may provide (or select from a database) pictures only from the West side or East side of New York, which are presented with other pictures of New York. A bird-watching enthusiast may select pictures from certain families, or based upon geographical demographic. Similar picture sets and concept rules can be used to create picture passwords based upon personal knowledge related to sports history (e.g. teams to play in the SuperBowl between 1968 and 1978), pictures of particular types of architectural structures (e.g. bridges or buildings related to certain architects), statues or paintings of less popular artists, etc. The pictures may also contain animated clips such as movie clips, or can have other aspects which change over time. In this case the animation may have to follow certain rules for the associated pictures to be chosen as part of the password. For example, rules can state that "birds have to be shown flying during some portion of the clip", or "some objects have to be traveling across the screen rapidly and others slowly". The type of rules for this type of solution are almost limitless and the same animation scenes can be supplied as solutions for different concept-based rules. Since the chance of picking 4 of 15 pictures is much less likely if these choices must occur in a particular order, this can also be a feature which is required by the picture solution set. Imposing an order on the manner in which the pictures are chosen decreases the risk that a fraudster will randomly obtain access to a client's account. So for example, if there are 3 pictures of people, the pictures should be selected in the order of age of the people, with first the youngest, then the middle, and then the oldest. Alternatively, one could use hair-color, where the black haired people are chosen before brown haired people and lastly blond haired people are chosen.

Art Unit: 3695

[0079] Conceptual passwords can also include album covers, or photographs of famous people (singers), members of favorite bands, members of a particular band, or other conceptual manner of defining the subject content. Pictures can be combined with either textual or pictures of numbers, and the numbers for the password can all be linked by a certain relationship (for example, no numbers that contains the numeral `5` can be chosen, or must be chosen, depending upon the conceptual rule which has been used). Paintings of famous artists may be used, or paintings representing a particular period, or only pictures which, for example, contain the color purple may be used.

[0080] The conceptual password can be adjusted and even created by the client. FIG. 4B shows a preferred embodiment of a conceptual password manager screen 300 which is under control of the conceptual password module 234. The conceptual password manager screen 300 shown here enables the client to import images or videos from other websites and services. We see a number of import options 301 which include importing material from a social network site such as Facebook. In this case, Facebook can have an import utility that enables a client to select and import content from Facebook such as pictures of friends, and pictures posted in image galleries. Importation can also occur from website entities which allow uploading and downloading of pictures and multimedia content such as Picassa/Google; MSN-Messenger; MySpace; Kodak.com; Shutterfly.com; and Youtube.com, using software modules written in order to cooperate with the infrastructures of that particular site. There are also options for managing conceptual password sets which have been uploaded by the user, which entail choosing `hits` and `misses` and organizing or selecting 1 or more password sets to be active. Controls such as buttons 260A, 260B allow the user to continue, go back to a prior screen, or exit the process.

And page 15's

[0096] A **transaction profile is comprised of at least one of:...**  
**the user's e-profile** (e.g., a user's recent web activity, **and any aspect of a referring website** which the user arrived at the seller's website, a credit card number being used for the transaction). Rather than the seller's preferences, the preferences of a or 3.sup.rd party FFT service can be used if the user validation is performed by bank or 3.sup.rd party FFT service, respectively

[0098] A **client's 'e-profile' can include**, for example, an IP address; a real world address; an e-mail address; a shipping address; a billing address; a credit card number; a credit card history;... an online e-profile (i.e. CPE-profile); a profile on a verification or profile website, a profile on a different commerce-based website (e.g. e-bay/pay-pal); a profile on a validation website; **a profile on a social-network website (e.g. Facebook, MSNMessenger)**, a profile on a bank's website; a profile on a referring website; and, a client's name or other real-world type of information.

[0123] cited on page 16 says that e-profiles can be used for verification.

Art Unit: 3695

The reference as cited above can communicate e-profile from the social website as part of the authentication/verification and, also, the e-profile services can be used as part of the transaction. Also for the purpose of a special kind of password, import options include importing material from a web site such as Facebook. (In addition, the reference states that the transaction profile can include any aspect of the referring web site, where it is old and well-known that Facebook or the seller's web site can be such a referring web site). So the totality of the reference does include communicating from the social network website to a computer arrangement including at least one facilitating computer a particular user-identifier corresponding to a particular user-profile. The rest of that limitation is newly added, completely unsupported as have been all the other amendments, and the argument is moot.

See, for example, Microsoft® Computer Dictionary, Fifth edition, 2002 “**Web site n. A group of related HTML documents and associated files, scripts, and databases** that is **served up by an HTTP server** on the World Wide Web. The HTML documents in a Web site generally cover one or more related topics and are interconnected through hyperlinks. Most Web sites have a home page as their starting point, which frequently functions as a table of contents for the site. Many large organizations, such as corporations, will have one or more HTTP servers dedicated to a single Web site. However, an HTTP server can also serve several small Web sites, such as those owned by individuals. Users need a Web browser and an Internet connection to access a Web site” “**database n. A file** composed of records, each containing fields together with a set of operations for searching, sorting, recombining, and other functions”. Acronym: DB. “**HTTP server n. Server software** that uses HTTP to serve up HTML documents and any associated files and scripts when requested by a client, such as a Web browser. The connection between client and server is usually broken after the requested document or file has been served. HTTP servers are used on Web and Intranet sites”.

Here it is explained that a web site is a set of documents, files scripts, and databases, that a database is a file, and that an HTTP server is software-no hardware in any of these terms' definitions.

Applicants appear to rely on a particular interpretation for "computer arrangement including at least one facilitating computer" not supported by the Specification, which only cites it thus: " A computer arrangement receives buyer-profile data and selects one or both of a buyer payment network and a seller payment network "The received data can then be processed by a computer arrangement to generate data that is formatted according to a selected payment network" and "As a non- limiting example, buyer account 110 can be a credit card account. System 108 can send the credit card account information to buyer 102 and buyer 102 can contact the appropriate credit card network directly. This information can be sent, for example, by preloading a website page with the appropriate information. This can then be displayed for the buyer. In certain implementations, this data can be sent to the buyer and not the seller, thereby reducing the exposure of the buyer account by not directly providing buyer information to the

Art Unit: 3695

seller. In certain implementations, this data can be sent to the buyer and not the seller, thereby reducing the exposure of the buyer account by not directly providing buyer information to the seller. Instead, the seller receives confirmation of the transaction from the computer arrangement (e.g., implemented at a bank). This dissociation between the 10 buyer payment network and the data provided to the seller can be useful for instances where buyer wishes to purchase from a seller for which the buyer is not familiar” “For further details regarding systems, methods and arrangements for routing”. The Figures are a mix of form and function, Fig. 1 showing just one computer at 102 and the “social website”, “seller website” “facilitation system” and “buyer/seller account”. Given the box around an account, which is an account and not a computer, none of the other entities not specifically shown as computer can be argued to be one. Fig. 2 specifically labels “224” as Buyer Account, again putting in doubt all the pictures on the page as depicting anything other than something like “concepts”, i.e. not computers. Certainly, a website is not a computer either, nor a database, nor an HTTP server. Figure 3 likewise labels the figures with function, and, since the social website or verification or purchase verification are not hardware, nothing here is specifically identified with hardware either. Figure 4 is also full of functional descriptions within boxes. It is not clear what, if anything, in the figures is the “computer arrangement”, but it is clear that the Disclosure never identifies any hardware components of a “computer arrangement”.

There is one more quote which clarifies: “While not necessarily limited thereto, various embodiments are directed to the implementation of processor arrangements and systems, consistent with discussion herein, at financial institutions such as banking institutions that are well suited for making use of network and account access”

The immediately prior quote is not about a computer arrangement *per se* either, but about processor arrangements, where the Specification and the Figures overall make clear that the processor here refers not to a computer processor but to the processing function, e.g.

“buyer account processing” and “selling account processing” in Fig.4, “This invention relates generally to computer-automated functions to facilitate processing of accounting data ensuing from purchases involving use of the Internet and disparate buyer/seller networks. A specific example involves processing data to generate an output that is useful when a user of a first website desires to purchase merchant offerings from a second website” “Consistent with an embodiment of the present invention, a data-processing based system processes data related to a first website and a second, seller website” “Consistent with a specific embodiment of the present invention, a third party data processing system facilitates a transaction between a seller and a buyer over the Internet after receiving user-related data from a social website. The third party system matches the user-related data with an associated buyer account and facilitates the transaction by, for example, initiating payment from the buyer account to a seller account” “According to an example embodiment of the present invention, a system is implemented for processing buyer-seller transactions using disparate, autonomous seller and buyer networks and accounts held therein” “As discussed above, seller and buyer transactions often involve the use of payment systems and

Art Unit: 3695

associated networks. More and more transactions are accomplished without direct payment (e.g., cash) from the buyer to the merchant/seller. Generally, these associated networks involve two primary components. The first component is a seller access network (e.g., Nova®) that provides connection to the point-of-sale (POS) devices (either directly or via merchant internal networks) and identification of the type 15 of payment account (e.g., Visa® or Voyager®). A second component includes payment processing networks that process payment instructions based agreements established by the participants. Generally, these payment processing networks are one of two different categories, proprietary networks (e.g., Voyager®) or association networks. Examples of association networks include the networks provided by VISA® and MASTERCARD® and/or the particular acquiring/issuing banks. For a particular transaction, the operator of the association network controls the flow of funds for the transaction. Often, this includes a fee that is passed on to the seller, such as a percentage of the transaction. The participating sellers have an agreement with the network (e.g., Visa ® or MasterCard®), but do not have a transactional relationship between one another with respect to the association network transactions. Such transactions are often implemented where the seller has an existing relationship with a bank. The seller sends the transaction information to this bank, sometimes referred to as the acquiring bank. The acquiring bank can forward the payment information to a bank that issued the card, sometimes referred to as the issuing bank. Often the payment processing networks assign interchange fees that are paid between the parties based on the type of transaction, authentication and location; these fees may be passed on to the seller. An example of a proprietary network is a merchant-provided in-store credit or debit account” “Consistent with an example embodiment of the present invention, an approach to processing payment involves controlling interactions between disparate, autonomous payment processing networks to process different payment aspects for a common set of transaction data received for a particular transaction” “These payment processing approaches are amenable to use in processing payment using a multitude of different payment approaches and scenarios involving one or more accounts and participating networks for buyers, merchants or other transaction participants. For example, some embodiments are directed to providing payment from a buyer using a first payment processing network (e.g., a Elavon® and/or VISA® network as described above) to obtain account information for the buyer, and providing settlement to a merchant using a different account (and its related payment network) for the buyer. Other embodiments are directed to using different accounts and related payment networks for effecting payment and for providing settlement for the buyer. Other embodiments are directed to using different accounts and related payment networks for collecting an initial pre-payment (e.g., an immediate payment from a third party) for collecting subsequent payment from the buyer and, where appropriate, for providing settlement for the pre-payment. Still other embodiments are directed to providing payment from a buyer using an account for the buyer and its related payment processing network, and providing electronic funds from the payment to a merchant account that uses a different payment network. Other combinations of networks are also used in 20 connection with various embodiments”

Art Unit: 3695

“Verification/fraud detection 314 can be a separate fraud monitoring step, which can be implemented in real-time, as processing time allows, or even periodically”

The system is never stated to consist of any particular architecture in these quotes.

All in all, Applicants’ “computer arrangement” is nowhere shown to be any hardware, and could be merely the software or merely functional description without any particular embodiment. Thus Applicants have no evidence to show that the “computer arrangement including a facilitating computer” is even supported, and no evidence for asserting that the “computer arrangement including a facilitating computer” as claimed differs from the arrangement described by Examiner’s reference. Nor can Examiner find any reference supporting the amendment “processing-circuit”.

Applicants err in mis-reading John [0059] as referring to a “verification site” to mean that there is no social website community. First, it is “a secure validation website”; a website is group of related HTML documents and associated files, scripts, and databases, as explained above, where a database consist of a file too. It is thus not an indication of location or hardware used. It is not an indication that it is not running on a “facilitating computer”, either. It is not an indication that it is not either integrated with or in communication with the “social website” named elsewhere in the reference as a source of e-profiles and other information used in various ways. Indeed,

“[0118] Further, rather than residing on the client’s computer the client-side FFT program can be realized partially, or fully, using a 3.sup.rd party service that the client log’s onto during the transaction. For example, the client may log into their MSN account prior to performing an e-transaction, and the FFT features such as a conceptual password may be presented to the client via this 3.sup.rd party service”.

Thus Johns clarifies that logging into a 3rd party website can be integrated with the provision at the 3<sup>rd</sup> party service of FFT features described, which include use of a user’s profile in conceptual password, and this prior to performing an e-transaction, where user profile elsewhere is described as can comprising user identifier, cc numbers, purchase history, etc. and where conceptual password, it is taught elsewhere, can include data from a 3<sup>rd</sup> party website which is a “social website”.

Applicants’ remarks hopelessly confused Examiner—is the credit card number considered, by Applicants, to be a “user-identifier”? Applicants argue that the credit card number identifies that the card is a Visa, MasterCard, etc., -which is correct-but Examiner cannot tell from the arguments whether Applicants want to use a credit card number both as a user-identifier and a payment network identifier. Specific clarification and support is requested.

In an attempt to verify amendment “identifying an association, using the computer arrangement, between the particular user-identifier and a plurality disparate payment networks identifier (sic)”, Examiner found before this Action that the hyphenated “user-identifier” is new matter, and



Art Unit: 3695

1. "According to an example embodiment of the present invention, a system is implemented for processing buyer-seller transactions using disparate, autonomous seller and **buyer networks** and accounts held therein. The system captures buyer and seller transaction data associated with the sale and purchase of goods or services. In one embodiment of the invention, the system selects a buyer network from a plurality of possible networks. The system routes a portion of the buyer-seller transaction data to the selected buyer network. In a particular instance, the buyer network is a network for which the seller does not have an existing relationship. In another embodiment of the invention, the system selects a seller network from a plurality of possible networks. The system routes a portion of the buyer-seller transaction data to the selected seller network. In a particular instance, the seller network is a network for which the buyer does not have an existing relationship or vice versa. Consistent with one embodiment of the invention, the system selects both a seller network and a buyer network from a plurality of possible networks. The system routes a portion of the buyer-seller transaction data to the selected networks. Another embodiment of the invention includes the identification of potential accounts in the **seller access network** on an account-by-account (e.g., Payment Card Account) basis. In certain instances, the identified accounts include accounts for which bilateral agreements do not exist with the payment network associated with the buyer identification of selected **payment network**".

This paragraph describes disparate autonomous seller network and buyer networks and accounts held therein. The last sentence makes clear that the selected payment network identified by the buyer is something *else* than a buyer network or a seller network selected by the system. The paragraph does not have any notion of identifying association between a particular use –identifier and a plurality of disparate payment networks, and certainly not using a computer arrangement.

And Examiner found:

2. "For instance, when a merchant (i. e., seller) transmits point-of-sale purchase data including a transaction amount and buyer's account data (e.g., obtained from a credit-type or debit-type card or related account number associated therewith), an integrated processor receives the point-of-sale data and coordinates electronic funds transfers with two or more of the autonomous networks. In this context, a single card or account can be used as a manner in which to access a plurality of payment networks, and payment for a common transaction can be effected using disparate, autonomous networks that, absent the integrated processor, would not otherwise be capable of communicating with one another"

There is no "identifying an association, using the computer arrangement, between the particular user-identifier and a plurality of disparate payment networks" in that paragraph either. In this paragraph, Applicants appear to assert a type of "payment network" different from the type embodied in the Visa network, as a single "credit-type

Art Unit: 3695

card” or “debit-type card” or a “single account” may be used “as a manner in which to access a plurality of payment networks”, but how a standard credit card, whose number Applicants argue identifies one payment network, can be used in such a fashion is not explained, nor is any other type of card explained in the Disclosure as filed.

Regarding identifying an association, user the computer arrangement, Examiner found all the uses of identify:

“One payment arrangement involves the buyer entering account information identifying an account from which the seller receives payment. The account information often takes the form of a credit or debit account number” “In some embodiments, user profiles with any appropriate rules are stored and used to identify and select an available account for effecting payment for a transaction. These profiles (and rules) can be stored for buyers and, as appropriate, sellers. In some applications, an account and related payment network is selected automatically from profile data and related rules. In other instances, user input is obtained in order to select a payment account, to allow a buyer and/or seller to directly select and control the use of a particular payment account. In all of these instances, parties to a particular transaction need not have direct knowledge of account and related payment network for other parties to the transaction, and further do not need to participate in any agreement with a payment network used by another party. For example, an individual participant could identify a desired payment network to use without requiring that a front-end payment network (e.g., the payment network associated with the POS transaction) have a pre-existing bilateral agreement with a desired payment network” “In one embodiment, system 108 facilitates access to buyer account 110 in response to a seller-initiated transfer request. [Examiner notes in passing; not “communicating a particular user-identifier corresponding..., the communication being responsive to a seller-initiated request, at all-and this is the only instance of “seller-initiated” in the Specification] This can be useful in completing a transaction between buyer 102 and the seller. Data from the social website is used by system 108, for example, to identify buyer 102 and/or buyer account 110. In one embodiment of the present invention, social website 104 receives identification information about buyer 102. For example, buyer 102 may enter a username and a password. Social website 104 may then provide the user with personalized features. When buyer 102 indicates interest in a good or service offered by the seller (e.g., by clicking on an advertisement), the identification of buyer 102 can be used to facilitate any purchase made thereafter. In one embodiment of the present invention, a buyer identifier is sent to system 108. Using the identifier, system 108 determines one or more potential buyer accounts. If buyer 102 wishes to purchase goods or services from the seller, the identified buyer 10 account(s) can be used for the transaction.” “An example of disparate networks includes the instances where the buyer account is not recognized on the seller network. The system can identify the buyer and determine that settlement can occur using a set of rules embodied and processed in the financial control system 416. A buyer wishes to purchase goods and services from a seller. A buyer/seller interface captures transaction data (400) and transmits the data upon verification to network selector 450. The transaction data includes a buyer identifier from the social

Art Unit: 3695

website. This identifier is used to select an appropriate buyer profile” .” In a particular embodiment, a portion of the system is implemented to facilitate population of the system with buyers and/or sellers. This population system can include a database of eligible buyers and/or sellers that is used to identify potential new participants in the system. These potential participants can be notified of their eligibility using an acceptable mechanism”

3. “In one embodiment of the present invention, buyer 202 provides verification 204 to further validate the transaction data. For example, social website 214 or facilitator 210 can verify the transaction details, such as amount and a description of the goods/services, by receiving input from the buyer. In a specific instance, the seller sends transaction details to social website 214 and/or facilitator 210. Similar transaction details are received from buyer 202 and the two transaction details are compared for consistency. In one instance, social website 214 or facilitator 210 can send a copy of the transaction data to buyer 202 for verification. The transaction data can be presented to buyer 202 using interface that asks buyer 202 to confirm the details. Alternatively, buyer 202 sends transaction details without a need for social website 214 and/or facilitator 210 to first prompt for the transaction details. This can be accomplished, for example, using a software program that sends the transaction details to social website 214 and/or facilitator 210 when buyer 202 indicates an intention to purchase goods. In another example of verification from buyer 202, social website 214 or facilitator 210 acts as an intermediary between buyer 202 and seller 220. In this manner, a record can be maintained of the purchase that is independent of buyer 202 and seller 220. This can be particularly useful for fraud monitoring or for dispute resolution. In one embodiment of the present invention, additional security information can be requested from the buyer 202. The information could be, as examples, a username and password or additional identification (e.g., social security number or credit card number). As discussed above, facilitator 210 can identify more than one buyer account 224. The identified account(s) can be used to pay seller 220 using payment network 222. According to one implementation, the social website 214 can store a payment network identifier associated with the buyer 202. This identifier can be sent to the facilitator 210. This identifier can be used to identify the buyer and associated payment networks. As an example, the social website 214 can store a credit card payment network identifier (e.g., a credit card number). This identifier can be sent to facilitator 210. This can be particularly useful for allowing the use of existing (credit card) authorization mechanisms to verify the transaction and/or the mechanisms to verify the transaction and/or the buyer 202 is legitimate”.

Quotes labeled (1, 2.) from the Specification were the only ones including the word “plurality”.

Examiner is not convinced that quote labeled “3.” clearly states that a user-identifier can be associated with a plurality of disparate payment network identifier (sic), and neither do the other paragraphs citing identify or identifying, and none of these paragraphs show a computer arrangement identifying such an association, particularly

Art Unit: 3695

in view of the odd phrase amended-in “a plurality disparate payment network”. Also, 102 and 202 are named “buyer” and not “buyer’s computer”.

Concerning “user identifier” as having association with a plurality of network identifiers, there is nothing like that; Examiner found

“According to one specific example implementation which is useful with a social website that implements user profiles, each user profile has a user identifier, and a seller website offers products or services for purchase by users. In this environment, the present invention is directed to methods and systems involving receiving, from the social website, a current user identifier corresponding to a current user profile; receiving transaction data for a purchase transaction to be made by a current user associated with the current user identifier, the current user using the seller website to generate the transaction data; associating the current user identifier with a buyer account; verifying the purchase transaction; and authorizing the purchase transaction. 20 According to another example implementation for use in a related environment, the present invention is directed to methods and systems involving receiving, from the website, a current user identifier corresponding to a current user profile; receiving, from the website, transaction data for a purchase transaction to be made by a current user associated with the current user identifier; associating the current user identifier with a disparate network identifier; verifying the identity of the current user; selecting a payment network to debit the purchase amount; and authorizing the purchase transaction. According to yet another example implementation, the present invention is directed to methods and systems involving associating a current user with a current user profile; verifying the identity of the current user; providing a current user identifier from the current user profile to a disparate network system; providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and completing the purchase transaction in response to an authorization received from the disparate network system” “In one embodiment of the present invention, a buyer identifier is sent to system 108. Using the identifier, system 108 determines one or more potential buyer accounts” “According to one implementation, the social website 214 can store a payment network identifier associated with the buyer 202. This identifier can be sent to the facilitator 210. This identifier can be used to identify the buyer and associated payment 30 networks. As an example, the social website 214 can store a credit card payment network identifier (e.g., a credit card number). This identifier can be sent to facilitator 210” “An example of disparate networks includes the instances where the buyer account is not recognized on the seller network. The system can identify the buyer and determine that settlement can occur using a set of rules embodied and processed in the financial control system 416. A buyer wishes to purchase goods and services from a seller. A buyer/seller interface captures transaction data (400) and transmits the data upon verification to network selector 450. The transaction data includes a buyer identifier from the social website. This identifier is used to select an appropriate buyer profile” “The transactional data is packaged for sending to two different networks. In one instance, the buyer information (e.g., buyer identification

Art Unit: 3695

and/or security data) is separated from the seller information (e.g., seller identification and/or security data). This is possible due to the use of different networks by the buyer and seller”.

Examiner notes, as well, that the above cites in some cases “user identifier” and in other “buyer identifier” and that the broader “user identifier” as in “communicating from the social network website to a computer arrangement ...a particular user-identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request”; is not supported and might, furthermore be interpreted as “seller initiates request to transfer seller’s user-identifier from social website to computer arrangement and particular user is that seller”. Such is the result of using broadening terms.

After these efforts, Examiner telephoned Mr. Sondreal Esq. and left a message explaining that none of the amendments of 3/2/11, 5/31/11, 8/29/11, and 5/23/12 to claims had been accompanied by specific support, and the 3/2/11 amendment to the Specification made no attempt at all to disclose even what was amended and had not accompanied by specific support, and asking for support for all of these amendments by showing specific paragraph or line numbers in brackets next to each amendment in the instant claims remaining in the 5/23/12 amendment with regard to the original claims of 11/25/08.

Applicants persist in using a dictionary dated 4 years later than the Application’s filing date.

Applicants argue “identifying an association, using the computer arrangement, between the particular user-identifier and a plurality disparate network identifiers” by arguing that facilitator receives a payment network identifier (i.e. credit card number) from the social website, and that the identifier can be used to identify the buyer and associated payment networks. Examiner sees no computer arrangement, and no identification by such an arrangement, of “an association” between the “particular user identifier” and “a plurality of disparate payment network identifiers”, in Applicants’ argument. As further explanation, Examiner notes that the phrase appears to describe an association between data, such as might be found in a particular database, and not an association between entities like a user and a payment network. Further, how a single received credit card number can be used to identify a plurality of payment network identifiers, except by an arrangement of data neither described in the claim nor described in the Specification, is an open question. But, Examiner notes that user’s electronic profile as described in reference Johns, where Johns teaches profile may be received from a social website, does contain such data as purchase history of the client. Purchasing with several cards is known to contribute to a purchase history (see, for example, Huang et al. US 20080004951 “[0099] In an alternative implementation, each person carries a personal ID device 1418 that not only uniquely identifies that person, but can also store user profile information associated with ma[n]y different types of user interaction including, but not limited to, the person’s purchase history using one or more

Art Unit: 3695

credit cards, web search history, travel history, medical information, family information, and both online and offline activity, user preferences related to products and services, preferred device settings such as for television viewing, audio settings, and so on. The profile can be updated seamlessly”).

Applicants argue that a phrase not in the claim is taught, “selects a payment networks from a plurality of payment networks each associated with the disparate network identifier in a user profile database” . Instead claim 9 now says “selecting a payment network identifier from the plurality of payment network identifiers”, which is not discussed in the Remarks of 5/23/12, but put into the claim language.

Applicants argue something regarding “the claim language relating to disparate payment network identifiers that are received as part of the transaction data”, but Examiner can find no such language.

Applicants argue something indecipherable about Fig. 4 but apparently by referencing Examiner’s page 22. That page quotes

"FIG. 4 shows an example system for implementing a transaction between a buyer and a seller using disparate seller and buyer networks, according to an example embodiment of the present invention". As already made clear above, Applicants’ Specification describes buyer networks and seller networks which are **not** the same as payment networks. Please refer to item 1 quoted above and the immediately ensuing paragraph of comment.

Figure 4 is described thus, in an entirely different embodiment than what is in the claims

“FIG. 4 shows an example system for implementing a transaction between a buyer and a seller using disparate seller and buyer networks, according to an example embodiment of the present invention. An example of disparate networks includes the instances where the buyer account is not recognized on the seller network. The system can identify the buyer and determine that settlement can occur using a set of rules embodied and processed in the financial control system 416. A buyer wishes to purchase goods and services from a seller. A buyer/seller interface captures transaction data (400) and transmits the data upon verification to network selector 450. The transaction data includes a buyer identifier from the social website. This identifier is used to select an appropriate buyer profile. Network selector 450 provides an indication of the selected network(s) to routing blocks 460 and/or 470. Financial control system 416 receives inputs from buyer/seller interface 400 and from the selected networks.

To initiate a transaction, the buyer and seller transactional data is captured. This can be accomplished using a buyer-seller interface to capture the transaction data. In a specific embodiment, the interface is web-based and provided by either or both of the social website and seller. There are numerous other possible interfaces. The capture of the transactional data (400) includes the buyer identification, the seller identification and the transaction amount. Various other data can also be included, such as time-stamps

Art Unit: 3695

or security information. Examples of security information include various secondary identifications including, but not limited to, personal pin numbers, biometric data, passwords, social security numbers and authentication. An external communication device (e.g., cellular phone or home computer) can be used to transmit such security information using email, Internet, short message service (SMS) or other communication protocols.

The transactional data is packaged for sending to two different networks. In one instance, the buyer information (e.g., buyer identification and/or security data) is separated from the seller information (e.g., seller identification and/or security data). This is possible due to the use of different networks by the buyer and seller. In another instance, some or all of the transaction data is duplicated for use by the system. This can be useful for a variety of applications, such as applications in which the buyer and seller networks have bilateral agreements. Further details of such applications are discussed further herein.

Network selector 450 selects a buyer and/or seller network to use in processing the transaction. The network selector compares the buyer or seller identification to a stored list of buyer or sellers. A profile is retrieved for the participant and used in the selection of the network for the participant. The data from the retrieved profile can be applied to a set of business rules to determine the network for the participant. In some instances, the selected network can be determined without knowledge of the other participant. In other instances, a profile of the other participant can also be retrieved and used to select the network. For instance, a particular network may be selected because the seller has a favorable bilateral agreement with a network that is usable by the buyer.

Once a network is selected, the necessary transactional data is sent to the selected network(s) using buyer and/or seller routing systems 460 and 470. Network selections 412 and 413 include data that indicates the proper network to route the transactional data. Inputs 414 and 415 receive the transactional data necessary for the selected network of the buyer and seller, respectively. The routing blocks 410 and 411 use this information to send the proper transactional data to the selected network from the possible networks. A network selected for the seller will process the transaction so as to credit the seller for the value of the transaction. A network selected for the buyer will process the transaction so as to debit/charge the buyer for the value of the transaction.

The settlement between the two networks can be accomplished using a number of different settlement processes. In one example of a settlement process, the networks can directly communicate with each other”.

Examiner has a proper question at page 24, after citing the Specification as clearly differentiating between “payment systems” and the “payment processing networks included in associated networks” as well as “payment network could be a payment network that operates independently from the credit card payment network”. This question is relevant to the above note that “buyer network” and “seller network” are **not** any “payment network”; the additional quotes cited cause utter confusion on the

Art Unit: 3695

difference, as used in Applicant's Specification, between "payment network" "payment processing network" "payment processing system" "credit card payment network" and in particular, what a "payment network identifier", "disparate" or "particular", is, i.e. since "payment network" is something undefined in the quote but **not** a "payment processing system", such as the Visa payment processing system, and **may not be** "the credit card payment network". Examiner needs to know what a payment network is because she also needs to know what claim 9's "a plurality of disparate payment network identifier" and "particular payment network identifier" are, where all the Specification says about a "payment network identifier" is

"According to one implementation, the social website 214 can store a payment network identifier associated with the buyer 202. This identifier can be sent to the facilitator 210. This identifier can be used to identify the buyer and associated payment 30 networks. As an example, the social website 214 can store a credit card payment network identifier (e.g., a credit card number)".

Thus the only example of a "payment network identifier" is a credit card number, and if Applicant is satisfied by using that as an example, Examiner would have no further question, but Applicants continue "payment network could be a payment network that operates independently from the credit card payment network"; thus the claim's "payment network identifier" also describes an identifier for something other than credit card payment network called "a payment network". Thus the claim is broader than the example credit card number, and what the broader meaning of "particular payment network identifier" and "disparate payment network identifier" includes is not known to Examiner. Further, Examiner notes that this passage says "payment network identifier can be used to identify the buyer and associated payment networks" (plural), but the example is a credit card (cc) number; an ordinary cc number identifies one payment processing system and not multiple ones. If this is part of the inventive concept, one credit card number which identifies multiple payment network identifiers, Applicants are asked to point to where in the Disclosure this is described, and whether it is via this "non-standard credit card number" that the identification of association between a particular user-identifier and a plurality of disparate payment network identifier (confusing and ungrammatical mix of singular and plural) is made.

Examiner is unable to decode doublespeak such as

"Regarding the Office Action's conclusion that a credit card number is not a "payment network identifier," the basis for Office Action's conclusion is not explained or understood. The Office Action does not dispute that Applicant's specification expressly states that a credit card number is a type of payment network identifier. Moreover, the Office Action's conclusion that credit card numbers do identify a payment network is unsupported by any explanation or evidence."

or

"Second, Applicant traverses the apparent finding of fact that teachings that expressly refer to social network websites, e.g., "Facebook," do provide adequate support for the term "social network website." Applicant respectfully submits that a skilled artisan would have understood Facebook to be a social network website".



Art Unit: 3695

Regarding support in the Provisional Applications (two of them), since the claims are massively amended, this support for the newly amended claims may or may not be present. At the very least, 61092240 cites “associating the current user identifier with a disparate network identifier; verifying the identity of the current user; selecting a payment network to debit the purchase amount; and authorizing the purchase transaction”, making very clear that the disparate network identifier is not related to the selection of a payment network, nor is the association identified but rather made, nor is the association between the user-identifier and “a plurality disparate payment network identifier”. Another quote is “According to yet another example implementation, the present invention is directed to methods and systems involving the following: associating a current user with a current user profile; verifying the identity of the current user; providing a current user identifier from the current user profile to a disparate network system”, which does not describe communicating user identifier from social network website to a computer arrangement including at least one facilitating computer. And, 60/991379 says, regarding user identifier, “The arrangement includes an input to receive sets of transaction data that each includes a buyer identifier, a seller identifier and a transaction amount” and “In a particular embodiment routing decision 406 is determined entirely at the buyer/seller interface 103. This decision can be made based upon a number of factors. One such factor is the type of buyer identifier used. Another factor can be seller and/or buyer input at the interface, such as a selection option on a keypad or presented on a display. FIG. 5 depicts a diagram including a buyer-seller interface 103 according to an example embodiment of the present invention. Buyers make purchases using buyer identifiers 502. At least some of these identifiers correspond to a type of identifier that is issued for use with a particular payment network; for example, VISA ® credit cards issued for use with the VISA ® payment network or proprietary cards issued for use with a corresponding proprietary payment network. As discussed above, such identifier types 15 allow the buyer to use their identifier in making purchases. This can involve swiping a credit card at a POS interface. The POS interface is connected to a seller access network, which can route the transaction information to the necessary party for eventual entry into the payment network. Buyer-seller interfaces 506 each accept one or more buyer identifier types, as shown by acceptance matrix 504. The buyer-seller interfaces 506 20 generate transaction data that is sent to front-end system interfaces 508” which does not support any association between a particular user-identifier and a plurality disparate payment network identifier, and “Two examples of a buyer identifier include an existing identifier, such as a credit card, or the buyer's mobile phone number. The system matches the identifier to available payment networks; a specific payment network includes the mobile phone account. The buyer profile data and other possible criteria, including those discussed herein, can result in this specific payment network being selected” and “The system can also select a payment network other than the mobile-phone-based payment network. Thus, the buyer can make purchases using a mobile-phone identifier while the payment is effected on a different payment network, such as a credit card or bank account. This can be particularly useful for allowing the user to make purchases without

Art Unit: 3695

carrying a number of different identifiers. In a second example of a mobile-phone related system, the buyer presents an otherwise unrelated identifier (e.g., proprietary network card, credit card or social 5 security number) to the buyer-seller interface. The system uses the seller profile information, as well as any applicable business rules, to select the buyer network. In certain instances the selection is the mobile phone network. Mobile phone numbers are relatively easy to obtain, and thus, the use of mobile phone numbers as an identifier in a monetary transaction can raise concerns regarding 10 fraudulent transaction. The various authentication techniques as well as the use of an auditing/fraud monitoring control system can be particularly useful for verifying transactions and thereby reducing risk to users of the system”, which while it has interesting parallels, is particularly about using a mobile phone not cited in the instant claims.

Examiner invites an interview with inventor that she may more clearly understand the inventive concept.

### ***Claim Objections***

4. Claims 9 and 19 are objected to because of the following informalities:

Claim 9 cites “a plurality disparate payment network identifier”.

Claim 19 ends in “;and”

Appropriate correction is required.

### ***Claim Rejections - 35 USC § 112***

The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

The following is a quotation of the second paragraph of 35 U.S.C. 112:

Art Unit: 3695

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.

5. Claims 9-13 and 18-23 are rejected under 35 U.S.C. 112, first paragraph, as, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

Every amendment made after the first Non-Final, including amendments to the claims after the Non-Final, after the first Non-Final, and after the first Final, and the RCE, and the instant amendments after Non-Final after RCE are subject to 35 U.S.C. 112 1<sup>st</sup>. paragraph rejections, because Applicants provide no specific support for these amendments. In addition to the extensive discussion at item 2 above, the hyphenated "user-identifier" is nowhere in the Specification, and the only mention of "seller-initiated" in the Specification is "In one embodiment, system 108 facilitates access to buyer account 110 in response to a seller-initiated transfer request", which transfer request could well be seller asking payment processing system to transfer funds. It would appear that the user's identity is verified in response to the [first] payment network identifier communicated but the transaction is submitted to a [different?] selected payment network identifier; specific support is requested for this. Regarding claim 22, communicating to facilitating computer information about a plurality of sellers [including] "different encrypted seller identifier for each of the plurality of sellers" (as opposed to

Art Unit: 3695

Social website operator 302 receives seller requests and seller requests including encrypted seller identifier) is not supported. The Specification says “secure data received by facilitator 210 represents encryption from both the seller 220 and the social 30 website”, but not that *verification* data is encrypted by social website and by seller.

Regarding claim 23, there is no seller-initiated transfer request described in the Specification as associated with verification at all. Figure 2 shows verification 204 and 218 as divorced from secure data 212. “Using one example validation mechanism, social website 214 generates encrypted verification data to represent the secure data 212” appears to say, in accordance with the 2-way arrows, that secure data comes to social website which then generates encrypted verification data; the social website does not [receive verification data and] encrypt verification data at all as the claim says; and, seller-initiated transfer is not in that loop at all, nor in Figure 2.

Please see MPEP §2163 II:

“There is a strong presumption that an adequate written description of the claimed invention is present in the specification as filed, *Wertheim*, 541 F.2d at 262, 191 USPQ at 96; however, with respect to newly added or amended claims, applicant should show support in the original disclosure for the new or amended claims. See MPEP § 714.02 and § 2163.06 (“Applicant should \* \* \* specifically point out the support for any amendments made to the disclosure.”); and MPEP § 2163.04 (“If

Art Unit: 3695

applicant amends the claims and points out where and/or how the originally filed disclosure supports the amendment(s), and the examiner finds that the disclosure does not reasonably convey that the inventor had possession of the subject matter of the amendment at the time of the filing of the application, the examiner has the initial burden of presenting evidence or reasoning to explain why persons skilled in the art would not recognize in the disclosure a description of the invention defined by the claims.”

6. Examiner suggests, for simplicity of execution, that the instant amendment as compared to the originally filed claims be shown in a claim listing which also cites next to each “net” amendment and next to each new claim a specific supporting citation from the Disclosure as filed.

7. Claims 9-23 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Examiner has described in item 2 above a number of inconsistencies. For example, Applicants object to Johns e-profile and client ID, alleging that they do not correspond to features in the claims. for reasons Examiner does not comprehend, thus Examiner concludes that

“user-identifier” is something other than John’s:

Art Unit: 3695

[0098] A client's e-profile can include, for example, an IP address; a real world address; an e-mail address; a shipping address; a billing address; a credit card number; a credit card history; a payment history; a purchase history; history of timely license renewal; a product serial number associated with the user; a computer identification number; an operating system identification number; a pattern of recent activity related to the client; a pattern of prior activity of the client; a phone number; an online e-profile (i.e. CPE-profile); a profile on a verification or profile website; a profile on a different commerce-based website (e.g. e-bay/pay-pal); a profile on a validation website; a profile on a social-network website (e.g. Facebook, MSNMessenger); a profile on a bank's website; a profile on a referring website; and, a client's name or other real-world type of information. John also shows a purchase history table at Figure 3A including client ID, Seller ID, FFT verify result, and Payment Visa or Payment PayPal; but what the user-identifier specifically is, not covered by the above, is not clear to Examiner, and is not stated in claim 9.

As described in item 2 also, the "computer arrangement" is not defined either.

Meaning of "association between the particular user-identifier and a plurality of disparate payment network identifier" is not clear either. The purchase history cited above shows such a thing as it is understood by Examiner in a table at Figure 3A, which also covers communicating to the computer arrangement a particular payment network identifier in communicating e-profile including payment history. Thus adding these limitations already covered by the reference implies that the Applicants think they mean something else not covered by the reference, which Examiner cannot understand.

Claim 9, furthermore communicates a particular payment network identifier (from somewhere undefined) to the computer arrangement and two steps later selects a payment network identifier from the plurality; it would appear that the user's identity is verified in response to the [first] payment network identifier communicated but the transaction is submitted to a different selected payment network identifier.

If the "plurality of payment network identifiers" has as antecedent as "a plurality disparate payment network identifier", Examiner cannot verify that.

Similarly there is no antecedent for claim 21's "the seller information communicated from the seller website" or "the information about a plurality of sellers communicated from the social network website"

Similarly, there is no antecedent for claim 23's "verification data", nor does Examiner know what the "verification data" specifically is, or what its purpose is (claim 9 verifies the identity of the particular user, but the Specification says "This verification 218 allows the facilitator 210 to provide some level of confidence that the seller is legitimate". Nor does Examiner know what a "seller that corresponds to the seller-initiated transfer request" could mean.

### **Claim Rejections - 35 USC § 101**

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

Art Unit: 3695

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

8. Claims 9-23 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

Based upon consideration of all of the relevant factors with respect to the claim as a whole, claims 9-23 are held to claim an abstract idea, and are therefore rejected as ineligible subject matter under 35 U.S.C. § 101. The rationale for this finding is explained below:

Claim 9 does not recite a particular machine or a transformation in an active step involving the machine or transformation of a particular article, or recite a machine or transformation which meaningfully limits the execution of the steps. Claim 9 describes a purchase transaction. As explained above, the limitations including a computer arrangement are not actually supported in the Disclosure by any description of a computer arrangement specifying a particular hardware implementation, and do not involve the facilitating computer performing any significant step. The preamble, though most of it is not considered to be of patentable weight, describes a "processing-circuit" not supported in the Specification as filed.

Please refer to the Interim Patent Subject Matter Eligibility Examination Instructions of August 24, 2009, for detailed explanations of the terms machine, transformation, article, or particular.

A similar analysis is applicable to dependent claims 10-23 and should also be addressed in future claim amendments.

***Examiner's Note***

9. Examiner requests that each amendment be accompanied by specific pointers to support in the Disclosure as filed for that amendment. Examiner would be particularly grateful if Applicants were to quote each claim amendment and the support next to it, just as Examiner cites, in 102 or 103 rejections, a claim limitation and next to it, the teaching of her reference, and also were to place to such material at the beginning of the Remarks.

(Please see MPEP §2163 II:

“There is a strong presumption that an adequate written description of the claimed invention is present in the specification as filed, Wertheim, 541 F.2d at 262, 191 USPQ at 96; however, with respect to newly added or amended claims, applicant should show support in the original disclosure for the new or amended claims. See MPEP § 714.02 and § 2163.06 (“Applicant should \* \* \* specifically point out the support for any amendments made to the disclosure.”); and MPEP § 2163.04 (“If applicant amends the claims and points out where and/or how the originally filed disclosure supports the amendment(s), and the examiner finds that the disclosure does not reasonably convey that the inventor had possession of the subject matter of the amendment at the time of the filing of the application, the examiner has the initial burden of presenting evidence or reasoning to explain why persons skilled in the art



Art Unit: 3695

would not recognize in the disclosure a description of the invention defined by the claims.”)

10. Although operational characteristics of an apparatus may be apparent from the specification, we will not read such characteristics into the claims when they cannot be fairly connected to the structure recited in the claims. See *In re Self*, 671 F.2d 1344, 1348, 213 USPQ 1, 5 (CCPA 1982). See *In re Prater*, 415 F.2d 1393, 162 USPQ 541 (CCPA 1969) and *In re Winkhaus*, 527 F.2d 637, 188 USPQ 129 (CCPA 1975).

11. Furthermore, it is well settled that it is not "invention" to broadly provide a mechanical or automatic means to replace manual activity which has accomplished the same result. *In re Venner*, 120 USPQ 192.

### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

12. Claim 9 is rejected under 35 U.S.C. 102(b) as being anticipated by John US 20080275748.

Art Unit: 3695

John teaches "a method" (see at least Abstract method and system) "comprising: communicating, from the social network website to a computer arrangement including at least one facilitating computer, a particular user-identifier corresponding to a particular user and a particular user-profile" (see at least Abstract Systems and methods are described for providing fraud deterrents during e-commerce, e-transactions, and digital rights management and access. One or more fraud deterrents may be automatically selected by a client, seller, bank, or other 3.sup.rd party and may be implemented or presented to the client as a potential fraud deterrent option that may be chosen. Fraud deterrent options may be provided which are associated with particular aspects of the transaction including a client's profile, the value of an item, or the preferences of the seller. The fraud deterrent features can be provided as part of a digital shopping cart and may be highly customized by the client including allowing the client to customize conceptual passwords which are presented during subsequent transactions. [0008] These currently implemented strategies all have a number of additional disadvantages that are overcome by features of the disclosed invention. These strategies do not utilize any information about the client, by way of accessing a client history or online client profile (from an online profile website, an online verification website, or a well established site such as E-Bay or PayPal which contain such a profile). [0009] Measures, features, and strategies for deterring fraud during electronic commerce operations are disclosed. The technology may be used during the purchasing of digital and physical products, and at later times during their subsequent use. Electronic transactions can be termed `e-transactions`, electronic profiles can be termed `e-profiles`, and the `e-` prefix generally indicates that the entity can or is electronically-realized via a computer, internet, or the like.[0010][The particular fraud prevention deterrents that are implemented or that are implemented or proposed can also be selected based upon the value of the item being purchased, a seller's deterrence preference, a random assignment, a user's recent web activity, a user's electronic profile, a user's preference, and any aspect of a referring website by which the user arrived at the seller's website. [0012] One deterrent which can be proposed is joining or participating in an online fraud deterring service or community. [0047] Step 108 includes a step in which the client is presented with a menu of fraud deterrent options. This step is novel from known methods in that it proposes at least one type of fraud deterrent feature to a client and allows the client to participate in fraud prevention rather than trying to prevent fraud without the cooperation of client. Conventional methods require users to provide specific information which is used to deter fraud, rather than giving several options. Additionally, this strategy does not force the client to use a validation method for which the particular client may not be able to participate. For example, a client may not have a web-camera and so visually implemented human based interaction may not be possible, although a voice-based transaction could occur if the client's computer was configured with a microphone. The selection of menu items leads to step 116 in which at least one of a plurality of FFP deterrents 116a-116f (and other technologies such as use of a special browser which is particularly configured for

Art Unit: 3695

e-transactions, use of a user's e-profile, or use of concept-passwords), are invoked.. Alternatively, step 116 can occur automatically if the seller's/banks server 8 runs an FFP server program 10 which has an FFP algorithm 12 which chooses one of the FFP options 116a-f either automatically, based upon aspects of the transaction profile (e.g., the purchase price, the purchased product, some aspect of the client's e-profile, purchase history of the client) [0053] In step 116, if option 116b or "FFP e-mail implementation" is selected then step 120 occurs. Step 120 allows FFP related e-mail operations to occur according to selected parameters. These parameters can include sending a specified e-mail to an account and selecting one or more dates on which the e-mail will be sent.[0056] the implementation of the FFP e-mail operations illustrate a portion of the server-side FFP operations that are carried out by the server-side FFP program 222. [0059] b. Online validation service-based transaction. This FFP deterrent option may be considered as another type of the internet-based FFP-deterrent and allows online validation and e-profile services to be used as part of the transaction For instance a user may be required to log onto a secure validation website which provides a service validating and ensuring identities of its clients. The seller may also belong to this "online community". By providing the seller a confirmation from within the community the seller can be sure that the client is "trusted" and is a legitimate client [0080] The conceptual password can be adjusted and even created by the client. FIG. 4B shows a preferred embodiment of a conceptual password manager screen 300 which is under control of the conceptual password module 234. The conceptual password manager screen 300 shown here enables the client to import images or videos from other websites and services. We see a number of import options 301 which include importing material from a social network site such as Facebook. In this case, Facebook can have an import utility that enables a client to select and import content from Facebook such as pictures of friends, and pictures posted in image galleries. Importation can also occur from website entities which allow uploading and downloading of pictures and multimedia content such as Picassa/Google; MSN-Messenger; MySpace; Kodak.com; Shutterfly.com; and Youtube.com, using software modules written in order to cooperate with the infrastructures of that particular site [0093] An FFP is a type of FFT wherein a purchase is made [0095] Alternatively, the algorithm of the module 200 can select the fraud deterrents based at least in part upon the "transaction profile" that is calculated by the transaction profile module 204. [0096] **A transaction profile is comprised of at least one of: a bank's preferences if the bank is hosting an FFT service; the sellers preferences...; the manufacturer's preferences (...; the item ...and the user's e-profile** (e.g., a user's recent web activity, **and any aspect of a referring website** which the user arrived at the seller's website, a credit card number being used for the transaction). Rather than the seller's preferences, the preferences of a or 3.sup.rd party FFT service can be used if the user validation is performed by bank or 3.sup.rd party FFT service, respectively [0097] The algorithm of module 200 can select the fraud deterrents based at least in part upon e-profiles. E-profiles are set, calculated, accessed, and/or verified (either locally or remotely, if these reside remotely) using the e-profile module 204, and can be either client provided E-profiles (CPE-profiles) in which the client has participated in the generation of information related to

Art Unit: 3695

their e-profile or client derived E-profiles (CDE-profiles) which are calculated without the client's active participation. [0098] A client's e-profile can include, for example, an IP address; a real world address; an e-mail address; a shipping address; a billing address; a credit card number; a credit card history; a payment history; a purchase history; history of timely license renewal; a product serial number associated with the user; a computer identification number; an operating system identification number; a pattern of recent activity related to the client; a pattern of prior activity of the client; a phone number; an online e-profile (i.e. CPE-profile); a profile on a verification or profile website; a profile on a different commerce-based website (e.g. e-bay/pay-pal); a profile on a validation website; a profile on a social-network website (e.g. Facebook, MSNMessenger); a profile on a bank's website; a profile on a referring website; and, a client's name or other real-world type of information, “[0118] Further, rather than residing on the client's computer the client-side FFT program can be realized partially, or fully, using a 3.sup.rd party service that the client log's onto during the transaction. For example, the client may log into their MSN account [Examiner notes: recall the prior social-network website (e.g. Facebook, MSNMessenger)] prior to performing an e-transaction, and the FFT features such as a conceptual password may be presented to the client via this 3.sup.rd party service”. [0161] The communication module 220 provides operations related to communicating with the client, the seller, and any 3.sup.rd party relevant to an e-transaction and can include implementation of out-of-band communication and various in-band alternative communications such as communicating with the client via a third party service or community such as FFT module on a service such as Facebook ). Thus Johns clarifies that logging into a 3rd party website, an example of which is a social network website, can be integrated with the provision at the 3<sup>rd</sup> party service of FFT features described. [0114] Once installed, the FFT software can perform a number of operations. [0115] a. It can operate to maintain a historical record of e-transactions between the client and one or more different companies that participate in the FFT program. The historical record can also be maintained on remote FFT server. The remote server can reside with a 3rd party (such as the client's bank), and can be contacted during sales transactions initiated by any number of sellers, rather than requiring each seller to have an FFT server. [So much for “computer arrangement including at least one facilitating computer”. Now see figure 3A;] [0121] The fifth column contains client identification information, and may include an identification number which has been assigned to the client, information about the computer being used by the client (e.g. a unique identification number such as a hard-drive serial number or computer identifying number). John shows a purchase history table at Figure 3A including client ID, Seller ID, FFT verify result, and Payment Visa or Payment PayPal] [0122] As shown in Table 2, of FIG. 3A a transaction profile can be comprised of an e-profile for the client, an internet profile, a manufacture profile, a seller's profile, a bank-customer's profile, an item profile, or any a combination thereof)

“the communication being responsive to a seller-initiated transfer request” (see at least [0016] In another aspect, the fraud prevention deterrents are selected and adjusted

Art Unit: 3695

during the e-commerce transaction (and may occur automatically or by a user. [0017] In another aspect, the fraud prevention deterrents incorporate validation services and websites which are selected and adjusted during the e-commerce operation [0018] A user can modify the e-profile in order to provide validation and verification operations, historical activity, and other types of information which may be required by a seller for successful completion of an electronic transaction [Thus user profile can provide information which may be required by seller to complete a transaction, where funds transfer is part of completing a transaction] [0019] The inventive features disclosed can be applied prior to the electronic transactions, during the electronic transactions, subsequent to a time of purchase, or a combination of these times. [0059] b. Online validation service-based transaction. This FFP deterrent option may be considered as another type of the internet-based FFP-deterrent and allows online validation and e-profile services to be used as part of the transaction [0090] The fraud deterrents and deterrent options can be automatically selected and adjusted during the e-transaction, according to the FFT-algorithms 216 implemented by the program being implemented by the FFT program module 222. Further, all or some of the steps leading to selection and adjustment of the fraud deterrents that will be implemented may occur deterministically, in a pseudo-random manner, in a manner determined partially by the transaction profile, or primarily according to user, seller, or bank preference, as the case may be. [0099] FDS value can be adjusted according to... aspects of the client profile...As the FDS value is increased, the set of fraud deterrent options which are proposed to the user may be made more rigorous (e.g., requiring an additional verification factor to simply using the 3-digit SVV code or `card security code` located on the back of a credit card) and/or may also increase in number; [where Examiner notes that the card security code is requested by seller as part of a transfer, and that a seller transfer request is not identified by source or destination in this limitation, and that seller requesting transfer of funds as part of completing the purchase is a known aspect when using traditional credit card payment systems] [0148] In FIG. 7B, an FFT-method is shown in which a client-created and controlled e-profile is relied upon. In step 170 the client logs onto a platform which hosts an FFT-server which is configured for allowing client's to modify their e-profiles. The FFT-server is preferably hosted by the entity with which the client has banking or VISA accounts. In step 172 the client can modify their profile in a number of manners, including, for example, allowing a particular e-entity the right to charge their credit cards, allowing an e-entity to charge the card over a specified period (e.g. over the following 2 days during which the client will be on vacation and away from their authorized computer), as well as setting limits for this client's cards, or allowing, rejecting, or adjusting other features of their profile such as those disclosed in FIGS. 9A-9C. If the client wishes to require that electronic orders can be placed only from computers having specified identification numbers, then the client can operate FFT-related software 174 which is configured to obtain specified information from the client's computer so that it is registered. The client may also chose the order of FFT-validation operations such as selecting a process by which if the client doesn't respond via a client-side FFT program then the client is contacted (via voice or textual means) at a specified cellular phone-number. Such out of band confirmation may also require the

Art Unit: 3695

client to give a verbal or text-based password. At a subsequent time, when the client visits a seller's website and initiates an e-transaction 176, then the seller's server will validate the information supplied by the client (e.g. a shipping address) against the client's e-profile information, which resides either on the seller's FFT-server, with the client's credit/debit-card provider 179a or with a different 3.sup.rd party such as the client's bank 179b. [Examiner notes that it is provided amply above that the 3<sup>rd</sup>. party can be a social website operator }The validation process 178 can utilize rules defined by the FFT-server, the client's e-profile, the seller's requirement, or a combination of all of these. If the validation is successful 178a then the e-transaction is approved 180 and the finalized 184 by providing confirmation numbers, notices of terms and conditions, and the like. The step of finalization 184 can include operations such as updating the information in a seller's FFT-server, the client-side FFT application, and the FFT-server of any 3.sup.rd parties that participated in the transaction. The step of finalization 184, can also include providing the goods or services paid for by the client, or scheduling these to be delivered, as well as adjusting parameters related to post-transaction validation and verification, which can occur as scheduled events at selected times. Step 178 can also be replaced by step 178' in which a card-issuing bank receives a transaction request from a seller (in step 176) and processes this request by contacting a client using an FFT-server side application to contact the client's client-side application in order to validate the transaction. In this case step 188' includes the bank accepting or rejecting the transaction based upon the client's interaction with the client-side program and sending this decision onward to the seller. Steps 178' and 188' are not shown in the figure. [0149] In FIG. 7B, step 170 can be incorporated in into a shopping cart process and can occur in a sub-window provided by a seller's FFT-server, or can occur by having the seller's FFT-server redirect the client to a 3.sup.rd party FFT-server that is configured to operate jointly with the seller's FFT-server (e.g., by way of an FFT-application run on the seller's server). In this case step 176 entails returning the client back to the shopping cart to reconfirm and continue the transaction. The steps of this method can be adjusted, repeated, and performed in a different order in order to provide convenient and user friendly implementation of the fraud-deterrent features which utilize rules (that maybe at least partially user defined) to assess information provided by the client in relation to a customized e-profile which contains preferences and information that are under the client's control. .. [Regarding fig.8]: [0150] FIG. 8 illustrates an FFT server-side application 12, running on an FFT server, and its components which function in manners that have been at least partially described herein, but are reviewed with respect to a preferred embodiment [0153] The e-profile module 204 enables creation, communication, modification, validation, and assessment, of the e-profile profile as well as implementation of operations related to the e-profile. [0161]The communication module 220 provides operations related to communicating with the client, the seller, and any 3.sup.rd party relevant to an e-transaction and can include implementation of out-of-band communication and various in-band alternative communications such as communicating with the client via a third party service or community such as FFT module on a service such as Facebook. The communication

Art Unit: 3695

module also handles all communication between card associations, banks, sellers, clients or other parties that may be participating in the e-transaction);

“communicating, from the social network website to the computer arrangement, data for a purchase transaction to be made by the particular user, the transaction data including at least a purchase amount” (see at least [0194] In one embodiment the FFT systems and methods may utilize an online e-profile which includes client adjusted preferences and information that are used during FFT operations. The e-profile may be stored on a FFT server provided by either a 3.sup.rd party FFT service or by a client's banking or credit card institution. [0195] The e-profile can also include preference for validation of the client. Validation rules determine what operations occur during the client's verification by a third party. For example, validation rules may require that a client's name, credit card number, shipping address, and computer ID numbers or computer name correspond to the values provided in their e-profile; [0196] Just as an e-profile may be stored on a FFT server provided by either a 3.sup.rd party FFT service or by a client's banking or credit card institution, the information relayed from the client may be processed by the seller, a third party FFT service, or a client's financial institution....A number of methods may be used to differentially send validation information to two different parties either in parallel or serial steps which occur during the e-transaction. [0197] In any case, when the client makes their online purchase clicking to complete a transaction 176 an FFT server validates the transaction 178. If the FFT server is located with the seller, then the seller (e.g. a bank) may approve 178A or reject 178B the transaction. The seller may also wait as the FFT server of a 3.sup.rd party 179A or which may be a bank 179B verifies the information. If the 3.sup.rd party is not a bank, the FFT server of the 3.sup.rd party may communicate with the FFT server of a bank and this result will then be routed through the 3.sup.rd party and back to the seller. [Examiner notes, result includes purchase price and in at least one embodiment, 3<sup>rd</sup> party can run its FFT server as part of social website on 3<sup>rd</sup> party server] These steps can occur in a transparent fashion with respect to the client and seller. In the case where a transaction is approved 180 the transaction is finalized successfully, otherwise the transaction can be rejected 182 and appropriate actions occur which may include fraud alerting activities if certain types of rejections are detected at more than a specified rate of occurrence [0199] FIG. 9C shows a web-interface in which clients can accept 270 or reject 272 orders such as e-orders which are described in transaction information fields 274 which can include the transaction number, date, amount, seller, as well as a description of the item or service purchased... An alternative method of validation is also shown in which the client must provide a transaction code 276 provided by the seller and the amount of the transaction 278 in order to confirm a payment 280. [0200] Returning to FIG. 9A, the client may also be able to change e-passwords used for logging into the FFT server or used to confirm FFT transactions for various websites or credit cards For example, the FFT level may be set to be `low`, `medium` or `high` where `low FFT level` permits the current e-profile to be used.)

Art Unit: 3695

"identifying an association using the computer arrangement, between the particular user-identifier and a plurality disparate payment network identifier" (see at least [0198] The "View/modify credit info and users" feature can be used to modify which credit cards are associated with a user's profile (although a separate e-profiles, e-limits, and rules can exist for the same user with several credit cards) and names which might be allowed to charge using selected credit card numbers);

"communicating, to the computer arrangement, a particular payment network identifier" (see at least Fig. 3B "server side FFT-operating parameter table, and associated text already cited) ;

"verifying the identity of the particular user in response to communicating the particular payment network identifiers" (see at least [0018] A user can modify the e-profile in order to provide validation and verification operations, historical activity, and other types of information which may be required by a seller for successful completion of an electronic transaction [0053] Step 120 allows FFP related e-mail operations to occur according to selected parameters These parameters can include sending a specified e-mail to an account and selecting one or more dates on which the e-mail will be sent. [0054] a. In one embodiment, the e-mail can contain a hyperlink to a website. The hyperlink may contain information needed to identify the user and the e-product which was purchased and can cause the validation process for the purchase to be run. Unless the client clicks on the hyperlink, in order to verify the purchase, the purchase is not made. This allows the FFP server to verify that the client has supplied a valid e-mail address [0056] The e-mail protocol may have parameters that are adjusted as part of the electronic transaction, and can include, for example, parameters related to: when to send reminder e-mails; what to do if an e-mail is not responded to within a selected interval; the content of the e-mail which will be sent, including client ID and purchase information...the implementation of the FFP e-mail operations illustrate a portion of the server-side FFP operations that are carried out by the server-side FFP program 222 [combine this with: [0059] b. Online validation service-based transaction. This FFP deterrent option may be considered as another type of the internet-based FFP-deterrent and allows online validation and e-profile services to be used as part of the transaction. For instance a user may be required to log onto a secure validation website which provides a service validating and ensuring identities of its clients. The seller may also belong to this `online community`. By providing the seller a confirmation from within the community the seller can be sure that the client is "trusted" and is a legitimate client.. The online validation service may also provide the seller with information which can be presented by the seller to a user and can then send confirmation to the seller that the user was successfully validated [0060] c. In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an address supplied by the user. In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. The validation website can then use this response to send the seller a confirmation of the user's identity by sending the seller the



Art Unit: 3695

users validation information including name, [0061] Alternatively, the client and validation service can communicate directly, and the seller will simply receive confirmation and validation of the client's identity from the 3.sup.rd party service, so that private information of the client is not relayed through a seller that the client may not trust);

“selecting a payment network identifier from the plurality of payment network identifiers; submitting the transaction data to a payment network that corresponds to the selected payment network identifier and as part of a request to debit the purchase amount; (see at least continuation of [0060] c. In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an address supplied by the user...As shown in FIG. 9A, this online verification site may be under control of the client's bank or may be a debit or credit card issuer or association);

“and authorizing the purchase transaction in response to an authorization provided by the selected payment network” (see at least Figure 9A including “make payment” “transfer funds” “confirm/make e-payment” and [0198] The client can access the interface by going to an FFT related website 250 such as their bank or credit card service homepage and logging in with their login and password information 252. Upon successful login they can be provided with an administration window 254 having a set of choices which are presented on sub-windows that are related to traditional banking 256 and to the FFT service 258. Although the menu items of window 264 are separate, these may all be combined within different sections of the e-profile, and more or less items are possible. The user may select a radio-button 264 by clicking on an empty radio-button 262 of any of the items on either window and then choose to continue 260 in order to implement the option [0204] To some extent, pre-charge client authentication can automatically take advantage of checking and cross-checking client related information to verify each transaction, including evaluation of chargeback history, geo-targeting, IP address scanning, and real-time verification techniques.[209] Further, in some instances, the FFT methods permit the client to access or link their pay-pal accounts, e-bay profiles, as part of the transaction process and FFT deterrent options. Services such as PayPal may also implement the FFT solution in order to facilitate client's usage of their service [where Examiner notes that it is standard and known to gain authorization from a payment network in a transaction process]).

Regarding claim 10, John teaches selecting a payment network identifier per the claim 9 rejection, and further teaches\_“submitting a credit card number and wherein the selected payment network is a credit card payment network” ( see at least [0062] In step 116, if option 116e or “Possession-based FFP transaction” is selected then step 128 occurs utilizing various possessions that only the client should have. For example, if a client has been associated with a radio-frequency identification (RFID) chip, which is known to either be implanted or otherwise held by the client, then during the e-transaction this chip may be read by an RFID reader which would be available on the

Art Unit: 3695

client's computer. Alternatively, a passport, credit card, or identity card can be swiped in a "card" reader which can be connected to a client's computer. For further security, this may be done during a human-based multi-media session so that a customer service agent of the seller can watch the client and ensure that an actual card was swiped. Another type of possession can be physical cards which are used in screen-card solutions, discussed later. [0063] In step 116, if option 116f or "Human-Based FFP transaction" is selected then step 130 occurs utilizing human interaction. This option allows audio, visual or multimedia technologies to be used during the transaction and to implement human interaction. For example, videoconference technology can allow the seller and client to interact similar to how they might during an in-store purchase. The client may read their credit card information to the seller and hold up their actual credit card to the video camera. Additionally, if a "digital pen" or "digital pad" technology is available then the client may be asked to sign for the purchase. The client can also be requested to perform an out-of-band (OOB) transaction using a cell-phone or PDA.[0066] Alternatively, the client may be required to call a 1-800 number from their home phone and this phone number may be matched against the contact information linked with the credit card [0068] c. Browser Based FFT: In addition to starting the FFT operations at time of checkout (e.g. FIG. 1A) upon landing at a website (e.g. FIG. 1B), activation of FFT features can also be suggested at the start of browsing and as part of the web-browser platform, wherein users must validate their identities using FFT operations by interacting with the web-browser or a validation website to which the browser is directed. ..In one embodiment, the browser may include a plug-in module which presents a "validation" token to the seller's website showing that the user's identity has been recently validated (the validation token can be cross-validated by interaction between the seller and the service that provides the validation token) and which may expire within a specified period. In one embodiment the information of the token, can be sent by the seller to a third party which is a validation service that issued the token, in order to assure that it is legitimate (and to ensure the credit card being used matches the credit card that is registered to the user with the validation service). .. The browser-based FFT implementation can also allow the browser module to validate the legitimacy of transaction by ensuring that a particular visa, computer, shipping address and/or client is valid... In addition to other types of validation methods which have been described, the use of a "validated" browser, obviates that need of having the user enter various types of validation information at time of purchase since the seller may assume that the client is valid).

Regarding claim 11, John teaches selecting a payment network identifier and submitting transaction data to the payment network selected to debit the purchase amount and communicating to computer arrangement a particular user-identifier responsive to seller-initiated request per the claim 9 rejection, and further teaches

"no buyer account identification information for the payment network being received by the seller" (see at least [0140] "When the FFT-server is operated by a 3.sup.rd party, then information shared between the client-FFT and the FFT-server will not necessarily be made available to the seller. This has certain advantages, for

Art Unit: 3695

example, the seller is not privy to confidential information of the client... When a client is validated the 3.sup.rd party sends confirmation (and a confirmation transaction code) of a successful validation to the seller's server, while failure to validate leads to a failure notice... The 3.sup.rd party can keep records of the transaction and assist the seller in resolving disputes related to billing, as indexed by the confirmation transaction code. For the client, the communication between the seller and the 3.sup.rd party FFT server may be invisible and may occur as a background process. Alternatively, as pop-up window or frame may be created wherein the client is made aware that their information is being exchanged with the 3.sup.rd party, rather than the seller [0141] When a 3.sup.rd party FFT server is used for validation it may provide different types of information to the FFT-servers of different sellers. For example, if the seller's FFT server is trusted by the 3.sup.rd party's FFT-server then it may give the information (which may be in percentage of total, in number of occurrences, or a normalized fraud value for that item) in column 2 whereas an unknown seller may only obtain the information in column number 1. These distinctions are shown in the example of Table 4. See also Table 3 showing that transaction data is on server-side FFT-operating parameter table (And not with seller)).

Regarding claim 12, John teaches communicating a particular payment identifier and verifying the identity of the particular user per the claim 9 rejection and further teaches

“verifying includes receiving and using authentication data in addition to the particular payment network identifier” ((see at least Figure 2, item 128 [0047] The selection of menu items leads to step 116 in which at least one of a plurality of FFP deterrents 116a-116f (and other technologies such as use of a special browser which is particularly configured for e-transactions, use of a user's e-profile, or use of concept-passwords), are invoked.. Alternatively, step 116 can occur automatically if the seller's/banks server 8 runs an FFP server program 10 which has an FFP algorithm 12 which chooses one of the FFP options 116a-f either automatically, based upon aspects of the transaction profile (e.g., the purchase price, the purchased product, some aspect of the client's e-profile, purchase history of the client) [0053] In step 116, if option 116b or “FFP e-mail implementation” is selected then step 120 occurs. Step 120 allows FFP related e-mail operations to occur according to selected parameters. These parameters can include sending a specified e-mail to an account and selecting one or more dates on which the e-mail will be sent.[0056] the implementation of the FFP e-mail operations illustrate a portion of the server-side FFP operations that are carried out by the server-side FFP program 222. [0059] b. Online validation service-based transaction. This FFP deterrent option may be considered as another type of the internet-based FFP-deterrent and allows online validation and e-profile services to be used as part of the transaction For instance a user may be required to log onto a secure validation website which provides a service validating and ensuring identities of its clients [Examiner notes that logging in is a form of authentication] [0062] In step 116, if option 116e or “Possession-based FFP transaction” is selected then step 128 occurs utilizing various possessions that only the

Art Unit: 3695

client should have . For example... Alternatively, a passport, credit card, or identity card can be swiped in a "card" reader which can be connected to a client's computer. For further security, this may be done during a human-based multi-media session so that a customer service agent of the seller can watch the client and ensure that an actual card was swiped. This will deter software programs from being developed that would simulate the information being sent using a pre-recorded data-transmission scheme, rather than requiring the client to actually swipe a credit card. Another type of possession can be a CD or flash-based digital key which only the client should have (e.g., ImX Solutions Inc.'s products including CD technology and updated, time-limited tokens). Another type of possession can be physical cards which are used in screen-card solutions, discussed later. [0083]-[0085] "In one embodiment, FFT can require strong authentication which is defined as requiring two out of the following three proofs of identity; Something known by the client, like a password, an answer to a personal question, or even the client's height; Something possessed by the client, like an Credit-Card and computer identification number; and, [0086] Something unique about a person such as a biometric feature which can be measured, like a fingerprint; [0090] For example, when the client-side FFT-program is run, it can send back client profile information such as computer ID number, computer name, and IP address).

Regarding claim 13, John teaches "verifying the identity of the particular user includes receiving data authenticating the social network website" (see at least ([0088]) "FFT features such as conceptual passwords, internet footprints, internal/external footprints, and the restriction of transactions to authorized computers will deter this type of fraudster, the authorized computers are not specifically identified as social network websites accessed by the current user" [0096] "A transaction profile is comprised of at least one of: a bank's preferences if the bank is hosting an FFT service.;... and the user's e-profile (e.g., a user's recent web activity, and any aspect of a referring website by which the user arrived at the seller's website, a credit card number being used for the transaction"; [0098]A client's e-profile` can include, for example... a profile cm a different commerce-based website (e.g. e-bay/pay-pal); a profile on a validation website; a profile on a social-network website (e.g. Facebook, MSNMessenger); a profile on a bank's website; a profile on a referring website)..

Regarding claim 19, John teaches "communicating, from the social network website to a seller computer, secured data indicating that the seller was connected to the particular user via the social network website; communicating, from the seller website to the facilitating computer, the secure data; and"  
(see at least [0059] For instance a user may be required to log onto a secure validation website which provides a service validating and ensuring identities of its clients. The seller may also belong to this `online community`. By providing the seller a confirmation from within the community the seller can be sure that the client is "trusted" and is a

Art Unit: 3695

legitimate client. There are many variations and embodiments wherein e-profiles of a client can be validated and established in order to ensure the identity and integrity of a client. The online validation service may not only validate the client's identity (e.g. using a conceptual password) but can also indicate to the seller the security level or method by which the user was authenticated. The online validation service may also provide the seller with information which can be presented by the seller to a user and can then send confirmation to the seller that the user was successfully validated. A number of possible methods by which this can occur will be described further in the conceptual password section of this application [0209] In some embodiments, the FFT approach allows the clients to create FFT-based e-profiles, which are similar to community profiles of sites such as "e-bay" or allows increased security of sites such as "pay-pal". However, unlike e-bay and pay-pal, the FFT based approach allows a client centered, and multi-tiered anti-fraud system which can be tailored according to the transaction profile and to a greater extent, the client's preferences. Further, in some instances, the FFT methods permit the client to access or link their pay-pal accounts, e-bay profiles, as part of the transaction process and FFT deterrent options. Services such as PayPal may also implement the FFT solution in order to facilitate client's usage of their service. )

Regarding claim 20, the claim 9 rejection teaches that transaction data was communicated from the social website and the claim 18 rejection teaches that buyer selects goods or services for purchase, thus communicates transaction details. John further teaches communicating, from a seller website to the facilitating computer transaction details for the purchase transaction; and verifying that the transaction data communicated from the seller server match the transaction details [communicated from the buyer] (see at least [0122] As shown in Table 2, of FIG. 3A a transaction profile can be comprised of an e-profile for the client, an internet profile, a manufacture profile, a seller's profile, a bank-customer's profile, an item profile, or any a combination thereof. Authentication strength or fraud deterrent scores can be adjusted based upon the nature of the transaction as reflected in the transaction profile.[0123] Payment profile operations can also check the number and type of items being ordered against prior orders, such that institutions are permitted to purchase multiple copies or licenses of a given product while when non-institutional entities attempt this type of purchase the fraud score may be increased. Payment profile can also assess, network patterns amongst participating sellers or within the network of a particular seller, and merchant pattern matching related to transaction profiling, merchant profiling, merchant activity profiling, syndicate information, and chargeback database information related to a particular merchant or product. For example, if any aspect of a user's profile was recently related to fraud within any merchant included on the FFT-network, then if similar information shows up during a transaction with a different merchant, the fraudster can be quickly detected and deterred [0130]A manufacturer profile can include, for example: preferences for fraud deterrents which are used, which may be adjusted as a function of prices of products; values related to counts, rates, trends, and

Art Unit: 3695

statistics of fraud occurrence calculated over at least one period which may be a recent period; geographical regions of users for which certain products should be offered, adjusted, or restricted, and other parameters as well. For example, certain types of demonstration software may not be offered or may be more restricted based upon the client's e-profile, according to the manufacture's preferences. In the example shown in Table 2 of FIG. 3A, the manufacturer profile has simply been defined so that if the item sold by the manufacturer is over \$500, then the FFT server should examine the phone number which is provided by the client and, if possible (i.e. this is a preference, not a requirement, as indicated by the value of `1` for that parameter), should alert a customer service agent who can process the order by phone. The seller and item profiles can contain parameters and parameter values which adjust the types of fraud deterrents which are suggested or implemented, as well as other aspects of the e-transaction, as dictated by the FFT program 222 of the FFT server-side program 12 [0134] Four components of the transaction profile are shown including the client, seller, item, and manufacturer profile (card-issuing bank profile can also be used). When the parameter values for these profiles are set to 0 then the values associated with this profile may be ignored while a value of 1 causes these profiles to be considered in determining the FFT-related operations and calculations which will occur [0199] An alternative method of validation is also shown in which the client must provide a transaction code 276 provided by the seller and the amount of the transaction 278 in order to confirm a payment 280).

13 Claim 9 is alternatively rejected under 35 U.S.C. 102(b) as being anticipated by John US 20080288405 (hereinafter John2).

Regarding claim 9, John2 teaches "a method" (see at least Title Systems and Methods for Automatic and Transparent Client Authentication and Online Transaction Verification)

"comprising:

"communicating, from the social network website to a computer arrangement including at least one facilitating computer, a particular user-identifier corresponding to a particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request" (see at least [0045] In one preferred embodiment, the Seller-Side server can verify the credit card being used not only locally against the Seller-Side server but against a remotely located third party FFT Central web site 149 (of FIG. 1b) that can store additional credit cards for the current consumer and as well as other consumers who are FFT participants. [0092] Validating Client's and Linking E-Identities to Cards [0093] The material in this section will use the term e-FFT rather than FFT as has been done for the prior portion of this application. The term e-FFT is used to

Art Unit: 3695

designate a system which is more focused upon incorporating e-identities of 3.sup.rd party services in the transaction validation process. Although the client-side FFT program is a form of e-identity, the e-identities described in the following sections are largely realized using identities tied to third party services such as presence and instant-messaging (IM) services, VOIP services, and e-community identities [0112] When an online transaction occurs and a user selects an e-identity verification option, then the merchant sends an approval request to an e-FFT service 724. The e-FFT service then contacts the e-identity associated with the card 726 in order to obtain a client input response of `accept` or `reject` 728. [0100] e. In another embodiment, an e-mail or other service provider (AOL, or the client's phone company or cable company) can assist in the validation of the client's identity and right to link the card with an e-identity. In this case one manner of allowing the credit card to be validated and linked with a client's e-identity is if this same card has been used for at least a selected amount of time to pay for membership in the internet-based community and/or e-mail account (rather than a free account), has been used to pay for above a minimum cumulative amount over time without any problems, has been used to pay for at least a minimum amount a selected number of times, or has been used to create a payment history which meets selected criteria needed for validation and authentication. Rather than requiring the assistance of a bank or credit association, the service provider can assist the eFFT service in validating a client's identity and linking the card with a client's e-identity. This enables service providers, as well as banks, to perform operations which associate credit cards with client's e-identity [0102] The e-identity which is to be linked to one or more credit-cards of the client can be implemented as one or more of the following: [0107] e. an internet-based community identity (i.e. America Online; Earthlink, e-Bay, PayPal, Facebook, or Myspace member identity). The transaction validation can occur for example, using pop-up windows if the client is logged into one of these e-communities, or can be displayed on the client's homepage [0109] A first preferred embodiment of the method is shown in FIG. 7, wherein the first step 700 includes having the client associate an e-identity contact which is used for validation with their credit card. As taught, this step may occur using an online account for the client's credit card. This information is then stored on an e-FFT server 702. The e-FFT server may be hosted by the credit card association or bank, or is stored using a 3W party e-FFT service. Further, the e-FFT service can also be provided, at least in part, on servers which operate with different e-identity service providers (e.g. the information related to an e-identity provided by MSN.com contains e-FFT information on a service hosted by, or only connected to, MSN.com). During an online transaction, the client is given the option to validate the transaction using e-identity verification, as well as using other verification services such as verified by VISA or whatnot. The credit card association (or acquirer or issuer) receives payment request and sends authorization request to e-FFT server 706 which may be hosted internally or which may be part of a 3.sup.rd party e-FFT service. The e-FFT server then communicates with client e-identity associated with credit card number and waits for a confirmation signal 708.)

Art Unit: 3695

“communicating, from the social network website to the computer arrangement, data for a purchase transaction to be made by the particular user, the data including at least a purchase amount associated with the current user identifier” (see at least [0102] The e-identity which is to be linked to one or more credit-cards of the client can be implemented as one or more of the following: [0107] e. an internet-based community identity (i.e. America Online; Earthlink, e-Bay, PayPal, Facehook, or myspace member identity). The transaction validation can occur for example, using pop-up windows if the client is logged into one of these e-communities [0109] The credit card association (or acquirer or issuer) receives payment request and sends authorization request to e-FFT server 706 which may be hosted internally or which may be part of a 3.sup.rd party e-FFT service. The e-FFT server then communicates with client e-identity associated with credit card number and waits for a confirmation signal 708. ..The client is then presented with a request for approval of the transaction and this is either accepted or rejected 710 (or the client doesn't respond, within a specified interval and the request is `timed out`). For example, the client may be presented with a pop-up window which requests an `accept` or `reject` client response to be provided [note: pop-up window can appear when client is logged in to social website] [0114] An alternative embodiment of the method is shown in FIG. 8C ...For example, if a client is logged onto their e-identity (`active`) then the method follows along step 911A and presents the approval request to the client via a taskbar-popup window. If the e-identity is not active, and the client cannot be contacted, then the eFFT server can send, relay, or establish a link between the client to a login page (e.g. displayed within a frame of the current page) which is associated with the e-identity service (e.g., the client's IM hosting service) and after the client successfully logs in 911B then the transaction can be authorized, either automatically or by progressing along 911C so that step 911A occurs. [0142] The client has allowed the use of a pop-up window to occur if they are logged onto the e-identity used in this case (i.e., MSNmessenger.)

"identifying an association, using the computer arrangement, between the particular user-identifier and a plurality disparate payment network identifier” (see at least [0102] The e-identity which is to be linked to one or more credit-cards of the client can be implemented as one or more of the following: [0107] e. an internet-based community identity (i.e. America Online; Earthlink, e-Bay, PayPal, Facehook, or myspace member identity). The transaction validation can occur for example, using pop-up windows if the client is logged into one of these e-communities, or can be displayed on the client's homepage. [0109] A first preferred embodiment of the method is shown in FIG. 7, wherein the first step 700 includes having the client associate an e-identity contact which used for validation with their credit card. As taught, this step may occur using an online account for the client's credit card... which has an option such as `associate this e-identity with the credit card to activate online verification` followed by a field which allows the user to input the identification information for the e-identity (see FIG. 9A) ).

communicating, to the computer arrangement, a particular payment network identifier; verifying the identity of the particular user in response to communicating particular



Art Unit: 3695

payment network identifiers" (see at least [0123] The screen 750 can be configured to display at least 2 verification options to the client. The client may be required to choose at least 1, 2 or 3 options depending upon characteristics of the transactions which will occur such as their financial value, or depending upon the client's credit history, history of chargeback, geographical location, credit score and age although normally only 1 validation method will be used. In this case there are checkboxes 752 which allow the client to select `yes` or `no` for whether a particular item of the validation options list 754 is valid for obtaining client approval during subsequent transactions with merchants... A `card select/remove` button 751 allows the client to add additional cards to the e-FFT process, including debit cards and cards from multiple card-associations. Further, it can also be possible to register cards from different card associations [0095] Several preferred embodiment for validating the identity of the client as well as the client's right to link a card with an e-identity are as follows [0101] f. In another embodiment, the, eFFT can use `Verified-by-VISA` or other pre-existing service in order to validate a client, prior to permitting the linkage of the card with an e-identity, even though this service is provided by Visa rather than eFFT, by requiring the client to make a payment and validate the payment using the Verified-by-VISA service. Since the client must have already gone through the steps of getting verified by visa, success of the transaction indicates a valid client. In this manner eFFT ensure at least equal validation efforts as those of validate by VISA. Since the client must have already gone through the steps of getting verified by visa, success of the transaction indicates a valid client. In this manner eFFT ensure at least equal validation efforts as those of validate by VISA.[0123] The screen 750 can be configured to display at least 2 verification options to the client. The client may be required to choose at least 1, 2 or 3 options depending upon characteristics of the transactions which will occur such as their financial value, or depending upon the client's credit history, history of chargeback, geographical location, credit score and age although normally only 1 validation method will be used. In this case there are checkboxes 752 which allow the client to select `yes` or `no` for whether a particular item of the validation options list 754 is valid for obtaining client approval during subsequent transactions with merchants 0125] The association and validation screen 760 can also be configured to display at least 2 validation options 764 to the client, although normally only 1 validation method will normally be used. Currently merchants require a particular type of validation rather than offering client's a choice, and the choice should not only include eFFT options, but other options as well. Checkboxes 762 allow the client to select `yes` or `no` for whether a particular item of the validation options list 764 is valid for use during subsequent transactions with merchants. Part of the e-FFT service is to evaluate conceptual-password sets to ensure these meet certain criteria as well as selecting non-password images which will be provided along with the images sent by the client. As this feature has been described elsewhere in the referenced provisional applications filed by applicant, it will not be extensively taught here except to mention that conceptual password sets can be sets of images with special meaning only to the client and can include: pictures of certain friends who are on a messenger or social-networking service, [0131] As a client associates a number of websites with their e-identity, an increasing number of

Art Unit: 3695

logon/password combinations will be stored in the eFFT server, which can create a security risk )

“selecting a payment network identifier from the plurality of payment network identifiers; (Examiner notes that this could be a second selection of a different payer’s payment network option or a first selection of payee’s payment identifier, and could occur at any computer or website);

submitting the transaction data to a payment network that corresponds to the selected payment network identifier and as part of a request to debit the purchase amount (see at least

“and authorizing the purchase transaction in response to an authorization provided by the selected payment network”

(see at least Figs. 10A and 10B [0135] In a last exemplary embodiment, FIG. 9D shows an alternative payment verification screen which may be provided by a merchant and which allows a client to simply designate that the eFFT system should be used to authenticate the purchase using a particular card. The payment verification screen does not present various e-identity options to the client since the client's preference is stored in the eFFT server. In other words, after the client has specified (with the eFFT service) which e-identity (e.g. a specific IM identity) is to be used for communicating information during e-transactions, the eFFT will automatically contact this service when a request is issued by an entity using a credit card number which it is trying to verify as belonging to the client. [Examiner notes that 9D provides two options] [0138] As indicated, any participant in this process may establish two way communications with the eFFT server 810 in order to validate the purchase using a verified e-identity. The eFFT server 810 will then communicate the validation request to the e-identity server 812 which will forward this to the client-side e-FFT program 814 which displays this request to the client in order to obtain the client's response. The servers can communicate with the eFFT server 810 during any step of the e-transaction, as well as during post-transaction follow up steps of the method. The servers can communicate with the eFFT server 810 during authorization, verification, batching, clearing and settlement, and funding steps displayed in FIG. 10A. In the preferred embodiment, selection of transactions which may be slated for eFFT processing are those which have an ECI (Electronic Commerce indicator) in the transaction identification information. Additionally although the term server is used here and elsewhere in this application, this term can refer to a service which is realized using a plurality of servers, which may be physically located near each other or which may be organized in a distributed fashion, with redundant capacities in order to address outage with respect to any part of the service, as is well known.)

Art Unit: 3695

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

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

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

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

14. Claims 10-14 are alternatively rejected under 35 U.S.C. 1033(a) as being unpatentable over John US 20080288405 (hereinafter John2) and further in view of John, US 20080275748.

These rejections are along the lines of the above rejections by John alone, but using John2 for the elements of claim 9.

Art Unit: 3695

15. Claim 18 is rejected under 35 U.S.C. 103(a) as being unpatentable over John, US 20080275748, and further in view of Ramer et al. US 20100312572 (hereinafter Ramer)

or is alternatively rejected

under 35 U.S.C. 1033(a) as being unpatentable over John US 20080288405

(hereinafter John2) and further in view of Ramer et al. US 20100312572 (hereinafter Ramer).

Regarding claim 18, although John teaches a website providing an ad and purchase following, [0043]:'In this example, an e-transaction is modified according to fraud deterrents which are automatically selected, or client selected, after items and services are selected by the client. This may occur as part of the `check out` process and may be integrated into a digital shopping-cart feature. Alternatively, this may occur when the client enters a website or at another time or in response to a particular action by the client such as entering a particular part of a website or selecting a particular product. In step 100 a client navigates to a website offering goods and services. In step 102 the client views and selects various goods and services available on the website. This may further comprise making selections, or agreements, related to terms of use as may occur in the case of digital media and services. In step 104 the client requests that the e-transaction occur wherein payment will be provided for the selected goods and services. In step 106 the seller's e-transaction server (or the server of a 3.sup.rd party that is handling payment operations) proposes utilizing at least one FFT method as part of the checkout process. The user can choose to allow or reject selected FFT operations leading to steps 108 and 110, respectively. Steps 108 and 110 can be realized in a number of manners..." neither John nor John2 specifically teach social network website providing an ad.

Ramer teaches "the social network website provides advertisements of goods or services within the social network website; and wherein the steps of communicating, from the social website to the computer arrangement, are in response to the particular user selecting at least one of the goods or services for purchase" (see at least [0006] In embodiments, the present invention may provide a method and system for receiving a navigation request from a mobile communication facility [0009] In embodiments, the navigation request may be a search query, a domain name entry, a web browser action, a menu selection, a folder selection, implicit, a transaction, an advertisement conversion, and the like [0037] The mobile communication facility 102 may transmit this

Art Unit: 3695

query to or via a wireless communication facility 104 for further processing and/or routing to data sources and/or processing facilities, such as one or more servers, such as HTTP servers or other servers that are suitable for handling data that are transmitted over computer networks. [0238]In an aspect of the invention, mobile content may be reviewed to generate a relevance that can be used to determine if the content should be presented to a mobile communication facility 102. The relevance may alternatively be used to determine if at least some portion of content presented to the mobile communication facility 102 should be presented to the user of a mobile communication facility 102. Mobile content may relate to one or more of blogs, sports, gambling, social networking, travel, news, community, education, product, service, government, and the like)

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method as taught by John or by John2 the navigation for advertisement conversion as taught by Ramer to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to monetize social networks. (Please see KSR [127 S Ct. at 1739] "The combination of familiar elements according to known methods is likely to be obvious when it does no more than yield predictable results" and MPEP §2141 III (A)).

16. Claim 21 is rejected under 35 U.S.C. 103(a) as being unpatentable over John, US 20080275748, and further in view of Landry US 5649117 (from IDS)

or is alternatively rejected

under 35 U.S.C. 103(a) as being unpatentable over John US 20080288405 (hereinafter John2) and further in view of Landry US 5649117 (from IDS).

Regarding claim 21, both John and John2 teach communicating from a social network website to a facilitating computer including communicating seller information when data for a purchase transaction to be made is communicated per the claim 9 rejection, and John at least further teaches [0122] As shown in Table 2, of FIG. 3A a transaction profile can be comprised of an e-profile for the client, an internet profile, a manufacture profile, a seller's profile, a bank-customer's profile, an item profile, or any a combination thereof)

"communicating, information about a plurality of sellers that includes, for each of the sellers, a different one or more of a business name, IP address, contact information,

Art Unit: 3695

credit information, location, type of goods/services, and an encrypted seller identifier” (see at least FIG. 1 item 20 Payee Database FIG 1 payee communication I/F 16; column 11, lines 51 – 63 line The system 10 includes a bill generator 12 that is coupled through a payor control interface 14 to a first plurality of Payors, P.sub.1 . . . P.sub.n. A communication interface 16 couples bill generator 12 to a second plurality of payees Pe.sub.1 . . . Pe.sub.m. The bill generator 12 is also coupled to storage for Payor Information 18 (Payor Database) and storage for Payee Information 20 (Payee Database). The Payor Information stored in the Payor Database 18 is initially entered by an Operator for system 10 through known devices such as keyboard entry or scanning equipment. In a similar manner, the Payee Information is entered into the Payee Database 20; column 18 line 55column 19 line 5 Central computer 110 is also shown as electronically communicating with additional remote data processing systems at a TCF, a TCFInterfaceBank and a Payee. It is also contemplated that central computer 110 may electronically communicate with other remote data processing systems such as those at a Bank and/or third party information or service provider The electronic communications between a Payee, a Payee's agent, or other third party information or service provider allows central computer 110 to communicate payment-related data, non-payment related data, statements, and reports, as discussed below column 12 lines 29-36 The system 10 as shown in FIG. 1 may be further expanded so that the communication interface 16 receives bill data messages from the Payees. These bill data messages include a PayeeID, a Child PayeeID, an obligation amount, and an obligation due date ) ;

“ and

verifying the transaction involving products or services for purchase by users by comparing the seller information communicated from the seller website with the information about a plurality of sellers” [communicated from the social network website] (see at least column 1 line 64-column 12 line 13 In its simplest form, bill generator 12 may use the Payee Information within the Payee Database 20 as a recurring datafile to search the Payor Information in the Payor Database 18 to generate bill records at predetermined times. These times for bill record generation may be defined as periodic, i.e., daily or the like, or as having a relationship to Payor or Payee Information, such as a number of days prior to a due date. On some type of recurring basis, either periodically or at operator initiative, bill generator 12 processes generated bill records and transfers them to a TCF message generator 22. Using the generated bill records, the TCF message generator 22 generates, at predetermined times, Electronic Funds Transfer (EFT) messages that debit Payor BankAccounts through some type of TCF transfer system column 12 lines 29-36 The system 10 as shown in FIG. 1 may be further expanded so that the communication interface 16 receives bill data messages from the Payees. These bill data messages include a PayeeID, a Child PayeeID, an obligation amount, and an obligation due date. This information is used by the bill generator 12 along with Payee Information from database 20 and Payor Information from database 18 to generate bill records column 13 line 61-column 14 line 1 FIG. 2B shows an exemplary data record in database 20 that contains Payee Information for one of the payees. This record 40 includes PayeeID, status field, Payee type, Payee

Art Unit: 3695

name and address, Payor BankID and Payor BankAccountID, payment method, Provisional Period type, Provisional Period length, and minimum time interval. The PayeeID, name and address identify the Payee for record processing and reporting column 14 lines 40-43 Particularly, once a Payor Record and related Child-Payee record is established with information from a Payor and a Payee, Bill Data may be collected from Payees in an ongoing manner and Figure 3 showing Payee systems 140 communicating through network to central computer system 110 column 38 lines 2-7 Similarly, while it is preferred to provide the on-line processing in the form of a computer (e.g. computer 110 described above) which operates separately from the batch processor (e.g. central computer 170 described above), it is contemplated that these elements might be combined in the form of a multiple server system arrangement, or another functional unitary setup).;

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method using social network as taught by John or John2 the central database of seller (payees) and transmission to it from third party and use of information in central database and payee data messages to generate bill records as taught by to Landry to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to add to the fraud protection a mechanism for protecting the buyer.

17. Claim 22 is rejected under 35 U.S.C. 103(a) as being unpatentable over John, US 20080275748, and further in view of Landry US 5649117 (from IDS), and further in view of Spelman 5638445, or is alternatively rejected under 35 U.S.C. 103(a) as being unpatentable over John US 20080288405 (hereinafter John2) and further in view of Landry US 5649117 (from IDS) and further in view of Spelman 5638445.

Regarding claim 22, neither John nor John2 nor Landry teaches encrypting seller identifier

Art Unit: 3695

Spelman teaches "a different encrypted seller identifier for each of the plurality of sellers (see at least Figs. 2A to 2D, Examiner notes that the encryption may be repeated for any number of sellers).

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method using social network as taught by the combination of John and Landry or of John2 and Landry the encryption of merchant name as taught by Spelman to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to add a further level of security to the method.

18. Claim 23 is rejected under 35 U.S.C. 103(a) as being unpatentable over John, US 20080275748, and further in view of Jobmann US 20090183008,

or is alternatively rejected

under 35 U.S.C. 103(a) as being unpatentable over John US 20080288405 (hereinafter John2) and further in view of Jobmann US 20090183008.

Regarding claim 23, John and John2 teach verifying the identity of a particular user and seller corresponding to seller-initiated transfer request per the claim 9 rejection, but neither John nor John2 teaches encrypted validation data.

Jobmann teaches "determining whether verification data is valid" (see at least Fig. 5, [0062] the workstation prompts the new user via the user interface devices 32 to provide identity inputs. For example, the workstation 28 can query the new user via the user interface devices 32 with a series of questions that are selected because only the authentic person is likely to know the correct answers. Such questions could include: "what was your address ten years ago?", "what was the name of your first dog?", "what was the name of your high school principal?" etc. In typical commercial embodiments, the workstation 28 accesses the Internet (or another global communications network) via a network interface to search for obscure data relating to the new user based on the inputted identifying data, and formulates the questions based on the obscure data found. In any event, the workstation 28 then receives the user identity inputs (e.g., the answers to the questions asked) via the user interface devices 32 and analyzes the inputs (e.g., compares them to the obscure data found) to determine whether the person is actually who he/she says. Additionally or alternatively, the workstation 28 can query the new user via the user interface devices 32 with a request for the new user to input via the user interface devices 32 (e.g., a scanner) certain user-identifying evidence



Art Unit: 3695

such as a state-issued driver's license, a passport, a utility bill, etc. By providing the workstation 28 with the user-authorization software 38, the new user authentication process is automated and can be done without the intervention or assistance of a human (or with only minimal human intervention or assistance) 0063] When using a set-up workstation 28 without user-authorization software 38, the user authorization process can be done by traditional methods known in the art. Such conventional methods include manually (i.e., by a human) examining user-identifying evidence received from the new user..[0065] If the new user has been authenticated, then at step 508 the workstation 28 queries the now-authorized user via the user interface devices 32 to enter at least one biometric identifier and receives the biometric identifier via the biometric interface device 20. The biometric interface device 20 generates a unique digital template of the biometric identifier. Preferably, the biometric identifier digital template is only temporarily stored (or is not stored at all) on the workstation 28, to avoid privacy concerns. As discussed above, the biometric identifier may be a fingerprint, handprint, iris print/scan, voice print, DNA sample, and/or a combination thereof, and/or any other intrinsic physical or behavioral human trait that is unique to that person. [0065] Next, at step 510 the workstation 28 receives the data that is to be secured in the token 12. For example, the workstation 28 can be configured to query the user via the user interface devices 32 and receive the data from the user via the user interface devices. Additionally or alternatively, the workstation 28 can access the identifying data received from the user in the token request at step 502 (where some or all of the identifying data is the data to be secured). As discussed above, the data may be any type of data that is relevant to the particular application, including user-specific information, application-specific information, or other information. It should be noted that the authorization step 504, the biometric identifier input step 508, and the data input step 510 need not be performed in the described sequence),

“wherein the verification data is encrypted by the social website and also by a seller” (see at least Abstract Security tokens contain data that is each uniquely encrypted based on a unique biometric identifier of an authorized user of that token. In addition, in some embodiments the token and the biometric identifier are encrypted and sent to a remote authentication server for decryption of the token. [0148] This application provides for user authentication over computer networks. In particular, this application allows network administrators to know with certainty who is on their network, and it allows webmasters to know with certainty who is connecting to their websites. This is especially useful for online banking, membership websites like MYSPACE or FACEBOOK or any other website where it is important to know with certainty who is actually connecting to the site. This application also can be used for determining with certainty who is purchasing on websites such as adult or other websites that cannot legally sell to minors. The credentials can be in most any form described herein, and the decoders are located where the users are (e.g., at office computers, at home computers, in mobile phones). As such, this is typically an "authentication-only" application, though for added security it may be desirable to store user-identifying data (e.g., user name) in the tokens or in data compartments of the tokens.. [0031] The data

Art Unit: 3695

encrypted in the token 16 may be any type of information that is relevant for the particular application. For example, the encrypted data includes user-specific information in an application where the credential 12 is a digital driver's license, application-specific information where the credential is an access card for a secure perimeter, and both user- and application-specific information in an application where the token is a universal identity card. Alternatively, the encrypted data may include information that is not specific to the user or the application (e.g., a random piece of data) in an authentication-only application [0032] In applications in which only one piece or set of data is secured on the credential 12, the token 16 may consist of that single piece or set of data, encrypted. This configuration is suitable for an application such as a credit card where the secured data set includes the user's personal information (name, address, date of birth (DOB), social security number (SSN), etc.) and financial information (the credit card account number, expiration date, etc. [0045] FIG. 4 shows a token set-up workstation 28 of the identity authentication system 10. The workstation 28 includes at least one biometric input device 20, at least one user interface device 32, at least one token interface device 34, and a programmed-processor system 30. In typical commercial embodiments, the workstation 28 includes a fixed-medium data storage device (e.g., a magnetic disk drive), a removable-medium data storage device (e.g., a CD-ROM or DVD drive), and/or other components commonly used in computer workstations, which are not shown for purposes of clarity. The term "workstation" is used herein in a broad sense to include general purpose computers, computer kiosks, and the like. The biometric input device(s) 20, the user interface device(s) 32, and the token interface device(s) 34 may be provided as peripheral devices that operably connect (e.g., wirelessly or by wires) to the set-up device 28 or they may be integral components of the set-up device [thus a workstation encrypts the data and produces the token)][0050] And in applications in which the workstation 28 is used for setting up more than one type of credential 12, the workstation may be provided with more than one type of token interface device 34, for example, a printer for marking barcodes on plastic card credentials and communications components for transmitting the tokens to mobile phone credentials.[0060] It will be understood that the set-up methods can be carried out using the set-up workstation 28 just described, using a decoder 14 adapted to include the needed components and programming for setting up the tokens, or using other similar devices having similar components for performing the recited steps. For convenience, the set-up method will be described in conjunction with describing the use and programming of the set-up workstation 28 of FIG. 4 to set up a token 16. [thus the application describes devices similar to a workstation doing the encryption] [0075] Referring back to FIG. 1, the decoder 14 will now be described in detail [0076] For applications in which the decoder 14 is to be used for decrypting tokens 16 that were encrypted based on more than one type of biometric identifier, the decoder may be provided with more than one type of biometric input device 40, for example, a fingerprint scanner and an iris scanner. In some such applications, one token 16 is encrypted based on one biometric identifier and another token is encrypted based on a different biometric identifier, and the decoders 14 are configured and programmed so that the user can select (e.g., from a menu displayed on a user interface display device 42) the

Art Unit: 3695

appropriate one of the biometric input devices 40 for inputting that particular biometric identifier for the decrypting. And in other such applications, one token 16 is encrypted based on two different biometric identifiers, and the decoders 14 are configured and programmed for first decrypting the token based on one biometric identifier from one of the biometric input devices 40 and for then decrypting the once-decrypted token based on the other biometric identifier from the other one of the biometric input devices 40. It will be understood that the decoder 14 can be configured and programmed for decrypting tokens 16 and data compartments 24 that have been encrypted with two or more biometric keys, for example, in any of the three modes described above with respect to the token set-up workstation 28. [0081] The programmed-processor system 46 stores and/or can otherwise access software elements including the conversion software 50, the authority keys 26, and decryption software 48 [thus is described a decoder also in a workstation [0086] In some other applications, one decoder 14 may be used for multiple purposes. For example, a medical office might need to access a patient's medical records to provide certain medical services and also access the patient's credit card account information to get paid for the medical service rendered. For such applications, the decoders 14 are provided with multiple authority keys or keysets 26 and display (e.g., via a user interface display device) a menu for selecting the data to be accessed. Then the decoder 14 takes only the authority key or keyset 26 corresponding to the selected data and applies it to the corresponding data compartment(s) to access the selected data [thus a workstation can also can access two different data sources and decrypt them] [0094] In yet another alternative embodiment, the decoder 14 includes a network interface device (not shown) for connecting to a network such as the internet. The network interface device may be an integral component of the decoder 14 or it may be a separate component that is operably connected (wirelessly or by wires) to the decoder. The network interface device permits the decoder 14 to communicate with other devices such as a local or remote POS device, perimeter access control equipment including for example a door or gate, a remote server, etc. [0095] Generally described, the token-opening methods include receiving a token 16 and a biometric identifier from a user. Then the decoder 14 converts the user's biometric identifier to a biometric key and applies the biometric key to decrypt and thereby open the uniquely encrypted token 16. It will be understood that the token-opening methods can be carried out using the decoder 14 just described, using a workstation 28 adapted to include the needed components and programming for opening the tokens, or using other similar devices having similar components for performing the recited steps. For convenience, the token-opening methods will be described in conjunction with describing the use and programming of the decoder 14 of FIG. 1 to open token 16. [0099] If, however, at step 710 the token 16 is opened by the biometric key, then the decoder 14 has determined that the user is authentic. {Thus the application detaches authenticating by decoding encrypted data. One of skill in the art at the time of the invention would know that "authentication" and "verification" are often used interchangeably} [0105] In an alternative method, after the token 16 is opened at step 710 the method proceeds directly to step 728 and then concludes. This alternative method may be used, for example, in authentication-only applications in which the

Art Unit: 3695

purpose of opening the token 16 is to prove that the presenter of the credential 12 is the authorized user to whom the credential was registered, and not to access the data of the token [0136] In an alternative embodiment, the decoder also includes copies of the decryption software, conversion software, and the authority keys. In this embodiment, the decoder can be used for local authentication (as in the decoder of the first example embodiment) and it also can be used for remote authentication (as in the decoder of the second example embodiment [0138] FIG. 9 shows an example remote token-opening method 900 using the decoder 114 of FIG. 8. The remote token-opening method 900 starts at step 902 with the decoder 114 receiving the token 116 and the biometric identifier from the user. This step is the same as the steps collectively indicated as 902 in the previously described local authentication method 700, and for brevity the details are not repeated here.[0139] Then at step 904 the decoder 114 retrieves an OTK from the authentication server 152. The decoder 114 does this by sending a request for the OTK via its network interface device 154 to the authentication server 152 and then receiving the OTK via its network interface device from the authentication server. Next, at step 9046 the decoder 114 uses the encryption software 150 to encrypt the token 116 and the biometric identifier into a package. And then at step 908 the decoder 114 sends the encrypted package to the authentication server 152 for remote opening of the token 116 by the authentication server. [thus we have a workstation with decoder encrypting token and authentication server opening the token. we also have decoder communicating with other devices, e.g. POS device (or workstation) which itself could have the coder/decoder in it. We also have social websites MYSpace or FACEBOOK named. In summary, Application places coder/decoder on any workstation and a server opening tokens, and names both social websites and POS, and has tokens sent to authentication site, where token is encoded identifier.. Examiner concludes that encryption by both POS and social website and sending token to authentication site for decryption there is encompassed in various parts of the application]).

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method using social network as taught by the John or by John2 the encryption and decryption as taught by Jobmann to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to add yet a further level of security to the method.

***Conclusion***

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

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

20. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Linda Perry, whose telephone number is (571)272-0179. The Examiner can normally be reached on M-F 8-5 alternate Fridays.

If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, Charles Kyle, can be reached on 571 272 6746. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3695

21. 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 <https://ppair.uspto.gov/epatent/portal/home>. 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.

/Linda Perry/  
Linda Perry  
Examiner, Art Unit 3695

17 July 2012.

/CHARLES KYLE/

Supervisory Patent Examiner, Art Unit 3695

<b>Notice of References Cited</b>	Application/Control No. 12/323,175	Applicant(s)/Patent Under Reexamination DICKELMAN, MARK	
	Examiner LINDA PERRY	Art Unit 3695	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*	Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A US-2008/0288405	11-2008	John, Michael Sasha	705/44
*	B US-5,638,445	06-1997	Spelman et al.	705/77
*	C US-2009/0183008	07-2009	Jobmann, Brian C.	713/186
	D US-			
	E US-			
	F US-			
	G US-			
	H US-			
	I US-			
	J US-			
	K US-			
	L US-			
	M US-			


**FOREIGN PATENT DOCUMENTS**

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

**NON-PATENT DOCUMENTS**

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

<b>Search Notes</b> 	<b>Application/Control No.</b> 12323175	<b>Applicant(s)/Patent Under Reexamination</b> DICKELMAN, MARK
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695

<b>SEARCHED</b>			
<b>Class</b>	<b>Subclass</b>	<b>Date</b>	<b>Examiner</b>

<b>SEARCH NOTES</b>		
<b>Search Notes</b>	<b>Date</b>	<b>Examiner</b>
PLUS search	11/23/10	LP
Inventor name search	11/26/10	LP
EAST keyword searches	11/26/10	LP
PLUS search	2/23/12	LP
Inventor name search in PALM	2/23/12	LP
EAST keyword search	2/24/12	LP
Consulted SPE on 101	2/24/12	LP
EAST	6/5-17/12	LP
PLUS search	6/5/12	LP
Inventor name search	6/17/12	LP

<b>INTERFERENCE SEARCH</b>			
<b>Class</b>	<b>Subclass</b>	<b>Date</b>	<b>Examiner</b>

--	--



## EAST Search History

## EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S2	99	(US-20090150254-\$ or US-20090144163-\$ or US-20010032878-\$ or US-20020046189-\$ or US-20020138396-\$ or US-20030120608-\$ or US-20040044539-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20080059367-\$ or US-20020120563-\$ or US-20020138291-\$ or US-20050131837-\$ or US-20060206709-\$ or US-20070011104-\$ or US-20070050304-\$ or US-20070118434-\$ or US-20080108324-\$ or US-20080294747-\$ or US-20090061883-\$ or US-20090070435-\$ or US-20090165098-\$).did. or (US-20090292619-\$ or US-20100042487-\$ or US-20100191613-\$ or US-20100198731-\$ or US-20100228669-\$ or US-20100274634-\$ or US-20040089711-\$ or US-20050251459-\$ or US-20090144165-\$ or US-20090144166-\$ or US-20090144170-\$ or US-20090144194-\$ or US-20090150266-\$ or US-20090150276-\$ or US-20020188500-\$ or US-20030023500-\$ or US-20080189164-\$ or US-20020040344-\$ or US-20020083017-\$ or US-20020120537-\$ or US-20020161707-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040073494-\$ or US-20050278221-\$ or US-20060015454-\$).did. or (US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$ or US-20070136192-\$ or US-20070192205-\$ or US-20070226136-\$ or US-20080162295-\$ or US-20090089113-\$ or US-20090198616-\$ or US-20090259568-\$ or US-20090292630-\$ or US-20090327099-\$ or US-20100057530-\$ or US-20100121727-\$ or US-20100125518-\$ or US-20090164315-\$ or US-20090164333-\$ or US-20020002597-\$ or US-20020107793-\$ or US-20020128977-\$ or US-20040024641-\$).did. or (US-5757917-\$ or US-5826241-\$ or US-5909492-\$ or US-6195649-\$ or US-7383233-\$ or US-	US-PGPUB; USPAT	ADJ	ON	2010/11/26 15:37

		7480638-\$ or US-7516100-\$ or US-7672897-\$ or US-7774276-\$ or US-6999589-\$ or US-7219833-\$ or US-7653552-\$ or US-7004382-\$ or US-6895391-\$ or US-7340433-\$ or US-7464057-\$ or US-7685067-\$ or US-7765148-\$ or US-7774350-\$ or US-7389913-\$ or US-7496541-\$ or US-7496542-\$ or US-7509293-\$ or US-7698164-\$).did.				
S3	5992	705/39.ccls. or 705/26.1.ccls. or 705/44.ccls. 705/35.ccls. or 705/37.ccls. or 705/40.ccls.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/26 15:42
S4	14	((MARK) near2 (DICKELMAN)).INV.	US-PGPUB; USPAT; USOCR	ADJ	ON	2010/11/26 15:45
S5	1	((MARK) near2 (DICKELMAN)).INV.	EPO; JPO; DERWENT	ADJ	ON	2010/11/26 15:46
S6	27	("20030061147"   "20040093302"   "20050060579"   "20060116957"   "6529187"   "7702553"   "7702577").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/26 15:58
S8	27	("20030061147"   "20040093302"   "20050060579"   "20060116957"   "6529187"   "7702553"   "7702577").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:18
S9	2	S8 and ( social or (Flickr or Facebook or LIinked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:18
S10	22	(purchase or buy) with ( (social adj website ) or (Flickr or Facebook or LIinked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:20
S11	54	((purchas\$3 or buy\$3) with ( (social adj website ) or (Flickr or Facebook or LIinked\$in or MySpace or Second Life))) NOT S10	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:23
S13	64	(purchas\$3 or buy\$3) with ( VISA with network)	US-PGPUB; USPAT; USOCR; FPRS;	ADJ	ON	2010/11/29 11:38

			EPO; JPO; DERWENT; IBM_TDB			
S14	1	(S10 or S11) and S13	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:38
S15	22	(purchase or buy) with ( (social adj website ) or (Flickr or Facebook or LIinked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 18:21
S16	54	((purchas\$3 or buy\$3) with ( (social adj website ) or (Flickr or Facebook or LIinked\$in or MySpace or Second Life))) NOT S15	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 18:21
S17	40	("20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"   "20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/22 18:45
S18	40	("20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"   "20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 13:28
S19	1	("7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 13:28
S20	48	buyer with seller with (social network)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19

S21	40	("20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"   "20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
S22	1	("7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
S23	0	S20 and (S21 or S22)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
S24	1686	(purchas\$3 or buy\$3 or transaction) same ((social network\$3) or (social website))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:37
S25	0	S21 and S24	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S26	48	S20 and S24	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S27	0	S22 and S24	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S28	11	S24 and (payment server)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S29	82	S24 and (user identifier) and (user profile)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:56
S30	35	S24 and (user identifier) and (user profile) and (payment with (network or service or ((credit or debit or prepaid) with card)))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:58
S31	11	S30 and (debit\$3 or deduct\$3) and authoriz\$3	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:58
S32	113	(RAMER NEAR2 JOREY).INV.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:07
S33	0	S32 and (social with (network\$3 or website)) and (payment server)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
S34	43	S32 and (social with (network\$3 or website)) and (server)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
S35	43	S34 and (purchas\$3 or buy\$3)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
S36	43	S34 and (settle or settling or payment or paying or (credit card) or (debit card) or (prepaid card))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:15
S37	43	S36 and (profile and identifier)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:15
S38	43	S34 and S35 and S36 and S37	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:16
S39	46	(S34 or S21) and advertisement	US-PGPUB; USPAT	ADJ	ON	2011/03/23 18:59

S40	95	(US-20090150254-\$ or US-20090144163-\$ or US-20010032878-\$ or US-20020046189-\$ or US-20020138396-\$ or US-20030120608-\$ or US-20040044539-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20080059367-\$ or US-20110029407-\$ or US-20110131128-\$ or US-20110137751-\$ or US-20020120563-\$ or US-20020138291-\$ or US-20050131837-\$ or US-20060206709-\$ or US-20070011104-\$ or US-20070050304-\$ or US-20070118434-\$ or US-20080108324-\$ or US-20080294747-\$).did. or (US-20090061883-\$ or US-20090070435-\$ or US-20090165098-\$ or US-20090292619-\$ or US-20100042487-\$ or US-20100191613-\$ or US-20100198731-\$ or US-20100228669-\$ or US-20100274634-\$ or US-20110004547-\$ or US-20110055047-\$ or US-20110251922-\$ or US-20120040748-\$ or US-20120047068-\$ or US-20040089711-\$ or US-20050251459-\$ or US-20110161201-\$ or US-20090144165-\$ or US-20090144166-\$ or US-20090144170-\$ or US-20090144194-\$ or US-20090150266-\$ or US-20090150276-\$ or US-20020188500-\$ or US-20030023500-\$ or US-20080189164-\$ or US-20020040344-\$).did. or (US-20020083017-\$ or US-20020120537-\$ or US-20020161707-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040073494-\$ or US-20050278221-\$ or US-20060015454-\$ or US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$ or US-20070136192-\$ or US-20070192205-\$ or US-20070226136-\$ or US-20080154740-\$ or US-20080162295-\$).did. or (US-5757917-\$ or US-5826241-\$ or US-5909492-\$ or US-6195649-\$ or US-7383233-\$ or US-7480638-\$ or US-7516100-\$ or US-7672897-\$ or US-7774276-\$ or US-6999589-\$ or US-7219833-\$ or US-7653552-\$ or US-7004382-\$ or US-8005747-\$ or US-8121938-\$ or US-6895391-\$ or US-7340433-\$ or US-7464057-\$ or US-7685067-\$ or US-7765148-\$ or US-7774350-\$ or US-7930340-\$ or US-7937322-\$ or US-8112314-\$).did.	US-PGPUB; USPAT	OR	OFF	2012/02/24 14:16
S41	43	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$	US-PGPUB; USPAT; DERWENT	OR	OFF	2012/02/24 14:16

		or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.				
S42	1	S40 and S41	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2012/02/24 14:16
S43	4103	S40 and (social NEAR3 website ) or (Facebook or Twitter or Linked\$n)	US-PGPUB; USPAT	OR	OFF	2012/02/24 14:17
S44	7	S40 and ((social NEAR3 website ) or (Facebook or Twitter or Linked\$n))	US-PGPUB; USPAT	ADJ	ON	2012/02/24 14:17
S45	2410	((social NEAR3 website ) or (Facebook or Twitter or Linked\$n or "Facebook.RTM.", "Linkedln.RTM.", "Fatdoor.RTM.", "MySpace.RTM")) and purchase	US-PGPUB; USPAT	ADJ	ON	2012/02/24 14:23
S46	1812	((social network website ) or (Facebook or Twitter or Linked\$n or "Facebook.RTM.", "Linkedln.RTM.", "Fatdoor.RTM.", "MySpace.RTM")) and purchase	US-PGPUB; USPAT	ADJ	ON	2012/02/24 14:23
S47	95	(US-20090150254-\$ or US-20090144163-\$ or US-20010032878-\$ or US-20020046189-\$ or US-20020138396-\$ or US-20030120608-\$ or US-20040044539-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20080059367-\$ or US-20110029407-\$ or US-20110131128-\$ or US-20110137751-\$ or US-20120066096-\$ or US-20020120563-\$ or US-20020138291-\$ or US-20050131837-\$ or US-20060206709-\$ or US-20070011104-\$ or US-20070050304-\$	US-PGPUB; USPAT	ADJ	ON	2012/07/05 14:05

		<p>or US-20070118434-\$ or US-20080108324-\$).did. or (US-20080294747-\$ or US-20090061883-\$ or US-20090070435-\$ or US-20090165098-\$ or US-20090292619-\$ or US-20100042487-\$ or US-20100191613-\$ or US-20100198731-\$ or US-20100228669-\$ or US-20100274634-\$ or US-20110004547-\$ or US-20110055047-\$ or US-20110251922-\$ or US-20120040748-\$ or US-20120047068-\$ or US-20120084210-\$ or US-20120101939-\$ or US-20040089711-\$ or US-20050251459-\$ or US-20110161201-\$ or US-20090144165-\$ or US-20090144166-\$ or US-20090144170-\$ or US-20090144194-\$ or US-20090150266-\$ or US-20090150276-\$ or US-20020188500-\$).did. or (US-20030023500-\$ or US-20080189164-\$ or US-20020040344-\$ or US-20020083017-\$ or US-20020120537-\$ or US-20020161707-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040073494-\$ or US-20050278221-\$ or US-20060015454-\$ or US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$).did. or (US-5757917-\$ or US-5826241-\$ or US-5909492-\$ or US-6195649-\$ or US-7383233-\$ or US-7480638-\$ or US-7516100-\$ or US-7672897-\$ or US-7774276-\$ or US-6999589-\$ or US-7219833-\$ or US-7653552-\$ or US-8170922-\$ or US-7004382-\$ or US-8005747-\$ or US-8121938-\$ or US-8170921-\$ or US-6895391-\$ or US-7340433-\$ or US-7464057-\$ or US-7685067-\$ or US-7765148-\$ or US-7774350-\$ or US-7930340-\$ or US-7937322-\$ or US-8112314-\$).did.</p>			
S48	48	<p>(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-</p>	US-PGPUB; ADJ USPAT; DERWENT	ON	2012/07/05 14:05

		20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-8112314-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.				
S49	3	S47 and S48	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/05 14:05
S50	233	(purchase history) with (credit cards)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/06 12:23
S51	48	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-8112314-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.	US-PGPUB; USPAT; DERWENT	ADJ	ON	2012/07/06 12:23
S53	2	(purchase history) with (several or multiple or many) adj3( credit cards)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	ADJ	ON	2012/07/06 12:32



			DERWENT; IBM_TDB			
S54	23	(purchase history) same ( (several or multiple or many) with ( credit cards))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/06 12:33
S55	57	(purchase history) same ( (more) with ( credit cards))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/06 12:37
S56	283	(purchas\$3 or buy\$3 or sell\$3 or sale or transaction) with ( (social website) or Facebook)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:02
S57	55	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US-20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US-20120069131-\$ or US-20040249759-\$ or US-20070083460-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-8112314-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.	US-PGPUB; USPAT; DERWENT	ADJ	ON	2012/07/08 08:02
S58	11	S56 and S57	US-PGPUB; USPAT;	ADJ	ON	2012/07/08 08:02

			USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S59	258	((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) same ( seller with transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:05
S60	0	S56 and S59	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:05
S61	772	((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) same (( seller or merchant) with transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:06
S62	7	S56 and S61	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:06
S63	294	((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) same (( seller or merchant) with (transfer NEAR2 funds))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:09
S64	0	S63 NOT S61	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:09
S65	5	((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) with ((answer\$3 or respond\$3 or response) with (( seller or merchant) with (transfer NEAR2 funds)))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:10
S66	652	((profile) with ( (social website) or Facebook))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:15

S67	1704	((profile) same3( (social website) or Facebook))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:15
S68	164	seller near3 (funds transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:16
S69	1082	((profile) same ( (social website) or Facebook))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:16
S70	21965	((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) with (profile)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:16
S71	347	S69 and S70	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:17
S72	0	S68 and S71	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:17
S73	348	seller with(funds transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:17
S74	1	S71 and S73	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:17
S75	3000	seller with( transfer)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	ADJ	ON	2012/07/08 08:18

			DERWENT; IBM_TDB			
S76	6	S71 and S75	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:18
S77	795	(seller or merchant or provider ) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:21
S78	1	S70 same S77	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:21
S79	1952	(seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:22
S80	7	S70 same S79	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:22
S81	793	(purchas\$3 or buy\$3 or sell\$3 or sale or transaction) with ( (social website) or Facebook or Linkedin or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakooopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:31
S82	0	S79 same S81	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:32
S83	5	S79 and S81	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:32
S84	0	("2012/0158589").URPN.	USPAT	ADJ	ON	2012/07/08

						08:33
S85	0	"20080133368".PN.	USPAT	ADJ	ON	2012/07/08 08:42
S86	0	"2008013368".PN.	USPAT	ADJ	ON	2012/07/08 08:43
S87	4	spolar.inv.	USPAT	ADJ	ON	2012/07/08 08:44
S88	0	"11985393".apn.	USPAT	ADJ	ON	2012/07/08 08:45
S89	0	"11985393".apnr.	USPAT	ADJ	ON	2012/07/08 08:45
S90	0	carr.inv. and "entertainment.ti"	USPAT	ADJ	ON	2012/07/08 08:46
S91	0	carr.inv. and entertainment.ti.	USPAT	ADJ	ON	2012/07/08 08:46
S92	3170	carr.inv.	USPAT	ADJ	ON	2012/07/08 08:47
S94	22	carr.inv. and "705".clas.	USPAT	ADJ	ON	2012/07/08 08:47
S95	4	(S79 or S70) and S94	USPAT	ADJ	ON	2012/07/08 08:48
S96	58	carr.inv. and "208".clas.	USPAT	ADJ	ON	2012/07/08 08:49
S97	0	(S79 or S70) and S96	USPAT	ADJ	ON	2012/07/08 08:49
S98	22	carr.inv. and "705".clas.	USPAT	ADJ	ON	2012/07/08 08:50
S99	0	"20080133368"	USPAT	ADJ	ON	2012/07/08 08:52
S100	0	"20080133368"	USPAT	ADJ	ON	2012/07/08 08:52
S101	164	S70 and S79	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 08:53
S102	2	S101 and S81	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:08
S103	16	("20070214250"   "20080114737"   "20090182664"   "20090241159"   "20090288012"   "20100023386"   "20100121707"   "20100125803").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:12
S104	2	S103 and ( (social website) or Facebook or LinkedIn or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	ADJ	ON	2012/07/08 09:12

		Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	DERWENT; IBM_TDB			
S105	115144	(purchas\$3 or buy\$3 or sell\$3 or merchant or advertis\$3 or provid\$3) and ( (social website) or Facebook or Linkedin or Buzznet or delicious or douban or eToro or FilmAffinity or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:14
S106	102918	S105 and (@pd or @ptad or @prad or @ad or @rlad)<"20031231"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:22
S107	108519	S105 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:23
S108	11822	(purchas\$3 or buy\$3 or sell\$3 or merchant ) and ( (social website) or Facebook or Linkedin or Buzznet or delicious or douban or eToro or FilmAffinity or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:24
S109	9106	S108 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:24
S110	22	S108 and S79	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:25
S111	3	S109 and S79	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:25
S112	4	((MARGARET) near2 (SPOLAR)).INV.	US-PGPUB; USPAT; USOCR	ADJ	ON	2012/07/08 09:28
S113	0	((MARGARET) near2 (SPOLAR)).INV.	EPO; JPO;	ADJ	ON	2012/07/08

			DERWENT			09:28
S114	0	S109 and ( (receiv\$3 or request\$3 or ask\$3 or diffus\$3 or send\$3) with ( ((user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) with (seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:37
S115	0	S109 and ( ( (user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) with (seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:37
S116	0	S109 and ( ( (user or buyer) NEAR3 (identity or identifier or name or login )) or username or identifier) same (seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:37
S117	0	S109 and ( (identity or identifier or name or login or username or identifier) same (seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:38
S118	600	(identity or identifier or name or login or username or identifier OR PROFILE) same ( seller or merchant or provider or payee) with (request\$3 or ask\$3 or begin\$4 or iniitat\$3) with ((funds or money or amount or price) NEAR2 ( transfer or payment)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:39
S119	0	S109 and S118	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:39
S120	486	S118 and (@pd or @ptad or @prad or @ad or @rlad)<"20071130"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:40
S121	9	S120 and (social with (website or (web site) or network\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT;	ADJ	ON	2012/07/08 09:41

			IBM_TDB			
S122	1	S120 and (social adj (website or (web site) or network\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 09:44
S123	10	S118 and S108	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:11
S124	11840	(purchas\$3 or buy\$3 or sell\$3 or merchant ) and ( (social adj ((web site) or website) ) or Facebook or LinkedIn or Buzznet or delicious or douban or eToro or FilmAffinity or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:13
S125	10	S118 and S124	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:13
S126	14	("5794207"   "6260024"   "6988658"   "7110987"   "7343339"   "7487113"   "7624057"   "7711621"   "7765148"   "7801813"   "7849013"   "7937312"   "7979347"   "8005744").PN.	US-PGPUB; USPAT; USOCR	ADJ	ON	2012/07/08 10:16
S127	1256	(seller or merchant or provider ) with (request\$3 or ask\$3 or begin\$4 or initiat\$3) \with ((funds or money or amount or price) NEAR2 ( transfer))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:54
S128	13	(import\$3 or export\$3 provid\$3 or send\$3 receiv\$3 or communicat\$3 or transfer\$4) with (identity or identifier or name or username) with (social adj (website or (web site)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:55
S129	0	S127 same S128	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:56
S130	127	(import\$3 or export\$3 provid\$3 or send\$3 receiv\$3 or communicat\$3 or transfer\$4) with (identity or identifier	US-PGPUB; USPAT; USOCR;	ADJ	ON	2012/07/08 10:57




		or name or username) with ( zz9 (social adj (website or (web site)) ) or Facebook or LinkedIn or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakooopa or weRead or XING or Zooppa )	FPRS; EPO; JPO; DERWENT; IBM_TDB			
S131	0	S127 same S130	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:58
S132	1	S127 and S130	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/08 10:58
S133	17	(select\$3 or choos\$3)with (payment network)	USPAT	ADJ	ON	2012/07/17 16:19
S134	526	(request\$3 or ask\$3 or send\$3) with debit with (amount)	USPAT	ADJ	ON	2012/07/17 16:19
S135	30	(submit\$3 or send\$3 ) with (transaction) with (payment network)	USPAT	ADJ	ON	2012/07/17 16:20
S136	1	S133 and S134 and S135	USPAT	ADJ	ON	2012/07/17 16:21
S137	398	encrypt\$3 with (seller or provider or merchant ) with (name or identifier)	USPAT	ADJ	ON	2012/07/17 18:04
S138	71	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$ or US-20090070435-\$ or US-20100179868-\$ or US-20080228598-\$ or US-20080228595-\$ or US-20020052782-\$ or US-20020188563-\$ or US-20030163416-\$ or US-20040138958-\$ or US-	US-PGPUB; USPAT; DERWENT	OR	OFF	2012/07/17 18:04

		20120069131-\$ or US-20040249759-\$ or US-20070083460-\$ or US-20110055047-\$ or US-20040128257-\$ or US-20080033877-\$ or US-20030212904-\$ or US-20100114783-\$ or US-20080249882-\$ or US-20020120568-\$ or US-20020194124-\$ or US-20030004867-\$).did. or (US-20030069842-\$ or US-20040064351-\$ or US-20080288405-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$ or US-7328844-\$ or US-7440915-\$ or US-6988658-\$ or US-7765148-\$ or US-7693790-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.				
S140	0	S137 and S138	USPAT	OR	OFF	2012/07/17 18:05
S141	398	encrypt\$3 with (sellers or providers or merchants ) with (names or identifiers)	USPAT	ADJ	ON	2012/07/17 18:16
S142	239707	( (social website) or Facebook or LinkedIn or Buzznet or delicious or douban or eToro or FilmAffintiy or Flickr or LinkExpats or mixi or MySpace or Ning or Orkut or Partyflock or PureVolume or TravBuddy or Travellerspoint or Wakoopa or weRead or XING or Zooppa)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:32
S143	4792	encrypt\$3 with ( (verification NEAR3 (data or information)) or (identifier NEAR3 (user or buyer or purchaser)) )	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:34
S144	2	S142 with S143	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:35
S145	193	(seller or merchant or provider) with S143	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:35
S146	1	S144 and S145	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:35
S147	2	S142 same S143	US-PGPUB; USPAT;	ADJ	ON	2012/07/17 18:36

			USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S148	6	S142 same2 S143	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2012/07/17 18:36

7/ 17/ 2012 7:43:15 PM

C:\Users\lperry\Documents\EAST\Workspaces\12323175 claims 11 30 2007.wsp

<b><i>Index of Claims</i></b>  	<b>Application/Control No.</b>  12323175	<b>Applicant(s)/Patent Under Reexamination</b>  DICKELMAN, MARK
	<b>Examiner</b>  LINDA PERRY	<b>Art Unit</b>  3695

✓	<b>Rejected</b>
=	<b>Allowed</b>

-	<b>Cancelled</b>
÷	<b>Restricted</b>

N	<b>Non-Elected</b>
I	<b>Interference</b>

A	<b>Appeal</b>
O	<b>Objected</b>

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

CLAIM		DATE							
Final	Original	11/29/2010	03/23/2011	02/23/2012	07/05/2012				
	1	N	N	N	N				
	2	N	N	N	N				
	3	N	N	N	N				
	4	N	N	N	N				
	5	N	N	N	N				
	6	N	N	N	N				
	7	N	N	N	N				
	8	N	N	N	N				
	9	✓	✓	✓	✓				
	10	✓	✓	✓	✓				
	11	✓	✓	✓	✓				
	12	✓	✓	✓	✓				
	13	✓	✓	✓	✓				
	14	N	N	N	N				
	15	N	N	N	N				
	16	N	N	N	N				
	17	N	N	N	N				
	18		✓	✓	✓				
	19		✓	✓	✓				
	20		✓	✓	✓				
	21		✓	✓	✓				
	22				✓				
	23				✓				

PLUS Search Results for S/N 12323175, Searched Thu Jul 05 13:23:41 EDT 2012

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

20090150254 99	20110004547 73	20060217996 63
20090144163 86	20110055047 73	
5757917 74	20110055047 73	
5826241 74	20110251922 73	
5909492 74	20120040748 73	
6195649 74	20120047068 73	
7383233 74	20120084210 73	
7480638 74	20120101939 73	
7516100 74	7004382 71	
7672897 74	20040089711 71	
7774276 74	8005747 71	
20010032878 74	8005747 71	
20020046189 74	8121938 71	
20020138396 74	8170921 71	
20030120608 74	20050251459 71	
20040044539 74	20110161201 71	
20040117321 74	20090144165 70	
20050027654 74	20090144166 70	
20050080634 74	20090144170 70	
20050177448 74	20090144194 70	
20070100706 74	20090150266 70	
20070118476 74	20090150276 70	
20080059367 74	20020188500 68	
20110029407 74	20030023500 68	
20110131128 74	20080189164 65	
20110137751 74	6895391 63	
20120066096 74	7340433 63	
6999589 73	7464057 63	
7219833 73	7685067 63	
7653552 73	7765148 63	
8170922 73	7774350 63	
20020120563 73	7930340 63	
20020138291 73	7937322 63	
20050131837 73	7930340 63	
20060206709 73	7937322 63	
20070011104 73	8112314 63	
20070050304 73	20020040344 63	
20070118434 73	20020083017 63	
20080108324 73	20020120537 63	
20080294747 73	20020161707 63	
20090061883 73	20030130931 63	
20090070435 73	20030233286 63	
20090165098 73	20040010463 63	
20090292619 73	20040073494 63	
20100042487 73	20050278221 63	
20100191613 73	20060015454 63	
20100198731 73	20060143121 63	
20100228669 73	20060166740 63	
20100274634 73	20060173772 63	

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: DICKELMAN Examiner: Perry, Linda C.  
Serial No.: 12/323,175 Group Art Unit: 3695  
Filed: November 25, 2008 Docket No.: USBC.009PA

Title: SYSTEMS, DEVICES AND METHODS FOR COMPUTER  
AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND  
INTERNET INTERFACES

---

AMENDMENT AND RESPONSE TO OFFICE ACTION

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

Customer No. <b>40581</b>
------------------------------

Sir:

In response to the non-final Office Action dated February 27, 2012, please reconsider the application in view of the following remarks.

A complete listing of the Claims and Remarks follow.

**Please charge Deposit Account 50-0996 (USBC.009PA) \$120.00** for (2) claims in excess of 20; with authorization to charge/credit any required LARGE-ENTITY fees/overages to enter this paper.

**In the Claims:**

This listing replaces all prior versions.

1. (Withdrawn) A computer-implemented method for facilitating payment being provided between disparate payment networks of buyers and sellers, the method using a computer-arrangement to interface with a social website that has user profiles, each user profile corresponding to a user identifier, and for use with a seller website that offers products or services for purchase by users and that generates transaction data for a current user accessing the website, the method comprising:

communicating, to the computer-arrangement, a current user identifier corresponding to a current user profile and the transaction data;

selecting, using the computer-arrangement, a buyer payment network from a plurality of disparate buyer payment networks that are each associated with the current user identifier; and

based upon the selection, formatting the transaction data to facilitate payment against the selected buyer payment network.

2. (Withdrawn) The method of claim 1, wherein facilitating the payment against the selected buyer payment network includes a payment to a seller account held at a payment network that is disparate from the selected buyer payment network.

3. (Withdrawn) The method of claim 1, wherein the step of communicating further includes communicating a transaction identifier, a transaction amount and a seller identifier.

4. (Withdrawn) The method of claim 1, wherein the current user identifier is verified using log-in identification and password data.

5. (Withdrawn) The method of claim 1, wherein the social website provides the buyer with a customizable display having information that can be viewed by selected other users of the social website.

6. (Withdrawn) The method of claim 1, wherein the step of communicating is responsive to the buyer selecting a seller website from an advertisement provided on the social website.

7. (Withdrawn) The method of claim 1, wherein the step of formatting the transaction data further includes accessing stored buyer profile data that includes account information for the selected buyer payment network.

8. (Withdrawn) The method of claim 1, wherein the seller does not receive buyer account information about the selected buyer network.

9. (Currently Amended) For use with a social network website that implements user profiles, each user profile having a user identifier, and with ~~[[a]]~~ transactions involving products or services offered for purchase by users at seller websites, a processing-circuit-implemented method comprising:

~~communicating, from the social network website to a server computer arrangement including at least one facilitating-server computer, a current particular user-identifier corresponding to a current particular user and a particular user-profile, the communication being responsive to a seller-initiated transfer request;~~

~~communicating, from the social network website to the server computer arrangement, transaction data for a purchase transaction to be made by a current the particular user, the transaction data including at least a purchase amount associated with the current user-identifier;~~

~~identifying an association[[g]], using the server computer arrangement, between the current particular user-identifier with one or more and a plurality disparate payment network identifier[[s]];~~

~~communicating, to the computer arrangement, a particular payment network identifier;~~

~~verifying the identity of the current particular user in response to communicating the one or more disparate particular payment network identifiers that are received as part of the transaction data;~~

~~selecting a payment network identifier from [[a]] the plurality of payment network identifiers that are each associated with the disparate network identifier in a user profile database;~~



submitting the transaction data to a payment network that corresponds to the selected payment network identifier and as part of a request to debit the purchase amount; and

authorizing the purchase transaction in response to an authorization provided by the selected payment network providing an indication that funds for the transaction will be made available.

10. (Currently Amended) The method of claim 9, ~~further including wherein~~ the step of submitting transaction data to the payment network that corresponds to the selected payment network identifier includes submitting a credit card number and wherein the selected payment network is a credit card payment network selected to debit the purchase amount.

11. (Currently Amended) The method of claim 9, ~~further including the step of submitting transaction data to the payment network selected to debit the purchase amount without wherein, relative to the purchase transaction, no buyer account identification, information about for the payment network that corresponds to the selected payment network identifier, is being received by [[a]] the seller [[of]] corresponding to the seller-initiated transfer request the products or services~~.

12. (Currently Amended) The method of claim 9, wherein the step of verifying the identity of the ~~current particular user~~ includes receiving and using authentication data in addition to the current particular payment network identifier user identifier.

13. (Currently Amended) The method of claim 9, wherein the step of verifying the identity of the ~~current particular user~~ includes receiving data authenticating the social network website.

14. (Withdrawn) For use with a website that implements user profiles, each user profile having a user identifier, and that offers a mechanism for users to purchase products or services, a computer-implemented method comprising:

associating a current user with a current user profile;

verifying the identity of the current user;

providing a current user\_identifier from the current user profile to a disparate network system;

providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and

completing the purchase transaction in response to an authorization received from the disparate network system.

15. (Withdrawn) The method of claim 14, wherein buyer account information, about the payment network, is not received by a seller of the products or services.

16. (Withdrawn) The method of claim 14, wherein the website provides links between the user profiles in response to user-provided association data.

17. (Withdrawn) The method of claim 14, wherein the step of completing the purchase transaction includes sending a transaction request to debit a user account held at the disparate network system.

18. (Currently Amended) The method of claim 9, wherein the social network website provides advertisements of goods or services within the social network website; and wherein the steps of communicating, from the social website to ~~[[a]] the facilitating server computer arrangement~~, are in response to the ~~current~~ particular user selecting at least one of the goods or services for purchase.

19. (Currently Amended) The method of claim 9, further including the steps of

communicating, from the social network website to a seller computer server, secure~~[[d]]~~ data indicating that the seller was connected to the ~~current~~ particular user via the social network website;

communicating, from the seller website to the facilitating computer server, the secure~~[[d]]~~ data; and

20. (Currently Amended) The method of claim 9, further including the steps of communicating, from a seller website server to the facilitating computer server, transaction details data for the purchase transaction; and verifying that the transaction details data communicated from the seller website server match[[es the]] transaction details data communicated from the buyer social network website.

21. (Currently Amended) The method of claim 9, further including the steps of communicating, from the social network website to a facilitating computer server, information about a plurality of sellers that includes, for each of the sellers, a different one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier;

communicating, ~~from a seller server~~ to the facilitating computer server, seller information relating to the transaction that corresponds to the transaction involving products or services for purchase by users; and

verifying the transaction involving products or services for purchase by users by comparing the seller information communicated from the seller website server with the information about a plurality of sellers communicated from the social network website.

22. (New) The method of claim 21, wherein the information about a plurality of sellers includes a different encrypted seller identifier for each of the plurality of sellers.

23. (New) The method of claim 9, further including a step of determining whether verification data is valid, wherein the verification data is encrypted by the social website and also by a seller that corresponds to the seller-initiated transfer request.

### Remarks

The non-final Office Action dated February 27, 2012, indicates claims 9-11 and 20-21 are objected to due to informalities, and that claims 1-8 and 14-17 are withdrawn. The Office Action presents the following claim rejections: claims 9-13 and 18-21 stand rejected under 35 U.S.C. § 112(1); claims 9-13 and 18-21 stand rejected under 35 U.S.C. § 112(2); claims 9-13 and 19-20 stand rejected under 35 U.S.C. § 102(e) over John (U.S. Patent Pub. No. 2008/0275748); claim 18 stands rejected under 35 U.S.C. § 103(a) over the '748 reference in view of Ramer *et al.* (U.S. Patent Pub No. 2010/0312572); and claim 21 stands rejected under 35 U.S.C. § 103(a) over the '748 reference in view of Landry (U.S. Patent No. 5,649,117). In the following discussion, Applicant traverses all rejections, and does not acquiesce in any regard to averments in the Office Action unless Applicant expressly indicates otherwise.

Applicant respectfully maintains the traversal of the rejections under §§ 102 and 103 and notes that the Office Action's explanations highlight problems with rejections. For instance, the claim limitations refer to communications between a social website and a computer arrangement that, among other things, receives a user identifier and then identifies an association between the user identifier and payment networks. The Office Action at pp. 12 and 17 alleges 1) that the user identifier "is the client name"; 2) that the social website is the "online community"; and 3) that the facilitating computer is the "FFT server and validating website/services and verification site." A first major issue with such an interpretation is that the cited portions of the '748 reference expressly state that the "verification site" is the "online community": ('748 reference at ¶ 59 (emphasis added) "For instance a user may be required to log onto a secure validation website which provides a service validating and ensuring identities of its clients. The seller may also belong to this 'online community'".) This is also consistent with the various figures. For instance, FIG. 6 shows only three components, a client, a FFP server and a seller server. There is no separate "online community" server depicted. Claim 9 and Applicant's specification, however, refer to methods involving a seller website, a social website, a buyer and a facilitating computer arrangement. Accordingly, the lack of a separate and distinct "verification site" relative to the alleged "online community" renders each of the prior art rejections improper. Moreover, many of various rejections can be readily seen as being illogical due to the lack of support shown for a separate facilitating computer arrangement, relative to the alleged "online community."

Applicant appreciates the attempts to explain the basis for the § 112 rejections, and has made facilitating amendments that render most, if not all, rejections moot. Applicant nevertheless notes that support for the claim limitations is by no means limited to a single paragraph as suggested (“guessed”) by the Office Action at p. 4. Moreover, Applicant respectfully submits that word-for-word correspondence is not required (“If a skilled artisan would have understood the inventor to be in possession of the claimed invention at the time of filing, even if every nuance of the claims is not explicitly described in the specification, then the adequate description requirement is met.” M.P.E.P. § 2163).

Regarding the use of the term “current,” Applicant has rendered the rejection moot by removing the term “current” as part of a facilitating amendment. Applicant nevertheless traverses the rejection. For instance, the Examiner appears to have proposed a finding of fact that the term “current” does not refer to something that is new, present or most recent (Office Action at p. 2 (“Examiner disagrees [...] that the adjective “current” specifies “new”). The Office Action offers no alternative definition or other explanation for this finding of fact. Applicant nevertheless presents the following dictionary definitions: “of the immediate present; in progress” (“current.” *Collins English Dictionary - Complete & Unabridged 10th Edition*. HarperCollins Publishers. 18 May. 2012. <Dictionary.com <http://dictionary.reference.com/browse/current>>.); “new; present; most recent: *the current issue of a publication.*” (“current.” *Dictionary.com Unabridged*. Random House, Inc. 18 May. 2012. <Dictionary.com <http://dictionary.reference.com/browse/current>>.)

Moreover, Applicant’s specification discloses embodiments in which a system can process many transactions from many different users. When processing a particular transaction, the skilled artisan would have understood that particular transaction to be the current transaction being processed (as opposed to a past transaction or a future transaction). Thus, a user identifier for the current transaction being presently, or currently, processed would also have been understood as being the current user-identifier (as opposed to a past or future user-identifier). Applicant submits that the plain meaning of the disputed terminology is supported in the specification and readily understandable to a skilled artisan.

Applicant respectfully submits that there was no shift or ambiguity as alleged in the Office Action. For instance, the claims do not refer to changing a user identifier “twice an hour” (Office Action at p. 3). The claims also do not refer to “updated identifiers” (Office Action at p.

3). To the extent that the Examiner is reading limitations into a claim, this is improper (*see, e.g.*, M.P.E.P. § 2111). Moreover, there is nothing inherently inconsistent with user identifiers that are updated; however, the claims do not specifically include such a requirement. To the extent that the rejections rely upon such Examiner-crafted hypothetical arguments (*see, also*, Office Action at p. 7, describing how the claim “might be interpreted” and how “the claim still allows”). It is respectfully submitted that claim construction requires reading the claims as a whole so as to arrive at a reasonable interpretation that is consistent with Applicant’s specification (M.P.E.P. § 2163). Interpreting claims so that they allegedly read on illogical hypothetical situations is not consistent with the goal of keeping the interpretations reasonable. Accordingly, it seems circular to allege that an allegedly unreasonable/illogical (examiner-crafted) hypothetical is used as the basis for a broadest reasonable (and therefore presumably logical) claim interpretation, especially where not such hypothetical interpretation is required by the claims. Accordingly, the Examiner-crafted hypothetical is improper. Notwithstanding, Applicant has introduced facilitating amendments to remove the adjective “current,” thereby rendering the rejection moot.

Turning now to the claim terminology “associating, using the server arrangement,” the cited paragraph clearly indicates that the facilitator 210 receives a payment network identifier (*e.g.*, a credit card number) from the social website 214 (emphasis added): “This identifier can be *sent to the facilitator 210*. This identifier can be used to identify the buyer and *associated payment networks*. As an example, the social website 214 can store a credit card payment network identifier (*e.g.*, a credit card number). This identifier can be *sent to facilitator 210*.” It is unclear why the Office Action concludes that this association can only be done by the “social website;” however, Applicant’s specification provides support for such an association being carried out by an arrangement of computers (which would of course be recognized as being computer servers), also referred to as facilitator 210 (*see, e.g.*, FIGs 2-3 clearly depicting facilitator 210 as including a computer server; *see also*, p. 15, referring to facilitating system 108 as “the computer arrangement (*e.g.*, implemented at a bank)”). Applicant further notes that it is not possible to identify an association where no association was first created. Notwithstanding, Applicant has introduced a facilitating amendment to refer to the identification of an association, thereby rendering the rejection moot.

Addressing aspects relating to the verification of a user identity, Applicant submits that Applicant's specification teaches the verification of the identity of a buyer using a payment network identifier, such as a credit card number. For instance, Applicant's specification (p. 6) expressly states that in certain embodiments "a third party facilitates a transaction between a seller and a buyer by verifying the identity and/or intentions of the buyer and thereafter enabling the purchase to be processed." Applicant's specification further states (p. 7) that (emphasis added) "the buyer identification could be associated with use of a buyer-owned credit card [...] the credit card used to *validate the buyer identity*"; and again at p. 17: "In one embodiment of the present invention, additional security information can be requested from the buyer 202. The information could be, as examples, a username and password or additional identification (*e.g.*, social security number or credit card number)." Accordingly, Applicant respectfully submits that the skilled artisan would understand that the specification expressly supports verifying a buyer's identity using a credit card number.

Regarding the Office Action's conclusion that a credit card number is not a "payment network identifier," the basis for Office Action's conclusion is not explained or understood. The Office Action does not dispute that Applicant's specification expressly states that a credit card number is a type of payment network identifier. "Where an explicit definition is provided by the applicant for a term, that definition will control interpretation of the term as it is used in the claim" (M.P.E.P. § 2111.01). Moreover, the Office Action's conclusion that credit card numbers do identify a payment network is unsupported by any explanation or evidence. Applicant respectfully submits that a skilled artisan would recognize that many (if not all) credit card numbers identify their associated payment network as part of the credit card number itself (*e.g.*, as defined by the relevant ISO standards). This allows credit cards from different payment networks to be used at a common card reader, but yet be routed to the proper payment network. Should there be some evidentiary basis for the Office Action's conclusion otherwise, Applicant would respectfully request that this basis be made of record and Applicant be afforded an opportunity to respond (*e.g.*, with additional evidence).

Turning now to the phrase "selects a payment network from a plurality of payment networks each associated with the disparate network identifier in a user profiled database," Applicant submits that there is express support for these limitations. For instance, Applicant's specification (p. 11) teaches buyer profiles that store multiple payment networks available for

selection: “Payment accounts and related [payment] networks are selected using one or more of a variety of approaches. In some embodiments, user profiles with any appropriate rules are stored and used to identify and select an available account for effecting payment for a transaction. These profiles (and rules) can be stored for buyers...”. Applicant’s specification (p. 12) also teaches that “credit card transaction data is received by a banking institution, which can use a payment routing network to select a payment network, other than a payment network associated with the credit card, to complete the transaction.” Applicant’s specification (p. 17) then expressly states that “the social website 214 can store a payment network identifier associated with the buyer 202. This identifier can be sent to the facilitator 210. This identifier can be used to identify the buyer and associated payment networks. As an example, the social website 214 can store a credit card payment network identifier (*e.g.*, a credit card number).” In view of these and other related teachings, there is express support for selection of a payment network from a plurality of payment networks. It is therefore clear that Applicant’s specification teaches that an arrangement of servers can receive a single “payment network identifier associated with the buyer” and that this single identifier is used to identify several payment networks, from which a payment network is thereafter selected. Thus, there is express support for the above claim terminology.<sup>1</sup>

Turning now to the claim language relating to disparate payment network identifiers that are received as part of the transaction data, Applicant has introduced facilitating amendments that render the rejection moot. Applicant submits that the proposed hypothetical expressly ignores claim limitations and is therefore irrelevant. In pertinent part, the claim limitations expressly state that the disparate payment network identifiers are received as part of the transaction data. Such a hypothetical is irrelevant to the claim limitations, since it is expressly excluded from the scope of the claim limitations – because they state that the identifier is part of the transaction

---

<sup>1</sup> Applicant notes that the Office Action’s hypothetical is also not an issue in view of such teachings. For instance, Applicant’s specification teaches that a single payment network identifier (*e.g.*, a credit card number) can be provided from which several available payment networks are then identified. A single payment network can then be selected from the multiple payment networks based upon an association with the single payment network identifier. Moreover, Applicant’s specification teaches that a credit card number can be used to verify the identity of a buyer, which can be done before choosing a particular payment network. Also relevant to the Office Action’s hypothetical, neither Applicant’s specification nor Applicant’s claim limitations state that “existing (credit card) authorization mechanisms” must be used, *i.e.*, embodiments could take advantage of such mechanisms but they are not required to do so. Applicant’s specification also does not state that such mechanisms can only be used to verify the identity of a buyer.



data. As discussed above, Applicant's specification teaches that a payment network identifier (e.g., a credit card) can be used to verify the identity of a buyer during a particular transaction.

Accordingly, there is sufficient evidence to show that transaction data can include a payment network identifier. Notwithstanding, Applicant has introduced facilitating amendments that render the rejection moot.

Applicant next addresses the Office Action's assertion that claim limitations should be not interpreted as being inclusive or open-ended (Office Action at p. 6 "the claim does not say, in an open-ended fashion"), Applicant respectfully submits that the M.P.E.P. clearly indicates otherwise. Per MPEP 2111.03, "The transitional term 'comprising' [...] is inclusive or open-ended and does not exclude additional, unrecited elements or method steps." The Office Action is therefore incorrect to conclude that language specifying that verification that is "in response" to something excludes the possibility of also being responsive to "additional unrecited elements." Rather, the use of the term "comprising" expressly contemplates that the verification can be in response to additional elements. Accordingly, the rejection is improper and Applicant respectfully requests that it be withdrawn.

Regarding the Office Action's reference to claims 12 and 13 at p. 6, these claims depend from claim 9 and therefore necessarily include all limitations of claim 9. Thus, the Office Action's suggestion to repeat limitations from claim 9 is redundant as the identified limitations are necessarily already present. Accordingly, the rejection is improper and Applicant respectfully requests that it be withdrawn.

Regarding the Office Action's conclusion that FIG. 4 does not refer to payment networks (Office Action at p. 22 "says nothing about the networks' being payment networks"), it is noted that Applicant's specification teaches that the different buyer/seller accounts of system of FIG. 4 are operated using disparate payment networks (Appellant's specification at p. 13: "In a particular implementation, financial data link 112 can operate using disparate payment networks for the buyer and/or seller accounts as discussed in more detail in connection with FIG. 4."). Accordingly, the Office Action's conclusion that the discussion of FIG. 4 "says nothing" about "payment networks" is plainly incorrect.

Regarding the Office Action's open-ended question at p. 24: "What the (1) payment systems are used for," Applicant respectfully submits that no "payment systems" are found in the claims, rendering any rejection based upon this term improper.

Regarding the Office Action's assertion that there is no support for profile databases, Applicant notes that FIG. 4 depicts a profile database by way of the universally recognized symbol for a database (*see, e.g.*, M.P.E.P. § 608.02 "Known devices should be illustrated by symbols which have a universally recognized conventional meaning and are generally accepted in the art."). Notwithstanding, facilitating amendments have rendered any rejection based upon such terms moot.

Regarding the information about a plurality of sellers, Applicant refers the Examiner to Applicant's specification at p. 18, which explains that information from many different sellers can be stored. Applicant's specification explains that when a particular transaction is thereafter initiated, the information for a particular seller involved in the transaction can be compared against the stored list of information. Of course, it would make little sense to store only a single seller's information (*e.g.*, a single business name) when a social website would prefer to obtain advertising revenue from multiple sources. Notwithstanding, facilitating amendments have rendered any rejection based upon such terms moot.

Applicant respectfully submits that the facilitating amendments render the objections moot and requests that they be removed.

Regarding the Office Action's assertions regarding Applicant's provisional applications, Applicant submits that conclusory statements are not supported by the evidence or record. First, the provisional application expressly refers to "a social network service/website" at p. 5. Second, Applicant traverses the apparent finding of fact that teachings that expressly refer to social network websites, *e.g.*, "Facebook," do provide adequate support for the term "social network website." Applicant respectfully submits that a skilled artisan would have understood Facebook to be a social network website. Similar understanding would be apparent from discussions of computers and/or websites as relevant to a conclusion that the term "server" must be expressly recited for a skilled artisan to understand what is meant.

Moreover, the Office Action does not cite to any M.P.E.P. section that would allow an examiner to ignore the requirement of M.P.E.P. § 706.02, which clearly indicates that the date of

Serial No. 12/323,175  
Docket No.: USBC.009PA

provisional applications can be relied upon for “any claims which are fully supported under the first paragraph of 35 U.S.C. 112 by the provisional application.” The Office Action’s conclusion that an Applicant must prove otherwise when a *prima facie* showing is not yet present is therefore not supported by any rule, law or other evidence of record. Notwithstanding, the facilitating amendments and above arguments are believed to render the issue moot.

In view of the above, Applicant believes that the rejections have been overcome and the application is in condition for allowance. Should there be any remaining issues that could be readily addressed over the telephone, the Examiner is encouraged to contact the undersigned at (651) 686-6633.

Dated: May 23, 2012

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
(651) 686-6633 x101

Respectfully Submitted

By: \_\_\_\_\_

Robert J. Crawford  
Reg. No. 32,122  
Shane O. Sondreal  
Reg. No.: 60,145

## Electronic Patent Application Fee Transmittal

<b>Application Number:</b>	12323175
<b>Filing Date:</b>	25-Nov-2008
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Attorney Docket Number:</b>	USBC.009PA

Filed as Large Entity

### Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Basic Filing:</b>				
<b>Pages:</b>				
<b>Claims:</b>				
Claims in excess of 20	1202	2	60	120

### Miscellaneous-Filing:

**Petition:**

**Patent-Appeals-and-Interference:**

**Post-Allowance-and-Post-Issuance:**

**Extension-of-Time:**

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Miscellaneous:</b>				
<b>Total in USD (\$)</b>				<b>120</b>

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	12843107
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	23-MAY-2012
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	11:15:05
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$120
RAM confirmation Number	9732
Deposit Account	500996
Authorized User	

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

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

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

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

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

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

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		USBC009PA_Response.pdf	834247 ca94064b701f83a119400d73bf338f3e98718a5b	yes	14

#### Multipart Description/PDF files in .zip description

Document Description	Start	End
Amendment/Req. Reconsideration-After Non-Final Reject	1	1
Claims	2	6
Applicant Arguments/Remarks Made in an Amendment	7	14

#### Warnings:

#### Information:

2	Fee Worksheet (SB06)	fee-info.pdf	30659 2f1c0097dfdb92dfc63034374ab038fba5cd302	no	2
---	----------------------	--------------	--	----	---

#### Warnings:

#### Information:

**Total Files Size (in bytes):** 864906

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

#### New Applications Under 35 U.S.C. 111

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

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

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

#### New International Application Filed with the USPTO as a Receiving Office

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

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.

<b>PATENT APPLICATION FEE DETERMINATION RECORD</b> Substitute for Form PTO-875	Application or Docket Number <b>12/323,175</b>	Filing Date <b>11/25/2008</b>	<input type="checkbox"/> To be Mailed
---	---	----------------------------------	---------------------------------------

APPLICATION AS FILED – PART I			OTHER THAN SMALL ENTITY				
	(Column 1)	(Column 2)	SMALL ENTITY <input type="checkbox"/>	OR			
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	OR	RATE (\$)	FEE (\$)
<input type="checkbox"/> BASIC FEE <small>(37 CFR 1.16(a), (b), or (c))</small>	N/A	N/A	N/A			N/A	
<input type="checkbox"/> SEARCH FEE <small>(37 CFR 1.16(k), (j), or (m))</small>	N/A	N/A	N/A			N/A	
<input type="checkbox"/> EXAMINATION FEE <small>(37 CFR 1.16(o), (p), or (q))</small>	N/A	N/A	N/A			N/A	
TOTAL CLAIMS <small>(37 CFR 1.16(j))</small>	minus 20 =	*	X \$ =		OR	X \$ =	
INDEPENDENT CLAIMS <small>(37 CFR 1.16(h))</small>	minus 3 =	*	X \$ =			X \$ =	
<input type="checkbox"/> APPLICATION SIZE FEE <small>(37 CFR 1.16(s))</small>	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 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).						
<input type="checkbox"/> MULTIPLE DEPENDENT CLAIM PRESENT <small>(37 CFR 1.16(j))</small>							
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL			TOTAL	

APPLICATION AS AMENDED – PART II					OTHER THAN SMALL ENTITY				
	(Column 1)	(Column 2)	(Column 3)						
AMENDMENT	<b>05/23/2012</b>	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	OR	RATE (\$)	ADDITIONAL FEE (\$)
	Total <small>(37 CFR 1.16(i))</small>	* 23	Minus	** 21	=	2	OR	X \$60=	120
	Independent <small>(37 CFR 1.16(h))</small>	* 3	Minus	***3	=	0	OR	X \$250=	0
	<input type="checkbox"/> Application Size Fee <small>(37 CFR 1.16(s))</small>								
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <small>(37 CFR 1.16(j))</small>						OR		
					TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	<b>120</b>

	(Column 1)	(Column 2)	(Column 3)						
AMENDMENT		CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	OR	RATE (\$)	ADDITIONAL FEE (\$)
	Total <small>(37 CFR 1.16(i))</small>	*	Minus	**	=		OR	X \$ =	
	Independent <small>(37 CFR 1.16(h))</small>	*	Minus	***	=		OR	X \$ =	
	<input type="checkbox"/> Application Size Fee <small>(37 CFR 1.16(s))</small>								
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <small>(37 CFR 1.16(j))</small>						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 number found in the appropriate box in column 1.

Legal Instrument Examiner:  
 /VERONICA DAY EVERETT/

This collection of information is required by 37 CFR 1.16. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**  
 If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.





# UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	02/27/2012	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			PERRY, LINDA C	
			ART UNIT	PAPER NUMBER
			3695	
			MAIL DATE	DELIVERY MODE
			02/27/2012	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.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	12/323,175	DICKELMAN, MARK	
	<b>Examiner</b>	<b>Art Unit</b>	
	LINDA PERRY	3695	

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

**Period for Reply**

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

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

**Status**

- 1)  Responsive to communication(s) filed on 29 August 2011.
- 2a)  This action is **FINAL**.                      2b)  This action is non-final.
- 3)  An election was made by the applicant in response to a restriction requirement set forth during the interview on \_\_\_\_\_; the restriction requirement and election have been incorporated into this action.
- 4)  Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 5)  Claim(s) 1-21 is/are pending in the application.
- 5a) Of the above claim(s) 1-8 and 14-17 is/are withdrawn from consideration.
- 6)  Claim(s) \_\_\_\_\_ is/are allowed.
- 7)  Claim(s) 9-13 and 18-21 is/are rejected.
- 8)  Claim(s) \_\_\_\_\_ is/are objected to.
- 9)  Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 10)  The specification is objected to by the Examiner.
- 11)  The drawing(s) filed on \_\_\_\_\_ is/are: a)  accepted or b)  objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 12)  The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 13)  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a)  All    b)  Some \*    c)  None of:
1.  Certified copies of the priority documents have been received.
2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3.  Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

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

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948)                        | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

### **DETAILED ACTION**

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 8/29/11 has been entered.

Claims 9-13 and 18-21 were considered. Claims 1-8 and 14-17 were restricted out.

### ***Response to Amendment***

2. No support has been shown for the amendments, and the support named in the amendment prior to the Final was in fact not present at all; particularly, the Specification does not name a "server" or a "server arrangement" at all. All amendments are thus subject to 112 first paragraph rejections.

### ***Response to Arguments***

35 U.S.C. §112 2<sup>nd</sup> paragraph

3. Examiner disagrees with Applicants' statement, unsupported by any facts, that the adjective "current" specifies "new", and requests proof of the definition from a dictionary contemporary with the filing date of the instant application.

However, amendment of the phrases such as "current user identifier" to "current user-identifier" and "current user profile" to "current user-profile" is clarifying but not supported.

Then, Applicants argue that the adjective "current" specifies and identifier from the plurality of identifiers (one for each user). This too is not an accurate use of the word "current", which is temporal in nature. This "explanation" is therefore not accepted. Examiner supposes that the Applicants mean to convey, using this argument that the method chooses one user from the many and can choose any user, so that the "current" user is the one being considered at this time, but the language having this meaning is neither in the claim nor supported by the Disclosure a filed.

Then, Applicants' argument shifts *again* and appears to convey that the term "current user identifier" which is no longer in the claim, identifies a new, present or most recent identifier of a user. This argument conveys that the user changes his identifier and the system does not need, according to the claim, to update the various correspondences; thus a user may change his identifier twice an hour but there is no claim step for conveying the information that these updated identifiers "correspond to a current user-profile"; or for conveying the information that a current user is "associated with " a "current user identifier".

With regard to "associating, using the server arrangement, the current user-identifier with one or more disparate payment network identifiers; verifying the identity of the current user in response to the one or more disparate payment network identifiers

Art Unit: 3695

that are received as part of the transaction data” Applicants point, without identifying the particular text, to pages 17-18. Examiner guesses Applicants mean:

“According to one implementation, the social website 214 can store a payment network identifier associated with the buyer 202. This identifier can be sent to the facilitator 210. This identifier can be used to identify the buyer and associated payment networks. As an example, the social website 214 can store a credit card payment network identifier (e.g., a credit card number). This identifier can be sent to facilitator 210. This can be particularly useful for allowing the use of existing (credit card) authorization mechanisms to verify the transaction and/or the buyer 202 is legitimate.”

Examiner submits that the claim requires “associating, using the server arrangement, the current user-identifier with one or more disparate payment network identifiers”, whereas the support (apparently) identified ascribes this function to the social website.

Second, the support (apparently) identified does not deal at all with verifying the user identity, but only with existing credit card authorization to verify the transaction and/or the buyer 202 is legitimate.

Third, Examiner submits that a user’s credit card number is not, despite the Specification’s wording, a “payment network identifier”.

Fourth, the claim “select[s] a payment network from a plurality of payment networks each associated with the disparate network identifier in a user profile database”. Thus the claim states that a **plurality of payment networks** are identified with **the** [each one] **disparate network identifier**. So this mechanism is not described as, *per* support (apparently) identified, using **one** credit card authorization to verify the buyer is legitimate, because the one or more disparate payment network identifiers are

Art Unit: 3695

received as part of the transaction data. A plurality of networks are identified with each one of the one or more payment network identifiers received as part of the transaction data. So even in the best case where just one disparate payment network identifier is received as part of the transaction data, the next limitation says that the one disparate payment network identifier is identified with **a plurality of payment networks**. Yet, the verifying of the identity of the current user is performed **before one payment network is chosen from the plurality**. So, the system cannot “use existing (credit card) authorization mechanisms to verify the buyer 202 is legitimate”, because one payment network has not yet been chosen from the plurality; and even if it had been, the user identity is not the same as the legitimacy of the buyer.

Fifth, the support (apparently) identified does not show verifying the current user identity *in response to the one or more disparate payment network identifiers that are received as part of the transaction data*. Nowhere prior to this in the claim is the transaction data identified, and nowhere prior to this in the claim is it said that transaction data includes one or more disparate network identifiers. Transaction data might well, according to current usage, merely be “purchase one book, title, “title3” from amazon.com for \$23 plus shipping”; typically, just such transaction data is presented to the user in their “cart” before the buyer’s credit card data is entered. Examiner further refers to the Applicants’ embodiment where the seller advertises on the social website and the buyer clicks on ad to go to seller’s website and select the item for purchase. Nowhere is there support for sending multiple disparate payment identifiers within the transaction data, each one identified with a plurality of networks, and somehow pulling a

Art Unit: 3695

user identity out of a hat when multiple pluralities of payment networks are “fingered” by the transaction data. On page 19:

“The capture of the transactional data (400) includes the buyer identification, the seller identification and the transaction amount. Various other data can also be included, such as time-stamps or security information. Examples of security information include various secondary identifications including, but not limited to, personal pin numbers, biometric data, passwords, social security numbers and authentication”

Disparate payment identifiers? Not in the transaction data *per* Applicants’ Specification.

Applicants next argue, strangely, that “verifying the identity of the current user in response to the one or more disparate payment network identifiers that are received as part of the transaction data” does not include a negative limitation that precludes anything else from being used to verify. To the contrary, the verification is “in response to one or more disparate payment network identifiers”, and the claim does not say, in an open-ended fashion, “verifying in response to data including multiple payment network identifiers” or “verifying in response to data comprising multiple payment network identifiers”. Claim 12 and 13 do say that the step of verifying includes receiving authentication data and data authenticating but these claims do not insert the additional received data in a limitation describing “in response to...”

Claim 9 says that the current user’s identity is verified in response to the one or more disparate payment identifiers that are received as part of the transaction data. Applications argue at page 8, second paragraph that a disparate payment identifier can be a credit card number. Then, claim 11 says submitting “transaction data [not a named item of the transaction data, hence one can interpret this as all the transaction data] to the payment network selected ...without buyer account information about the payment

Art Unit: 3695

being received by **a seller** of the products or services". Claim 9 cites "a transaction involving products or services for purchase by users". Claim 9 cites no seller whatsoever. Although one might infer that sellers of the products or services exist, claim 11 is meaningless since the buyer may be purchasing from seller A and claim 11 might be interpreted to mean another competing seller B of the same products or services receives no buyer account information. Furthermore, if, as Applicants argue, the disparate payment identifier received as part of the transaction data is a credit card number, and if also the trivial interpretation of seller as seller B is corrected by an amendment to specify the seller from whom the current user is currently purchasing in a current transaction, the claim still allows that seller to receive all the transaction data which necessarily, according to Applicants' explanation, includes a credit card number, or "buyer account information about the payment network" [not the selected payment network, Examiner notes].

Examiner explained that the prior limitation "authorizing the purchase transaction in response to the selected payment network" made no sense. The amended

"authorizing the purchase transaction in response to the selected payment network providing an indication that funds for the transaction will be made available"

makes more sense, but no support was provided. The Specification does not include "the selected payment network providing an indication that funds for the transaction will be made available".

Claim 19 cites communicating "secured data". Despite an inadvertent typo, Examiner meant to refer to bottom of page 10 of the Final. Claim 19 cites communicating and verifying "secured" data, whereas the figures and Specification



Art Unit: 3695

show “secure data”, a different concept: The Specification does not name “secured data at all. The Specification’s only mentions of “secure data” are at page 16:

“According to one embodiment, social website 214 provides information about buyer 202 to facilitator 210. Social website 214 can also send secure data 212 to seller 10 220. Secure data 212 can be used as a verification that seller 220 was indeed connected to buyer 202 via social website 214. For example, secure data 212 can be sent from seller 220 to facilitator 210. Facilitator 210 can verify that the secure data 212 is valid.

A number of different mechanisms can be used to perform such validation steps. In many of such mechanisms, the connection between the social website 214 and the 15 facilitator 210 can be considered a relatively secure connection. For instance, both the social website 214 and the facilitator 210 have an established relationship in which they know the respective IP address of the other. Moreover, various encryption techniques can be used, such as the use of various encryption techniques designed to frustrate fraudulent activities, such as man-in-the middle attacks or impersonations of one of the 20 sites.

Using one example validation mechanism, social website 214 generates encrypted verification data to represent the secure data 212. This encrypted verification data can be sent to seller 220 and either be sent also to facilitator 210 or be known already by facilitator 210. Facilitator 210 receives the encrypted verification data from seller 220 25 and determines whether the data is valid. This verification 218 allows the facilitator 210 to provide some level of confidence that the seller is legitimate. In a specific embodiment, seller 220 is provided with an encryption program that either further modifies the secure data or generates distinct secure data. In this manner, the secure data received by facilitator 210 represents encryption from both the seller 220 and the social 30 website 214, providing a level of confidence that both the seller 220 and the social website 214 are not being impersonated for nefarious intentions”

No mention of verifying the **secured data** communicated from the seller website [to the facilitating “server”] **to authenticate the transaction** is in the Disclosure as filed.

“user profile database” or “profile database” are also not to be found in the Specification. At page 18, we have “seller database”; at page 21 “In a particular embodiment, a portion of the system is implemented to facilitate population of the system with buyers and/or sellers. This population system can include a database of

Art Unit: 3695

eligible buyers and/or sellers that is used to identify potential new participants in the system". These are the only mentions of database in the entire Specification.

Regarding claim 21, Examiner correctly argued that one possible interpretation of the prior

"communicating, from the social website to a facilitating server, information about a plurality of sellers that includes one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier;  
communicating, from a seller server to the facilitating server, seller information that corresponds to the transaction involving products or services for purchase by users; and verifying the transaction involving products or services for purchase by users by comparing the seller information communicated from the seller server with the information about a plurality of sellers communicated from the social network website".

was that information all of the plurality of sellers might include one and only one business name.

Applicants have now amended claim 21 to

"communicating, from the social network website to a facilitating server, information about a plurality of sellers that includes, for each of the sellers, one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier;  
communicating, from a seller server to the facilitating server, seller information that corresponds to the transaction involving products or services for purchase by users; and verifying the transaction involving products or services for purchase by users by comparing the seller information communicated from the seller server with the information about a plurality of sellers communicated from the social network website".

This change was ineffectual, as the claim still can be interpreted to mean information that includes for each of the sellers one business name; that the information about each of the sellers can still be one and only one business name is *still* one possible interpretation of the claim language. In addition, despite repetition by Examiner, Applicants have not explained why verifying the transaction [for a purchase transaction to be made by a current user] should include information about a plurality of sellers communicat[ed] from the social network.

Art Unit: 3695

4. 35 U.S.C. §102(e)

Applicants' pre-final and post-final amendment cites 'failure to establish the "primary reference" as prior art'.

Applicants' argument has been considered but is not persuasive.

"Applicant respectfully traverses the § 102(e) rejections because the cited reference is not prior art. To the extent that the Office Action is relying upon the '748 reference to teach correspondence to aspects supported in U.S. Provisional Patent Application Serial No. 60/991,379, filed on November 30, 2007 (e.g., including aspects relating to the selection of disparate payment networks), the '748 reference was filed on May 5, 2008 and is therefore not prior art"

Examiner, by using it, is stating that it is prior art. The onus is on the Applicants to provide evidence that the reference is not prior art. And, the 60991379 filed 11/30/2007 says nothing *at all* about "social network website"[s]; indeed the word "social" is only used in the Applicants' named provisional 60991379 in the phrase "social security number[s]". More than obviously, the cited Provisional Application does not support at least this central feature of the claims, "social network website", as amended or as originally filed. Plus, the other Provisional Application, 61092248, filed 8/27/2008, also does not use the phrase "social network website" *at all*, while neither Provisional Application cites any "server", "server arrangement", "facilitating server", "seller server", or "secured data". Clearly the claims as amended 3/2/2011 and 8/29/2011 are not supported by either Provisional Application, and Applicants' argument regarding their dates is not relevant to the claims, much of which are also not supported by the

Art Unit: 3695

Disclosure filed 11/25/2008 in instant Application 12323175 (please refer to the many 35 U.S.C. 112 1<sup>st</sup> paragraph rejections, below). So even John's filing date of 5/5/08, rather than his effective 2007 filing date, is prior to the unsupported amendments filed 3/2/2011 and 8/29/2011 in the instant application, and to the 11/25/2008 filing date of 12323175, where, as we have seen, the claims are not supported by either of Applicants' Provisional Applications.

5. Regarding "current user-identifier" and "current user-profile", these newly amended phrases are not supported. Examiner responded at length to Applicants' prior argument. Applicants *again* asks what in John corresponds to "current user-identifier".

Johns introduces his invention with an argument about prior systems:

"[0008] These strategies do not utilize any *information about the client*, by way of accessing a *client history* or *online client profile* (from an online profile website, an online verification website, or a well established site such as E-Bay or PayPal".

Thus he introduces information about the client utilized by accessing a client history or online client profile from an online profile website, an online verification website, or a site such as E-Bay or PayPal.

It might reasonably be expected that "information about the client" from client history or online client profile includes a client identifier, and that an "online profile website" includes a social network website. But John clarifies both of those later, so there is no doubt.

Regarding purpose: at [0008] The disclosed invention is pertinent to selling of non-electronic products, software, digital media, distribution, use, and rights management and e-commerce in general. The disclosed features are also relevant to **establishing and protecting a client's valid identity and profile.** At [0018]: In another aspect, the fraud prevention deterrents incorporate operations which are dictated, allowed, rejected, and adjusted based upon preferences and information defined in a user's e-profile. A **user can modify the e-profile in order to provide validation and verification operations, historical activity, and other types of information which may be required by a seller for successful completion of an electronic transaction.** [0020] **A conceptual password technology, which may rely upon a grid of images, movies, pictures, and/or text can be created and**

Art Unit: 3695

**customized by a user, a user's bank, a card association, and/or a 3.sup.rd party user validation service.**

Now please refer to Table 2 in Fig. 3A, showing credit card: visa and client name: Tom Gartner at the FFT-server. [Examiner explains that the client name is a user identifier].

An overview at [0043]:

'In this example, an e-transaction is modified according to fraud deterrents which are automatically selected, or client selected, after items and services are selected by the client. This may occur as part of the `check out` process and may be integrated into a digital shopping-cart feature. Alternatively, this may occur when the client enters a website or at another time or in response to a particular action by the client such as entering a particular part of a website or selecting a particular product. In step 100 a client navigates to a website offering goods and services. In step 102 the client views and selects various goods and services available on the website. This may further comprise making selections, or agreements, related to terms of use as may occur in the case of digital media and services. In step 104 the client requests that the e-transaction occur wherein payment will be provided for the selected goods and services. In step 106 the seller's e-transaction server (or the server of a 3.sup.rd party that is handling payment operations) proposes utilizing at least one FFT method as part of the checkout process. The user can choose to allow or reject selected FFT operations leading to steps 108 and 110, respectively. Steps 108 and 110 can be realized in a number of manners..."

[Note that step 108 in Fig. 1A, 1B includes remote FFT operations. In Fig2 the remote server is involved in the operations]

Compare this to Applicants' pages 16 and 19

"Social website 214 can provide buyer 202 with a way to browse goods and services offered by seller 220. This can include, for example, advertisements, links to buyer websites or displaying the goods or services within the social website 214. Buyer 202 can provide a selection of the goods or services 208. The selection can be sent directly to seller 220 or to social website 214".

" A buyer/seller interface captures transaction data (400) and transmits the data upon verification to network selector 450. The transaction data includes a buyer identifier from the social website. This identifier is used to select an appropriate buyer profile. Network selector 450 provides an indication of the selected network(s) to routing blocks 460 and/or 470. Financial control system 416 receives inputs from buyer/seller interface 400 and from the selected networks".

Art Unit: 3695

On identity verification and the remote server operations, John teaches at length:

[0053] In step 116, if option 116b or "FFP e-mail implementation" is selected then step 120 occurs. Step 120 allows FFP related e-mail operations to occur [0056] The e-mail protocol may have parameters that are adjusted as part of the electronic transaction, and can include, for example, parameters related to: when to send reminder e-mails; what to do if an e-mail is not responded to within a selected interval; the content of the e-mail which will be sent, including client ID and purchase information. [Examiner explains that the ID a user identifier].

[0057] In step 116, if option 116c or "Internet-based FFP" is selected then step 122 occurs. Internet-based FFP may include methods that relay upon online processes, for example:

[0058] a. FFT-related server confirmations may be required for the transaction to be approved.

[0059] b. Online validation service-based transaction. This FFP deterrent option may be considered as another type of the internet-based FFP-deterrent and allows online validation and e-profile services to be used as part of the transaction. For instance a user may be required to log onto a secure validation website which provides a service validating and ensuring identities of its clients. The seller may also belong to this "online community". By providing the seller a confirmation from within the community the seller can be sure that the client is "trusted" and is a legitimate client. There are many variations and embodiments wherein e-profiles of a client can be validated and established in order to ensure the identity and integrity of a client. The online validation service may not only validate the client's identity (e.g. using a conceptual password) but can also indicate to the seller the security level or method by which the user was authenticated. The online validation service may also provide the seller with information which can be presented by the seller to a user and can then send confirmation to the seller that the user was successfully validated. A number of possible methods by which this can occur will be described further in the conceptual password section of this application.

[0060] c. In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an address supplied by the user. In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. The validation website can then use this response to send the seller a confirmation of the user's identity by sending the seller the users validation information including name, etc. The seller's server must obtain this response prior to accepting the order. In a further embodiment, this verification can occur after the purchase and is more specifically related to the process whereby permission for the goods to be distributed to the client is obtained. As shown in FIG.

Art Unit: 3695

9A, this online verification site may be under control of the client's bank or may be a debit or credit card issuer or association.

At [0061] is described using biometrics to establish a user identity:

"Fingerprint validation and verification can occur, for example, using UPEK TouchStrip or TouchChip fingerprint authentication solutions, and can include UPEK's "Pay-By-Touch" solutions including "Pay By Touch Wallet", "e-Check", and "age verification"

"For example, eye-length (A-Scan or B-scan biometry), eye-scanning technologies including retinal scans (e.g. blood vessel pattern analysis via Daughman algorithms), and iris based methods can allow either identification (one-to many template matching) or verification (one-to one template matching) of the client. Both steps 122 and 124 can include **verifying the identity of a client** by having the FFT server communicate with 1 or more validation services which can provide an evaluation of data sent to it by a seller's server" "Alternatively, **the client and validation service can communicate directly**, and the **seller will simply receive confirmation and validation of the client's identity from the 3.sup.rd party service**, *so that private information of the client is not relayed through a seller that the client may not trust.*

[0062] In step 116, if option 116e or "Possession-based FFP transaction" is selected then step 128 occurs utilizing various possessions that only the client should have.. during the e-transaction this chip may be read by an RFID reader which would be available on the client's computer. Alternatively, a passport, credit card, or identity card can be swiped in a "card" reader which can be connected to a client's computer. Another type of possession can be a CD or flash-based digital key which only the client should have (e.g., ImX Solutions Inc.'s products including CD technology and updated, time-limited tokens). Another type of possession can be **physical cards** which are used in screen-card solutions, discussed later.

[0063] For example, videoconference technology can allow the seller and client to interact similar to how they might during an in-store purchase. The client may read their credit card information to the seller and hold up their actual credit card to the video camera. Additionally, if a "digital pen" or "digital pad" technology is available then the client may be asked to sign for the purchase. The client can also be requested to perform an out-of-band (OOB) transaction using a cell-phone or PDA. [0066] Accordingly, in an FFT implementation that uses voice recognition the client may be asked to record between 5 and 20 words, any of which may be used for voice-matching

[0068] c. Browser Based FFT: In addition to **starting the FFT operations** at time of checkout (e.g. FIG. 1A) **upon landing at a website** (e.g. FIG. 1B), activation of FFT features can also be suggested at the start of browsing and as part of the web-browser platform, wherein **users must validate their identities using FFT operations by interacting with the web-browser or a validation website to which the browser is directed.** This type of pre-browsing validation may lead

Art Unit: 3695

to an adjustment of the browser so that sellers know that the browser has been recently "verified". In one embodiment, the browser may include a plug-in module which presents a "validation" token to the seller's website showing that the user's identity has been recently validated (the validation token can be cross-validated by interaction between the seller and the service that provides the validation token) and which may expire within a specified period. In one embodiment the information of the token, can be sent by the seller to a third party which is a validation service that issued the token, in order to assure that it is legitimate (and to ensure the credit card being used matches the credit card that is registered to the user with the validation service). In another embodiment **the information of the token, can be sent by the client to a third party which is a validation service that issued the token, which then contacts the seller's FFT server "browser validation" module 232 (of FIG. 8) and verifies that the user or transaction is legitimate.** The browser-based FFT implementation can also allow the browser module to validate the legitimacy of transaction by ensuring that a particular visa, computer, shipping address and/or client is valid. The client can set parameters in an e-profile which determine how long a token-based browsing session can last, how long it can last before a reminder is sent to the browser that re-validation is needed, and also can regulate the type of transactions which are permitted via the browser. In addition to other types of validation methods which have been described, the use of a "validated" browser, obviates that need of having the user enter various types of validation information at time of purchase since the seller may assume that the client is valid. [0069] d. Concept-based passwords: Rather than, or in addition to, requiring a login and password both of which are traditionally alphanumeric, the FFP can rely upon a password that is defined by a concept known only to the user. [0070] The concept-based password utilizes at least one "concept rule" [0077] A large number of picture sets, concept rules, and corresponding solution sets can be generated relatively simply. [0080] The conceptual password can be adjusted and even created by the client. [0089] The FFT features can be used **to collect information specific to the client** to show that it was the client who actually made the purchase

[0096] **A transaction profile is comprised of at least one of:** a bank's preferences if the bank is hosting an FFT service; the seller's preferences (e.g., a seller's deterrent preference with respect to a particular product); the manufacturer's preferences (e.g., a manufacturer's deterrent preference); the item profile (e.g. is this a software product or an update for a software product?, What is the value of the item?) and **the user's e-profile** (e.g., a user's recent web activity, **and any aspect of a referring website by which the user arrived at the seller's website, a credit card number being used for the transaction**). Rather than the seller's preferences, the preferences of a bank or 3.sup.rd party FFT service can be used if the user validation is performed by the bank or 3.sup.rd party FFT service, respectively [0098] **A client's "e-profile" can include, for example, an IP address; a real world address; an e-mail address; a shipping address; a billing address; a credit card number; a credit card history; a**



Art Unit: 3695

payment history; a purchase history; history of timely license renewal; a product serial number associated with the user; a computer identification number; an operating system identification number; a pattern of recent activity related to the client; a pattern of prior activity of the client; a phone number; **an online e-profile** (i.e. CPE-profile); **a profile on a verification or profile website**; a profile on a different commerce-based website (e.g. e-bay/pay-pal); a profile on a validation website; **a profile on a social-network website (e.g. Facebook, MSNMessenger)**; a profile on a bank's website; a **profile on a referring website**; and, a **client's name or other real-world type of information**. The client's e-profile can also pertain to whether the user is using a promotional code or voucher. In some cases, if the promotional code was e-mailed to the user by the seller, the code can be used to identify the user and to verify that the user is also the owner of a credit card which is being used. Aspects of the client e-profile can include information (e.g., purchase history of the client) contained in historical tables of FFT-client side software modules that may have operated on the client's computer. [0122] As shown in Table 2 FIG. 3A [**FFT-Server Side Transaction Profile Tables**] a **transaction profile can be comprised of an e-profile for the client, an internet profile**, a manufacture profile, a seller's profile, a bank-customer's profile, **an item profile**, or any a combination thereof. Authentication strength or fraud deterrent scores can be adjusted based upon the nature of the transaction as reflected in the transaction profile. [0123] Generation of the **client's e-profile can be obtained by** getting this information from: **an FFT-server**, from a client-side FFT program; **from information supplied by a client on a web-based form**; maintained in an e-wallet type of device; **information gathered from the internet profile**; **as well as other sources**. [0097] The algorithm of module 200 can select the fraud deterrents based at least in part upon e-profiles. E-profiles are set, calculated, accessed, and/or verified (either locally or remotely, if these reside remotely) using the e-profile module 204, and can be either **client provided E-profiles (CPE-profiles) in which the client has participated in the generation of information related to their e-profile** or client derived E-profiles (CDE-profiles) which are calculated without the client's active participation. The term **`e-profile` can refer completely or primarily to either of these, or to both of these**. [0123] A client profile can include generation of a payment profile. Payment profile operations can also check the number and type of items being ordered against prior orders, such that institutions are permitted to purchase multiple copies or licenses of a given product while when non-institutional entities attempt . [0195] The e-profile can also include preference for validation of the client. Validation rules determine what operations occur during the client's verification by a third party. For example, validation rules may **require that a client's name, credit card number, shipping address, and computer ID numbers or computer name correspond to the values provided in their e-profile**. And finally [0034] FIG. 7B. illustrates a schematic representation of an FFT method which is implemented according to information and rules set out by a **client controlled e-profile** and an FFT-participating seller. [0035] FIG. 7C illustrates a schematic representation of an FFT method which is implemented according to information and rules set out by a **client controlled e-profile** and with respect to a card-issuing bank".

Art Unit: 3695

[Examiner hopes she need not point out the numerous types of user identifiers described].

this type of purchase the fraud score may be increased.

6. Examiner summarizes: the "online community" corresponds to the social website. The FFT server and validating website/services and verification site correspond to the server arrangement including at least one facilitating server. Online validation and e-profile services are used to establish user identity, and user profile may be on a social network website. Many ways of validating client's identity are described, just one of which is the conceptual password. The profile on social-network website may be one of the profiles on the internet used to gather information for the e-profile of client within the transaction profile at the FFT server, which transaction profile includes client name, credit card, etc. Client profile can include checking number and types of items being ordered (i.e. transaction data) against prior orders. Client can participate in generation of or control their e-profile, hence the profile is current, and because of this or because of the manners the user identifier is validated, user identifier is current. And, regarding claim 11, in one way, "private information of the client is not relayed through a seller that the client may not trust".

### ***Claim Objections***

7. Claim 9 -11 and 20-21 are objected to because of the following informalities:

Claim 9 cites "communicating...transaction data for a purchase transaction to be made by a current user associated with the current user-identifier"; and then makes references to "the transaction data", [submitting] "transaction data" and to "the purchase transaction". That all of these describe transaction data for the same [purchase] transaction is not clear; Examiner suggests, for clarity, further use of "transaction data for the purchase transaction" and "the said purchase transaction", and similar clarifications in the dependent claims.

Appropriate correction is required.

Art Unit: 3695

***Claim Rejections - 35 USC § 112***

The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

8. Claims 9-13 and 18-21 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

Nowhere in the disclosure is there a “server” or “server arrangement” or “facilitation server” or “seller server”; thus all uses thereof in claims 9 and 18-21, is not supported.

Also “current user-identifier corresponding to a current user-profile”, “current user associated with the current user-identifier” are not supported.

The only use of ‘plurality of payment networks’ in the Specification is at page 10:

“Consistent with an example embodiment of the present invention, an approach to processing payment involves controlling interactions between disparate, autonomous payment processing networks to process different payment aspects for a common set of transaction data received for a particular transaction. For instance, when a merchant (i.e., seller) transmits point-of-sale purchase data including a transaction amount and buyer's account data (e.g., obtained from a credit-type or debit-type card or related account number associated therewith), an integrated processor receives the point-of-sale data and coordinates electronic funds transfers with two or more of the autonomous networks. In this context, a single card or account can be used as a manner in which to access a plurality of payment networks, and payment for a common transaction can be effected using disparate, autonomous networks that, absent the

Art Unit: 3695

integrated processor, would not otherwise be capable of communicating with one another. In many aspects, such an approach involves interacting with payment networks configured and operated for operating independently, to respectively provide payment to a merchant and effect settlement from a buyer, with these functions now carried out via the integrated processor. These payment processing approaches are amenable to use in processing payment using a multitude of different payment approaches and scenarios involving one or more accounts and participating networks for buyers, merchants or other transaction participants. For example, some embodiments are directed to providing payment from a buyer using a first payment processing network (e.g., a Elavon® and/or VISA® network as described above) to obtain account information for the buyer, and providing settlement to a merchant using a different account (and its related payment network) for the buyer. Other embodiments are directed to using different accounts and related payment networks for effecting payment and for providing settlement for the buyer. Other embodiments are directed to using different accounts and related payment networks for collecting an initial pre-payment (e.g., an immediate payment from a third party) for collecting subsequent payment from the buyer and, where appropriate, for providing settlement for the pre-payment. Still other embodiments are directed to providing payment from a buyer using an account for the buyer and its related payment processing network, and providing electronic funds from the payment to a merchant account that uses a different payment network. Other combinations of networks are also used in connection with various embodiments”.

Clearly, “associating, using the server arrangement, the current user-identifier with one or more disparate payment network identifiers” is nowhere found in this paragraph, and is thus not supported, as are not “selecting a payment network from a plurality of payment networks that are each associated with the disparate network identifier in a user profile database “, and “verifying the identity of the current user in response to the one or more disparate payment network identifiers that are received as part of the transaction data”.

As also described above in item 3, “associating, using the server arrangement, the current user-identifier with one or more disparate payment network identifiers”, is not supported; “verifying the identity of the current user in response to the one or more

Art Unit: 3695

disparate payment network identifiers that are received as part of the transaction data” is not supported; “authorizing the purchase transaction in response to the selected payment network providing an indication that funds for the transaction will be made available” is not supported; “verifying the secured data communicated from the seller website to authenticate the transaction” is not supported; “one or more disparate payment network identifiers that are received as part of the transaction” is not supported; “authorizing the purchase transaction in response to the selected payment network providing an indication that funds for the transaction will be made available” is not supported.

“verifying the identity of the current user in response to the one or more disparate payment network identifiers that are received as part of the transaction” is also not supported. Applicants’ Specification says

Page 19: “To initiate a transaction, the buyer and seller transactional data is captured. This can be accomplished *using a buyer-seller interface to capture the transaction data*. In a specific embodiment, the interface is web-based and provided by either or both of the social website and seller”.

Page 17: “In one embodiment of the present invention, buyer 202 provides verification 204 to further validate the transaction data. For example, social website 214 or facilitator 210 can *verify the transaction details*, such as amount and a description of the goods/services, *by receiving input from the buyer*. In a specific instance, the *seller sends transaction details to social website 214 and/or facilitator 210* Similar *transaction details are 10 received from buyer 202* and the two transaction details are compared for consistency. . In one instance, social website 214 or facilitator 210 can send a copy of the transaction data to buyer 202 for verification. The transaction data can be presented to buyer 202 using interface that asks buyer 202 to confirm the details. Alternatively, buyer 202 sends transaction details without a need for social website 214 and/or facilitator 210 to first 15 prompt for the transaction details. This can be accomplished, for example, using a software program that sends the transaction details to social website 214 and/or facilitator 210 when buyer 202 indicates an intention to purchase goods. [Examiner notes: the social website does not, as in the claim, communicate transaction data to the (alleged but unsupported) server arrangement]

Art Unit: 3695

In another example of verification from buyer 202, social website 214 or facilitator 210 acts as an intermediary between buyer 202 and seller 220. In this manner, a record can be maintained of the purchase that is independent of buyer 202 and seller 220”..

As described above, “communicating, from the social network website to the server arrangement, transaction data for a purchase transaction to be made by a current user associated with the current user:-identifier” Is not supported,

Regarding claims 18-21, all of

“wherein the steps of communicating, from the website to a facilitating server, are in response to the current user selecting at least one of the goods or services for purchase.

communicating, from the social network website to a seller server, secured data indicating that the seller was connected to the current user via the social network website;

communicating, from the seller website to the facilitating server, the secured data; and

verifying the secured data communicated from the seller website to authenticate the transaction,

communicating, from a seller server to the facilitating server, transaction data; and

verifying that the transaction data communicated from the seller server matches the transaction data communicated from the social network website,

communicating, from the social network website to a facilitating server, information about a plurality of sellers that includes, for each of the sellers, one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier,

communicating, from a seller server to the facilitating server, seller information that corresponds to the transaction involving products or services for purchase by users,

verifying the transaction involving products or services for purchase by users by comparing the seller information communicated from the seller server with the information about a plurality of sellers communicated from the social network website” are not supported.

Art Unit: 3695

9. Examiner draws attention to Applicants' Specification, in order to aid Applicants in drafting claims which are supported, which says, at page 3 lines 6-7 that

“ buyer profile data is associated with a social website”;

and at page 3 lines 17-19

“the current user using the seller website to generate the transaction data; associating the current user identifier with a buyer account”, then verifying and authorizing the purchase transaction”; and  
at later lines

“receiving, from the website, a current user identifier corresponding to a current user profile; receiving, from the website, transaction data for a purchase transaction to be made by a current user associated with the current user identifier; associating the current user identifier with a disparate network identifier; verifying the identity of the current user; selecting a payment network to debit the purchase amount; and authorizing the purchase transaction” and  
”methods and systems involving associating a current user with a current user profile; verifying the identity of the current user; providing a current user identifier from the current user profile to a disparate network system; providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and completing the purchase transaction in response to an authorization received from the disparate network system”.

These steps differ significantly from what Applicants have put into claim 9.

Examiner further points to Brief Description of Fig.4:

“FIG. 4 shows an example system for implementing a transaction between a buyer and a seller using disparate seller and buyer networks, according to an example embodiment of the present invention”.

[No payment network, selected or otherwise, and no payment network identifier].

In none of the figures is there any server or server arrangement, or any other kind of server as described in the claims amended since the original claims were rejected; there is just a "facilitator".

Examiner further points to page 6

“Consistent with a specific embodiment of the present invention, a third party data processing system facilitates a transaction between a seller and a buyer over the

Art Unit: 3695

Internet after receiving user-related data from a social website. The third party system matches the user-related data with an associated buyer account and facilitates the transaction by, for example, initiating payment from the buyer account to a seller account.

Consistent with another embodiment of the present invention, a third party facilitates a transaction between a seller and a buyer by verifying the authenticity of the transaction after receiving verification data from the buyer, the seller, a social network service/website or combinations thereof.

Consistent with an embodiment of the present invention, a third party facilitates a transaction between a seller and a buyer by verifying the identity and/or intentions of the buyer and thereafter enabling the purchase to be processed

These steps differ significantly from what Applicants have put into claim 9.

Examiner further points to pages 7 and 8; page 7 describes a system for

processing buyer-seller transaction using disparate autonomous (one or both) buyer

and seller networks, and routing part of the transaction data to selected networks; the

page says nothing about the networks' being *payment* networks. In particular, page 7

also says

“ Another embodiment of the invention includes the identification of potential accounts in the seller access network on an account-by-account (e.g., Payment Card Account) basis. In certain instances, the identified accounts include accounts for which bilateral agreements do not exist with the payment network associated with the buyer identification of selected payment network. For example, the buyer identification could be associated with use of a buyer-owned credit card, while the payment network could be a payment network that operates independently from the credit card payment network. Thus, the selected payment network need not have any knowledge of a buyer credit card account associated with the credit card used to validate the buyer identity. Social websites sell advertisements on their pages. Often these advertisements allow a viewer to click on the advertisement and purchase goods or services from the advertisement's source. This can include an embedded hyper-link that takes the buyer to a site hosted by the seller of the advertisement's goods or services. Assuming the buyer wishes to make a purchase, payment arrangements are instituted as necessary”.

“As discussed above, seller and buyer transactions often involve the use of payment systems and associated networks. More and more transactions are accomplished without direct payment (e.g., cash) from the buyer to the merchant/seller. Generally, these associated networks involve two primary components. The first component is a seller access network (e.g., Nova@) that provides connection to the point-of-sale (POS) devices (either directly or via merchant internal networks) and identification of the type of payment account (e.g., Visa@ or Voyager@). A second component includes



Art Unit: 3695

payment processing networks that process payment instructions based agreements established by the participants. Generally, these payment processing networks are one of two different categories, proprietary networks (e.g., Voyager@) or association networks. Examples of association networks include the networks provided by VISA@ and MASTERCARD@ and/or the particular acquiring/issuing banks. For a particular transaction, the operator of the association network controls the flow of funds for the transaction. Often, this includes a fee that is passed on to the seller, such as a percentage of the transaction. The participating sellers have an agreement with the network (e.g., Visa ® or MasterCard®), but do not have a transactional relationship between one another with respect to the association network transactions. Such transactions are often implemented where the seller has an existing relationship with a bank. The seller sends the transaction information to this bank, sometimes referred to as the acquiring bank. The acquiring bank can forward the payment information to a bank that issued the card, sometimes referred to as the issuing bank”.

The following is a quotation of the second paragraph of 35 U.S.C. 112:

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.

10. Claims 9-13 and 18-21 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

A stated in the page 8 quoted above a) there are both 1. payment systems and 2. associated networks and b) the associated networks involve 2.1 seller access network that provides connection to the point-of-sale; and 2.2 payment processing networks ; so Examiner asks what the (1) payment systems are used for if the (2) associated networks include “payment processing networks”; and 2.2.1: payment processing networks include one of two different entities, “proprietary networks” and “association networks”?

Art Unit: 3695

Please see item 3 above for further indications of lack of clarity in the claims.

There is no antecedent for claim 18's "wherein the steps of communicating, from the website to a facilitating server"

As stated in the final, there is no antecedent for claim 21's " the transaction involving products or services for purchase by users'; claim 9 specifically says "communicating...transaction data for **a purchase transaction to be made by a current user associated with the current user-identifier**".

### ***Examiner's Note***

11. Examiner requests that **each** amendment be accompanied by **specific** pointers to support in the Disclosure as filed for that amendment. Please see MPEP § 714.02 and § 2163.06 ("Applicant should \* \* \* specifically point out the support for any amendments made to the disclosure.") Examiner would be particularly grateful if Applicants were to quote each claim amendment and the support next to it, just as Examiner cites, in 102 or 103 rejections, a claim limitation and next to it, the teaching of her reference.

### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent

Art Unit: 3695

granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

12. Examiner notes, for the record, that no substantive use of the "social network" aspect of the "social network website" is made use of in the independent claim. The following rejections are to be viewed in light of the 35 U.S.C. 112 rejections above.

13. Claims 9-13 and 19-20 are rejected under 35 U.S.C 102(e) as being anticipated by John, US 20080275748.

Regarding claim 9, John teaches **For use with a social network website that implements user profiles, each user profile having a user identifier, and with a transaction involving products or services for purchase by users, a processing-circuit-implemented method (see at least Abstract method and system) comprising: communicating, from the social network website to a server arrangement including at least one facilitating server, a current user-identifier corresponding to a current-user profile** (please see items 5-6 above and [ 0161] The communication module 220 provides operations related to communicating with the client, the seller, and any 3.sup.rd party relevant to an e-transaction and can include implementation of out-of-band communication and various in-band alternative communications such as communicating with the client via a third party service or community such as FFT module on a service such as Facebook); **communicating, from the social website to the server arrangement, transaction data for a purchase transaction to be made by a current user associated with the current-user identifier** (please see items 5-6 above and at least [0009] "The technology may be used during the purchasing of digital and physical products, and at later times during their subsequent use; Electronic transactions can be termed `e-transactions`, electronic profiles can be termed `e-profiles`, and the `e-` prefix generally indicates that the entity can or is electronically-realized via a computer, internet, or the like[0043] FIG. 1A shows a schematic illustration of an embodiment of a method of providing a "fraud free transaction" (FFT) or "fraud-free purchase (FFP). In this example, an e-transaction is modified according to fraud deterrents which are automatically selected, or client selected, after items and services are selected by the client. This may occur as part of the `check out` process and may be integrated into a digital shopping-cart feature. Alternatively, this may occur when the client enters a website or at another time or in response to a particular action by the client such as

Art Unit: 3695

entering a particular part of a website or selecting a particular product...In step 100 a client navigates to a website offering goods and services. In step 102 the client views and selects various goods and services available on the website. This may further comprise making selections, or agreements, related to terms of use as may occur in the case of digital media and services... In step 106 the seller's e-transaction server (or the server of a 3.sup.rd party that is handling payment operations) proposes utilizing at least one FFT method as part of the checkout process; [0059] b. Online validation service-based transaction. This FFP deterrent option may be considered as another type of the internet-based FFP-deterrent and allows online validation and e-profile services to be used as part of the transaction. For instance a user may be required to log onto a secure validation website which provides a service validating and ensuring identities of its clients. The seller may also belong to this `online community`. By providing the seller a confirmation from within the community the seller can be sure that the client is "trusted" and is a legitimate client [0096] "A transaction profile is comprised of at least one of: ...the item profile (e.g. is this a software product or an update for a software product?, What is the value of the item?) and the user's e-profile (e.g., a user's recent web activity, and any aspect of a referring website by which the user arrived at the seller's website, a credit card number being used for the transaction). Rather than the seller's preferences, the preferences of a bank or 3.sup.rd party FFT service can be used if the user validation is performed by the bank or 3.sup.rd party FFT service, respectively [0118] Further, rather than residing on the client's computer the client-side FFT program can be realized partially, or fully, using a 3.sup.rd party service that the client log's onto during the transaction. For example, the client may log into their MSN account prior to performing an e-transaction, and the FFT features such as a conceptual password may be presented to the client via this 3.sup.rd party [0123] A client profile can include generation of a payment profile. Payment profile operations can also check the number and type of items being ordered [i.e. transaction data] against prior orders [0134] Four components of the transaction profile are shown including the client, seller, item, and manufacturer profile (card-issuing bank profile can also be used). When the parameter values for these profiles are set to 0 then the values associated with this profile may be ignored while a *value of 1 causes these profiles to be considered in determining the FFT-related operations and calculations which will occur* [0161] The communication module 220 provides operations related to communicating with the client, the seller, and any 3.sup.rd party relevant to an e-transaction and can include implementation of out-of-band communication and various in-band alternative communications such as communicating with the client via a third party service or community such as FFT module on a service such as Facebook)

**associating, using the server arrangement, the current-user identifier with one or more disparate payment network identifiers** (please see items 5-6 above, Table 2 "FFT-Sever Side Transaction Profile Tables including user name, credit card, and [0096] A transaction profile is comprised of at least one of: a bank's preferences if the bank is hosting an FFT service; the sellers preferences (e.g., a seller's deterrent

Art Unit: 3695

preference with respect to a particular product); the manufacturer's preferences (e.g., a manufacture's deterrent preference); the item profile (e.g. is this a software product or an update for a software product?, What is the value of the item?) and the user's e-profile (e.g., a user's recent web activity, and any aspect of a referring website by which the user arrived at the seller's website, a credit card number being used for the transaction). [0198] The "View/modify credit info and users" feature can be used to modify which credit cards are associated with a user's profile (although a separate e-profiles, e-limits, and rules can exist for the same user with several credit cards) and names which might be allowed to charge using selected credit card numbers); **verifying the identity of the current user in response to the one or more disparate payment network identifiers that are received as part of the transaction data** (please see items 5-6 above and Applicants' argument regarding Applicants' pages 17-18 which says that an example of [a] payment network identifier is a credit card number and John: [0098] A client's 'e-profile' can include, for example, an IP address; a real world address; an e-mail address; a shipping address; a billing address; a credit card number.. a profile on a social-network website (e.g. Facebook, MSNMessenger)... Aspects of the client e-profile can include information (e.g., purchase history of the client) contained in historical tables of FFT-client side software modules that may have operated on the client's computer.; [0096] A transaction profile is comprised of at least one of: a bank's preferences if the bank is hosting an FFT service; the sellers preferences (e.g., a seller's deterrent preference with respect to a particular product); the manufacturer's preferences (e.g., a manufacture's deterrent preference); the item profile (e.g. is this a software product or an update for a software product?, What is the value of the item?) and the user's e-profile [0097] The algorithm of module 200 can select the fraud deterrents based at least in part upon e-profiles. E-profiles are set, calculated, accessed, and/or verified (either locally or remotely, if these reside remotely) using the e-profile module 204, and can be either client provided E-profiles (CPE-profiles) in which the client has participated in the generation of information related to their e-profile or client derived E-profiles (CDE-profiles) which are calculated without the client's active participation. The term 'e-profile' can refer completely or primarily to either of these, or to both of these; Fig. 2 shows step 108 choose method [of fraud deterrent] , where the methods are described in item 5-6 and lead to verification of identity of current user; for example:. [0043] In step 104 the client requests that the e-transaction occur wherein payment will be provided for the selected goods and services. In step 106 the seller's e-transaction server (or the server of a 3.sup.rd party that is handling payment operations) proposes utilizing at least one FFT method as part of the checkout process. Initiation of FFT operations 108 may entail performing 'FFT accept' operations. For example the FFT server may attempt to contact the user's computer if client-side FFT software has been previously installed on it. FFT reject operations 110 can include asking the client's credit-card security code (e.g., CVV) number, normally located on the back of a person's credit-card. [0044] FIG. 1B shows a schematic illustration of an alternative embodiment of a method of providing a FFT. An e-transaction is modified according to fraud deterrents which are selected before items

Art Unit: 3695

and services are presented to a client, i.e. as part of the `login` process for a website. In this embodiment, upon arrival at the website 100, or soon thereafter, the client is queried about allowing one or more FFT operations. A customized presentation of goods and services 112 can be achieved for a client by sending the client only to selected portions of the website 102 that are configured according to a user's interaction with the FFT server (e.g. as a function of whether the client's identity was successfully validated [0047] Step 108 includes a step in which the client is presented with a menu of fraud deterrent options. Conventional methods require users to provide specific information which is used to deter fraud, rather than giving several options. The selection of menu items leads to step 116 in which at least one of a plurality of FFP deterrents 116a-116f (and other technologies such as use of a special browser which is particularly configured for e-transactions, use of a user's e-profile, or use of concept-passwords), are invoked. Alternatively, step 116 can occur automatically if the seller's/banks server 8 runs an FFP server program 10 which has an FFP algorithm 12 which chooses one of the FFP options 116a-f either automatically, based upon aspects of the transaction profile (e.g., the purchase price, the purchased product, some aspect of the client's e-profile, purchase history of the client) 0060] c. In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an address supplied by the user. In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. The validation website can then use this response to send the seller a confirmation of the user's identity by sending the seller the users validation information including name, etc. The seller's server must obtain this response prior to accepting the order. In a further embodiment, this verification can occur after the purchase and is more specifically related to the process whereby permission for the goods to be distributed to the client is obtained. As shown in FIG. 9A, this online verification site may be under control of the client's bank or may be a debit or credit card issuer or association. [See figure 9A a VISA site requiring login and which shows accessing a user's account to make payment, hence verifying user identity] 083] Rather than selecting any one particular FFP-option, different deterrent options can be combined resulting in multiple-factor authentication, which is known as 'strong authentication In one embodiment, FFT can require strong authentication which is defined as requiring two out of the following three proofs of identity; [0084] Something known by the client, like a password, an answer to a personal question, or even the client's height; [0085] Something possessed by the client, like an Credit-Card and computer identification number; and, [0086] Something unique about a person such as a biometric feature which can be measured, like a fingerprint);

**selecting a payment network from a plurality of payment networks that are each associated with the disparate network identifier in a user profile database** (see at least FIG. 2; [0049] "The FFP module may also be installed from a 3.sup.rd party server such as a user's bank, to which they may be redirected for this process, or

Art Unit: 3695

a 3.sup.rd party... In a preferred embodiment, the FFP software is installed on the client's computer directly from the client's bank, using the bank's online website in a process that registers the user's computer as a valid computer; [0060] "In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an address supplied by the user. In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. ... As shown in FIG. 9A, this online verification site may be under control of the client's bank or may be a debit or credit card issuer or association; [0096] "A transaction profile is comprised of at least one of: a bank's preferences if the bank is hosting an FFT service.;... and the user's e-profile (e.g., a user's recent web activity, and any aspect of a referring website by which the user arrived at the seller's website, a credit card number being used for the transaction). Rather than the seller's preferences, the preferences of a bank or 3.sup.rd party FFT service can be used if the user validation is performed by the bank or 3.sup.rd party FFT service, respectively [0120] For example, client profile information including a history of purchases of the client may be constructed within the client-side FFT-module 402 or server side module 202. The historical information can include a product ID, Last 4 digits of credit-card that was used for payment, source of payment (e.g. credit card, pay-pal), confirmation number used in the sale, [0123]Generation of the client's e-profile can be obtained by getting this information from: an FFT-server, from a client-side FFT program; from information supplied by a client on a web-based form; maintained in an e-wallet type of device; information gathered from the internet profile; as well as other sources);

**submitting transaction data to the selected payment network selected to debit the purchase amount**(see at least [0060] In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. ... As shown in FIG. 9A, this online verification site may be under control of the client's bank or may be a debit or credit card issuer or association); **and**  
**authorizing the purchase transaction in response to the selected payment network providing an indication that funds for the transaction will be made available** (see at least Figure 2 and Figure 3a and Figure 9b-9C ; [0011] "In another aspect of the invention at least one fraud prevention deterrent is proposed to the user during one step of the sale method assigned for a digital product. This may occur as a pop-up window, one or more check-boxes, or as part of the checkout process, for example, a process implemented by an electronic shopping cart"; [0014] "In another aspect of the invention fraud prevention deterrents are implemented during the sale of a digital product comprising a fraud free transaction (FFT) software script that is run or at least transiently installed on the client's computer as part of the electronic transaction ('client side FFP operations')"; [0020] "A conceptual password technology, which may rely upon a grid of images, movies, pictures, and/or text can be created and customized by a user, a user's bank, a card association, and/or a 3rd party user validation service" [0060] "In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an

Art Unit: 3695

address supplied by the user. In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. ... As shown in FIG. 9A, this online verification site may be under control of the client's bank or may be a debit or credit card issuer or association [0143] the seller, while FIG. 7C is realized primarily through the card-issuing bank. The examples can rely heavily upon the existence of a client-controlled e-profile which will be reviewed in FIGS. 9A-9C. [0148] In FIG. 7B, an FFT-method is shown in which a client-created and controlled e-profile is relied upon. In step 170 the client logs onto a platform which hosts an FFT-server which is configured for allowing client's to modify their e-profiles. The FFT-server is preferably hosted by the entity with which the client has banking or VISA accounts. In step 172 the client can modify their profile in a number of manners, including, for example, allowing a particular e-entity the right to charge their credit cards, allowing an e-entity to charge the card over a specified period (e.g. over the following 2 days during which the client will be on vacation and away from their authorized computer), as well as setting limits for this client's cards, or allowing, rejecting, or adjusting other features of their profile such as those disclosed in FIGS. 9A-9C. [0194] In one embodiment the FFT systems and methods may utilize an online e-profile which includes client adjusted preferences and information that are used during FFT operations. The e-profile may be stored on a FFT server provided by either a 3.sup.rd party FFT service or by a client's banking or credit card institution. The e-profile can include billing and shipping addresses associated with a credit card so that clients can allow items to be shipped to more than their billing address. The e-profile may also include information related to computers which are authorized for use with the client's credit card so that e-transactions must be made using a particular computer with a particular credit card. The e-profile can also include spending limits for online spending, or spending limits related to charges related to particular websites. The limits may be related to an amount, a duration during which a transaction will be allowed to occur, a website or client which is blocked from providing charges with the card. [0197] In any case, when the client makes their online purchase clicking to complete a transaction 176 an FFT server validates the transaction 178. If the FFT server is located with the seller, then the seller (e.g a bank) may approve 178A or reject 178B the transaction. The seller may also wait as the FFT server of a 3.sup.rd party 179A or which may be a bank 179B verifies the information. If the 3.sup.rd party is not a bank, the FFT server of the 3.sup.rd party may communicate with the FFT server of a bank and this result will then be routed through the 3.sup.rd party and back to the seller. These steps can occur in a transparent fashion with respect to the client and seller. In the case where a transaction is approved 180 the transaction is finalized successfully, otherwise the transaction can be rejected 182 and appropriate actions occur which may include fraud alerting activities if certain types of rejections are detected at more than a specified rate of occurrence).



Art Unit: 3695

Regarding claim 10, John teaches **submitting transaction data to the payment network selected to debit the purchase amount** (see at least [0060] “In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an address supplied by the user. In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. ... As shown in FIG. 9A, this online verification site may be under control of the client's bank or may be a debit or credit card issuer or association.

Regarding claim 11, John teaches **submitting transaction data to the payment network selected to debit the purchase amount without buyer account information about the payment network being received by a seller of the products or services** (see at least [0140] “When the FFT-server is operated by a 3.sup.rd party, then information shared between the client-FFT and the FFT-server will not necessarily be made available to the seller. This has certain advantages, for example, the seller is not privy to confidential information of the client... When a client is validated the 3.sup.rd party sends confirmation (and a confirmation transaction code) of a successful validation to the seller's server, while failure to validate leads to a failure notice... The 3.sup.rd party can keep records of the transaction and assist the seller in resolving disputes related to billing, as indexed by the confirmation transaction code. For the client, the communication between the seller and the 3.sup.rd party FFT server may be invisible and may occur as a background process. Alternatively, as pop-up window or frame may be created wherein the client is made aware that their information is being exchanged with the 3.sup.rd party, rather than the seller [0141]When a 3.sup.rd party FFT server is used for validation it may provide different types of information to the FFT-servers of different sellers. For example, if the seller's FFT server is trusted by the 3.sup.rd party's FFT-server then it may give the information (which may be in percentage of total, in number of occurrences, or a normalized fraud value for that item) in column 2 whereas an unknown seller may only obtain the information in column number 1. These distinctions are shown in the example of Table 4. See also Table 3 showing that transaction data is on server-side FFT-operating parameter table (And not with seller)).

Regarding claim 12, John teaches **verifying the identity of the current user includes receiving authentication data in addition to the current user identifier** (see at least [0083]-[0085] “In one embodiment, FFT can require strong authentication which is defined as requiring two out of the following three proofs of identity; Something known by the client, like a password, an answer to a personal question, or even the client's height; Something possessed by the client, like an Credit-Card and computer identification number; and, [0086]Something unique about a person such as a biometric

Art Unit: 3695

feature which can be measured, like a fingerprint; [0090] For example, when the client-side FFT-program is run, it can send back client profile information such as computer ID number, computer name, and IP address).

Regarding claim 13, John teaches **verifying the identity of the current user includes receiving data authenticating the social network website** (see at least ([0088]) "FFT features such as conceptual passwords, internet footprints, internal/external footprints, and the restriction of transactions to authorized computers will deter this type of fraudster, the authorized computers are not specifically identified as social network websites accessed by the current user" [0096] "A transaction profile is comprised of at least one of: a bank's preferences if the bank is hosting an FFT service.;... and the user's e-profile (e.g., a user's recent web activity, and any aspect of a referring website by which the user arrived at the seller's website, a credit card number being used for the transaction"; [0098]A client's e-profile` can include, for example... a profile on a different commerce-based website (e.g. e-bay/pay-pal); a profile on a validation website; a profile on a social-network website (e.g. Facebook, MSNMessenger); a profile on a bank's website; a profile on a referring website)..

Regarding claim 19, John teaches **communicating, from the social network website to a seller server, secured data indicating that the seller was connected to the current user via the social network website; communicating, from the seller website to the facilitating server, the secured data; and verifying the secured data communicated from the seller website to authenticate the transaction** (see at least [0059] For instance a user may be required to log onto a secure validation website which provides a service validating and ensuring identities of its clients. The seller may also belong to this `online community`. By providing the seller a confirmation from within the community the seller can be sure that the client is "trusted" and is a legitimate client. There are many variations and embodiments wherein e-profiles of a client can be validated and established in order to ensure the identity and integrity of a client. The online validation service may not only validate the client's identity (e.g. using a conceptual password) but can also indicate to the seller the security level or method by which the user was authenticated. The online validation service may also provide the seller with information which can be presented by the seller to a user and can then send confirmation to the seller that the user was successfully validated. A number of possible methods by which this can occur will be described further in the conceptual password section of this application [0209] In some embodiments, the FFT approach allows the clients to create FFT-based e-profiles, which are similar to community profiles of sites such as "e-bay" or allows increased security of sites such as "pay-pal". However, unlike e-bay and pay-pal, the FFT based approach allows a client centered, and multi-tiered anti-fraud system which can be tailored according to the transaction profile and to a greater extent, the client's preferences. Further, in some instances, the FFT methods permit the client to access

Art Unit: 3695

or link their pay-pal accounts, e-bay profiles, as part of the transaction process and FFT deterrent options. Services such as PayPal may also implement the FFT solution in order to facilitate client's usage of their service. )

Regarding claim 20, Claim 1 rejection (John) teaches that transaction data was communicated from the social website. John further teaches **.communicating, from a seller server to the facilitating server, transaction data; and verifying that the transaction data communicated from the seller server matches the transaction data [communicated from the social website]** (see at least [0122]) As shown in Table 2, of FIG. 3A a transaction profile can be comprised of an e-profile for the client, an internet profile, a manufacture profile, a seller's profile, a bank-customer's profile, an item profile, or any a combination thereof. Authentication strength or fraud deterrent scores can be adjusted based upon the nature of the transaction as reflected in the transaction profile.[0123] Payment profile operations can also check the number and type of items being ordered against prior orders, such that institutions are permitted to purchase multiple copies or licenses of a given product while when non-institutional entities attempt this type of purchase the fraud score may be increased. Payment profile can also assess, network patterns amongst participating sellers or within the network of a particular seller, and merchant pattern matching related to transaction profiling, merchant profiling, merchant activity profiling, syndicate information, and chargeback database information related to a particular merchant or product. For example, if any aspect of a user's profile was recently related to fraud within any merchant included on the FFT-network, then if similar information shows up during a transaction with a different merchant, the fraudster can be quickly detected and deterred [0130]A manufacturer profile can include, for example: preferences for fraud deterrents which are used, which may be adjusted as a function of prices of products; values related to counts, rates, trends, and statistics of fraud occurrence calculated over at least one period which may be a recent period; geographical regions of users for which certain products should be offered, adjusted, or restricted, and other parameters as well. For example, certain types of demonstration software may not be offered or may be more restricted based upon the client's e-profile, according to the manufacturer's preferences. In the example shown in Table 2 of FIG. 3A, the manufacturer profile has simply been defined so that if the item sold by the manufacturer is over \$500, then the FFT server should examine the phone number which is provided by the client and, if possible (i.e. this is a preference, not a requirement, as indicated by the value of `1` for that parameter), should alert a customer service agent who can process the order by phone. The seller and item profiles can contain parameters and parameter values which adjust the types of fraud deterrents which are suggested or implemented, as well as other aspects of the e-transaction, as dictated by the FFT program 222 of the FFT server-side program 12 [0134] Four components of the transaction profile are shown including the client, seller, item, and manufacturer profile (card-issuing bank profile can also be used). When the parameter values for these profiles are set to 0 then

Art Unit: 3695

the values associated with this profile may be ignored while a value of 1 causes these profiles to be considered in determining the FFT-related operations and calculations which will occur [0199] An alternative method of validation is also shown in which the client must provide a transaction code 276 provided by the seller and the amount of the transaction 278 in order to confirm a payment 280).

### ***Claim Rejections - 35 USC § 103***

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

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

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

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

14. Claim 18 is rejected under 35 U.S.C. 103(a) as being unpatentable over John, US 20080275748, and further in view of Ramer et al. US 20100312572 (hereinafter Ramer).

Art Unit: 3695

Concerning claim 18, Examiner notes that it does not specify any relationship or causality between presence of an advertisement and purchase of the advertised good or service.

Regarding claim 18, although John teaches a waist providing an ad and purchase following, [0043]:'In this example, an e-transaction is modified according to fraud deterrents which are automatically selected, or client selected, after items and services are selected by the client. This may occur as part of the `check out` process and may be integrated into a digital shopping-cart feature. Alternatively, this may occur when the client enters a website or at another time or in response to a particular action by the client such as entering a particular part of a website or selecting a particular product. In step 100 a client navigates to a website offering goods and services. In step 102 the client views and selects various goods and services available on the website. This may further comprise making selections, or agreements, related to terms of use as may occur in the case of digital media and services. In step 104 the client requests that the e-transaction occur wherein payment will be provided for the selected goods and services. In step 106 the seller's e-transaction server (or the server of a 3.sup.rd party that is handling payment operations) proposes utilizing at least one FFT method as part of the checkout process. The user can choose to allow or reject selected FFT operations leading to steps 108 and 110, respectively. Steps 108 and 110 can be realized in a number of manners..." John does not specifically teach social network website providing an ad.

Ramer teaches **the social network website provides advertisements of goods or services within the social network website; and wherein the steps of communicating, from the website to a facilitating server, are in response to the current user selecting at least one of the goods or services for purchase** (see at least [0006] In embodiments, the present invention may provide a method and system for receiving a navigation request from a mobile communication facility [0009] In embodiments, the navigation request may be a search query, a domain name entry, a web browser action, a menu selection, a folder selection, implicit, a transaction, an advertisement conversion, and the like [0037] The mobile communication facility 102 may transmit this query to or via a wireless communication facility 104 for further processing and/or routing to data sources and/or processing facilities, such as one or more servers, such as HTTP servers or other servers that are suitable for handling data that are transmitted over computer networks. [0238]In an aspect of the invention, mobile content may be reviewed to generate a relevance that can be used to determine if the content should be presented to a mobile communication facility 102. The relevance may alternatively be used to determine if at least some portion of content presented to the mobile communication facility 102 should be presented to the user of a mobile communication facility 102. Mobile content may relate to one or more of blogs, sports, gambling, social networking, travel, news, community, education, product, service, government, and the like)

Art Unit: 3695

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method as taught by John the navigation for advertisement conversion as taught by Ramer to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to monetize social networks. (Please see KSR [127 S Ct. at 1739] "The combination of familiar elements according to known methods is likely to be obvious when it does no more than yield predictable results" and MPEP §2141 III (A)).

15. Claim 21 is rejected under 35 U.S.C. 103(a) as being unpatentable over John, US 20080275748, and further in view of Landry US 5649117 (from IDS).

Regarding claim 21, John does not teach any checks on seller information.

Landry teaches **communicating**, [from the social network website] **to a facilitating server, information about a plurality of sellers that includes for each of the sellers one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier; communicating, from a seller server to the facilitating server, seller information that corresponds to the transaction involving products or services for purchase by users** (see at least FIG. 1 item 20 Payee Database FIG 1 payee communication I/F 16; column 11, lines 51 – 63 line The system 10 includes a bill generator 12 that is coupled through a payor control interface 14 to a first plurality of Payors, P.sub.1 . . . P.sub.n. A communication interface 16 couples bill generator 12 to a second plurality of payees Pe.sub.1 . . . Pe.sub.m. The bill generator 12 is also coupled to storage for Payor Information 18 (Payor Database) and storage for Payee Information 20 (Payee Database). The Payor Information stored in the Payor Database 18 is initially entered by an Operator for system 10 through known devices such as keyboard entry or scanning equipment. In a similar manner, the Payee Information is entered into the Payee Database 20; column 18 line 55column 19 line 5 Central computer 110 is also shown as electronically communicating with additional remote data processing systems at a TCF, a TCFInterfaceBank and a Payee. It is also contemplated that central computer 110 may electronically communicate with other remote data processing systems such as those at a Bank and/or third party information or service provider The electronic communications between a Payee, a Payee's agent, or other third party information or service provider allows central computer 110 to

Art Unit: 3695

communicate payment-related data, non-payment related data, statements, and reports, as discussed below column 12 lines 29-36 The system 10 as shown in FIG. 1 may be further expanded so that the communication interface 16 receives bill data messages from the Payees. These bill data messages include a PayeeID, a Child PayeeID, an obligation amount, and an obligation due date) ; **and verifying the transaction involving products or services for purchase by users by comparing the seller information communicated from the seller server with the information about a plurality of sellers** [communicated from the social network website] (see at least column 1 line 64-column 12 line 13 In its simplest form, bill generator 12 may use the Payee Information within the Payee Database 20 as a recurring datafile to search the Payor Information in the Payor Database 18 to generate bill records at predetermined times. These times for bill record generation may be defined as periodic, i.e., daily or the like, or as having a relationship to Payor or Payee Information, such as a number of days prior to a due date. On some type of recurring basis, either periodically or at operator initiative, bill generator 12 processes generated bill records and transfers them to a TCF message generator 22. Using the generated bill records, the TCF message generator 22 generates, at predetermined times, Electronic Funds Transfer (EFT) messages that debit Payor BankAccounts through some type of TCF transfer system column 12 lines 29-36 The system 10 as shown in FIG. 1 may be further expanded so that the communication interface 16 receives bill data messages from the Payees. These bill data messages include a PayeeID, a Child PayeeID, an obligation amount, and an obligation due date. This information is used by the bill generator 12 along with Payee Information from database 20 and Payor Information from database 18 to generate bill records column 13 line 61-column 14 line 1 FIG. 2B shows an exemplary data record in database 20 that contains Payee Information for one of the payees. This record 40 includes PayeeID, status field, Payee type, Payee name and address, Payor BankID and Payor BankAccountID, payment method, Provisional Period type, Provisional Period length, and minimum time interval. The PayeeID, name and address identify the Payee for record processing and reporting column 14 lines 40-43 Particularly, once a Payor Record and related Child-Payee record is established with information from a Payor and a Payee, Bill Data may be collected from Payees in an ongoing manner and Figure 3 showing Payee systems 140 communicating through network to central computer system 110 column 38 lines 2-7 Similarly, while it is preferred to provide the on-line processing in the form of a computer (e.g. computer 110 described above) which operates separately from the batch processor (e.g. central computer 170 described above), it is contemplated that these elements might be combined in the form of a multiple server system arrangement, or another functional unitary setup).

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method using social network as taught by John the central database of seller (payees) and transmission to it from third party and use of information in central database and payee data messages to generate bill records as taught by to Landry to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have

Art Unit: 3695

performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to add to the fraud protection a mechanism for protecting the buyer.

### ***Conclusion***

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

Abhyankar US 20090070435 teaches [0002] A social network (e.g., Facebook.RTM., LinkedIn.RTM., Fatdoor.RTM., MySpace.RTM., etc.) may include profile information about users (e.g., likes, dislikes, groups, etc.). The profile information may be contributed by individual users, their friends, and/or their neighbors. In addition, the profile information may include birth year information, age information, time of year information, and/or marital status information, etc. In some social networks (e.g., Fatdoor.RTM.), a user may access an internal or external website (e.g., a department store website) directly from within the social network.

Hill et al. US 20080228595 teaches [0038] FIG. 1 illustrates a system architecture 100 in which one preferred embodiment of the present invention may be implemented, including a server system 102 having a web server 110 and a database server 120. A client 152 and a client 154 are coupled for communications with the server system 102 through a network 150. Multiple server systems and clients, as well as other computer systems may also be coupled to the server system 102 through the network 150. For example, FIG. 1 also shows a web server 172 hosting a social network website and a web server 174 hosting a blogging website coupled to the network 150. Other web servers hosting other types of websites, although not shown, may be coupled for communication with the systems connected to the network 150. As described herein, a user, using software on a client computer such as a browser application on the client 152, interacts with the server system 102.

[0116] Another aspect of the present invention is directed to a peer-to-peer item matching engine, by which items wanted by users may be matched up by items offered by other users in a dynamic process. In one preferred embodiment of the present invention, when a user finds an item of interest, the user can add the item to a list of items that the user wants to acquire, referred to herein as a "want list." When the item is added by the user, the peer-to-peer item matching engine will query all the user catalogues in the catalogue database 124 and return a result of potential results to the user. The user can then outright purchase, offer a swap, or offer a cash bid for one or more of the items to the respective peer. In one preferred embodiment of the present invention, the user is presented with the option to add items to the want list



Art Unit: 3695

when no search results are returned for an item search of all the items in the catalogue database 124.

Leff et al. 20080228598 teaches [0003] Just over ten years ago the first social-network website was launched. Though this first site closed after only three years, social-network sites ("SNSs") are a current day emergent phenomena that number in the hundreds. Broadly defined, SNSs are web-based services that enable a registered "user": (a) to create a public profile within a bounded system; (b) to identify others with whom the registered "user" shares a connection, and (c) to view and traverse the registered user's list of connections and those lists of connections made by others within the system.

[0009] Online business directories, and SNSs, may provide different avenues for learning about a business, networking, and even provide information or links where it is possible to purchase businesses' products or services. But the user must leave or be directed away from the social-network or the business-directory site when it is desirable to purchase a product or service.

17. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Linda Perry, whose telephone number is (571)270-1466.

The Examiner can normally be reached on M-F 8-5 alternate Fridays.

If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, Charles Kyle, can be reached on 571 272 6746. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3695

18. 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 <https://ppair.uspto.gov/epatent/portal/home>. 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.

/Linda Perry/  
Linda Perry  
Examiner, Art Unit 3695

24 Feb. 2012

<b>Notice of References Cited</b>	Application/Control No. 12/323,175	Applicant(s)/Patent Under Reexamination DICKELMAN, MARK	
	Examiner LINDA PERRY	Art Unit 3695	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*	Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A US-2009/0070435	03-2009	Abhyanker, Raj	709/218
*	B US-2008/0228595	09-2008	Hill et al.	705/27
*	C US-2008/0228598	09-2008	Leff et al.	705/27
	D US-			
	E US-			
	F US-			
	G US-			
	H US-			
	I US-			
	J US-			
	K US-			
	L US-			
	M US-			

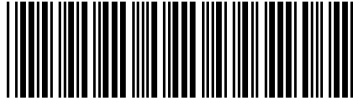
**FOREIGN PATENT DOCUMENTS**

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

**NON-PATENT DOCUMENTS**

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

<b>Index of Claims</b> 	<b>Application/Control No.</b> 12323175	<b>Applicant(s)/Patent Under Reexamination</b> DICKELMAN, MARK
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695

✓	<b>Rejected</b>
=	<b>Allowed</b>

-	<b>Cancelled</b>
÷	<b>Restricted</b>

N	<b>Non-Elected</b>
I	<b>Interference</b>

A	<b>Appeal</b>
O	<b>Objected</b>

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

CLAIM		DATE								
Final	Original	11/29/2010	03/23/2011	02/23/2012						
	1	N	N	N						
	2	N	N	N						
	3	N	N	N						
	4	N	N	N						
	5	N	N	N						
	6	N	N	N						
	7	N	N	N						
	8	N	N	N						
	9	✓	✓	✓						
	10	✓	✓	✓						
	11	✓	✓	✓						
	12	✓	✓	✓						
	13	✓	✓	✓						
	14	N	N	N						
	15	N	N	N						
	16	N	N	N						
	17	N	N	N						
	18		✓	✓						
	19		✓	✓						
	20		✓	✓						
	21		✓	✓						

## EAST Search History

## EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L18	95	(US-20090150254-\$ or US-20090144163-\$ or US-20010032878-\$ or US-20020046189-\$ or US-20020138396-\$ or US-20030120608-\$ or US-20040044539-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20080059367-\$ or US-20110029407-\$ or US-20110131128-\$ or US-20110137751-\$ or US-20020120563-\$ or US-20020138291-\$ or US-20050131837-\$ or US-20060206709-\$ or US-20070011104-\$ or US-20070050304-\$ or US-20070118434-\$ or US-20080108324-\$ or US-20080294747-\$).did. or (US-20090061883-\$ or US-20090070435-\$ or US-20090165098-\$ or US-20090292619-\$ or US-20100042487-\$ or US-20100191613-\$ or US-20100198731-\$ or US-20100228669-\$ or US-20100274634-\$ or US-20110004547-\$ or US-20110055047-\$ or US-20110251922-\$ or US-20120040748-\$ or US-20120047068-\$ or US-20040089711-\$ or US-20050251459-\$ or US-20110161201-\$ or US-20090144165-\$ or US-20090144166-\$ or US-20090144170-\$ or US-20090144194-\$ or US-20090150266-\$ or US-20090150276-\$ or US-20020188500-\$ or US-20030023500-\$ or US-20080189164-\$ or US-20020040344-\$).did. or (US-20020083017-\$ or US-20020120537-\$ or US-20020161707-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040073494-\$ or US-20050278221-\$ or US-20060015454-\$ or US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$ or US-20070136192-\$ or US-20070192205-\$ or US-20070226136-\$ or US-20080154740-\$ or US-20080162295-\$).did. or (US-5757917-\$ or US-5826241-\$ or US-5909492-\$ or US-6195649-\$ or US-7383233-\$ or US-7480638-\$ or US-7516100-\$ or US-7672897-\$ or US-7774276-\$ or US-6999589-\$ or US-7219833-\$ or US-7653552-\$ or US-7004382-\$ or US-8005747-\$ or US-8121938-\$ or US-6895391-\$ or US-7340433-\$ or US-7464057-\$ or US-7685067-\$ or US-7765148-\$ or US-	US-PGPUB; USPAT	OR	OFF	2012/02/24 14:16

		7774350-\$ or US-7930340-\$ or US-7937322-\$ or US-8112314-\$).did.				
L19	43	(US-20060116957-\$ or US-20100174591-\$ or US-20090150254-\$ or US-20080275748-\$ or US-20080189189-\$ or US-20070255965-\$ or US-20090164302-\$ or US-20040093302-\$ or US-20050060579-\$ or US-20030061147-\$ or US-20090222117-\$ or US-20090030848-\$ or US-20080306838-\$ or US-20080307034-\$ or US-20080249982-\$ or US-20080189188-\$ or US-20070112762-\$ or US-20070038577-\$ or US-20060089847-\$ or US-20060117378-\$ or US-20060248573-\$ or US-20060259957-\$ or US-20060271460-\$ or US-20070211651-\$ or US-20070214249-\$ or US-20080253363-\$).did. or (US-20080255946-\$ or US-20090089321-\$ or US-20100114739-\$ or US-20080214166-\$ or US-20100312572-\$ or US-20070282743-\$ or US-20040030657-\$).did. or (US-7702577-\$ or US-7711621-\$ or US-5649117-\$).did. or (US-20040093302-\$ or US-7702553-\$ or US-7702577-\$ or WO-02063409-\$ or US-20050060579-\$ or US-20030061147-\$ or WO-0171452-\$).did.	US-PGPUB; USPAT; DERWENT	OR	OFF	2012/02/24 14:16
L20	1	18 and 19	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2012/02/24 14:16
L21	4103	18 and (social NEAR3 website ) or (Facebook or Twitter or LinkedIn)	US-PGPUB; USPAT	OR	OFF	2012/02/24 14:17
L22	7	18 and ((social NEAR3 website ) or (Facebook or Twitter or LinkedIn))	US-PGPUB; USPAT	ADJ	ON	2012/02/24 14:17
L23	2410	((social NEAR3 website ) or (Facebook or Twitter or LinkedIn or "Facebook.RTM.", "LinkedIn.RTM.", "Fatdoor.RTM.", "MySpace.RTM")) and purchase	US-PGPUB; USPAT	ADJ	ON	2012/02/24 14:23
L24	1812	((social network website ) or (Facebook or Twitter or LinkedIn or "Facebook.RTM.", "LinkedIn.RTM.", "Fatdoor.RTM.", "MySpace.RTM")) and purchase	US-PGPUB; USPAT	ADJ	ON	2012/02/24 14:23
S2	99	(US-20090150254-\$ or US-20090144163-\$ or US-20010032878-\$ or US-20020046189-\$ or US-20020138396-\$ or US-20030120608-\$ or US-20040044539-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20080059367-\$ or US-20020120563-\$ or US-20020138291-\$ or US-20050131837-\$ or US-20060206709-\$ or US-20070011104-\$ or US-20070050304-\$ or US-20070118434-\$ or US-20080108324-\$ or US-20080294747-\$ or US-20090061883-\$ or US-20090070435-\$ or	US-PGPUB; USPAT	ADJ	ON	2010/11/26 15:37

		US-20090165098-\$).did. or (US-20090292619-\$ or US-20100042487-\$ or US-20100191613-\$ or US-20100198731-\$ or US-20100228669-\$ or US-20100274634-\$ or US-20040089711-\$ or US-20050251459-\$ or US-20090144165-\$ or US-20090144166-\$ or US-20090144170-\$ or US-20090144194-\$ or US-20090150266-\$ or US-20090150276-\$ or US-20020188500-\$ or US-20030023500-\$ or US-20080189164-\$ or US-20020040344-\$ or US-20020083017-\$ or US-20020120537-\$ or US-20020161707-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040073494-\$ or US-20050278221-\$ or US-20060015454-\$).did. or (US-20060143121-\$ or US-20060166740-\$ or US-20060173772-\$ or US-20060217996-\$ or US-20070136192-\$ or US-20070192205-\$ or US-20070226136-\$ or US-20080162295-\$ or US-20090089113-\$ or US-20090198616-\$ or US-20090259568-\$ or US-20090292630-\$ or US-20090327099-\$ or US-20100057530-\$ or US-20100121727-\$ or US-20100125518-\$ or US-20090164315-\$ or US-20090164333-\$ or US-20020002597-\$ or US-20020107793-\$ or US-20020128977-\$ or US-20040024641-\$).did. or (US-5757917-\$ or US-5826241-\$ or US-5909492-\$ or US-6195649-\$ or US-7383233-\$ or US-7480638-\$ or US-7516100-\$ or US-7672897-\$ or US-7774276-\$ or US-6999589-\$ or US-7219833-\$ or US-7653552-\$ or US-7004382-\$ or US-6895391-\$ or US-7340433-\$ or US-7464057-\$ or US-7685067-\$ or US-7765148-\$ or US-7774350-\$ or US-7389913-\$ or US-7496541-\$ or US-7496542-\$ or US-7509293-\$ or US-7698164-\$).did.				
S3	5992	705/39.ccls. or 705/26.1.ccls. or 705/44.ccls. 705/35.ccls. or 705/37.ccls. or 705/40.ccls.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/26 15:42
S4	14	((MARK) near2 (DICKELMAN)).INV.	US-PGPUB; USPAT; USOCR	ADJ	ON	2010/11/26 15:45
S5	1	((MARK) near2 (DICKELMAN)).INV.	EPO; JPO; DERWENT	ADJ	ON	2010/11/26 15:46
S6	27	("20030061147"   "20040093302"   "20050060579"   "20060116957"   "6529187"   "7702553"   "7702577").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/26 15:58

S8	27	("20030061147"   "20040093302"   "20050060579"   "20060116957"   "6529187"   "7702553"   "7702577").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:18
S9	2	S8 and ( social or (Flickr or Facebook or Llnked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:18
S10	22	(purchase or buy) with ( (social adj website ) or (Flickr or Facebook or Llnked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:20
S11	54	((purchas\$3 or buy\$3) with ( (social adj website ) or (Flickr or Facebook or Llnked\$in or MySpace or Second Life))) NOT S10	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:23
S13	64	(purchas\$3 or buy\$3) with ( VISA with network)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:38
S14	1	(S10 or S11) and S13	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:38
S15	22	(purchase or buy) with ( (social adj website ) or (Flickr or Facebook or Llnked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 18:21
S16	54	((purchas\$3 or buy\$3) with ( (social adj website ) or (Flickr or Facebook or Llnked\$in or MySpace or Second Life))) NOT S15	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 18:21
S17	40	("20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"	US-PGPUB; USPAT	ADJ	ON	2011/03/22 18:45




		"20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.				
S18	40	("20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"   "20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 13:28
S19	1	("7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 13:28
S20	48	buyer with seller with (social network)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
S21	40	("20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"   "20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
S22	1	("7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
S23	0	S20 and (S21 or S22)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
S24	1686	(purchas\$3 or buy\$3 or transaction) same ((social network\$3) or (social website))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:37
S25	0	S21 and S24	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S26	48	S20 and S24	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S27	0	S22 and S24	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
S28	11	S24 and (payment server)	US-PGPUB;	ADJ	ON	2011/03/23

			USPAT			15:41
S29	82	S24 and (user identifier) and (user profile)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:56
S30	35	S24 and (user identifier) and (user profile) and (payment with (network or service or ((credit or debit or prepaid) with card)))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:58
S31	11	S30 and (debit\$3 or deduct\$3) and authoriz\$3	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:58
S32	113	(RAMER NEAR2 JOREY).INV.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:07
S33	0	S32 and (social with (network\$3 or website)) and (payment server)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
S34	43	S32 and (social with (network\$3 or website)) and (server)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
S35	43	S34 and (purchas\$3 or buy\$3)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
S36	43	S34 and (settle or settling or payment or paying or (credit card) or (debit card) or (prepaid card))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:15
S37	43	S36 and (profile and identifier)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:15
S38	43	S34 and S35 and S36 and S37	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:16
S39	46	(S34 or S21) and advertisement	US-PGPUB; USPAT	ADJ	ON	2011/03/23 18:59

2/ 24/ 2012 2:37:35 PM

C:\Users\lperry\Documents\EAST\Workspaces\12323175 claims 11 30 2007.wsp

<b>Search Notes</b>  	<b>Application/Control No.</b>  12323175	<b>Applicant(s)/Patent Under Reexamination</b>  DICKELMAN, MARK
	<b>Examiner</b>  LINDA PERRY	<b>Art Unit</b>  3695

<b>SEARCHED</b>			
<b>Class</b>	<b>Subclass</b>	<b>Date</b>	<b>Examiner</b>

<b>SEARCH NOTES</b>		
<b>Search Notes</b>	<b>Date</b>	<b>Examiner</b>
PLUS search	11/23/10	LP
Inventor name search	11/26/10	LP
EAST keyword searches	11/26/10	LP
PLUS search	2/23/12	LP
Inventor name search in PALM	2/23/12	LP
EAST keyword search	2/24/12	LP
Consulted SPE on 101	2/24/12	LP

<b>INTERFERENCE SEARCH</b>			
<b>Class</b>	<b>Subclass</b>	<b>Date</b>	<b>Examiner</b>

--	--

PLUS Search Results for S/N 12323175, Searched Thu Feb 23 10:52:04 EST 2012  
The Patent Linguistics Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to the present PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

20090150254 99	20110055047 73	20080162295 63
20090144163 86	20110251922 73	
5757917 74	20120040748 73	
5826241 74	20120047068 73	
5909492 74	7004382 72	
6195649 74	20040089711 72	
7383233 74	8005747 71	
7480638 74	8005747 71	
7516100 74	8121938 71	
7672897 74	20050251459 71	
7774276 74	20110161201 71	
20010032878 74	20090144165 70	
20020046189 74	20090144166 70	
20020138396 74	20090144170 70	
20030120608 74	20090144194 70	
20040044539 74	20090150266 70	
20040117321 74	20090150276 70	
20050027654 74	20020188500 68	
20050080634 74	20030023500 68	
20050177448 74	20080189164 65	
20070100706 74	6895391 63	
20070118476 74	7340433 63	
20080059367 74	7464057 63	
20110029407 74	7685067 63	
20110131128 74	7765148 63	
20110137751 74	7774350 63	
6999589 73	7930340 63	
7219833 73	7937322 63	
7653552 73	7930340 63	
20020120563 73	7937322 63	
20020138291 73	8112314 63	
20050131837 73	20020040344 63	
20060206709 73	20020083017 63	
20070011104 73	20020120537 63	
20070050304 73	20020161707 63	
20070118434 73	20030130931 63	
20080108324 73	20030233286 63	
20080294747 73	20040010463 63	
20090061883 73	20040073494 63	
20090070435 73	20050278221 63	
20090165098 73	20060015454 63	
20090292619 73	20060143121 63	
20100042487 73	20060166740 63	
20100191613 73	20060173772 63	
20100198731 73	20060217996 63	
20100228669 73	20070136192 63	
20100274634 73	20070192205 63	
20110004547 73	20070226136 63	
20110055047 73	20080154740 63	

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: DICKELMAN Examiner: Perry, Linda C.

Serial No.: 12/323,175 Group Art Unit: 3695

Filed: November 25, 2008 Docket No.: USBC.009PA

Title: BUYER ROUTING ARRANGEMENTS AND METHODS  
FOR DISPARATE NETWORK SYSTEMS

---

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

Customer No.  
**40581**

1. This is a **Request for Continued Examination (RCE)** under 37 C.F.R. §1.114 of the above-identified patent application. This request for continued examination is responsive to the Final Office Action dated March 28, 2011, and the Advisory Action dated June 15, 2011.

2. The following are submitted under 37 C.F.R. § 1.114, to further advance prosecution of the present application for continued examination:

An Amendment and Response with RCE, which provides a complete listing of the claims to include any amendments thereto.

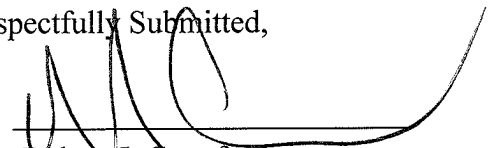
3. Fees:

Please charge Deposit Account No. 50-0996 (USBC.009PA) the below RCE filing fee, with authorization to charge/credit said deposit account any required fees/overages to complete this filing.

**The RCE Large-Entity filing fee of \$810.00.**

Entry of this Request for Continued Examination, and a favorable reply, are earnestly requested.

Respectfully Submitted,

By:   
Robert J. Crawford  
Reg. No.: 32,122  
Shane O. Sondreal  
Reg. No.: 60,145

Dated: August 29, 2011

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
(651) 259-2300

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: DICKELMAN Examiner: Perry, Linda C.  
Serial No.: 12/323,175 Group Art Unit: 3695  
Filed: November 25, 2008 Docket No.: USBC.009PA

Title: BUYER ROUTING ARRANGEMENTS AND METHODS  
FOR DISPARATE NETWORK SYSTEMS

---

AMENDMENT AND REQUEST FOR CONTINUED EXAMINATION

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

Customer No. <b>40581</b>
------------------------------

Sir:

In acknowledgement of the Final Office Action dated March 28, 2011, and the Advisory Action dated June 15, 2011, please reconsider the application in view of the following remarks and request for continued examination (RCE).

A listing of the Claims and the Remarks follow.

Authorization is given to charge/credit Deposit Account 50-0996 (USBC.009PA) any required LARGE-ENTITY fees/overages to enter this paper.

**In the Claims:**

This listing replaces all prior versions.

1. (Withdrawn) A computer-implemented method for facilitating payment being provided between disparate payment networks of buyers and sellers, the method using a computer-arrangement to interface with a social website that has user profiles, each user profile corresponding to a user identifier, and for use with a seller website that offers products or services for purchase by users and that generates transaction data for a current user accessing the website, the method comprising:

communicating, to the computer-arrangement, a current user identifier corresponding to a current user profile and the transaction data;

selecting, using the computer-arrangement, a buyer payment network from a plurality of disparate buyer payment networks that are each associated with the current user identifier; and

based upon the selection, formatting the transaction data to facilitate payment against the selected buyer payment network.

2. (Withdrawn) The method of claim 1, wherein facilitating the payment against the selected buyer payment network includes a payment to a seller account held at a payment network that is disparate from the selected buyer payment network.

3. (Withdrawn) The method of claim 1, wherein the step of communicating further includes communicating a transaction identifier, a transaction amount and a seller identifier.

4. (Withdrawn) The method of claim 1, wherein the current user identifier is verified using log-in identification and password data.

5. (Withdrawn) The method of claim 1, wherein the social website provides the buyer with a customizable display having information that can be viewed by selected other users of the social website.

6. (Withdrawn) The method of claim 1, wherein the step of communicating is responsive to the buyer selecting a seller website from an advertisement provided on the social website.

7. (Withdrawn) The method of claim 1, wherein the step of formatting the transaction data further includes accessing stored buyer profile data that includes account information for the selected buyer payment network.

8. (Withdrawn) The method of claim 1, wherein the seller does not receive buyer account information about the selected buyer network.

9. (Currently Amended) For use with a social network website that implements user profiles, each user profile having a user identifier, and with a transaction involving products or services for purchase by users, a processing-circuit-implemented method comprising:

communicating, from the social network website to a server arrangement including at least one facilitating server, a current user-identifier corresponding to a current user-profile;

communicating, from the social network website to the server arrangement, transaction data for a purchase transaction to be made by a current user associated with the current user-identifier;

associating, using the server arrangement, the current user-identifier with one or more disparate payment network identifiers;

verifying the identity of the current user in response to the one or more disparate payment network identifiers that are received as part of the transaction data;

selecting a payment network from a plurality of payment networks that are each associated with the disparate network identifier in a user profile database;

submitting transaction data to the selected payment network to debit the purchase amount; and

authorizing the purchase transaction in response to the selected payment network providing an indication that funds for the transaction will be made available.



10. (Original) The method of claim 9, further including the step of submitting transaction data to the payment network selected to debit the purchase amount.
11. (Original) The method of claim 9, further including the step of submitting transaction data to the payment network selected to debit the purchase amount without buyer account information about the payment network being received by a seller of the products or services.
12. (Original) The method of claim 9, wherein the step of verifying the identity of the current user includes receiving authentication data in addition to the current user identifier.
13. (Original) The method of claim 9, wherein the step of verifying the identity of the current user includes receiving data authenticating the social network website.
14. (Withdrawn) For use with a website that implements user profiles, each user profile having a user identifier, and that offers a mechanism for users to purchase products or services, a computer-implemented method comprising:
  - associating a current user with a current user profile;
  - verifying the identity of the current user;
  - providing a current user\_identifier from the current user profile to a disparate network system;
  - providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and
  - completing the purchase transaction in response to an authorization received from the disparate network system.
15. (Withdrawn) The method of claim 14, wherein buyer account information, about the payment network, is not received by a seller of the products or services.
16. (Withdrawn) The method of claim 14, wherein the website provides links between the user profiles in response to user-provided association data.

17. (Withdrawn) The method of claim 14, wherein the step of completing the purchase transaction includes sending a transaction request to debit a user account held at the disparate network system.

18. (Currently Amended) The method of claim 9, wherein the social network website provides advertisements of goods or services within the social network website; and wherein the steps of communicating, from the website to a facilitating server, are in response to the current user selecting at least one of the goods or services for purchase.

19. (Currently Amended) The method of claim 9, further including the steps of  
communicating, from the social network website to a seller server, secured data indicating that the seller was connected to the current user via the social network website;  
communicating, from the seller website to the facilitating server, the secured data; and  
verifying the secured data communicated from the seller website to authenticate the transaction.

20. (Currently Amended) The method of claim 9, further including the steps of  
communicating, from a seller server to the facilitating server, transaction data; and  
verifying that the transaction data communicated from the seller server matches the transaction data communicated from the social network website.

21. (Currently Amended) The method of claim 9, further including the steps of  
communicating, from the social network website to a facilitating server, information about a plurality of sellers that includes, for each of the sellers, one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier;

communicating, from a seller server to the facilitating server, seller information that corresponds to the transaction involving products or services for purchase by users; and

Serial No. 12/323,175

verifying the transaction involving products or services for purchase by users by comparing the seller information communicated from the seller server with the information about a plurality of sellers communicated from the social network website.

**Remarks**

The final Office Action dated March 28, 2011, listed the following rejections: claims 9-13 and 18-21 stand rejected under 35 U.S.C. § 112(2); claims 9-13 and 19-20 stand rejected under 35 U.S.C. § 102(e) over John (U.S. Patent Pub. 2002/0275748); claim 18 stands rejected under 35 U.S.C. § 103(a) over the '748 reference, in further view of Ramer *et al.* (US Patent Pub. 2010/0312572); and claim 21 stands rejected under 35 U.S.C. § 103(a) over the '748 reference in further view of Landry (US Patent 5,649,117). Applicant traverses the rejections and, unless stated by the Applicant, does not acquiesce to any objection, rejection or averment made in the Advisory Action or the Office Action(s) of record.

Regarding the rejections under 35 U.S.C. § 112(2), Applicant respectfully traverses each of the rejections. With regards to the phrase "current user identifier," the Examiner has not established a proper basis for the rejection. The word "current" needs only be interpreted according to the plain meaning: new, present or most recent. The claim language expressly recites that there are multiple user identifiers for multiple users. Therefore, the use of the adjective "current" specifies an identifier that is new, present and/or most recent relative to the multiple different identifiers. Yet the Examiner does not appear to consider the claim limitations as a whole. *See, e.g.*, M.P.E.P. § 2173.02 ("the totality of all the limitations of the claim and their interaction with each other must be considered to ascertain the inventor's contribution to the art.") The adjective "current" specifies an identifier from this plurality of identifiers (one for each user). This is true irrespective of whether it is the user that is new, present or most recent or it is the identifier that is new, present or most recent. The Examiner's reliance upon the modified noun is without merit as neither instance would render the claim indefinite. The assertion that a skilled artisan could not understand that the term "current user identifier" identifies a new, present and/or most recent identifier of a user (whether or not the user is also new, present and/or most recent) is untenable.

Moreover, the Examiner's hypothetical arguments in the Advisory Action represent interpretations that are not found in the claim limitations. Thus, Applicant does not acquiesce to any of the Examiner's averments, including allusions as to what the claims "establish."

Notwithstanding, Applicant has introduced a hyphen as is consistent with the plain meaning of the term that includes a noun adjunct used to form a compound noun. Accordingly, the rejection is both improper and moot.

Regarding the rejection based upon the limitations directed towards verifying the identity of a user in response to a received disparate payment network identifier, the Examiner's reliance upon limitations that are not present in the claims. For instance, the Examiner alleges that the claims are indefinite because verification does not happen "in response to [an] identifier alone" (Advisory Action). Contrary to the Examiner's conclusion, the claims do not include a negative limitation that precludes anything else from being used to verify. Thus, there is no basis to reject the claims based upon this non-existent limitation. Applicant submits that the claims should be reviewed in view of Applicant's specification and the limitations of the claims, rather than based upon hypothetical systems and steps. Applicant does not acquiesce to any of the Examiner's hypothetical systems and averments. For instance, Applicant's specification (*see, e.g.*, pp. 17-18) explains that a disparate payment network identifier, such as a credit card number, can be used to verify the identity of the buyer. Accordingly, there is no basis to maintain the rejection.

Regarding the rejection based upon the limitations directed towards authorization in response to the selected payment network, the Examiner improperly relies upon limitations that are not present in the claims. For instance, the Examiner alleges that the claims are indefinite because a "payment network" cannot authorize anything. The Examiner points to no claim limitations that require that a "payment network" performs the authorization. Notwithstanding, Applicant has entered a facilitating amendment that includes limitations directed toward authorization being in response to an indication received from a payment network. Accordingly, there is no basis to maintain the rejection.

Regarding the rejection of claim 19, Applicant does not understand the Examiner's explanation for maintaining the rejection and submits that the rejection remains improper. The Examiner alleges (Advisory Action) that "'secure data' [is a] different concept [f]rom 'secure data'". This allegation is inherently illogical as the Examiner has alleged that a word (secure data) is a different concept from the same word (secure data). Applicant submits that the only difference apparent between the express language of the claims and that of the specification is the inflected form of the adjective "secure." Regardless, the use of an inflected form for an adjective

does not render a claim invalid unless there is some specific reason therefore. Moreover, the Examiner does not present a logical explanation for why the skilled artisan would find the claim limitations so ambiguous that they could not be understood. Notwithstanding, Applicant has introduced amendments to change the inflection of the adjective (noting that “secured” data is data that has been secured and is therefore secure).

Regarding the rejection of claim 21, the Examiner improperly relies upon limitations that are not present in the claims. The Examiner (Advisory Action) asserts that there is a negative limitation that there can be “only one” of the items from the list of items. Claim 21 includes not include such a negative limitation. Notwithstanding, Applicant has introduced facilitating amendments that render the rejection moot as the items in the list apply to each seller.

Regarding claim 20 and the Examiner’s averments to what was “meant” in the Advisory Action, Applicant submits that the arguments in the previous Action were directed toward the sufficiency of the Examiner’s rejection and averments made by the Examiner. Accordingly, Applicant did not express an opinion as to what was “meant” by claim limitations and was only addressing the Examiner’s alleged basis for the rejection.

Turning now to the rejections under 35 U.S.C. § 102(e) in view of the ‘748 reference for lack of correspondence. Applicant notes first that it is the Examiner’s burden to establish that a reference is valid prior art. M.P.E.P. § 706.02 clearly indicates that the date of provisional applications can be relied upon for “any claims which are fully supported under the first paragraph of 35 U.S.C. 112 by the provisional application.” Thus, an examiner cannot rely upon a provisional application without first establishing support under the first paragraph of 35 U.S.C. § 112. The Examiner fails to present a single piece of evidence that would show such support in the underlying provisional applications. Rather, the Examiner simply states that Applicant “supplied no evidence” to disprove that which was never proven. Until the Examiner shows support for the claims under the first paragraph of 35 U.S.C. § 112, there is nothing for Applicant to rebut. Accordingly, the rejections remain improper.

Moreover, the Examiner has not responded in substance to Applicant’s arguments. For instance, the Examiner has never clearly identified what from the primary ‘748 reference is alleged to correspond to a current user-identifier. Citing to large passages of the reference, the Examiner appears to rely upon embodiments relating generally to conceptual passwords;

however, a conceptual password is a password, not a user identifier. Simply performing a cut-and-paste of large sections of the document is not very useful to understanding how the Examiner is asserting element-by-element correspondence. Moreover, the Examiner further complicates matters by alluding to further assertions of correspondence for which the Examiner did not even bother to cut-and-paste (*see, e.g.*, Advisory Action “Examiner draws attention to the prefacing words ‘see at least’ used in her rejections”). Applicant submits that after each reviewing the same document, difference conclusions have been reached by Applicant and the Examiner. Thus, cutting and pasting sections, already likely reviewed by both parties, does not substantively help either party understand the reason for the different conclusions.

With specific regards to claim 11, the cited paragraph (140) does not teach that the buyer account information is not provided to the seller. As explained in this paragraph, the confidential information is identified as passwords and biometrical data. For instance, referring to Para. 0063, credit card account information is provided to the seller. No explanation is provided for how the purchase could be completed without the seller receiving the buyer account information; whereas the disclosed embodiments do state that the seller receives buyer account information. The term “confidential information” is explained as being directed to a specific type of private information that includes passwords or biometric data. The Examiner cannot simply conclude from this small list of private authentication data that all transaction data is deemed unnecessary. This is especially true where the Examiner neither explains how the purchase could be completed nor shows any embodiment in which the seller would not receive the account information of a buyer. For example, Table 4 of FIG. 3B appears to be discussed in connection with an embodiment that allows a seller “the right to charge [buyers’] credit cards” (Para. 148). It is still unclear how the purchase could be completed without the seller receiving the buyer account information, as the primary reference has not been shown to teach correspondence to such aspects.

Serial No. 12/323,175

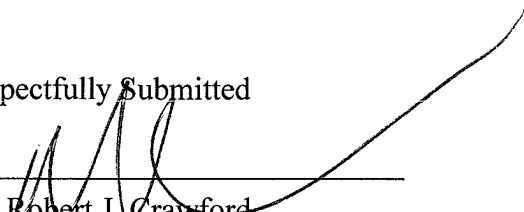
In view of the above, Applicant believes that the rejections have been overcome and the application is in condition for allowance. Should there be any remaining issues that could be readily addressed over the telephone, the Examiner is encouraged to contact the undersigned at (651) 686-6633.

Dated: August 29, 2011

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
(651) 686-6633 x101

Respectfully Submitted

By: \_\_\_\_\_

  
Robert J. Crawford  
Reg. No.: 32,122  
Shane O. Sondreal  
Reg. No.: 60,145



## Electronic Patent Application Fee Transmittal

<b>Application Number:</b>	12323175
<b>Filing Date:</b>	25-Nov-2008
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Filer:</b>	Robert J. Crawford/Kelly Ledin
<b>Attorney Docket Number:</b>	USBC.009PA

Filed as Large Entity

### Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Basic Filing:</b>				
<b>Pages:</b>				
<b>Claims:</b>				
<b>Miscellaneous-Filing:</b>				
<b>Petition:</b>				
<b>Patent-Appeals-and-Interference:</b>				
<b>Post-Allowance-and-Post-Issuance:</b>				
<b>Extension-of-Time:</b>				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Miscellaneous:</b>				
Request for continued examination	1801	1	810	810
<b>Total in USD (\$)</b>				<b>810</b>

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	10837700
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Ledin
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	29-AUG-2011
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	18:18:24
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$810
RAM confirmation Number	4742
Deposit Account	500996
Authorized User	

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

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

**File Listing:**

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		USBC_009PA_RCE.pdf	560186 b534d731c87f09aafceb8cbc610a1b644b8eed0	yes	12
<b>Multipart Description/PDF files in .zip description</b>					
<b>Document Description</b>			<b>Start</b>	<b>End</b>	
Request for Continued Examination (RCE)			1	1	
Request for Continued Examination (RCE)			2	2	
Claims			3	7	
Applicant Arguments/Remarks Made in an Amendment			8	12	
<b>Warnings:</b>					
<b>Information:</b>					
2	Fee Worksheet (SB06)	fee-info.pdf	30800 ebd9d1257760161c613dee5efa47372ea6cb2f0e	no	2
<b>Warnings:</b>					
<b>Information:</b>					
<b>Total Files Size (in bytes):</b>			590986		
<p><b>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.</b></p> <p><b><u>New Applications Under 35 U.S.C. 111</u></b>  <b>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.</b></p> <p><b><u>National Stage of an International Application under 35 U.S.C. 371</u></b>  <b>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.</b></p> <p><b><u>New International Application Filed with the USPTO as a Receiving Office</u></b>  <b>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.</b></p>					

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.

<b>PATENT APPLICATION FEE DETERMINATION RECORD</b> Substitute for Form PTO-875	Application or Docket Number <b>12/323,175</b>	Filing Date <b>11/25/2008</b>	<input type="checkbox"/> To be Mailed
---	---	----------------------------------	---------------------------------------

APPLICATION AS FILED – PART I			OTHER THAN SMALL ENTITY			
	(Column 1)	(Column 2)	SMALL ENTITY <input type="checkbox"/>	OR		SMALL ENTITY
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	RATE (\$)	FEE (\$)
<input type="checkbox"/> BASIC FEE <small>(37 CFR 1.16(a), (b), or (c))</small>	N/A	N/A	N/A		N/A	
<input type="checkbox"/> SEARCH FEE <small>(37 CFR 1.16(k), (j), or (m))</small>	N/A	N/A	N/A		N/A	
<input type="checkbox"/> EXAMINATION FEE <small>(37 CFR 1.16(o), (p), or (q))</small>	N/A	N/A	N/A		N/A	
TOTAL CLAIMS <small>(37 CFR 1.16(j))</small>	minus 20 =	*	X \$ =	OR	X \$ =	
INDEPENDENT CLAIMS <small>(37 CFR 1.16(h))</small>	minus 3 =	*	X \$ =		X \$ =	
<input type="checkbox"/> APPLICATION SIZE FEE <small>(37 CFR 1.16(s))</small>	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 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).					
<input type="checkbox"/> MULTIPLE DEPENDENT CLAIM PRESENT <small>(37 CFR 1.16(j))</small>						
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL		TOTAL	

APPLICATION AS AMENDED – PART II					OTHER THAN SMALL ENTITY			
	(Column 1)	(Column 2)	(Column 3)		SMALL ENTITY	OR		SMALL ENTITY
AMENDMENT	<b>08/29/2011</b>	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)
	Total <small>(37 CFR 1.16(i))</small>	* 21	Minus ** 21	= 0	X \$ =		OR	X \$52= 0
	Independent <small>(37 CFR 1.16(h))</small>	* 3	Minus ***3	= 0	X \$ =		OR	X \$220= 0
	<input type="checkbox"/> Application Size Fee <small>(37 CFR 1.16(s))</small>						OR	
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <small>(37 CFR 1.16(j))</small>						OR	
					TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE <b>0</b>

	(Column 1)	(Column 2)	(Column 3)		SMALL ENTITY	OR		SMALL ENTITY
AMENDMENT		CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)
	Total <small>(37 CFR 1.16(i))</small>	*	Minus **	=	X \$ =		OR	X \$ =
	Independent <small>(37 CFR 1.16(h))</small>	*	Minus ***	=	X \$ =		OR	X \$ =
	<input type="checkbox"/> Application Size Fee <small>(37 CFR 1.16(s))</small>						OR	
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <small>(37 CFR 1.16(j))</small>						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 number found in the appropriate box in column 1.

Legal Instrument Examiner:  
 /MARY HOLMES/

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.

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: DICKELMAN Examiner: Perry, Linda C.  
Serial No.: 12/323,175 Group Art Unit: 3695  
Filed: November 25, 2008 Docket No.: USBC.009PA  
Title: BUYER ROUTING ARRANGEMENTS AND METHODS  
FOR DISPARATE NETWORK SYSTEMS

---

NOTICE OF APPEAL

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

Customer No.  
**40581**

Dear Sir:

This is a Notice of Appeal for the above-referenced patent application.

**Please charge Deposit Account No. 50-0996 (USBC.009PA) in the amount of \$540.00** for the LARGE-ENTITY fees required by Rule 41.20(b)(1) and pursuant to the Consolidated Appropriations Act, 2005, signed on December 8, 2004. Also, please charge/credit the same account for requisite additional fees/overages.

Presented for appeal are claims 9-13 and 18-21. Claims 1-8 and 14-17 were previously withdrawn by the Examiner following a restriction requirement.

The undersigned is of record and with authority to prosecute the appeal on behalf of the Assignee.

Dated: June 28, 2011

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
651-686-6633 x2300

Respectfully submitted,

By: 

Robert J. Crawford  
Reg. No.: 32,122  
Shane O. Sondreal  
Reg. No.: 60,145

## Electronic Patent Application Fee Transmittal

<b>Application Number:</b>	12323175
<b>Filing Date:</b>	25-Nov-2008
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Attorney Docket Number:</b>	USBC.009PA

Filed as Large Entity

### Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Basic Filing:</b>				
<b>Pages:</b>				
<b>Claims:</b>				
<b>Miscellaneous-Filing:</b>				
<b>Petition:</b>				
<b>Patent-Appeals-and-Interference:</b>				
Notice of appeal	1401	1	540	540

### Post-Allowance-and-Post-Issuance:

### Extension-of-Time:

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Miscellaneous:</b>				
<b>Total in USD (\$)</b>				<b>540</b>



## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	10407820
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	28-JUN-2011
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	17:35:40
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$540
RAM confirmation Number	4976
Deposit Account	500996
Authorized User	

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

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

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

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

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

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

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Notice of Appeal Filed	USBC009PA_NoticeAppeal.pdf	44155 af2e7a3b703dae607d69b2a3a4109f0f072b300	no	1

### Warnings:

### Information:

2	Fee Worksheet (SB06)	fee-info.pdf	30534 2394b82201b23fe8adce74ff60ffaeb154d8152a	no	2
---	----------------------	--------------	---	----	---

### Warnings:

### Information:

**Total Files Size (in bytes):** 74689

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

#### **New Applications Under 35 U.S.C. 111**

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

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

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

#### **New International Application Filed with the USPTO as a Receiving Office**

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	06/15/2011	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			PERRY, LINDA C	
			ART UNIT	PAPER NUMBER
			3695	
			MAIL DATE	DELIVERY MODE
			06/15/2011	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.

**Advisory Action  
Before the Filing of an Appeal Brief**

<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695	

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

THE REPLY FILED 31 May 2011 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE.

1.  The reply was filed after a final rejection, but prior to or on the same day as filing a Notice of Appeal. To avoid abandonment of this application, applicant must timely file one of the following replies: (1) an amendment, affidavit, or other evidence, which places the application in condition for allowance; (2) a Notice of Appeal (with appeal fee) in compliance with 37 CFR 41.31; or (3) a Request for Continued Examination (RCE) in compliance with 37 CFR 1.114. The reply must be filed within one of the following time periods:

- a)  The period for reply expires 3 months from the mailing date of the final rejection.  
b)  The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.

Examiner Note: If box 1 is checked, check either box (a) or (b). ONLY CHECK BOX (b) WHEN THE FIRST REPLY WAS FILED WITHIN TWO MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f).

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

**NOTICE OF APPEAL**

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

**AMENDMENTS**

3.  The proposed amendment(s) filed after a final rejection, but prior to the date of filing a brief, will not be entered because  
(a)  They raise new issues that would require further consideration and/or search (see NOTE below);  
(b)  They raise the issue of new matter (see NOTE below);  
(c)  They are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or  
(d)  They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: \_\_\_\_\_. (See 37 CFR 1.116 and 41.33(a)).

4.  The amendments are not in compliance with 37 CFR 1.121. See attached Notice of Non-Compliant Amendment (PTOL-324).  
5.  Applicant's reply has overcome the following rejection(s): 35 U.S.C 112 1<sup>st</sup> paragraph rejection of claim 20.  
6.  Newly proposed or amended claim(s) \_\_\_\_\_ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).  
7.  For purposes of appeal, the proposed amendment(s): a)  will not be entered, or b)  will be entered and an explanation of how the new or amended claims would be rejected is provided below or appended.  
The status of the claim(s) is (or will be) as follows:  
Claim(s) allowed: \_\_\_\_\_.  
Claim(s) objected to: \_\_\_\_\_.  
Claim(s) rejected: \_\_\_\_\_.  
Claim(s) withdrawn from consideration: \_\_\_\_\_.

**AFFIDAVIT OR OTHER EVIDENCE**

8.  The affidavit or other evidence filed after a final action, but before or on the date of filing a Notice of Appeal will not be entered because applicant failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 1.116(e).  
9.  The affidavit or other evidence filed after the date of filing a Notice of Appeal, but prior to the date of filing a brief, will not be entered because the affidavit or other evidence failed to overcome all rejections under appeal and/or appellant fails to provide a showing of a good and sufficient reasons why it is necessary and was not earlier presented. See 37 CFR 41.33(d)(1).  
10.  The affidavit or other evidence is entered. An explanation of the status of the claims after entry is below or attached.

**REQUEST FOR RECONSIDERATION/OTHER**

11.  The request for reconsideration has been considered but does NOT place the application in condition for allowance because:  
See Continuation Sheet.  
12.  Note the attached Information *Disclosure Statement*(s). (PTO/SB/08) Paper No(s). \_\_\_\_\_  
13.  Other: See Continuation Sheet.

/CHARLES KYLE/  
Supervisory Patent Examiner, Art Unit 3695

Continuation of 13. Other: Regarding the restriction, Examiner followed Office Practice. The page 4 inverting groups referred to Examiner's page 4

Regarding 35 U.S.C. 112 rejections, Examiner asked clearly . "Is the adjective "current" used to modify "user" or "identifier"? . Is the adjective "current" used to modify "user" or "profile"? Is the word current to mean a user using the system at a point in time, or does it mean a user registered as an ongoing user over a period including this instant in time, or is it used to differentiate between the profile or identifier that one user used last month versus the profile or identifier he uses this month? How can one or more identifier(s) verify an identity? How can an identifier of one or more payment networks received as part of a transaction verify an identity? Similarly, how can a transaction be authorized "in response to the selected payment network". Do the Applicants mean "in response to a message received from the payment network"? Note that the phrase "payment network identifier" and not "payment processing network account identifier" is used in the claim". Examiner's addition of a specific example was additional clarification of her question. With regard to Applicants' argument "Thus it is not clear what meaningful difference would be had (sic) whether the adjective current modifies user or identifier because the identifier is associated with the current user regardless", Examiner notes that in one case, it teaches that a user is presently using [ the social network website], and in the other case, it establishes that the user changes identifiers over time. Applicants' Specification states, as Applicants remark, that verification occurs in response to identifier's being sent to facilitator to verify that the buyer is legitimate, not in response to identifier alone. Authorization in response to a message received from a payment network is not authorization in response to a payment network. The payment network may be (Examiner risks another example) Visa. That authorizes nothing. The message from Visa "user X has an account number Y and transaction by X using Y for \$500 is permitted" describes an process of authorization in response to a message from the payment network. Concerning Applicants' paragraph beginning "Regarding claim 19", Applicants point to a figure containing "secure data" a different concept from "secure data", and to description of Fig. 2 which also teaches "secure data" Also, "connected via the social website" could describe a relationship just as much as it could describe an internet protocol connection.. Regarding claim 20, Examiner accepts Applicants explanation that breadth was meant. Regarding claim 21 it appears to discuss one transaction (second and third limitation) but requires communicating information about a plurality of sellers which "might include one or more of a business name...". Thus information about a plurality of sellers is described as being, possibly, one [and only one] business name, one IP address, etc. Why this could be so (usually multiple sellers will have multiple IP addresses) is left unexplained, as is how a {one} transaction can be verified by comparing the information about a plurality of sellers to the seller information from the seller server; again, one transaction is usually between one seller and one buyer and the transaction data includes identifying the one seller, so how the data about the rest of the plurality is useful here is unclear. Furthermore, Applicants have failed to clarify "the transaction..purchase by userS--[which describes one (1) transaction involving multiple userS]. Claim 9, from which claim 21 depends, cites "a purchase transaction to be made by a current user" ([one user]). The difference remains unexplained. Concerning 102(e) rejections of claims 9 and 11, the traversal is not proper because it fails to meet the requirement of any traversal, which requires that the traversal must be a combination of evidence and rationale which is sufficiently convincing to put the basis of the examiner's rejection into serious question. Applicants have supplied no evidence and rationale for doubting support of John by his four(4) provisionals, all dated prior to Applicants' provisionals. Examiner answered an identical argument claiming John does not teach "user identifier being communicated from the a social website" in the Final rejection. Concerning claim 11, Examiner answered the identical argument claiming that John does not teach "buyer account information is not provided to the seller". Finally, Examiner draws attention to the prefacing words "see at least" used in her rejections, indicating that Applicants should consider all of the references.

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	DICKELMAN	Examiner:	Perry, Linda C.
Serial No.:	12/323,175	Group Art Unit:	3695
Filed:	November 25, 2008	Docket No.:	USBC.009PA
Title:	BUYER ROUTING ARRANGEMENTS AND METHODS FOR DISPARATE NETWORK SYSTEMS		

---

**RESPONSE TO OFFICE ACTION**

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

Customer No. <b>40581</b>
------------------------------

Sir:

In response to the final Office Action dated March 28, 2011, please reconsider the application in view of the following remarks.

A listing of the Claims and the Remarks follow.

Authorization is given to charge/credit Deposit Account 50-0996 (USBC.009PA) any required LARGE-ENTITY fees/overages to enter this paper.

**In the Claims:**

No amendments are presented below.

1. (Withdrawn) A computer-implemented method for facilitating payment being provided between disparate payment networks of buyers and sellers, the method using a computer-arrangement to interface with a social website that has user profiles, each user profile corresponding to a user identifier, and for use with a seller website that offers products or services for purchase by users and that generates transaction data for a current user accessing the website, the method comprising:

communicating, to the computer-arrangement, a current user identifier corresponding to a current user profile and the transaction data;

selecting, using the computer-arrangement, a buyer payment network from a plurality of disparate buyer payment networks that are each associated with the current user identifier; and

based upon the selection, formatting the transaction data to facilitate payment against the selected buyer payment network.

2. (Withdrawn) The method of claim 1, wherein facilitating the payment against the selected buyer payment network includes a payment to a seller account held at a payment network that is disparate from the selected buyer payment network.

3. (Withdrawn) The method of claim 1, wherein the step of communicating further includes communicating a transaction identifier, a transaction amount and a seller identifier.

4. (Withdrawn) The method of claim 1, wherein the current user identifier is verified using log-in identification and password data.

5. (Withdrawn) The method of claim 1, wherein the social website provides the buyer with a customizable display having information that can be viewed by selected other users of the social website.

6. (Withdrawn) The method of claim 1, wherein the step of communicating is responsive to the buyer selecting a seller website from an advertisement provided on the social website.
7. (Withdrawn) The method of claim 1, wherein the step of formatting the transaction data further includes accessing stored buyer profile data that includes account information for the selected buyer payment network.
8. (Withdrawn) The method of claim 1, wherein the seller does not receive buyer account information about the selected buyer network.
9. (Previously Presented) For use with a social network website that implements user profiles, each user profile having a user identifier, and with a transaction involving products or services for purchase by users, a processing-circuit-implemented method comprising:
- communicating, from the social website to a server arrangement including at least one facilitating server, a current user identifier corresponding to a current user profile;
  - communicating, from the social website to the server arrangement, transaction data for a purchase transaction to be made by a current user associated with the current user identifier;
  - associating, using the server arrangement, the current user identifier with one or more disparate payment network identifiers;
  - verifying the identity of the current user in response to the one or more disparate payment network identifiers that are received as part of the transaction data;
  - selecting a payment network from a plurality of payment networks that are each associated with the disparate network identifier in a user profile database;
  - submitting transaction data to the selected payment network to debit the purchase amount; and
  - authorizing the purchase transaction in response to the selected payment network.
10. (Original) The method of claim 9, further including the step of submitting transaction data to the payment network selected to debit the purchase amount.



11. (Original) The method of claim 9, further including the step of submitting transaction data to the payment network selected to debit the purchase amount without buyer account information about the payment network being received by a seller of the products or services.

12. (Original) The method of claim 9, wherein the step of verifying the identity of the current user includes receiving authentication data in addition to the current user identifier.

13. (Original) The method of claim 9, wherein the step of verifying the identity of the current user includes receiving data authenticating the social network website.

14. (Withdrawn) For use with a website that implements user profiles, each user profile having a user identifier, and that offers a mechanism for users to purchase products or services, a computer-implemented method comprising:

associating a current user with a current user profile;

verifying the identity of the current user;

providing a current user identifier from the current user profile to a disparate network system;

providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and

completing the purchase transaction in response to an authorization received from the disparate network system.

15. (Withdrawn) The method of claim 14, wherein buyer account information, about the payment network, is not received by a seller of the products or services.

16. (Withdrawn) The method of claim 14, wherein the website provides links between the user profiles in response to user-provided association data.

17. (Withdrawn) The method of claim 14, wherein the step of completing the purchase transaction includes sending a transaction request to debit a user account held at the disparate network system.

18. (Previously Presented) The method of claim 9, wherein the social website provides advertisements of goods or services within the social website; and wherein the steps of communicating, from the website to a facilitating server, are in response to the current user selecting at least one of the goods or services for purchase.

19. (Previously Presented) The method of claim 9, further including the steps of  
communicating, from the social website to a seller server, secured data indicating that the seller was connected to the current user via the social website;  
communicating, from the seller website to the facilitating server, the secured data; and  
verifying the secured data communicated from the seller website to authenticate the transaction.

20. (Previously Presented) The method of claim 9, further including the steps of  
communicating, from a seller server to the facilitating server, transaction data; and  
verifying that the transaction data communicated from the seller server matches the transaction data communicated from the social website.

21. (Previously Presented) The method of claim 9, further including the steps of  
communicating, from the social website to a facilitating server, information about a plurality of sellers that includes one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier;  
communicating, from a seller server to the facilitating server, seller information that corresponds to the transaction involving products or services for purchase by users; and  
verifying the transaction involving products or services for purchase by users by comparing the seller information communicated from the seller server with the information about a plurality of sellers communicated from the social website.

**Remarks**

The final Office Action dated March 28, 2011, indicated that the previous § 101 rejection of claims 9-13 was overcome, and that claims 1-8 and 14-17 remain withdrawn following Applicant's election made with traverse. The Office Action dated March 28, 2011, also listed the following rejections: claims 9-13 and 18-21 stand rejected under 35 U.S.C. § 112(2); claims 9-13 and 19-20 stand rejected under 35 U.S.C. § 102(e) over John (U.S. Patent Pub. 2002/0275748); claim 18 stands rejected under 35 U.S.C. § 103(a) over the '748 reference, in further view of Ramer *et al.* (US Patent Pub. 2010/0312572); and claim 21 stands rejected under 35 U.S.C. § 103(a) over the '748 reference in further view of Landry (US Patent 5,649,117). Applicant traverses the rejections and, unless stated by the Applicant, does not acquiesce to any objection, rejection or averment made in this Office Action or the Office Action(s) of record.

Applicant respectfully preserves the right to petition by traversing the basis for the restriction. For instance, Applicant submits that the Examiner's conclusory statements do not establish a sufficient basis for the restriction. For instance, the Examiner presents no evidence that there would be a "serious burden if restriction were not required, as evidenced by separate classification, status, or field of search" (M.P.E.P. § 806.05(d)). The Examiner simply concludes that it would be "obvious" that there would be a serious burden. Applicant submits that if this were all that were required, a restriction requirement would always be proper regardless of the merits.

Moreover, the Examiner's rejection cannot establish separate utility by doing no more than repeating/paraphrasing the claim limitations. The Examiner alleges that Applicant has inverted groups; however, Applicant made no such inversion and simply pointed out that the Examiner's arguments remove any possibility that there can be a combination subcombination.<sup>1</sup> Applicant's arguments remain applicable and have not been addressed. The Examiner's argument at p. 4 clearly establishes that the items II and III are not a combination subcombination. The Examiner points out that the alleged combination (group III) does not

---

<sup>1</sup> The Examiner appears to infer a statement of combination and subcombination to differing groups (II and III); however, Applicant's traversal was made with regards to the Examiner's misunderstanding of what constitutes a combination and a subcombination.

include aspects of the alleged subcombination (group II). Thus, the alleged subcombination is not present in the combination. It is therefore illogical to assert that the alleged subcombination is a part of the alleged combination (*see, e.g.*, M.P.E.P. 806.05(a) “A combination is an organization of which a subcombination or element is a part”). The Examiner provides no rebuttal to this aspect. Accordingly, Applicant traverses the restriction requirement and preserves the right to petition.

Regarding the rejection under 35 U.S.C. § 112(2), Applicant traverses the assertion that the claims 9-13 are indefinite for failing to particularly point out and distinctly claim the subject matter which Applicant regards as the invention. It would appear that the Examiner is relying upon information about a hypothetical system that is not in the record, making it nearly impossible to respond in substance. Moreover, rather than attempt to understand Applicant’s disclosure and the context provided for the claims, the Examiner delves into hypothetical arguments regarding “Paypal,” “Amazon.com” and an “IP address.” No supporting basis is presented for this hypothetical argument, including how this undefined system would operate and/or if there is any articulated reason for presenting this combination of different teachings.

Applicant maintains that the context of the use of the adjective “current” is consistent with the plain meaning of the “present or most recent.” The claims recite that the method involves a social network website that implements multiple user profiles, multiple user identifiers and multiple user transactions. Thus, the current user and current user identifier represent a specific user (or the user’s identifier) from the plurality of potential users (or identifiers). The claim language sets forth that there is a current user associated with the current user identifier. Thus, it is not clear what meaningful difference would be had whether the adjective “current” modifies “user” or “identifier” because the identifier is associated with a current user regardless. Applicant also notes that a word search of the USPTO database reveals that over 500 issued patents use the phrase “current user” in their claims. This strongly suggests that the Examiner’s standard on the patentability of such a phrase is inconsistent with the USPTO’s general practice. “The standards of patentability applied in the examination of claims must be the same throughout the Office” (M.P.E.P. § 706). Therefore, Applicant submits that the Examiner’s rationale is unrelated to the guidelines for presenting a § 112 rejection.

Regarding the limitations directed toward verifying the identity in response to an identifier, Applicant respectfully submits that the claim limitations do not require that “one or more identifier(s) verify an identity” (Final Office Action p. 3). Rather the claim limitations are directed toward verifying in response to a payment network identifier. For instance, p. 17 of Applicant’s specification explains that “the social website 214 can store a payment network identifier associated with the buyer 202 [...] This identifier can be sent to facilitator 210 [...] to verify the transaction and/or the buyer 202 is legitimate.” Thus, the current user is verified in response to a payment network identifier. Since the Examiner’s rejection relies upon the mistaken premise that the identifier does the verification, rather than verification being responsive thereto, the rejection cannot stand.

Regarding the limitations directed toward authorizing a transaction in response to a selected payment network, Applicant submits that the Examiner’s logic is unclear. If, for example, authorization is performed in response to a message received from a selected payment network, then the authorization would be in response to the selected payment network. Thus, Applicant does not understand the relevance of the Examiner’s hypothetical question.

Regarding the use of the term “social website” there is only one previously-identified website so there is no confusion and there is no antecedent basis problem.

Regarding claim 19, the Examiner has not presented a *prima facie* case for this rejection. Concluding that a term is “unclear” does not satisfy the detailed analysis required by the M.P.E.P. in order to present a rejection of indefiniteness. Notwithstanding, Applicant submits that the term “secured data” is further clarified by the claim language that explains that this data indicates that the seller was connected to the current user via the social website. Support for this term can be found in connection with FIG. 2 and the associated discussion.

Regarding claim 20, the Examiner’s extraneous reference to some unexplained and unclaimed “subset” appears only to allege that the breadth of the claim limitations might include multiple embodiments (*e.g.*, one with a subset and one without a subset). As explained in M.P.E.P. § 2173.04: “Breadth of a claim is not to be equated with indefiniteness.” Thus, more than one embodiment can be covered by a claim. Accordingly, there is no apparent basis for the rejection as the Examiner does not show that either embodiment is improper.

Regarding claim 21, it is not understood what is meant by the statement “the claim has no language which might be interpreted as ‘information about each of a plurality of sellers that includes one or more of a business name [for each seller]’” (Final Office Action, p. 11). The claim language states that the information can be a business name. Thus, the claim does include such language. Regarding the phrase “the transaction involving products or services for purchase by users,” this phrase references a transaction that involves products or services for purchase by users. The Examiner’s confusion regarding a “new group transaction” and “multiple users” appears to be based upon language not present in the claims. Since the claim does not recite either “group transactions” or “multiple users,” the Examiner’s allegations do not appear to be directed toward to the claim limitations at issue. Regarding the allegation of a “credit score,” Applicant similarly finds no such language in either the claims or in Applicant’s specification. Regarding the Examiner’s confusion regarding “disparate kinds of information,” there are again no such limitations. It would appear that the Examiner is referencing some unknown system rather than instant the claim limitations and Applicant’s specification (*see, also*, reference to an unidentified system in which some type of “an online transaction rarely includes seller location” (Final Office Action, p. 11).

For at least the aforementioned reasons, Applicant respectfully submits that the claim limitations are straight-forward and clear on their face. Accordingly, the rejections under § 112(2) should be withdrawn.

Applicant respectfully traverses the §§ 102(e) and 103(a) rejections for lack of correspondence and for failing to establish the primary reference as valid prior art. The Examiner’s reference to MPEP 706.02(f)(i), example II, appears to ignore an important aspect of this example, which states that priority to a prior-filed application can only be relied upon to the extent that “the earlier-filed application has proper support for the subject matter as required by 35 U.S.C. 119 (e) or 120.” Unless there is a specific earlier-filed application that provides support, the rejection remains improper.

Moreover, Applicant is unable to find any support for a user identifier being communicated from a social website. The cited paragraph 0098 lists a number of items that might be present in a client’s e-profile, but does not state that a user identifier is part of what is provided from a social website, such as Facebook®. This is further supported by the Examiner’s

citations, which explain that the alleged identifier is received from a FFP module that runs on the user's computer, such as a local MSN messenger client (*see, also*, Para 0049 "FFP software module installation"). Accordingly, there is no evidence of a user identifier being provided from a social website (as opposed to from a module running on a user's computer). Neither of the additionally cited references (for the 103 rejections) are alleged to cure this deficiency.

With specific regards to claim 11, the cited paragraph (140) does not teach that the buyer account information is not provided to the seller. As explained in this paragraph, the confidential information is identified as passwords and biometrical data. For instance, referring to Para. 0063, credit card account information is provided to the seller. No explanation is provided for how the purchase could be completed without the seller receiving the buyer account information; whereas the disclosed embodiments do state that the seller receives buyer account information. The Examiner's response does not show any embodiment in which the seller would not receive the account information of a buyer. For example, Table 4 of FIG. 3B appears to be discussed in connection with an embodiment that allows a seller "the right to charge [buyers'] credit cards" (Para. 148). It is still unclear how the purchase could be completed without the seller receiving the buyer account information.

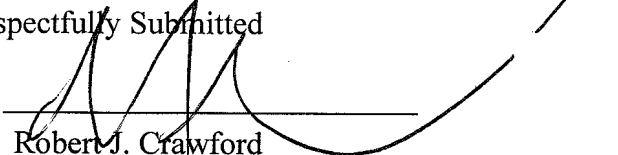
In view of the above, Applicant believes that the rejections have been overcome and the application is in condition for allowance. Should there be any remaining issues that could be readily addressed over the telephone, the Examiner is encouraged to contact the undersigned at (651) 686-6633.

Dated: May 31, 2011

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
(651) 686-6633 x101

Respectfully Submitted

By: \_\_\_\_\_

  
Robert J. Crawford  
Reg. No.: 32,122  
Shane O. Sondreal  
Reg. No.: 60,145

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	10200154
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	31-MAY-2011
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	18:07:16
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
------------------------	----

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		USBC009PA_Response.pdf	526641 <small>73f62a3965b34919335e9879e623dcf6f877b940</small>	yes	10



<b>Multipart Description/PDF files in .zip description</b>			
<b>Document Description</b>	<b>Start</b>	<b>End</b>	
Amendment After Final	1	1	
Claims	2	5	
Applicant Arguments/Remarks Made in an Amendment	6	10	

**Warnings:**

**Information:**

<b>Total Files Size (in bytes):</b>	526641
-------------------------------------	--------

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

**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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

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.

<b>PATENT APPLICATION FEE DETERMINATION RECORD</b> Substitute for Form PTO-875	Application or Docket Number <b>12/323,175</b>	Filing Date <b>11/25/2008</b>	<input type="checkbox"/> To be Mailed
---	---	----------------------------------	---------------------------------------

APPLICATION AS FILED – PART I			OTHER THAN SMALL ENTITY				
	(Column 1)	(Column 2)	SMALL ENTITY <input type="checkbox"/>	OR			
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	OR	RATE (\$)	FEE (\$)
<input type="checkbox"/> BASIC FEE <small>(37 CFR 1.16(a), (b), or (c))</small>	N/A	N/A	N/A			N/A	
<input type="checkbox"/> SEARCH FEE <small>(37 CFR 1.16(k), (j), or (m))</small>	N/A	N/A	N/A			N/A	
<input type="checkbox"/> EXAMINATION FEE <small>(37 CFR 1.16(o), (p), or (q))</small>	N/A	N/A	N/A			N/A	
TOTAL CLAIMS <small>(37 CFR 1.16(j))</small>	minus 20 =	*	X \$ =		OR	X \$ =	
INDEPENDENT CLAIMS <small>(37 CFR 1.16(h))</small>	minus 3 =	*	X \$ =			X \$ =	
<input type="checkbox"/> APPLICATION SIZE FEE <small>(37 CFR 1.16(s))</small>	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 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).						
<input type="checkbox"/> MULTIPLE DEPENDENT CLAIM PRESENT <small>(37 CFR 1.16(j))</small>							
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL			TOTAL	

APPLICATION AS AMENDED – PART II					OTHER THAN SMALL ENTITY				
	(Column 1)	(Column 2)	(Column 3)		SMALL ENTITY	OR			
AMENDMENT	<b>05/31/2011</b>	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	OR	RATE (\$)	ADDITIONAL FEE (\$)
	Total <small>(37 CFR 1.16(i))</small>	* 21	Minus	** 21	=	0	OR	X \$52=	0
	Independent <small>(37 CFR 1.16(h))</small>	* 3	Minus	***3	=	0	OR	X \$220=	0
	<input type="checkbox"/> Application Size Fee <small>(37 CFR 1.16(s))</small>								
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <small>(37 CFR 1.16(j))</small>						OR		
					TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	<b>0</b>

	(Column 1)	(Column 2)	(Column 3)		SMALL ENTITY	OR			
AMENDMENT		CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	OR	RATE (\$)	ADDITIONAL FEE (\$)
	Total <small>(37 CFR 1.16(i))</small>	*	Minus	**	=		OR	X \$ =	
	Independent <small>(37 CFR 1.16(h))</small>	*	Minus	***	=		OR	X \$ =	
	<input type="checkbox"/> Application Size Fee <small>(37 CFR 1.16(s))</small>								
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <small>(37 CFR 1.16(j))</small>						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 number found in the appropriate box in column 1.

Legal Instrument Examiner:  
 /VENICE WILLIAMS/

This collection of information is required by 37 CFR 1.16. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**  
 If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



# UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	03/28/2011	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			PERRY, LINDA C	
			ART UNIT	PAPER NUMBER
			3695	
			MAIL DATE	DELIVERY MODE
			03/28/2011	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.

<b>Office Action Summary</b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695	

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

**Period for Reply**

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

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

**Status**

- 1)  Responsive to communication(s) filed on 02 March 2011.
- 2a)  This action is **FINAL**.
- 2b)  This action is non-final.
- 3)  Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4)  Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) 1-8 and 14-17 is/are withdrawn from consideration.
- 5)  Claim(s) \_\_\_\_\_ is/are allowed.
- 6)  Claim(s) 9-13 and 18-21 is/are rejected.
- 7)  Claim(s) \_\_\_\_\_ is/are objected to.
- 8)  Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9)  The specification is objected to by the Examiner.
- 10)  The drawing(s) filed on \_\_\_\_\_ is/are: a)  accepted or b)  objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11)  The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12)  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a)  All   b)  Some \*   c)  None of:  
1.  Certified copies of the priority documents have been received.  
2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3.  Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

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

**Attachment(s)**

- 1)  Notice of References Cited (PTO-892)
- 2)  Notice of Draftperson's Patent Drawing Review (PTO-948)
- 3)  Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date 2/10/2011.
- 4)  Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5)  Notice of Informal Patent Application
- 6)  Other: \_\_\_\_\_.

### **DETAILED ACTION**

1. This Office Action is responsive to Application No. filed. Claims 1-21 were considered. Claims 1-8 and 14-17 are withdrawn, leaving amended claim 9, new claims 19-21, and unamended claims 10-13.

#### ***Response to Amendment***

2. The amendments to the specification and to the claims are accepted.

#### ***Response to Arguments***

3. A) Restriction

Applicants insist that there is no evidence of serious burden. The groups consist of different limitations thus it is obvious that different searches need to be conducted. Applicants have failed to read page 4 carefully, which inverts the groups in line 1: Inventions **III** and **II** are related as combination subcombination. Applicants' traversal is inadequate.

B) 35 U.S.C. §112 rejections

Applicants have left claim 9 undefined. Is the adjective "current" used to modify "user" or "identifier"? . Is the adjective "current" used to modify "user" or "profile"? Is the word current to mean a user using the system at a point in time, or does it mean a user registered as an ongoing user over a period including this instant in time, or is it used to differentiate between the profile or identifier that one user used last month versus the profile or identifier he uses this month? Claim 9 is still indefinite. Examiner again seeks clarification.

Art Unit: 3695

Applicants have also failed to clarify, and have amended, “verifying the identity...in response to the one or more disparate payment network identifiers that are received as part of the transaction data” to clarify. How can one or more identifier(s) verify an identity? Examiner clarifies her confusion with a specific example. The claim begins with communicating a user identifier, e.g. Fred. The name Fred corresponds to a profile. The source of the profile (data given by Fred, or data from doing an external check on Fred in credit databases, for example) is never specified. Then the claim has transaction data for a purchase to be made. That data could be, name of book and author and price and store , e.g. “The new book”, John James, \$26, Amazon.com, to be bought by Fred Doe. The user Fred Doe is *associated with* user identifier Fred. The user identifier Fred is then *associated with* a payment network identifier. e.g. IP address 230.4444.4444.4444. Or maybe the payment network identifier is PayPal. But then, in the next limitation, we learn that the network identifier is part of the transaction data. So the social website sends "The book", John James, \$26, Amazon.com, and PayPal and also sends transaction to be made by Fred Doe who is associated with user identifier Fred. How then is the identity of Fred Doe to be verified using “PayPal”? Is that an extremely elliptical way of saying that receipt of the network identifier “PayPal” triggers sending a message inquiring as to the membership of “Fred Doe” in the PayPal system and the PayPal network sends back a message *further identifying Fred Doe?* Does it mean the receipt of a network identifier triggers the server of the claim to look up in the user’s profile that Fred belongs to PayPal (knowing that the profile is assembled

Art Unit: 3695

from information given by Fred, or is the profile data entered by collecting a credit check on Fred, i.e. from externally received data?).

How can an identifier of one or more payment networks received as part of a transaction verify an identity? Similarly, how can a transaction be authorized “in response to the selected payment network”. Do the Applicants mean “in response to a message received from the payment network”? The claim is still indefinite. Note that the phrase “payment network identifier” and not “payment processing network account identifier” is used in the claim.

In addition, on suggestion that Applicant use “social network website” Applicants have amended to “social website”, now introducing a phrase without proper antecedent, since “social website” is not the same as the “social network website” of the preamble. The claim is still indefinite.

C) 35 U.S.C. §101 rejection.

Applicants’ arguments are moot in view of amendments made.

D) 35 U.S.C. §102 (e) rejections

Applicants are referred to example 2 in MPEP 706.02(f)(1). Examiner notes that one of the four (4) non-provisional applications named on the face of John should probably read not 60980488 but 60980498.

Regarding claim 9, Applicants’ arguments that user identifier is not communicated from a social website are unfounded. The references cited say that e-profiles can be client-provided or client-derived profiles calculated without the user’s participation, can include...an IP address, a real world address, an email address, a credit card number, a product serial number associated with a user, an o/S identification number, a phone number, a profile on a social network site, client’s name, and can pertain to a code which can be used to identify the user. The user can cause a concept password used for user identity verification to be imported from

Art Unit: 3695

Facebook (FIG. 4B) and “[0069] d. Concept-based passwords: Rather than, or in addition to, requiring a login and password both of which are traditionally alphanumeric, the FFP can rely upon a password that is defined by a concept known only to the user. A `concept-based` or "conceptual" password is a valuable type of password technology because even if an onlooker is watching the client input a concept-based password, the rule which is dictating the client's behavior may be very difficult to work out" and FIG. 4B showing bullet “import from Facebook”; with explanatory material if Applicants require it:

“ [0043] FIG. 1A shows a schematic illustration of an embodiment of a method of providing a "fraud free transaction" (FFT) or "fraud-free purchase (FFP).

In step 100 a client navigates to a website offering goods and services. In step 102 the client views and selects various goods and services available on the website. This may further comprise making selections, or agreements, related to terms of use as may occur in the case of digital media and services. In step 104 the client requests that the e-transaction occur wherein payment will be provided for the selected goods and services. In step 106 the seller's e-transaction server (or the server of a 3.sup.rd party that is handling payment operations) proposes utilizing at least one FFT method as part of the checkout process.

[0044]FIG. 1B shows a schematic illustration of an alternative embodiment of a method of providing a FFT. An e-transaction is modified according to fraud deterrents which are selected before items and services are presented to a client, i.e. as part of the `login` process for a website. In this embodiment, upon arrival at the website 100, or soon thereafter, the client is queried about allowing one or more FFT operations. The subsequent browsing experience of the user can be adjusted 112 based upon the responses to this query, A customized presentation of goods and services 112 can be achieved for a client by sending the client only to selected portions of the website 102 that are configured according to a user's interaction with the FFT server (e.g. as a function of whether the client's identity was successfully validated). In this manner, the value or terms-of-use of items offered by the seller maybe tailored to the risk-of-fraud associated with each particular client. FIGS. 1 and 2, illustrate FFT implementations which are primarily "front end" and "back end", respectively. Either, or both, of these variations may be used, and further, client activity may cause FFT operations to be automatically invoked during an e-transaction, in response thereto.

[0046]FIG. 2 shows a schematic illustration of an embodiment of a method of providing a `fraud free purchase` (FFP) in which the user is provided with a number of fraud deterrent options. In step 106 the FFP server displays a query to a client about whether one or more FFP operations will be allowed to occur as part of the purchase process. Alternatively, rather than providing the query of step 106, the shopping cart or selling process can be configured to automatically invoke step 108, and client's are required to select FFP measures as part of the transaction.

[0047] Step 108 includes a step in which the client is presented with a menu of fraud deterrent options. The selection of menu items leads to step 116 in which at least one of a plurality of FFP deterrents 116a-116f (and other technologies such as use of a



Art Unit: 3695

special browser which is particularly configured for e-transactions, use of a user's e-profile, or use of concept-passwords), are invoked.

[0049] This option permits an FFP software module to be used on client machine according to selected parameters. The parameters can also include times at which the FFP software module operates in intended manners such as making contact with an FFP server or removing itself from the client's computer.

Rather than installing software on the user's computer, the FFP software may be configured to ask for permission to simply run as a browser module or to access information on the client's computer. Additionally, the FFP software can be installed as a module that works with a client's social networking utility such as MSN-Messenger.

[0057] In step 116, if option 116c or "Internet-based FFP" is selected then step 122 occurs. Internet-based FFP may include methods that rely upon online processes, for example

[0059] b. Online validation service-based transaction. This FFP deterrent option may be considered as another type of the internet-based FFP-deterrent and allows online validation and e-profile services to be used as part of the transaction. For instance a user may be required to log onto a secure validation website which provides a service validating and ensuring identities of its clients. The seller may also belong to this "online community". By providing the seller a confirmation from within the community the seller can be sure that the client is "trusted" and is a legitimate client. There are many variations and embodiments wherein e-profiles of a client can be validated and established in order to ensure the identity and integrity of a client. The online validation service may not only validate the client's identity (e.g. using a conceptual password) but can also indicate to the seller the security level or method by which the user was authenticated. The online validation service may also provide the seller with information which can be presented by the seller to a user and can then send confirmation to the seller that the user was successfully validated. A number of possible methods by which this can occur will be described further in the conceptual password section of this application.

[0060] c. In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an address supplied by the user. In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. The validation website can then use this response to send the seller a confirmation of the user's identity by sending the seller the user's validation information including name, etc. The seller's server must obtain this response prior to accepting the order. In a further embodiment, this verification can occur after the purchase and is more specifically related to the process whereby permission for the goods to be distributed to the client is obtained. As shown in FIG. 9A, this online

Art Unit: 3695

verification site may be under control of the client's bank or may be a debit or credit card issuer or association.

[0061]In step 116, if option 116d or "Biometric FFP implementation" is selected then step 124 occurs utilizing various types of biometric authentication technology (BAT). This option allows Biometric information to be relied upon during the transaction. A biometric sensor such as finger-print or other scanner, an optical sensor such as optical camera, or a microphone may be used to sense biometric data. Fingerprint validation and verification can occur, for example, using UPEK TouchStrip or TouchChip fingerprint authentication solutions, and can include UPEK's "Pay-By-Touch" solutions including "Pay By Touch Wallet", "e-Check", and "age verification". Sonic biometric validation can include voice or speech recording, analysis and recognition. Biometric FFP deterrents may utilize sonic or ultrasound biometry, which can be used to measure characteristics of human tissue or organs. For example, eye-length (A-Scan or B-scan biometry), eye-scanning technologies including retinal scans (e.g. blood vessel pattern analysis via Daughman algorithms), and iris based methods can allow either identification (one-to many template matching) or verification (one-to one template matching) of the client. Both steps 122 and 124 can include verifying the identity of a client by having the FFT server communicate with 1 or more validation services which can provide an evaluation of data sent to it by a seller's server. Alternatively, the client and validation service can communicate directly, and the seller will simply receive confirmation and validation of the client's identity from the 3<sup>rd</sup> party service, so that private information of the client is not relayed through a seller that the client may not trust.

Thus concept password (user identifier) may be imported from Facebook and used to logon to validation server (part of a server arrangement) which is a community to which the seller may belong.

Regarding claim 11, Examiner's reference teaches " FFT (fraud free transaction)-server is operated by a 3<sup>rd</sup> party, the information shared...will not necessarily be made available to seller...the seller is not privy to confidential information of a client". The "passwords or biometric data" are quoted by Applicants out of context: "the seller is not privy to confidential information of the client, **such as** passwords or biometric data"

Art Unit: 3695

“Such as” means here are examples of, and does not mean here is the complete list of. One of the implementations has no buyer account information at all going to seller-see anonymous data column 1 versus column 2 of Table 4 in FIG. 3B and discussion in [0146] of validating the FFT (fraud-free transaction) information and an unknown seller.

Examiner thanks Applicants for indications of support, and assumes that “amendments to claim 10” is an error and that “amendments to claim 9” was meant by Applicants.

#### ***Information Disclosure Statement***

4. The information disclosure statement filed 2/10/11 is being considered by the Examiner.

#### ***Claim Rejections - 35 USC § 112***

The following is a quotation of the second paragraph of 35 U.S.C. 112:

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.

5. Claims 9-13 and 18-21 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Applicants have left claim 9 undefined. Is the adjective “current” used to modify “user” or “identifier”? . Is the adjective “current” used to modify “user” or “profile”? Is the

Art Unit: 3695

word “current” to mean a user using the system at a point in time, or does it mean a user registered as an ongoing user over a period including this instant in time, or is it used to differentiate between the profile or identifier that one user used last month versus the profile or identifier he uses this month? Claim 9 is still indefinite. Examiner again seeks clarification.

Applicants have also failed to clarify, and have amended, “verifying the identity...in response to the one or more disparate payment network identifiers that are received as part of the transaction data”. How can one or more payment network identifier(s) verify an identity? Examiner clarifies her confusion with a specific example. The claim begins with communicating a user identifier, e.g. Fred. The name Fred corresponds to a profile. The source of the profile (data given by Fred, or data from doing an external check on Fred, in credit databases, for example) is never specified. Then the claim has transaction data for a purchase to be made. That data could be, name of book and author and price and store , e.g. “The new book”, John James, \$26, Amazon.com, to be bought by Fred Doe. The user Fred Doe is *associated with* user identifier Fred. The user identifier Fred is then *associated with* a payment network identifier. e.g. IP address 230.4444.4444.4444. Or maybe the payment network identifier is PayPal. But then, in the next limitation, we learn that the network identifier is part of the transaction data. So the social website sends "The book", John James, \$26, Amazon.com, and PayPal and also sends transaction to be made by Fred Doe who is associated with user identifier Fred. How then is the identity of Fred Doe to be verified using “PayPal”? Is that an extremely elliptical way of saying that receipt of the network

Art Unit: 3695

identifier "PayPal" triggers finding the name Fred Doe from the user identifier Fred and also sending a message inquiring as to the membership of "Fred Doe" in the PayPal system and the PayPal network sending back a message *further identifying Fred Doe?* How? Does it mean the receipt of a network identifier triggers the server of the claim to look up in the user's profile that Fred belongs to PayPal (knowing that the profile is assembled from information given by Fred, or is the profile data entered by collecting a credit check on Fred, i.e. from externally received data?).

How can an identifier of one or more payment networks received as part of a transaction verify an identity? Similarly, how can a transaction be authorized "in response to the selected payment network". Do the Applicants mean "in response to a message received from the payment network"? The claim is still indefinite. Note that the phrase "payment network identifier" and not "payment processing network account identifier" is used in the claim. In addition, claim 11 specifies a different concept, "buyer account information". Perhaps the independent claim would be clarified by adding a non-limiting concrete example of vague terms used.

In addition, on suggestion that Applicant use "social network website" Applicants have amended to "the social website", now introducing a phrase without proper antecedent, since "social website" is not the same as the "social network website" of the preamble.

Concerning claim 19, the meaning and scope of "secured" data is unclear.

Art Unit: 3695

Concerning claim 20, it is not clear whether seller server need be in possession of, and need send to the facilitating server all the transaction data or just a matching subset.

Concerning claim 21, it seems to say that information about a plurality of sellers might be limited to a business name, i.e. multiple sellers are associated with one name; the claim has no language which might be interpreted as “information about each of a plurality of sellers that includes one or more of a business name [for each seller]” . Also concerning claim 21, “the transaction involving products or services for purchase by users” is not only without antecedent but difficult to interpret—does it identify a new group transaction in which multiple users are buying multiple products or services? Also, if the information of the first limitation is, for example, seller credit information, e.g. credit score, that information is not likely to be part of seller information that corresponds to “the transaction involving products or services for purchase by users”, so how the transaction can be verified by comparing the two disparate kinds of information is not clear. Another example might be seller location; an online transaction rarely includes seller location, just buyer shipping address and buyer address related to credit card.

Claim 11 cites the seller's not receiving buyer account information. Claims 19-21 specify “a [the] seller server”. That leaves open the scenario in which seller's server receives the encrypted/encoded buyer account information but that seller has no way to retrieve the buyer account information from the encrypted/encoded data.

For all these reasons, the claims are still indefinite.

Art Unit: 3695

Concerning claim 19, inasmuch as transaction data is communicated from the social website, the "seller" is "connected" to the user via the social website by virtue of being identified in the transaction data-else settlement cannot occur. If a more precise interpretation of "connected" is meant, it must be added to the claims.

### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

6. Concerning claim, 9, Examiner notes that the server arrangement may include multiple servers and other features (buses, databases, I/O ports, etc.) and that each step involving "the server arrangement" may each involve a different part of the server arrangement. Examiner notes that no substantive use of the "social" aspect of the "social website" is made use of in the independent claim. The following rejections are to be viewed in light of the 35 U.S.C. 112 rejections above.

Art Unit: 3695

7. Claims 9-13 and 19 are rejected under 35 U.S.C 102(e) as being anticipated by John, US 20080275748.

Regarding claim 9, Ramer teaches **For use with a social network website that implements user profiles, each user profile having a user identifier, and with a transaction involving products or services for purchase by users, a processing-circuit-implemented method (see at least Abstract method and system) comprising: communicating, from the social website to a server arrangement including at least one facilitating server, a current user identifier corresponding to a current user profile (see at least "[0069] d. Concept-based passwords: Rather than, or in addition to, requiring a login and password both of which are traditionally alphanumeric, the FFP can rely upon a password that is defined by a concept known only to the user. A `concept-based` or "conceptual" password is a valuable type of password technology because even if an onlooker is watching the client input a concept-based password, the rule which is dictating the client's behavior may be very difficult to work out" and FIG. 4B showing bullet "import from Facebook"; [0059]b. Online validation service-based transaction. This FFP deterrent option may be considered as another type of the internet-based FFP-deterrent and allows online validation and e-profile services to be used as part of the transaction. For instance a user may be required to log onto a secure validation website which provides a service validating and ensuring identities of its clients. The seller may also belong to this `online community`. By providing the seller a confirmation from within the community the seller can be sure that the client is "trusted" and is a legitimate client. There are many variations and embodiments wherein e-profiles of a client can be validated and established in order to ensure the identity and integrity of a client. The online validation service may not only validate the client's identity (e.g. using a conceptual password) but can also indicate to the seller the security level or method by which the user was authenticated; [0209] In some embodiments, the FFT approach allows the clients to create FFT-based e-profiles, which are similar to community profiles of sites such as "e-bay" or allows increased security of sites such as "pay-pal". However, unlike e-bay and pay-pal, the FFT based approach allows a client centered, and multi-tiered anti-fraud system which can be tailored according to the transaction profile and to a greater extent, the client's preferences. Further, in some instances, the FFT methods permit the client to access or link their pay-pal accounts, e-bay profiles, as part of the transaction process and FFT deterrent options. Services such as**



Art Unit: 3695

PayPal may also implement the FFT solution in order to facilitate client's usage of their service. This has not been possible in prior e-commerce methods, because client's have not been asked to actively participate in fraud-deterrence, for example, by installing a dedicated software platform onto their personal computer; and further detail under item 3 above);

**communicating, from the social website to the server arrangement, transaction data for a purchase transaction to be made by a current user associated with the current user identifier (users**

(see at least [0009] "The technology may be used during the purchasing of digital and physical products, and at later times during their subsequent use; Electronic transactions can also include online banking, obtaining online access to goods and services, as well as other types of transactions for which online identity is relevant. Electronic transactions can be termed `e-transactions`, electronic profiles can be termed `e-profiles`, and the `e-` prefix generally indicates that the entity can or is electronically-realized via a computer, internet, or the like[0043] FIG. 1A shows a schematic illustration of an embodiment of a method of providing a "fraud free transaction" (FFT) or "fraud-free purchase (FFP). In this example, an e-transaction is modified according to fraud deterrents which are automatically selected, or client selected, after items and services are selected by the client. This may occur as part of the `check out` process and may be integrated into a digital shopping-cart feature. Alternatively, this may occur when the client enters a website or at another time or in response to a particular action by the client such as entering a particular part of a website or selecting a particular product...In step 100 a client navigates to a website offering goods and services. In step 102 the client views and selects various goods and services available on the website. This may further comprise making selections, or agreements, related to terms of use as may occur in the case of digital media and services... In step 106 the seller's e-transaction server (or the server of a 3.sup.rd party that is handling payment operations) proposes utilizing at least one FFT method as part of the checkout process; [0096] "A transaction profile is comprised of at least one of: a bank's preferences if the bank is hosting an FFT service; the sellers preferences (e.g., a seller's deterrent preference with respect to a particular product); the manufacturer's preferences (e.g., a manufacture's deterrent preference); the item profile (e.g. is this a software product or an update for a software product?, What is the value of the item?) and the user's e-profile (e.g., a user's recent web activity, and any aspect of a referring website by which the user arrived at the seller's website, a credit card number being used for the transaction). Rather than the seller's preferences, the preferences of a bank or 3.sup.rd party FFT service can be used if the user validation is performed by the bank or 3.sup.rd party FFT service, respectively [0118] Further, rather than residing on the client's computer the client-side FFT program can be realized partially, or fully, using a 3.sup.rd party service that the client log's onto during the transaction. For example, the client may log into their MSN account prior to performing an e-transaction, and the FFT features such as a conceptual password may be presented to the client via this 3.sup.rd party [0134]Four components of the transaction profile are shown including the client, seller, item, and manufacturer profile (card-issuing bank profile can

Art Unit: 3695

also be used). When the parameter values for these profiles are set to 0 then the values associated with this profile may be ignored while a value of 1 causes these profiles to be considered in determining the FFT-related operations and calculations which will occur)

**associating, using the server arrangement, the current user identifier with one or more disparate payment network identifiers** (see at least FIG. 2; [0044] An e-transaction is modified according to fraud deterrents which are selected before items and services are presented to a client, i.e. as part of the `login` process for a website...A customized presentation of goods and services 112 can be achieved for a client by sending the client only to selected portions of the website 102 that are configured according to a user's interaction with the FFT server (e.g. as a function of whether the client's identity was successfully validated). In another embodiment, a customized presentation of goods and services 112 can also be provided by dynamically generating web-pages containing content that is adjusted based upon the client's interaction with the FFT server. In this manner, the value or terms-of-use of items offered by the seller maybe tailored to the risk-of-fraud associated with each particular client"; [0047] "The selection of menu items leads to step 116 in which at least one of a plurality of FFP deterrents 116a-116f (and other technologies such as use of a special browser which is particularly configured for e-transactions, use of a user's e-profile, or use of concept-passwords), are invoked [0095]FIG. 5 illustrates one embodiment wherein one or more fraud deterrents are automatically selected by the FFT-server which is running the FFT-server software. ...Alternatively, the algorithm of the module 200 can select the fraud deterrents based at least in part upon the `transaction profile' that is calculated by the transaction profile module 204. [0097]-[0098] "A client's e-profile` can include, for example, an IP address; a real world address; an e-mail address; a shipping address; a billing address; a credit card number; a credit card history; a payment history; a purchase history; history of timely license renewal; a product serial number associated with the user; a computer identification number; an operating system identification number; a pattern of recent activity related to the client; a pattern of prior activity of the client; a phone number; an online e-profile (i.e. CPE-profile); a profile cm a verification or profile website; a profile cm a different commerce-based website (e.g. e-bay/pay-pal); a profile on a validation website; a profile on a social-network website (e.g. Facebook, MSNMessenger); a profile on a bank's website; a profile on a referring website; and, a client's name or other real-world type of information);

**verifying the identity of the current user in response to the one or more disparate payment network identifiers that are received as part of the transaction data** (see at least [0016]-[0018] "Such a strong deterrent may incorporate evaluation of biometric markers as part of the e-commerce operation automatically/by user"; "In another aspect, the fraud prevention deterrents incorporate validation services and websites which are selected and adjusted during the e-commerce operation"; "In another aspect, the fraud prevention deterrents incorporate operations which are dictated, allowed, rejected, and adjusted based upon preferences and information defined in a user's e-profile. A user can modify the e-profile in order to provide validation and verification

Art Unit: 3695

operations, historical activity, and other types of information which may be required by a seller for successful completion of an electronic transaction"; [0020] "A conceptual password technology, which may rely upon a grid of images, movies, pictures, and/or text can be created and customized by a user, a user's bank, a card association, and/or a 3rd party user validation service" Examiner notes that a card association e.g. VISA comprises a payment network identifier; 0054]a. In one embodiment, the e-mail can contain a hyperlink to a website. The hyperlink may contain information needed to identify the user and the e-product which was purchased and can cause the validation process for the purchase to be run. Unless the client clicks on the hyperlink, in order to verify the purchase, the purchase is not made. This allows the FFP server to verify that the client has supplied a valid e-mail address. This e-mail can also be sent with a hyperlink which when clicked indicates to the sender of the e-mail that a recurring billing charge may be implemented as accepted by the user;

**selecting a payment network from a plurality of payment networks that are each associated with the disparate network identifier in a user profile**

**database[.,.]**see at least FIG. 2; [0049] "The FFP module may also be installed from a 3.sup.rd party server such as a user's bank, to which they may be redirected for this process, or a 3.sup.rd party... In a preferred embodiment, the FFP software is installed on the client's computer directly from the client's bank, using the bank's online website in a process that registers the user's computer as a valid computer; [0060] "In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an address supplied by the user. In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. ... As shown in FIG. 9A, this online verification site may be under control of the client's bank or may be a debit or credit card issuer or association; [0096] "A transaction profile is comprised of at least one of: a bank's preferences if the bank is hosting an FFT service.;... and the user's e-profile (e.g., a user's recent web activity, and any aspect of a referring website by which the user arrived at the seller's website, a credit card number being used for the transaction). Rather than the seller's preferences, the preferences of a bank or 3.sup.rd party FFT service can be used if the user validation is performed by the bank or 3.sup.rd party FFT service, respectively [0120] For example, client profile information including a history of purchases of the client may be constructed within the client-side FFT-module 402 or server side module 202. The historical information can include a product ID, Last 4 digits of credit-card that was used for payment, source of payment (e.g. credit card, pay-pal), confirmation number used in the sale, [0123]Generation of the client's e-profile can be obtained by getting this information from: an FFT-server, from a client-side FFT program; from information supplied by a client on a web-based form; maintained in an e-wallet type of device; information gathered from the internet profile; as well as other sources);

**submitting transaction data to the selected payment network selected to debit the purchase amount**(see at least [0060] In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. ... As shown in FIG. 9A, this online

Art Unit: 3695

verification site may be under control of the client's bank or may be a debit or credit card issuer or association;; **and**

**authorizing the purchase transaction in response to the selected payment network** see at least Figure 2 and Figure 3a; [0011] "In another aspect of the invention at least one fraud prevention deterrent is proposed to the user during one step of the sale method assigned for a digital product. This may occur as a pop-up window, one or more check-boxes, or as part of the checkout process, for example, a process implemented by an electronic shopping cart"; [0014] "In another aspect of the invention fraud prevention deterrents are implemented during the sale of a digital product comprising a fraud free transaction (FFT) software script that is run or at least transiently installed on the client's computer as part of the electronic transaction (client side FFP operations)"; [0020] "A conceptual password technology, which may rely upon a grid of images, movies, pictures, and/or text can be created and customized by a user, a user's bank, a card association, and/or a 3rd party user validation service" Examiner notes that a card association e.g. VISA comprises a payment network or payment network identifier; [0060] "In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an address supplied by the user. In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. ... As shown in FIG. 9A, this online verification site may be under control of the client's bank or may be a debit or credit card issuer or association).

Regarding claim 10, John teaches **submitting transaction data to the payment network selected to debit the purchase amount** (see at least [0060] "In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an address supplied by the user. In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. ... As shown in FIG. 9A, this online verification site may be under control of the client's bank or may be a debit or credit card issuer or association.

Regarding claim 11, John teaches **submitting transaction data to the payment network selected to debit the purchase amount without buyer account information about the payment network being received by a seller of the products or services** (see at least [0140] "When the FFT-server is operated by a 3.sup.rd party, then information shared between the client-FFT and the FFT-server will not necessarily be made available to the seller. This has certain advantages, for example, the seller is not privy to confidential information of the client... When a client is validated the 3.sup.rd party sends confirmation (and a confirmation transaction code) of a successful validation to the seller's server, while failure to validate leads to a

Art Unit: 3695

failure notice... The 3.sup.rd party can keep records of the transaction and assist the seller in resolving disputes related to billing, as indexed by the confirmation transaction code. For the client, the communication between the seller and the 3.sup.rd party FFT server may be invisible and may occur as a background process. Alternatively, as pop-up window or frame may be created wherein the client is made aware that their information is being exchanged with the 3.sup.rd party, rather than the seller 0141]When a 3.sup.rd party FFT server is used for validation it may provide different types of information to the FFT-servers of different sellers. For example, if the seller's FFT server is trusted by the 3.sup.rd party's FFT-server then it may give the information (which may be in percentage of total, in number of occurrences, or a normalized fraud value for that item) in column 2 whereas an unknown seller may only obtain the information in column number 1. These distinctions are shown in the example of Table 4. See also Table 3 showing that transaction data is on server-side FFT-operating parameter table (And not with seller)).

Regarding claim 12, John teaches **verifying the identity of the current user includes receiving authentication data in addition to the current user identifier** (see at least [0083]-[0085] "In one embodiment, FFT can require strong authentication which is defined as requiring two out of the following three proofs of identity; Something known by the client, like a password, an answer to a personal question, or even the client's height; Something possessed by the client, like an Credit-Card and computer identification number; and, [0086]Something unique about a person such as a biometric feature which can be measured, like a fingerprint; [0090] For example, when the client-side FFT-program is run, it can send back client profile information such as computer ID number, computer name, and IP address).

Regarding claim 13, John teaches **verifying the identity of the current user includes receiving data authenticating the social network website** (see at least ([0088]) "FFT features such as conceptual passwords, internet footprints, internal/external footprints, and the restriction of transactions to authorized computers will deter this type of fraudster, the authorized computers are not specifically identified as social network websites accessed by the current user" [0096] "A transaction profile is comprised of at least one of: a bank's preferences if the bank is hosting an FFT service.;... and the user's e-profile (e.g., a user's recent web activity, and any aspect of a referring website by which the user arrived at the seller's website, a credit card number being used for the transaction"; [0098]A client's e-profile` can include, for example... a profile cm a different commerce-based website (e.g. e-bay/pay-pal); a profile on a validation website; a profile on a social-network website (e.g.

Art Unit: 3695

Facebook,MSNMessenger); a profile on a bank's website; a profile on a referring website)..

Regarding claim 19, John teaches **communicating, from the social website to a seller server, secured data indicating that the seller was connected to the current user via the social website; communicating, from the seller website to the facilitating server, the secured data; and verifying the secured data communicated from the seller website to authenticate the transaction** (see at least [0059] For instance a user may be required to log onto a secure validation website which provides a service validating and ensuring identities of its clients. The seller may also belong to this `online community`. By providing the seller a confirmation from within the community the seller can be sure that the client is "trusted" and is a legitimate client. There are many variations and embodiments wherein e-profiles of a client can be validated and established in order to ensure the identity and integrity of a client. The online validation service may not only validate the client's identity (e.g. using a conceptual password) but can also indicate to the seller the security level or method by which the user was authenticated. The online validation service may also provide the seller with information which can be presented by the seller to a user and can then send confirmation to the seller that the user was successfully validated. A number of possible methods by which this can occur will be described further in the conceptual password section of this application [0209] In some embodiments, the FFT approach allows the clients to create FFT-based e-profiles, which are similar to community profiles of sites such as "e-bay" or allows increased security of sites such as "pay-pal". However, unlike e-bay and pay-pal, the FFT based approach allows a client centered, and multi-tiered anti-fraud system which can be tailored according to the transaction profile and to a greater extent, the client's preferences. Further, in some instances, the FFT methods permit the client to access or link their pay-pal accounts, e-bay profiles, as part of the transaction process and FFT deterrent options. Services such as PayPal may also implement the FFT solution in order to facilitate client's usage of their service. )

Regarding claim 20, Claim 1 rejection (John) teaches that transaction data was communicated from the social website. John further teaches **.communicating, from a seller server to the facilitating server, transaction data; and verifying that the transaction data communicated from the seller server matches the transaction data [communicated from the social website]** (see at least [0122]As shown in Table 2, of FIG. 3A a transaction profile can be comprised of an e-profile for the client, an internet profile, a manufacture profile, a seller's profile, a bank-customer's profile, an item profile, or any a combination thereof. Authentication strength or fraud deterrent scores can be adjusted based upon the nature of the transaction as reflected in the transaction profile.[0123] Payment profile operations can also check the number and type of items being ordered against prior orders, such that institutions are permitted to

Art Unit: 3695

purchase multiple copies or licenses of a given product while when non-institutional entities attempt this type of purchase the fraud score may be increased. Payment profile can also assess, network patterns amongst participating sellers or within the network of a particular seller, and merchant pattern matching related to transaction profiling, merchant profiling, merchant activity profiling, syndicate information, and chargeback database information related to a particular merchant or product. For example, if any aspect of a user's profile was recently related to fraud within any merchant included on the FFT-network, then if similar information shows up during a transaction with a different merchant, the fraudster can be quickly detected and deterred [0130]A manufacturer profile can include, for example: preferences for fraud deterrents which are used, which may be adjusted as a function of prices of products; values related to counts, rates, trends, and statistics of fraud occurrence calculated over at least one period which may be a recent period; geographical regions of users for which certain products should be offered, adjusted, or restricted, and other parameters as well. For example, certain types of demonstration software may not be offered or may be more restricted based upon the client's e-profile, according to the manufacturer's preferences. In the example shown in Table 2 of FIG. 3A, the manufacturer profile has simply been defined so that if the item sold by the manufacturer is over \$500, then the FFT server should examine the phone number which is provided by the client and, if possible (i.e. this is a preference, not a requirement, as indicated by the value of `1` for that parameter), should alert a customer service agent who can process the order by phone. The seller and item profiles can contain parameters and parameter values which adjust the types of fraud deterrents which are suggested or implemented, as well as other aspects of the e-transaction, as dictated by the FFT program 222 of the FFT server-side program 12 [0134] Four components of the transaction profile are shown including the client, seller, item, and manufacturer profile (card-issuing bank profile can also be used). When the parameter values for these profiles are set to 0 then the values associated with this profile may be ignored while a value of 1 causes these profiles to be considered in determining the FFT-related operations and calculations which will occur [0199] An alternative method of validation is also shown in which the client must provide a transaction code 276 provided by the seller and the amount of the transaction 278 in order to confirm a payment 280).

### ***Claim Rejections - 35 USC § 103***

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

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

Art Unit: 3695

matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

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

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

8. Claim 18 is rejected under 35 U.S.C. 103(a) as being unpatentable over John, US 20080275748, and further in view of Ramer et al. US 20100312572 (hereinafter Ramer).

Concerning claim 18, Examiner notes that it does not specify any relationship or causality between presence of an advertisement and purchase of the advertised good or service.

Regarding claim 18, John does not teach social website providing an ad.

Ramer teaches **the social website provides advertisements of goods or services within the social website; and wherein the steps of communicating, from the website to a facilitating server, are in response to the current user selecting at least one of the goods or services for purchase** (see at least [0006] In embodiments, the present invention may provide a method and system for receiving a navigation request from a mobile communication facility [0009] In embodiments, the navigation request may be a search query, a domain name entry, a web browser action, a menu selection, a folder selection, implicit, a transaction, an advertisement conversion, and the like [0037] The mobile communication facility 102 may transmit this query to or via a wireless communication facility 104 for further processing and/or routing to data sources and/or processing facilities, such as one or more servers, such



Art Unit: 3695

as HTTP servers or other servers that are suitable for handling data that are transmitted over computer networks. [0238]In an aspect of the invention, mobile content may be reviewed to generate a relevance that can be used to determine if the content should be presented to a mobile communication facility 102. The relevance may alternatively be used to determine if at least some portion of content presented to the mobile communication facility 102 should be presented to the user of a mobile communication facility 102. Mobile content may relate to one or more of blogs, sports, gambling, social networking, travel, news, community, education, product, service, government, and the like)

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method as taught by John the navigation for advertisement conversion as taught by Ramer to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to monetize social networks. (Please see KSR [127 S Ct. at 1739] "The combination of familiar elements according to known methods is likely to be obvious when it does no more than yield predictable results" and MPEP §2141 III (A)).

9. Claim 21 is rejected under 35 U.S.C. 103(a) as being unpatentable over John, US 20080275748, and further in view of Landry US 5649117 (from IDS).

Regarding claim 21, John does not teach any checks on seller information.

Landry teaches **communicating**, [from the social website] **to a facilitating server, information about a plurality of sellers that includes one or more of a business name, IP address, contact information, credit information, location, type of goods/services, and an encrypted seller identifier; communicating, from a seller server to the facilitating server, seller information that corresponds to the transaction involving products or services for purchase by users** (see at least FIG. 1 item 20 Payee Database) FIG 1 payee communication I/F 16;column 11, lines 51 – 63 line The system 10 includes a bill generator 12 that is coupled through a payor control interface 14 to a first plurality of Payors, P.sub.1 . . . P.sub.n. A communication interface 16 couples bill generator 12 to a second plurality of payees Pe.sub.1 . . . Pe.sub.m. The bill generator 12 is also coupled to storage for Payor Information 18 (Payor Database) and storage for Payee Information 20 (Payee Database). The Payor Information stored in the Payor Database 18 is initially entered by an Operator for

Art Unit: 3695

system 10 through known devices such as keyboard entry or scanning equipment. In a similar manner, the Payee Information is entered into the Payee Database 20; column 18 line 55 column 19 line 5 Central computer 110 is also shown as electronically communicating with additional remote data processing systems at a TCF, a TCFInterfaceBank and a Payee. It is also contemplated that central computer 110 may electronically communicate with other remote data processing systems such as those at a Bank and/or third party information or service provider The electronic communications between a Payee, a Payee's agent, or other third party information or service provider allows central computer 110 to communicate payment-related data, non-payment related data, statements, and reports, as discussed below column 12 lines 29-36 The system 10 as shown in FIG. 1 may be further expanded so that the communication interface 16 receives bill data messages from the Payees. These bill data messages include a PayeeID, a Child PayeeID, an obligation amount, and an obligation due date ; and

**verifying the transaction involving products or services for purchase by users by comparing the seller information communicated from the seller server with the information about a plurality of sellers** [communicated from the social website] (see at least column 1 line 64-column 12 line 13 In its simplest form, bill generator 12 may use the Payee Information within the Payee Database 20 as a recurring datafile to search the Payor Information in the Payor Database 18 to generate bill records at predetermined times. These times for bill record generation may be defined as periodic, i.e., daily or the like, or as having a relationship to Payor or Payee Information, such as a number of days prior to a due date. On some type of recurring basis, either periodically or at operator initiative, bill generator 12 processes generated bill records and transfers them to a TCF message generator 22. Using the generated bill records, the TCF message generator 22 generates, at predetermined times, Electronic Funds Transfer (EFT) messages that debit Payor BankAccounts through some type of TCF transfer system column 12 lines 29-36 The system 10 as shown in FIG. 1 may be further expanded so that the communication interface 16 receives bill data messages from the Payees. These bill data messages include a PayeeID, a Child PayeeID, an obligation amount, and an obligation due date. This information is used by the bill generator 12 along with Payee Information from database 20 and Payor Information from database 18 to generate bill records column 13 line 61-column 14 line 1 FIG. 2B shows an exemplary data record in database 20 that contains Payee Information for one of the payees. This record 40 includes PayeeID, status field, Payee type, Payee name and address, Payor BankID and Payor BankAccountID, payment method, Provisional Period type, Provisional Period length, and minimum time interval. The PayeeID, name and address identify the Payee for record processing and reporting column 14 lines 40-43 Particularly, once a Payor Record and related Child-Payee record is established with information from a Payor and a Payee, Bill Data may be collected from Payees in an ongoing manner and Figure 3 showing Payee systems 140 communicating through network to central computer system 110 column 38 lines 2-7 Similarly, while it is preferred to provide the on-line processing in the form of a computer (e.g. computer 110 described above) which operates separately

Art Unit: 3695

from the batch processor (e.g. central computer 170 described above), it is contemplated that these elements might be combined in the form of a multiple server system arrangement, or another functional unitary setup).

It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the method using social network as taught by John the central database of seller (payees) and transmission to it from third party and use of information in central database and payee data messages to generate bill records as taught by to Landry to realize the claimed invention since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. A person of skill in the art would have been motivated the time of the invention to combine the features to add to the fraud protection a mechanism for protecting the buyer. (Please see KSR [127 S Ct. at 1739] "The combination of familiar elements according to known methods is likely to be obvious when it does no more than yield predictable results" and MPEP §2141 III (A)).

### ***Conclusion***

10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Linda Perry, whose telephone number is (571)270-1466.

The Examiner can normally be reached on M-F 8-5 alternate Fridays.

If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, Charles Kyle, can be reached on 571 272 6746. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3695

11. 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 <https://ppair.uspto.gov/epatent/portal/home>. 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.

/Linda Perry/  
Linda Perry  
Examiner, Art Unit 3695

23 March 2011

/Charles R. Kyle/  
Supervisory Patent Examiner, Art Unit 3695

<b>Notice of References Cited</b>	Application/Control No. 12/323,175	Applicant(s)/Patent Under Reexamination DICKELMAN, MARK	
	Examiner LINDA PERRY	Art Unit 3695	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*	Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A US-2010/0312572	12-2010	Ramer et al.	705/1.1
*	B US-5,649,117	07-1997	Landry, George W.	705/40
	C US-			
	D US-			
	E US-			
	F US-			
	G US-			
	H US-			
	I US-			
	J US-			
	K US-			
	L US-			
	M US-			

**FOREIGN PATENT DOCUMENTS**

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

**NON-PATENT DOCUMENTS**

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

## EAST Search History

## EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	48	buyer with seller with (social network)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
L2	40	"20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"   "20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
L3	1	("7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19

L4	0	1 and (L2 or L3)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:19
L5	1686	(purchas\$3 or buy\$3 or transaction) same ((social network\$3) or (social website))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:37
L6	0	2 and 5	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
L7	48	1 and 5	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
L8	0	3 and 5	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
L9	11	5 and (payment server)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:41
L10	82	5 and (user identifier) and (user profile)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:56
L11	35	5 and (user identifier) and (user profile) and (payment with (network or service or ((credit or debit or prepaid) with card)))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:58
L12	11	11 and (debit\$3 or deduct\$3) and authoriz \$3	US-PGPUB; USPAT	ADJ	ON	2011/03/23 15:58
L14	113	(RAMER NEAR2 JOREY).INV.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:07
L16	0	14 and (social with (network\$3 or website)) and (payment server)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
L17	43	14 and (social with (network\$3 or website)) and (server)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
L18	43	17 and (purchas\$3 or buy\$3)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:14
L19	43	17 and (settle or settling or payment or paying or (credit card) or (debit card) or (prepaid card))	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:15
L21	43	19 and (profile and identifier)	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:15
L22	43	17 and 18 and 19 and 21	US-PGPUB; USPAT	ADJ	ON	2011/03/23 16:16
L24	46	(17 or 2) and advertisement	US-PGPUB; USPAT	ADJ	ON	2011/03/23 18:59

S2	99	(US-20090150254-\$ or US-20090144163-\$ or US-20010032878-\$ or US-20020046189-\$ or US-20020138396-\$ or US-20030120608-\$ or US-20040044539-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20080059367-\$ or US-20020120563-\$ or US-20020138291-\$ or US-20050131837-\$ or US-20060206709-\$ or US-20070011104-\$ or US-20070050304-\$ or US-20070118434-\$ or US-20080108324-\$ or US-20080294747-\$ or US-20090061883-\$ or US-20090070435-\$ or US-20090165098-\$). did. or (US-20090292619-\$ or US-20100042487-\$ or US-20100191613-\$ or US-20100198731-\$ or US-20100228669-\$ or US-20100274634-\$ or US-20040089711-\$ or US-20050251459-\$ or US-20090144165-\$ or US-20090144166-\$ or US-20090144170-\$ or US-20090144194-\$ or US-20090150266-\$ or US-20090150276-\$ or US-20020188500-\$ or US-20030023500-\$ or US-20080189164-\$ or US-20020040344-\$ or US-20020083017-\$ or US-20020120537-\$ or US-20020161707-\$ or US-20030130931-\$ or US-20030233286-\$ or US-20040010463-\$ or US-20040073494-\$ or US-20050278221-\$ or US-20060015454-\$).did.	US-PGPUB; USPAT	ADJ	ON	2010/11/26 15:37
----	----	---	--------------------	-----	----	---------------------



		<p>or (US-20060143121-\$  or US-20060166740-\$  or US-20060173772-\$  or US-20060217996-\$  or US-20070136192-\$  or US-20070192205-\$  or US-20070226136-\$  or US-20080162295-\$  or US-20090089113-\$  or US-20090198616-\$  or US-20090259568-\$  or US-20090292630-\$  or US-20090327099-\$  or US-20100057530-\$  or US-20100121727-\$  or US-20100125518-\$  or US-20090164315-\$  or US-20090164333-\$  or US-20020002597-\$  or US-20020107793-\$  or US-20020128977-\$  or US-20040024641-\$).  did. or (US-5757917-\$  or US-5826241-\$ or  US-5909492-\$ or US-  6195649-\$ or US-  7383233-\$ or US-  7480638-\$ or US-  7516100-\$ or US-  7672897-\$ or US-  7774276-\$ or US-  6999589-\$ or US-  7219833-\$ or US-  7653552-\$ or US-  7004382-\$ or US-  6895391-\$ or US-  7340433-\$ or US-  7464057-\$ or US-  7685067-\$ or US-  7765148-\$ or US-  7774350-\$ or US-  7389913-\$ or US-  7496541-\$ or US-  7496542-\$ or US-  7509293-\$ or US-  7698164-\$).did.</p>				
S3	5992	<p>705/39.ccls. or  705/26.1.ccls. or  705/44.ccls. 705/35.  ccls. or 705/37.ccls. or  705/40.ccls.</p>	<p>US-PGPUB;  USPAT;  USOCR; FPRS;  EPO; JPO;  DERWENT;  IBM_TDB</p>	ADJ	ON	<p>2010/11/26  15:42</p>

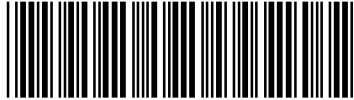
S4	14	((MARK) near2 (DICKELMAN)).INV.	US-PGPUB; USPAT; USOCR	ADJ	ON	2010/11/26 15:45
S5	1	((MARK) near2 (DICKELMAN)).INV.	EPO; JPO; DERWENT	ADJ	ON	2010/11/26 15:46
S6	27	("20030061147"   "20040093302"   "20050060579"   "20060116957"   "6529187"   "7702553"   "7702577").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/26 15:58
S8	27	("20030061147"   "20040093302"   "20050060579"   "20060116957"   "6529187"   "7702553"   "7702577").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:18
S9	2	S8 and ( social or (Flickr or Facebook or LinkedIn))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:18
S10	22	(purchase or buy) with ( (social adj website ) or (Flickr or Facebook or LinkedIn))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:20
S11	54	((purchas\$3 or buy\$3) with ( (social adj website ) or (Flickr or Facebook or LinkedIn or MySpace or Second Life))) NOT S10	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:23
S13	64	(purchas\$3 or buy\$3) with ( VISA with network)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:38
S14	1	(S10 or S11) and S13	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:38

S15	22	(purchase or buy) with ( (social adj website ) or (Flickr or Facebook or LIinked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 18:21
S16	54	((purchas\$3 or buy\$3) with ( (social adj website ) or (Flickr or Facebook or LIinked\$in or MySpace or Second Life))) NOT S15	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 18:21
S17	40	("20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"   "20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/22 18:45

S18	40	("20010014878"   "20020002495"   "20020111886"   "20020111915"   "20020145051"   "20020184147"   "20030061157"   "20040024703"   "20040030657"   "20040044621"   "20040080691"   "20050077350"   "20050267840"   "20060089906"   "20070282743"   "20080046358"   "20080103985"   "5465206"   "5596642"   "5596643"   "5649117"   "5649118"   "5650604"   "5717989"   "6070150"   "6292789"   "6298335"   "7092913"   "7174302"   "7280981"   "7464859"   "7584151"   "7590557"   "7627523"   "7661586"   "7664690"   "7680679"   "7702530"   "7702577"   "7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 13:28
S19	1	("7711621").PN.	US-PGPUB; USPAT	ADJ	ON	2011/03/23 13:28

3/ 23/ 2011 9:46:09 PM

C:\ Documents and Settings\ Iperry\ My Documents\ EAST\ Workspaces\ 12323175 claims  
11 30 2007.wsp

<b>Index of Claims</b>  	<b>Application/Control No.</b> 12323175	<b>Applicant(s)/Patent Under Reexamination</b> DICKELMAN, MARK
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695

✓	<b>Rejected</b>
=	<b>Allowed</b>


-	<b>Cancelled</b>
÷	<b>Restricted</b>

N	<b>Non-Elected</b>
I	<b>Interference</b>

A	<b>Appeal</b>
O	<b>Objected</b>

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

CLAIM		DATE							
Final	Original	11/29/2010	03/23/2011						
	1	N	N						
	2	N	N						
	3	N	N						
	4	N	N						
	5	N	N						
	6	N	N						
	7	N	N						
	8	N	N						
	9	✓	✓						
	10	✓	✓						
	11	✓	✓						
	12	✓	✓						
	13	✓	✓						
	14	N	N						
	15	N	N						
	16	N	N						
	17	N	N						
	18		✓						
	19		✓						
	20		✓						
	21		✓						

<b>Search Notes</b>  	<b>Application/Control No.</b>  12323175	<b>Applicant(s)/Patent Under Reexamination</b>  DICKELMAN, MARK
	<b>Examiner</b>  LINDA PERRY	<b>Art Unit</b>  3695

<b>SEARCHED</b>			
<b>Class</b>	<b>Subclass</b>	<b>Date</b>	<b>Examiner</b>

<b>SEARCH NOTES</b>		
<b>Search Notes</b>	<b>Date</b>	<b>Examiner</b>
PLUS search	11/23/10	LP
Inventor name search	11/26/10	LP
EAST keyword searches	11/26/10	LP

<b>INTERFERENCE SEARCH</b>			
<b>Class</b>	<b>Subclass</b>	<b>Date</b>	<b>Examiner</b>

--	--

<b>FORM 1449*</b> <b>SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT</b>  <b>IN AN APPLICATION</b>  (Use several sheets if necessary)	Docket Number: USBC.009PA	Application Number: 12/323,175
	Applicant: Dickelman	
	Filing Date: 11/25/2008	Group Art Unit: 3695

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	7,711,621	05/04/2010	Huang et al.			
	7,702,577	04/20/2010	Dickelman			
	7,702,530	04/20/2010	Pearson			
	7,680,679	03/16/2010	Patricelli et al.			
	7,664,690	02/16/2010	Dimberger et al.			
	7,661,586	02/16/2010	Robbins, Jr. et al.			
	7,627,523	12/01/2009	Symonds et al.			
	7,590,557	09/15/2009	Harrison et al.			
	7,584,151	09/01/2009	Wells et al.			
	7,464,859	12/16/2008	Hawkins			
	7,280,981	10/09/2007	Huang et al.			
	7,174,302	02/06/2007	Patricelli et al.			
	7,092,913	08/15/2006	Cannon, Jr.			
	6,298,335	10/02/2001	Bernstein			
	6,292,789	09/18/2001	Schutzer			
	6,070,150	05/30/2000	Remington et al.			
	5,717,989	02/10/1998	Tozzoli et al.			
	5,650,604	07/22/1997	Marcous et al.			
	5,649,118	07/15/1997	Carlisle, et al.			
	5,649,117	07/15/1997	Landry			
	5,596,643	01/21/1997	Davis et al.			
	5,596,642	01/21/1997	Davis et al.			
	5,465,206	11/07/1995	Hilt et al.			
	2008/0103985	05/01/2008	Huang et al.			
	2008/0046358	02/21/2008	Holm-Blagg et al.			
	2007/0282743	12/06/2007	Lovelett et al.			
	2006/0089906	04/27/2006	Rowley			
	2005/0267840	12/01/2005	Holm-Blagg et al.			

EXAMINER	/Linda Perry/	DATE CONSIDERED	03/23/2011
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.			

<b>FORM 1449*</b> <b>SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT</b>  <b>IN AN APPLICATION</b>  (Use several sheets if necessary)	Docket Number: USBC.009PA	Application Number: 12/323,175
	Applicant: Dickelman	
	Filing Date: 11/25/2008	Group Art Unit: 3695

	2005/0077350	04/14/2005	Courtion et al.			
	2004/0080691	04/29/2004	Mi et al.			
	2004/0044621	03/04/2004	Huang et al.			
	2004/0030657	02/12/2004	Holm-Blagg et al.			
	2003/0061157	03/27/2003	Hirka et al.			
	2002/0145051	10/10/2002	Charrin			
	2002/0184147	12/05/2002	Boulger			
	2002/0111886	08/15/2002	Chenevich et al.			
	2002/0111915	08/15/2002	Clemens et al.			
	2002/0002495	01/03/2002	Ullman			
	2001/0014878	08/16/2001	Mitra et al.			
	2004/0024703	02/2004	Roskind			

**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)


ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /L.P./

EXAMINER	/Linda Perry/	DATE CONSIDERED	03/23/2011
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.			



Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	DICKELMAN	Examiner:	Perry, Linda C.
Serial No.:	12/323,175	Group Art Unit:	3695
Filed:	November 25, 2008	Docket No.:	USBC.009PA
Title:	BUYER ROUTING ARRANGEMENTS AND METHODS FOR DISPARATE NETWORK SYSTEMS		

---

AMENDMENT AND RESPONSE TO OFFICE ACTION

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

Customer No. <b>40581</b>
------------------------------

Sir:

In response to the non-final Office Action dated December 2, 2010, please consider the application in view of the following remarks.

An amendment to the Specification can be found at page 2.

A listing of the Claims and the Remarks follow.

**Please charge Deposit Account 50-0996 (USBC.009PA) \$52.00** for (1) additional claim in excess of 20, with authorization to charge/credit said deposit account all required fees/overages to enter this paper.

In the Specification:

Please amend lines 18-28 on page 11 as follows:

While not necessarily limited thereto, various embodiments are directed to the implementation of processor arrangements and systems, consistent with discussion herein, at financial institutions such as banking institutions that are well suited for making use of network and account access. For instance, banking institutions have many existing interfaces to payment networks, and many payment networks are linked to accounts held at a banking institution. The payment networks operate by transferring money to and from these accounts, thereby completing transactions. Other payment networks use local banking institutions as intermediaries to transfer funds. The use of a bank can be beneficial for a number of reasons including, but not limited to, secured transactions, federal insurance and relative stability; however, disparate payment networks do not have automated mechanisms to transfer funds therebetween.

**In the Claims:**

This listing of claims replaces all prior versions.

1. (Withdrawn) A computer-implemented method for facilitating payment being provided between disparate payment networks of buyers and sellers, the method using a computer-arrangement to interface with a social website that has user profiles, each user profile corresponding to a user identifier, and for use with a seller website that offers products or services for purchase by users and that generates transaction data for a current user accessing the website, the method comprising:

communicating, to the computer-arrangement, a current user identifier corresponding to a current user profile and the transaction data;

selecting, using the computer-arrangement, a buyer payment network from a plurality of disparate buyer payment networks that are each associated with the current user identifier; and

based upon the selection, formatting the transaction data to facilitate payment against the selected buyer payment network.

2. (Withdrawn) The method of claim 1, wherein facilitating the payment against the selected buyer payment network includes a payment to a seller account held at a payment network that is disparate from the selected buyer payment network.

3. (Withdrawn) The method of claim 1, wherein the step of communicating further includes communicating a transaction identifier, a transaction amount and a seller identifier.

4. (Withdrawn) The method of claim 1, wherein the current user identifier is verified using log-in identification and password data.

5. (Withdrawn) The method of claim 1, wherein the social website provides the buyer with a customizable display having information that can be viewed by selected other users of the social website.

6. (Withdrawn) The method of claim 1, wherein the step of communicating is responsive to the buyer selecting a seller website from an advertisement provided on the social website.

7. (Withdrawn) The method of claim 1, wherein the step of formatting the transaction data further includes accessing stored buyer profile data that includes account information for the selected buyer payment network.

8. (Withdrawn) The method of claim 1, wherein the seller does not receive buyer account information about the selected buyer network.

9. (Currently Amended) For use with a social network website that implements user profiles, each user profile having a user identifier, and with a transaction involving products or services for purchase by users, a processing-circuit-implemented method comprising:

communicating, from the social website to a server arrangement including at least one facilitating server, a current user identifier corresponding to a current user profile;

communicating, from the social website to the server arrangement, transaction data for a purchase transaction to be made by a current user associated with the current user identifier;

associating, using the server arrangement, the current user identifier with one or more disparate payment network identifiers;

verifying the identity of the current user in response to the one or more disparate payment network identifiers that are received as part of the transaction data;

selecting a payment network from a plurality of payment networks that are each associated with the disparate network identifier in a user profile database[[,]];

submitting transaction data to the selected payment network ~~selected~~ to debit the purchase amount; and

authorizing the purchase transaction in response to the selected payment network.

10. (Original) The method of claim 9, further including the step of submitting transaction data to the payment network selected to debit the purchase amount.

11. (Original) The method of claim 9, further including the step of submitting transaction data to the payment network selected to debit the purchase amount without buyer account information about the payment network being received by a seller of the products or services.

12. (Original) The method of claim 9, wherein the step of verifying the identity of the current user includes receiving authentication data in addition to the current user identifier.

13. (Original) The method of claim 9, wherein the step of verifying the identity of the current user includes receiving data authenticating the social network website.

14. (Withdrawn) For use with a website that implements user profiles, each user profile having a user identifier, and that offers a mechanism for users to purchase products or services, a computer-implemented method comprising:

associating a current user with a current user profile;

verifying the identity of the current user;

providing a current user identifier from the current user profile to a disparate network system;

providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and

completing the purchase transaction in response to an authorization received from the disparate network system.

15. (Withdrawn) The method of claim 14, wherein buyer account information, about the payment network, is not received by a seller of the products or services.

16. (Withdrawn) The method of claim 14, wherein the website provides links between the user profiles in response to user-provided association data.
17. (Withdrawn) The method of claim 14, wherein the step of completing the purchase transaction includes sending a transaction request to debit a user account held at the disparate network system.
18. (New) The method of claim 9, wherein the social website provides advertisements of goods or services within the social website; and wherein the steps of communicating, from the website to a facilitating server, are in response to the current user selecting at least one of the goods or services for purchase.
19. (New) The method of claim 9, further including the steps of  
communicating, from the social website to a seller server, secured data indicating that the seller was connected to the current user via the social website;  
communicating, from the seller website to the facilitating server, the secured data;  
and  
verifying the secured data communicated from the seller website to authenticate the transaction.
20. (New) The method of claim 9, further including the steps of  
communicating, from a seller server to the facilitating server, transaction data; and  
verifying that the transaction data communicated from the seller server matches the transaction data communicated from the social website.
21. (New) The method of claim 9, further including the steps of  
communicating, from the social website to a facilitating server, information about a plurality of sellers that includes one or more of a business name, IP address, contact

information, credit information, location, type of goods/services, and an encrypted seller identifier;

communicating, from a seller server to the facilitating server, seller information that corresponds to the transaction involving products or services for purchase by users; and

verifying the transaction involving products or services for purchase by users by comparing the seller information communicated from the seller server with the information about a plurality of sellers communicated from the social website.

### Remarks

The non-final Office Action dated December 2, 2010, notes that a provisional election was made with traverse to prosecute the invention of Invention II (claims 9-13) and that claims 1-8 and 14-17 have been withdrawn from consideration. The disclosure is objected to due to informalities, and the following rejections are presented: claims 9-13 stand rejected under 35 U.S.C. § 112(2); claims 9-13 stand rejected under 35 U.S.C. § 101; and claims 9-13 stand rejected under 35 U.S.C. § 102(e) over John (U.S. Patent Pub. 2002/0275748). Applicant traverses the rejections and, unless stated by the Applicant, does not acquiesce to any objection, rejection or averment made in the Office Action.

Applicant acknowledges the provisional election of item II (claims 9-13). Applicant respectfully preserves the right to petition by traversing the basis for the restriction. For instance, Applicant submits that the Office Action's statements do not establish a sufficient basis for the restriction. For instance, the Office Action presents no evidence that there would be a "serious burden if restriction were not required, as evidenced by separate classification, status, or field of search" (M.P.E.P. § 806.05(d)). Moreover, the Office Action's rejection cannot establish separate utility by doing no more than repeating/paraphrasing the claim limitations. Moreover, the Office Actions's argument at p. 4 clearly establishes that the items II and III are not a combination subcombination. The Office Action points out that the alleged combination does not include aspects of the alleged subcombination. Thus, the alleged subcombination is not present in the combination. It is therefore illogical to assert that the alleged subcombination is a part of the alleged combination (*see, e.g.*, M.P.E.P. 806.05(a) "A combination is an organization of which a subcombination or element is a part"). Accordingly, Applicant traverses the restriction requirement and preserves the right to petition.

Regarding the objection to the Specification, Applicant has made an amendment which should render the objection moot.



Regarding the rejection under § 112(2), Applicant traverses that assertion that the claims 9-13 are indefinite for failing to particularly point out and distinctly claim the subject matter which Applicant regards as the invention. Applicant respectfully submits that the claims comply with the requirement of § 112(2) and the Office Action has not presented sufficient basis for suggesting that the claims are indefinite. The Office Action objects to the phrase “current user.” Applicant submits that the context of the use of the adjective “current” is consistent with the plain meaning of the “present or most recent.” The claims recite that the method involves a social network website that implements multiple user profiles, multiple user identifiers and multiple user transactions. Thus, the current user and current user identifier represent a specific user from the plurality of potential users. As a matter of preference, Applicant would consider a suggested different adjective; however, this seems unnecessary (“As noted by the court in *In re Swinehart*, 439 F.2d 210, 160 USPQ 226 (CCPA 1971), a claim may not be rejected solely because of the type of language used to define the subject matter for which patent protection is sought.” M.P.E.P. § 2173.01).

Regarding the limitations directed toward communicating data, Applicant does not fully understand the Office Action’s explanation. The claims were directed toward communicating data from the website. Thus, the scope seems clear, *i.e.*, that the data is communicated from the website. Notwithstanding, the facilitating amendments would seem to render the rejection moot.

Regarding the limitations directed toward the payment network selected to debit the purchase amount, Applicant submits that the claim language is clear on its face. Notwithstanding, facilitating amendments would seem to render the rejection moot.

Regarding the use of the article “the” rather than “said” or the use of the adjective “social,” Applicant appreciates the suggestion and wishes to facilitate prosecution by amendment. Applicant submits that this issue is purely a cosmetic matter of practice and certainly not grounds for rendering the claim invalid. A quick review of the patent database reveals that the use of the article “the” rather than the (somewhat archaic) use of the word “said” has been validated by the issuance of thousands of U.S. patents. Moreover, there is only one previously-identified website so there is no confusion as to which website.

Regarding the § 101 rejection, Applicant traverses because the Office Action has mischaracterized the applicable law. Notwithstanding the following discussion of this

impropriety, Applicant has introduced facilitating amendments that render the basis of the rejection moot (*e.g.*, requiring communication of data/information between servers).

The machine or transformation test was expressly rejected as the sole test for a rejection under § 101. (“The machine-or-transformation test is not the sole test for patent eligibility under § 101. ... the Federal Circuit incorrectly concluded that this Court has endorsed the machine-or-transformation test as the exclusive test. Recent authorities show that the test was never intended to be exhaustive or exclusive.” *Bilski v. Kappos*, 130 S. Ct. 3218, 3221-3222 (U.S. 2010)). Thus, the Office Action has applied a rejected test and therefore has not presented even a *prima facie* showing. Rather, Applicant understands that nearly all useful subject matter is patentable outside of a few limited exceptions (“In choosing such expansive terms as ‘manufacture’ and ‘composition of matter,’ modified by the comprehensive ‘any,’ Congress plainly contemplated that the patent laws would be given wide scope.” M.P.E.P. § 2106). Accordingly, processes are patentable unless they have been shown to fall under one of the few narrow exceptions, which include being “limited to abstract ideas, laws of nature and natural phenomena.” *Id.* The Office Action has not expressly identified any of these exceptions and none of them appear relevant. It would appear, however, that the Office Action might be alluding to the claims being directed toward an abstract idea.

Applicant’s claims are directed toward a specific and practical application involving social websites and automated transaction processes. If the practical application of processing-circuit-implemented methods for such concrete and useful applications is not patentable, Applicant submits that decades of issued patents would suddenly be rendered invalid. This cannot be the case. Indeed, the Federal Circuit has held that a method claim<sup>[1]</sup> (that conceivably could have been performed using mental steps) was not “even close to abstractness that would override the statutory categories and context.” *Research Corp. Techs. v. Microsoft Corp.*, 627 F.3d 859, 869 (Fed. Cir. 2010). The Office Action’s understanding of the proper tests appears to directly contradict this holding. As with the (arguably much more abstract) claims at issue in

---

<sup>[1]</sup> Claim 1: “A method for the halftoning of gray scale images by utilizing a pixel-by-pixel comparison of the image against a blue noise mask in which the blue noise mask is comprised of a random nondeterministic, non-white noise single valued function which is designed to produce visually pleasing dot profiles when thresholded at any level of said gray scale images.”

*Research*, Applicant's claims are not even close to a level of abstractness that would override the statutory categories and context. Applicant requests that the rejection be reconsidered under the proper analysis, which recognizes that § 101 is only a threshold question that should not be liberally applied: "The section 101 patent-eligibility inquiry is only a threshold test. [Citations Omitted]. ... section 101 does not permit a court to reject subject matter categorically because it finds that a claim is not worthy of a patent.... this court also will not presume to define "abstract" beyond the recognition that this disqualifying characteristic should exhibit itself so manifestly as to override the broad statutory categories of eligible subject matter and the statutory context that directs primary attention on the patentability criteria of the rest of the Patent Act." *Research Corp. Techs. v. Microsoft Corp.*, 627 F.3d 859, 868 (Fed. Cir. 2010).

Under the proper standard of review, Applicant respectfully submits that the claims are also not even close to being abstract and therefore the rejection under § 101 is improper and should be withdrawn.

Applicant respectfully traverses the § 102(e) rejections because the cited reference is not prior art. To the extent that the Office Action is relying upon the '748 reference to teach correspondence to aspects supported in U.S. Provisional Patent Application Serial No. 60/991,379, filed on November 30, 2007 (*e.g.*, including aspects relating to the selection of disparate payment networks), the '748 reference was filed on May 5, 2008 and is therefore not prior art.

Moreover, Applicant is unable to find any support for a user identifier being communicated from a social website. The cited paragraph 0098 lists a number of items that might be present in a client's e-profile, but does not state that a user identifier is part of what is provided from a social website, such as Facebook. The only reference to what is accessed from Facebook appears to be found in Para. 0080, which discusses "pictures of friends, and pictures posted in image galleries." This is further supported by Para. 0161, which does not indicate any further data is received from social website(s).

Regarding claim 11, the cited paragraph (140) does not teach that the buyer account information is not provided to the seller. As explained in this paragraph, but left out of the Office Action, is that the confidential information is identified as passwords and biometrical data. This should have been included and considered in the rejection. For instance, referring to

Para. 0063, credit card account information is provided to the seller. No explanation is provided for how the purchase could be completed without the seller receiving the buyer account information, whereas the disclosure embodiments do state that the seller receives buyer account information. Thus, the Office Action has not shown any embodiment in which the seller would not receive the account information of a buyer.

Applicant has also introduced new claims 18-20 and submits that the claims are allowable for at least the reasons presented above. Moreover, the claims include limitations directed toward various verification processes discussed in Applicant's specification and not believed to be found in the '748 reference.

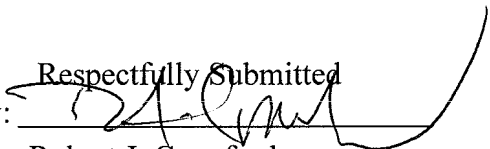
Support for the various amendments can be found in a variety of places. Non-limiting examples of support are provided to assist the Examiner's review. The amendments to claim 10 can be found with reference to Fig. 2 and the corresponding discussion at pp. 15-18 (*e.g.*, including various embodiments showing the transfer of data between different servers). Support for new claim 18 can be found with reference to Fig. 2 and the corresponding discussion at pp. 15-16 (*e.g.*, discussing advertisements provided at a social website and used in completing transactions). Support for new claims 19-20 can be found with reference to Fig. 2 and the corresponding discussion at p. 15 (*e.g.*, discussing how to transmit secure data between servers to verify a transaction). Support for new claim 21 can be found with reference to Fig. 3 and the corresponding discussion at p. 18 (*e.g.*, discussing the validation of sellers against stored data provided by the social website).

Serial No. 12/323,134

In view of the above, Applicant believes that the rejections have been overcome and the application is in condition for allowance. Should there be any remaining issues that could be readily addressed over the telephone, the Examiner is encouraged to contact the undersigned at (651) 686-6633.

Dated: March 2, 2011

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
(651) 686-6633 x101

Respectfully Submitted  
By: 

Robert J. Crawford  
Reg. No.: 32,122  
Shane O. Sondreal  
Reg. No.: 60,145

## Electronic Patent Application Fee Transmittal

<b>Application Number:</b>	12323175
<b>Filing Date:</b>	25-Nov-2008
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Attorney Docket Number:</b>	USBC.009PA

Filed as Large Entity

### Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Basic Filing:</b>				
<b>Pages:</b>				
<b>Claims:</b>				
Claims in excess of 20	1202	1	52	52

**Miscellaneous-Filing:**

**Petition:**

**Patent-Appeals-and-Interference:**

**Post-Allowance-and-Post-Issuance:**

**Extension-of-Time:**

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Miscellaneous:</b>				
<b>Total in USD (\$)</b>				<b>52</b>

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	9571479
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	02-MAR-2011
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	16:26:05
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$52
RAM confirmation Number	3076
Deposit Account	500996
Authorized User	

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

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

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



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

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

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

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		USBC009PA_Response.pdf	585206 <small>89f3f21d599b22f7c19f367b4ce6eda948966e6</small>	yes	13

#### Multipart Description/PDF files in .zip description

Document Description	Start	End
Amendment/Req. Reconsideration-After Non-Final Reject	1	1
Specification	2	2
Claims	3	7
Applicant Arguments/Remarks Made in an Amendment	8	13

#### Warnings:

#### Information:

2	Fee Worksheet (PTO-875)	fee-info.pdf	30478 <small>ca7818fda5be117d346537b023074c4e0e99cc57</small>	no	2
---	-------------------------	--------------	--	----	---

#### Warnings:

#### Information:

**Total Files Size (in bytes):** 615684

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

#### **New Applications Under 35 U.S.C. 111**

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

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

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

#### **New International Application Filed with the USPTO as a Receiving Office**

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

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.

<b>PATENT APPLICATION FEE DETERMINATION RECORD</b> Substitute for Form PTO-875	Application or Docket Number <b>12/323,175</b>	Filing Date <b>11/25/2008</b>	<input type="checkbox"/> To be Mailed
---	---	----------------------------------	---------------------------------------

APPLICATION AS FILED – PART I			OTHER THAN SMALL ENTITY			
	(Column 1)	(Column 2)	SMALL ENTITY <input type="checkbox"/>	OR		
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	RATE (\$)	FEE (\$)
<input type="checkbox"/> BASIC FEE <small>(37 CFR 1.16(a), (b), or (c))</small>	N/A	N/A	N/A		N/A	
<input type="checkbox"/> SEARCH FEE <small>(37 CFR 1.16(k), (j), or (m))</small>	N/A	N/A	N/A		N/A	
<input type="checkbox"/> EXAMINATION FEE <small>(37 CFR 1.16(o), (p), or (q))</small>	N/A	N/A	N/A		N/A	
TOTAL CLAIMS <small>(37 CFR 1.16(j))</small>	minus 20 =	*	X \$ =	OR	X \$ =	
INDEPENDENT CLAIMS <small>(37 CFR 1.16(h))</small>	minus 3 =	*	X \$ =		X \$ =	
<input type="checkbox"/> APPLICATION SIZE FEE <small>(37 CFR 1.16(s))</small>	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 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).					
<input type="checkbox"/> MULTIPLE DEPENDENT CLAIM PRESENT <small>(37 CFR 1.16(j))</small>						
			TOTAL		TOTAL	

\* If the difference in column 1 is less than zero, enter "0" in column 2.

APPLICATION AS AMENDED – PART II					OTHER THAN SMALL ENTITY			
	(Column 1)	(Column 2)	(Column 3)		SMALL ENTITY	OR		
AMENDMENT	<b>03/02/2011</b>	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)
	Total (37 CFR 1.16(i))	* 21	Minus ** 20	= 1	X \$ =		OR	X \$52= 52
	Independent (37 CFR 1.16(h))	* 3	Minus ***3	= 0	X \$ =		OR	X \$220= 0
	<input type="checkbox"/> Application Size Fee (37 CFR 1.16(s))						OR	
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						OR	
					TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE <b>52</b>

	(Column 1)	(Column 2)	(Column 3)		SMALL ENTITY	OR		
AMENDMENT		CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)
	Total (37 CFR 1.16(i))	*	Minus **	=	X \$ =		OR	X \$ =
	Independent (37 CFR 1.16(h))	*	Minus ***	=	X \$ =		OR	X \$ =
	<input type="checkbox"/> Application Size Fee (37 CFR 1.16(s))						OR	
	<input type="checkbox"/> 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 number found in the appropriate box in column 1.

Legal Instrument Examiner:  
 /FLORENCE R. PATTERSON/

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.

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: DICKELMAN Examiner: Perry, Linda C.  
Serial No.: 12/323,175 Group Art Unit: 3695  
Filed: November 25, 2008 Docket No.: USBC.009PA  
Title: SYSTEMS, DEVICES AND METHODS FOR COMPUTER  
AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND  
INTERNET INTERFACES

---

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (37 C.F.R. § 1.97(b))**

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

Customer No. <b>40581</b>
------------------------------

Dear Sir:

With regard to the above-identified application, the items of information listed on the attached Form 1449 are brought to the attention of the Examiner.

If deemed required, authorization is given to charge Deposit Account No. 50-0996 (USBC.009PA) \$180.00 and any fees for entry.

Only a copy of each foreign document or non-U.S. patent document listed on the attached Form 1449 would be provided.

Please note that any notations or markings on any attached document do not reflect particular relevance, or lack thereof, to the present application, nor were they necessarily made by anyone affiliated with the prosecution of the present application.

App. Serial No. 12/323,175  
Docket No. USBC.009PA

No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to establish that the reference(s) are not "prior art." Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Respectfully submitted,

Crawford Maunu PLLC  
1150 Northland Drive  
Suite 100  
St. Paul, MN 55120  
651/686-6633

Date: February 16, 2011

By: 

Robert J. Crawford  
Reg. No. 32,122

<b>FORM 1449*</b> <b>SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT</b>  <b>IN AN APPLICATION</b>  (Use several sheets if necessary)	Docket Number: USBC.009PA	Application Number: 12/323,175
	Applicant: Dickelman	
	Filing Date: 11/25/2008	Group Art Unit: 3695

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	7,711,621	05/04/2010	Huang et al.			
	7,702,577	04/20/2010	Dickelman			
	7,702,530	04/20/2010	Pearson			
	7,680,679	03/16/2010	Patricelli et al.			
	7,664,690	02/16/2010	Dimberger et al.			
	7,661,586	02/16/2010	Robbins, Jr. et al.			
	7,627,523	12/01/2009	Symonds et al.			
	7,590,557	09/15/2009	Harrison et al.			
	7,584,151	09/01/2009	Wells et al.			
	7,464,859	12/16/2008	Hawkins			
	7,280,981	10/09/2007	Huang et al.			
	7,174,302	02/06/2007	Patricelli et al.			
	7,092,913	08/15/2006	Cannon, Jr.			
	6,298,335	10/02/2001	Bernstein			
	6,292,789	09/18/2001	Schutzer			
	6,070,150	05/30/2000	Remington et al.			
	5,717,989	02/10/1998	Tozzoli et al.			
	5,650,604	07/22/1997	Marcous et al.			
	5,649,118	07/15/1997	Carlisle, et al.			
	5,649,117	07/15/1997	Landry			
	5,596,643	01/21/1997	Davis et al.			
	5,596,642	01/21/1997	Davis et al.			
	5,465,206	11/07/1995	Hilt et al.			
	2008/0103985	05/01/2008	Huang et al.			
	2008/0046358	02/21/2008	Holm-Blagg et al.			
	2007/0282743	12/06/2007	Lovelett et al.			
	2006/0089906	04/27/2006	Rowley			
	2005/0267840	12/01/2005	Holm-Blagg et al.			

<b>EXAMINER</b>	<b>DATE CONSIDERED</b>
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	

<b>FORM 1449*</b> <b>SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT</b>  <b>IN AN APPLICATION</b>  (Use several sheets if necessary)	Docket Number: USBC.009PA	Application Number: 12/323,175
	Applicant: Dickelman	
	Filing Date: 11/25/2008	Group Art Unit: 3695

	2005/0077350	04/14/2005	Courtion et al.			
	2004/0080691	04/29/2004	Mi et al.			
	2004/0044621	03/04/2004	Huang et al.			
	2004/0030657	02/12/2004	Holm-Blagg et al.			
	2003/0061157	03/27/2003	Hirka et al.			
	2002/0145051	10/10/2002	Charrin			
	2002/0184147	12/05/2002	Boulger			
	2002/0111886	08/15/2002	Chenevich et al.			
	2002/0111915	08/15/2002	Clemens et al.			
	2002/0002495	01/03/2002	Ullman			
	2001/0014878	08/16/2001	Mitra et al.			
	2004/0024703	02/2004	Roskind			

**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)


<b>EXAMINER</b>	<b>DATE CONSIDERED</b>
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	

## Electronic Patent Application Fee Transmittal

<b>Application Number:</b>	12323175
<b>Filing Date:</b>	25-Nov-2008
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Filer:</b>	Robert J. Crawford/Kelly Davis
<b>Attorney Docket Number:</b>	USBC.009PA

Filed as Large Entity

### Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Basic Filing:</b>				
<b>Pages:</b>				
<b>Claims:</b>				
<b>Miscellaneous-Filing:</b>				
<b>Petition:</b>				
<b>Patent-Appeals-and-Interference:</b>				
<b>Post-Allowance-and-Post-Issuance:</b>				
<b>Extension-of-Time:</b>				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Miscellaneous:</b>				
Submission- Information Disclosure Stmt	1806	1	180	180
<b>Total in USD (\$)</b>				<b>180</b>



## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	9418447
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Davis
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	10-FEB-2011
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	14:54:53
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$180
RAM confirmation Number	1140
Deposit Account	500996
Authorized User	

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
-----------------	----------------------	-----------	----------------------------------	------------------	------------------

1	Information Disclosure Statement (IDS) Filed (SB/08)	USBC_009PA_supp_IDS.pdf	164119	no	4
			cb3b2b31e7f627bdb26252232f5cb111a5f6e00		

**Warnings:**

**Information:**

This is not an USPTO supplied IDS fillable form

2	Fee Worksheet (PTO-875)	fee-info.pdf	30722	no	2
			c62347482cf8c54e67a9effbae2992742015322d		

**Warnings:**

**Information:**

<b>Total Files Size (in bytes):</b>	194841
-------------------------------------	--------

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

**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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



# UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/323,175	11/25/2008	MARK DICKELMAN	USBC.009PA	7315
40581	7590	12/02/2010	EXAMINER	
CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120			PERRY, LINDA C	
			ART UNIT	PAPER NUMBER
			3695	
			MAIL DATE	DELIVERY MODE
			12/02/2010	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.

<b>Office Action Summary</b>	<b>Application No.</b> 12/323,175	<b>Applicant(s)</b> DICKELMAN, MARK	
	<b>Examiner</b> LINDA PERRY	<b>Art Unit</b> 3695	

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

**Period for Reply**

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

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

**Status**

- 1)  Responsive to communication(s) filed on 25 November 2008.
- 2a)  This action is **FINAL**.                              2b)  This action is non-final.
- 3)  Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4)  Claim(s) 1-17 is/are pending in the application.  
4a) Of the above claim(s) 1-8 and 14-17 is/are withdrawn from consideration.
- 5)  Claim(s) \_\_\_\_\_ is/are allowed.
- 6)  Claim(s) 9-13 is/are rejected.
- 7)  Claim(s) \_\_\_\_\_ is/are objected to.
- 8)  Claim(s) 1-8, 14-17 are subject to restriction and/or election requirement.

**Application Papers**

- 9)  The specification is objected to by the Examiner.
- 10)  The drawing(s) filed on \_\_\_\_\_ is/are: a)  accepted or b)  objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11)  The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12)  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a)  All    b)  Some \*    c)  None of:
1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

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

**Attachment(s)**

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ . |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948)   | 5) <input type="checkbox"/> Notice of Informal Patent Application                         |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date <u>6/9/09, 7/20/09, and 4/28/10</u> . | 6) <input type="checkbox"/> Other: _____.   |

### **DETAILED ACTION**

1. This Office Action is responsive to Application No. 12323175 filed 11/25/2008.

Claims 1-17 were considered.

### ***Election/Restrictions***

2. Restriction to one of the following inventions is required under 35 U.S.C. 121:

- I. Claims 1-8, drawn to a method comprising communicating to a computer-arrangement a current user identifier, selecting a buyer payment network from a plurality of disparate buyer payment networks each associated with the current user identifier, and formatting transaction data, classified in class 705, subclass 26.
- II. Claims 9-13, drawn to a method comprising communicating from a social website a current user identifier and purchase transaction data from a social network website, associating the current user identifier with one or more disparate payment network identifiers, verifying the identity of the current user, selecting a payment network to debit the purchase amount from a plurality of payment networks each associated with the disparate network identifier in a user profile database, and authorizing the purchase in response to the selected network, classified in class 705, subclass 26.
- III. Claims 14-17, drawn to a method comprising associating a current user with a current user profile, verifying the current user's identity, providing a current user identifier from the current user profile and transaction data to

Art Unit: 3695

a disparate network system, and completing the purchase in response to an authorization from the disparate network system, classified in class 705 subclass 26.

Inventions I and II are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct if they do not overlap in scope and are not obvious variants, and if it is shown that at least one subcombination is separately usable. In the instant case, invention I is limited to formatting transaction data, while invention II associates the user identifier with one or more payment network identifiers, and authorizes a purchase. In the instant case subcombination II has separate utility such as verifying user identity and authorizing payment of a transaction. See MPEP § 806.05(d).

The Examiner has required restriction between subcombinations usable together. Where applicant elects a subcombination and claims thereto are subsequently found allowable, any claim(s) depending from or otherwise requiring all the limitations of the allowable subcombination will be examined for patentability in accordance with 37 CFR 1.104. See MPEP § 821.04(a). Applicant is advised that if any claim presented in a continuation or divisional application is anticipated by, or includes all the limitations of, a claim that is allowable in the present application, such claim may be subject to provisional statutory and/or nonstatutory double patenting rejections over the claims of the instant application.

Art Unit: 3695

Inventions III and II are related as combination and subcombination. Inventions in this relationship are distinct if it can be shown that (1) the combination as claimed does not require the particulars of the subcombination as claimed for patentability, and (2) that the subcombination has utility by itself or in other combinations (MPEP § 806.05(c)). In the instant case, the combination as claimed does not require the particulars of the subcombination as claimed because it completes the purchase transaction while the subcombination merely authorizes the transaction. The subcombination has separate utility such as associating the current user identifier with one or more disparate payment network identifiers and selecting a payment network to debit the purchase amount.

The Examiner has required restriction between combination and subcombination inventions. Where applicant elects a subcombination, and claims thereto are subsequently found allowable, any claim(s) depending from or otherwise requiring all the limitations of the allowable subcombination will be examined for patentability in accordance with 37 CFR 1.104. See MPEP § 821.04(a). Applicant is advised that if any claim presented in a continuation or divisional application is anticipated by, or includes all the limitations of, a claim that is allowable in the present application, such claim may be subject to provisional statutory and/or nonstatutory double patenting rejections over the claims of the instant application.

Inventions III and I are related as combination and subcombination. Inventions in this relationship are distinct if it can be shown that (1) the combination as claimed does

Art Unit: 3695

not require the particulars of the subcombination as claimed for patentability, and (2) that the subcombination has utility by itself or in other combinations (MPEP § 806.05(c)). In the instant case, the combination as claimed does not require the particulars of the subcombination as claimed because it completes the purchase transaction while the subcombination merely formats the transaction data. The subcombination has separate utility such as selecting a buyer payment network from a plurality of disparate buyer payment networks each associated with the current user identifier and formatting transaction data

3. Restriction for examination purposes as indicated is proper because all these inventions listed in this action are independent or distinct for the reasons given above and there would be a serious search and/or examination burden if restriction were not required because at least the following reason(s) apply:

- *the inventions have acquired a separate status in the art due to their recognized divergent subject matter*
- *the inventions require a different field of search (e.g., searching different classes /subclasses or electronic resources, or employing different search strategies or search queries).*

**Applicant is advised that the reply to this requirement to be complete must include (i) an election of an invention to be examined even though the requirement may be traversed (37 CFR 1.143) and (ii) identification of the claims encompassing the elected invention.**

The election of an invention may be made with or without traverse. To reserve a right to petition, the election must be made with traverse. If the reply does not distinctly



Art Unit: 3695

and specifically point out supposed errors in the restriction requirement, the election shall be treated as an election without traverse. Traversal must be presented at the time of election in order to be considered timely. Failure to timely traverse the requirement will result in the loss of right to petition under 37 CFR 1.144. If claims are added after the election, applicant must indicate which of these claims are readable upon the elected invention.

4. Should applicant traverse on the ground that the inventions are not patentably distinct, applicant should submit evidence or identify such evidence now of record showing the inventions to be obvious variants or clearly admit on the record that this is the case. In either instance, if the examiner finds one of the inventions unpatentable over the prior art, the evidence or admission may be used in a rejection under 35 U.S.C. 103(a) of the other invention.

5. During a telephone conversation with Robert Crawford, Esq. on 11/29/10 a provisional election was made with traverse to prosecute the invention of Invention II, claims 9-13. Affirmation of this election must be made by applicant in replying to this Office action. Claims 1-8 and 14-17 are withdrawn from further consideration by the Examiner, 37 CFR 1.142(b), as being drawn to a non-elected invention.

***Priority***

Art Unit: 3695

6. Applicants' claim to benefit of Provisional Application No. 61092248 and 60991379 filed 8/27/2008 and 11/30/2007 respectively is acknowledged.

***Information Disclosure Statement***

7. The information disclosure statements filed 6/9/2009, 7/20/2009, and 4/28/2010 are being considered by the Examiner.

***.Specification***

8. The disclosure is objected to because of the following informalities:

On page 11 "use of a bank can beneficial for a number of reasons..." has no verb.

Appropriate correction is required.

***Claim Rejections - 35 USC § 112***

The following is a quotation of the second paragraph of 35 U.S.C. 112:

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.

9. Claims 9-13 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Art Unit: 3695

Claim 9 recites the limitation “current user identifier”. The Specification uses “user” on pages 1, 2, 6, 11, 12, 13, 15, and 17. It cites “current user” only on page 3, where no explanation is given for the shift from “user” to “current user”:

“According to one specific example implementation which is useful with a social website that implements user profiles, each **user profile has a user identifier**, and a seller website offers products or services for **purchase by users**. In this environment, the present invention is directed to methods and systems involving receiving, from the social 15 website, **a current user identifier** corresponding **to a current user** profile...”

Examiner is not clear on the distinction being made by adding “current” to “user” here and not elsewhere where user is discussed. “current user” is also used in claim 4.

Claim 9 cites “communicating from the website transaction data for a purchase transaction to be made by a current user”. The implication is that a social network site either provides transaction data or has formerly received the transaction data from elsewhere. Clarification is requested. The Specification as filed says

“Social network services often take the form of websites. Social network services offer social interactions between users of the website”; “In this environment, the present invention is directed to methods and systems involving receiving, from the social 15 website, a current user identifier corresponding to a current user profile; receiving transaction data for a purchase transaction to be made by a current user associated with the current user identifier, the current user using the seller website to generate the transaction data; associating the current user identifier with a buyer account; verifying the purchase transaction; and authorizing the purchase transaction”;. “According to one specific example implementation which is useful with a social website that implements user profiles, each user profile has a user identifier, and a seller website offers products or services for purchase by users. In this environment, the present invention is directed to methods and systems involving receiving, from the social 15 website, a current user identifier corresponding to a current user profile; receiving transaction data for a purchase transaction to be made by a current user associated with the current user identifier, the current user using the seller website to

Art Unit: 3695

generate the transaction data; associating the current user identifier with a buyer account; verifying the purchase transaction; and authorizing the purchase transaction”; and “Social websites sell advertisements on their pages. Often these advertisements allow a viewer to click on the advertisement and purchase goods or services from the advertisement's source. This can include an embedded hyper-link that takes the buyer to a site hosted by the seller of the advertisement's goods or services. Assuming the buyer wishes to make a purchase, payment arrangements are instituted as necessary”.

Claim 9 recites the limitation “the payment network selected to debit the purchase amount”. Payment may be made using a payment network; selecting a network does not cause a debit. Nor does the network itself debit an amount.

Claim 9 recites the limitations “associating the current user identifier with one or more disparate network identifiers” followed by “verifying the identity of the current user in response to the one or more disparate payment network identifiers”. Examiner does not understand how a network identifier or several network identifiers can cause a response.

Claim 9 recites the limitation “communicating, from the website”, twice. The claims would be slightly clearer if social network website or “said website” were used.

Claim 9 cites no hardware actively used in the limitations in the body of the claims; all could be completed by a person. The claim is subject to the following 35 U.S.C. §101 rejection owing to this lack of precision.

### ***Claim Rejections - 35 USC § 101***

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

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

Art Unit: 3695

10. Claims 9-13 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

Claims 9-13 are directed toward the statutory category of a method (process); however, based on Supreme Court precedent and on recent Federal Circuit decisions, the Office's guidance to Examiners is that a statutory 35 U.S.C. § 101 process must (1) be tied to a particular machine or apparatus or (2) physically transform underlying subject matter (such as an article or materials) to a different state or thing (i.e. "machine-or-transformation test"). If neither of these requirements are met by the claim, the method is not a patent-eligible process under 35 U.S.C. § 101 and is rejected as being directed toward non-statutory subject matter.

There are two corollaries to the machine-or-transformation test. First, a mere field-of-use limitation in the preamble is insufficient to render an otherwise ineligible method claim patent-eligible. The machine or transformation must impose meaningful limits on the method claims scope to pass the test. Second, insignificant extra-solution activity will not transform an unpatentable principle into a patentable process. Therefore, reciting a specific machine or a particular transformation of a specific article in an insignificant step, such as data gathering or outputting, is not sufficient to pass the test. Nominal recitations of structure in an otherwise ineligible method fail to make the method a statutory process. See *Benson*, 409 U.S. at 71-72. As *Comiskey* recognized, "the mere use of the machine to collect data necessary for application of the mental process may not

Art Unit: 3695

make the claim patentable subject matter." Comiskey, 499 F.3d at 1380 (citing *In re Grams*, 888 F.2d 835, 839-40 (Fed. Cir.1989)). Incidental physical limitations, such as data gathering, field of use limitations, and post-solution activity are not enough to convert an abstract idea into a statutory process. In other words, nominal or token recitations of structure in a method claim do not convert an otherwise ineligible claim into an eligible one.

An example of a method claim that would not qualify as a statutory process would be a claim which recited purely mental steps. Thus, to qualify as a § 101 statutory process, the claim should positively recite the other statutory class (thing or product) to which it is tied, for example by identifying the apparatus that accomplishes the method steps, or positively recite the subject matter being transformed, for example by identifying the material being changed to a different state. (*Diamond v. Diehr*, 450 US 175, 184 (1981); *Parker V. Flook*, 437 US 584, 588-9 (1978); *Gottschalk v. Benson*, 409 US 63, 70 (1972); *Cochrane v Deener*, 94 US 780, 787-88 (1876)). Applicant is also directed to MPEP § 2173.05p, providing guidance with respect to reciting a product and process in the same claim and MPEP § 2111.02 [R3] providing guidance with respect to the effect of limitations within the preamble of a claim.

Claim 9 does not pass the machine or transformation test. As described above in item 8, the claim could be limited to description of a user's actions at terminal, or to software *per se*. Communicating and selecting and formatting can be done by a person, at most sitting at a terminal doing input; or by a piece of software. Claim 9 does not recite an apparatus performing the steps, or the transformation of article(s) or material

Art Unit: 3695

to a different thing or state. Either the claim must include a particular machine imposing meaningful limitation(s) on the claim scope, particularly claim limit(s) considered to be a core/central part of what the Applicants invented by, for example, being present in more than mere field-of-use limitation(s), and the use of the particular machine must involve more than insignificant extra-solution activity or the claim must include a transformation of a specific article in other than an insignificant step.

Additionally, merely stating the underlying apparatus in the preamble is not sufficient. Further, if the method step is performed by software, it must be made clear that the software resides on a physical media and that the instructions when executed by a processor perform the method steps (all of which requires support in the specification). It is recommended that the claim be amended to clarify which method steps, if any, are performed automatically by code and which require human decisions or action.

A similar analysis is applicable to dependent claims 10-13 and should also be addressed in future claim amendments.

10. Examiner requests that future amendments be shown to have support in the Application as filed by specific references to the disclosure as filed for each amendment.

***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

((e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

11. Claims 9-13 are rejected under 35 U.S.C. 102(e) as being anticipated by John, US 20080275748.

Regarding claim 9, John teaches **For use with a social network website that implements user profiles, each user profile having a user identifier** (see at least [0097]-[0098] “The algorithm of module 200 can select the fraud deterrents based at least in part upon e-profiles. E-profiles are set, calculated, accessed, and/or verified (either locally or remotely, if these reside remotely) using the e-profile module 204, and can be either client provided E-profiles (CPE-profiles) in which the client has participated in the generation of information related to their e-profile or client derived E-profiles (CDE-profiles) which are calculated without the client's active participation. The term `e-profile` can refer completely or primarily to either of these, or to both of these”; “A client's e-profile` can include, for example, an IP address; a real world address; an e-mail address; a shipping address; a billing address; a credit card number; a credit card history; a payment history; a purchase history; history of timely license renewal; a product serial number associated with the user; a computer identification number; an operating system identification number; a pattern of recent activity related to the client; a pattern of prior activity of the client; a phone number; an online e-profile (i.e. CPE-profile); a profile cm (sic) a verification or profile website; a profile cm (sic) a different commerce-based website (e.g. e-bay/pay-pal); a profile on a validation website; a profile on a social-network website (e.g. Facebook, MSNMessenger); a profile on a bank's website; a profile on a referring website; and, a client's name or other real-world type of information”), **and with a transaction involving products or**



Art Unit: 3695

**services for purchase by users** (see at least [0009] “The technology may be used during the purchasing of digital and physical products, and at later times during their subsequent use; Electronic transactions can also include online banking, obtaining online access to goods and services, as well as other types of transactions for which online identity is relevant. Electronic transactions can be termed `e-transactions`, electronic profiles can be termed `e-profiles`, and the `e-` prefix generally indicates that the entity can or is electronically-realized via a computer, internet, or the like), **a processing-circuit-implemented method** (see at least Abstract “Systems and methods are described for providing fraud deterrents during e-commerce, e-transactions, and digital rights management and access”; [0009] the `e-` prefix generally indicates that the entity can or is electronically-realized via a computer, internet, or the like) **comprising:**

**communicating, from the website, a current user identifier corresponding to a current user profile** (see at least [0097]-[0098] “The algorithm of module 200 can select the fraud deterrents based at least in part upon e-profiles. E-profiles are set, calculated, accessed, and/or verified (either locally or remotely, if these reside remotely) using the e-profile module 204, and can be either client provided E-profiles (CPE-profiles) in which the client has participated in the generation of information related to their e-profile or client derived E-profiles (CDE-profiles) which are calculated without the client's active participation. The term `e-profile` can refer completely or primarily to either of these, or to both of these”; “A client's e-profile` can include, for example, an IP address; a real world address; an e-mail address; a shipping address; a billing address; a credit card number; a credit card history; a payment history; a purchase history; history of timely license renewal; a product serial number associated with the user; a computer identification number; an operating system identification number; a pattern of recent activity related to the client; a pattern of prior activity of the client; a phone number; an online e-profile (i.e. CPE-profile); a profile on a verification or profile website; a profile on a different commerce-based website (e.g. e-bay/pay-pal); a profile on a validation website; a profile on a social-network website (e.g. Facebook, MSNMessenger); a profile on a bank's website; a profile on a referring website; and, a client's name or other real-world type of information” [0047] “The selection of menu items leads to step 116 in which at least one of a plurality of FFP deterrents 116a-116f (and other technologies such as use of a special browser which is particularly configured for e-transactions, use of a user's e-profile, or use of concept-passwords), are invoked”; [0049] “In a preferred embodiment, the FFP software is installed on the client's computer directly from the client's bank, using the bank's online website in a process that registers the user's computer as a valid computer”; [0059] “For instance a user may be required to log onto a secure validation website which provides a service validating and ensuring identities of its clients. The seller may also belong to this `online community`. By providing the seller a confirmation from within the community the seller can be sure that the client is "trusted" and is a legitimate client. There are many variations and embodiments wherein e-profiles of a client can be validated and established in order to ensure the identity and integrity of a client. The online validation service may not only validate the client's identity (e.g. using a conceptual password) but

Art Unit: 3695

can also indicate to the seller the security level or method by which the user was authenticated);

**communicating, from the website, transaction data for a purchase transaction to be made by a current user associated with the current user identifier** (see at least [0043] FIG. 1A shows a schematic illustration of an embodiment of a method of providing a "fraud free transaction" (FFT) or "fraud-free purchase (FFP). In this example, an e-transaction is modified according to fraud deterrents which are automatically selected, or client selected, after items and services are selected by the client. This may occur as part of the `check out` process and may be integrated into a digital shopping-cart feature. Alternatively, this may occur when the client enters a website or at another time or in response to a particular action by the client such as entering a particular part of a website or selecting a particular product...In step 100 a client navigates to a website offering goods and services. In step 102 the client views and selects various goods and services available on the website. This may further comprise making selections, or agreements, related to terms of use as may occur in the case of digital media and services... In step 106 the seller's e-transaction server (or the server of a 3.sup.rd party that is handling payment operations) proposes utilizing at least one FFT method as part of the checkout process; [0096] "A transaction profile is comprised of at least one of: a bank's preferences if the bank is hosting an FFT service; the sellers preferences (e.g., a seller's deterrent preference with respect to a particular product); the manufacturer's preferences (e.g., a manufacture's deterrent preference); the item profile (e.g. is this a software product or an update for a software product?, What is the value of the item?) and the user's e-profile (e.g., a user's recent web activity, and any aspect of a referring website by which the user arrived at the seller's website, a credit card number being used for the transaction). Rather than the seller's preferences, the preferences of a bank or 3.sup.rd party FFT service can be used if the user validation is performed by the bank or 3.sup.rd party FFT service, respectively);

**associating the current user identifier with one or more disparate payment network identifiers** (see at least FIG. 2; [0044] "An e-transaction is modified according to fraud deterrents which are selected before items and services are presented to a client, i.e. as part of the `login` process for a website...A customized presentation of goods and services 112 can be achieved for a client by sending the client only to selected portions of the website 102 that are configured according to a user's interaction with the FFT server (e.g. as a function of whether the client's identity was successfully validated). In another embodiment, a customized presentation of goods and services 112 can also be provided by dynamically generating web-pages containing content that is adjusted based upon the client's interaction with the FFT server. In this manner, the value or terms-of-use of items offered by the seller maybe tailored to the risk-of-fraud associated with each particular client"; [0047] "The selection of menu items leads to step 116 in which at least one of a plurality of FFP deterrents 116a-116f (and other technologies such as use of a special browser which is particularly configured for e-transactions, use of a user's e-profile, or use of concept-passwords), are invoked");

Art Unit: 3695

**verifying the identity of the current user in response to the one or more disparate payment network identifiers** (see at least [0016]-[0018] “Such a strong deterrent may incorporate evaluation of biometric markers as part of the e-commerce operation automatically/by user”; “In another aspect, the fraud prevention deterrents incorporate validation services and websites which are selected and adjusted during the e-commerce operation”; “In another aspect, the fraud prevention deterrents incorporate operations which are dictated, allowed, rejected, and adjusted based upon preferences and information defined in a user's e-profile. A user can modify the e-profile in order to provide validation and verification operations, historical activity, and other types of information which may be required by a seller for successful completion of an electronic transaction”; [0020] “A conceptual password technology, which may rely upon a grid of images, movies, pictures, and/or text can be created and customized by a user, a user's bank, a card association, and/or a 3rd party user validation service” Examiner notes that a card association e.g. VISA comprises a payment network identifier; 0054]a. In one embodiment, the e-mail can contain a hyperlink to a website. The hyperlink may contain information needed to identify the user and the e-product which was purchased and can cause the validation process for the purchase to be run. Unless the client clicks on the hyperlink, in order to verify the purchase, the purchase is not made. This allows the FFP server to verify that the client has supplied a valid e-mail address. This e-mail can also be sent with a hyperlink which when clicked indicates to the sender of the e-mail that a recurring billing charge may be implemented as accepted by the user);

**selecting a payment network from a plurality of payment networks that are each associated with the disparate network identifier in a user profile database, the payment network selected to debit the purchase amount** (see at least FIG. 2; [0049] “The FFP module may also be installed from a 3.sup.rd party server such as a user's bank, to which they may be redirected for this process, or a 3.sup.rd party... In a preferred embodiment, the FFP software is installed on the client's computer directly from the client's bank, using the bank's online website in a process that registers the user's computer as a valid computer; [0060] “In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an address supplied by the user. In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. ... As shown in FIG. 9A, this online verification site may be under control of the client's bank or may be a debit or credit card issuer or association; [0096] “A transaction profile is comprised of at least one of: a bank's preferences if the bank is hosting an FFT service.;... and the user's e-profile (e.g., a user's recent web activity, and any aspect of a referring website by which the user arrived at the seller's website, a credit card number being used for the transaction). Rather than the seller's preferences, the preferences of a bank or 3.sup.rd party FFT service can be used if the user validation is performed by the bank or 3.sup.rd party FFT service, respectively); **and**

**authorizing the purchase transaction in response to the selected payment network** (see at least Figure 2 and Figure 3a; [0011] “In another aspect of the invention at least one fraud prevention deterrent is proposed to the user during one step of the

Art Unit: 3695

sale method assigned for a digital product. This may occur as a pop-up window, one or more check-boxes, or as part of the checkout process, for example, a process implemented by an electronic shopping cart”; [0014] “In another aspect of the invention fraud prevention deterrents are implemented during the sale of a digital product comprising a fraud free transaction (FFT) software script that is run or at least transiently installed on the client's computer as part of the electronic transaction (‘client side FFP operations’); [0020] “A conceptual password technology, which may rely upon a grid of images, movies, pictures, and/or text can be created and customized by a user, a user's bank, a card association, and/or a 3rd party user validation service” Examiner notes that a card association e.g. VISA comprises a payment network or payment network identifier; [0060] “In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an address supplied by the user. In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. ... As shown in FIG. 9A, this online verification site may be under control of the client's bank or may be a debit or credit card issuer or association).

Regarding claim 10, John teaches **the step of submitting transaction data to the payment network selected to debit the purchase amount** (see at least [0060] “In another embodiment, when the user purchases a good or service and the website sends an e-mail to the online verification site using an address supplied by the user. In order to complete the purchase the user must go to the online verification website, login using whatever validation process is required, and then respond to the e-mail. ... As shown in FIG. 9A, this online verification site may be under control of the client's bank or may be a debit or credit card issuer or association”).

Regarding claim 11, John teaches **submitting transaction data to the payment network selected to debit the purchase amount without buyer account information about the payment network being received by a seller of the products or services** (see at least [0140] “When the FFT-server is operated by a 3.sup.rd party, then information shared between the client-FFT and the FFT-server will not necessarily be made available to the seller. This has certain advantages, for example, the seller is not privy to confidential information of the client... When a client is validated the 3.sup.rd party sends confirmation (and a confirmation transaction code) of a successful validation to the seller's server, while failure to validate leads to a failure notice... The 3.sup.rd party can keep records of the transaction and assist the seller in resolving disputes related to billing, as indexed by the confirmation transaction code. For the client, the communication between the seller and the 3.sup.rd party FFT server may be invisible and may occur as a background process. Alternatively, as pop-up window or frame may be created wherein the client is made aware that their information is being exchanged with the 3.sup.rd party, rather than the seller”; [0020] “A conceptual password technology, which may rely upon a grid of images, movies, pictures, and/or

Art Unit: 3695

text can be created and customized by a user, a user's bank, a card association, and/or a 3rd party user validation service” Examiner notes that a card association e.g. VISA comprises a payment network or payment network identifier).

Regarding claim 12, John teaches **verifying the identity of the current user includes receiving authentication data in addition to the current user identifier** see at least [0083]-[0085] “In one embodiment, FFT can require strong authentication which is defined as requiring two out of the following three proofs of identity; Something known by the client, like a password, an answer to a personal question, or even the client's height; Something possessed by the client, like an Credit-Card and computer identification number; and, [0086]Something unique about a person such as a biometric feature which can be measured, like a fingerprint; [0090] For example, when the client-side FFT-program is run, it can send back client profile information such as computer ID number, computer name, and IP address).

Regarding claim 13, John teaches **verifying the identity of the current user includes receiving data authenticating the social network website** (see at least ([0088]) “FFT features such as conceptual passwords, internet footprints, internal/external footprints, and the restriction of transactions to authorized computers will deter this type of fraudster, the authorized computers are not specifically identified as social network websites accessed by the current user” [0096] “A transaction profile is comprised of at least one of: a bank's preferences if the bank is hosting an FFT service.;... and the user's e-profile (e.g., a user's recent web activity, and any aspect of a referring website by which the user arrived at the seller's website, a credit card number being used for the transaction”; [0098]A client's e-profile` can include, for example... a profile cm a different commerce-based website (e.g. e-bay/pay-pal); a profile on a validation website; a profile on a social-network website (e.g. Facebook, MSNMessenger); a profile on a bank's website; a profile on a referring website).

### ***Conclusion***

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

Art Unit: 3695

May et al. US 20060116957 from 7/20/09 IDS teaches in [0023] cites user having access through an online payment service to multiple payment instructions including credit cards and debit cards, and [0032] teaches online payment service is coupled to multiple external payment processors.

Baker et al. US 20040093302 at [0010] and Fluhr et al. US 20030061147 at [0009] teaches a 3<sup>rd</sup> party managing a transaction between buyer and seller that maintains the identity if both confidential from each other. Both are from 7/20/09 IDS.

Wendel US 20090030848 teaches sales information attached to a social website.

Fleet et al. US 20080307034 and US 20080306838 at [0060] teach buyer or supporter posting information from merchant's webpage to a social website.

Werner US 20070038577 at [0020] teaches Affiliate of a Vendor selling via Affiliate's MySpace website.

13. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Linda Perry, whose telephone number is (571)270-1466. The Examiner can normally be reached on M-F 8-5 alternate Fridays.

If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, Charles Kyle, can be reached on 571 272 6746. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3695

14. 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://portal.uspto.gov/external/portal/pair>. 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.

/Linda Perry/  
Linda Perry  
Examiner, Art Unit 3695

29 November 2010.

/Harish T Dass/

Primary Examiner, Art Unit 3695

<b>Notice of References Cited</b>	Application/Control No. 12/323,175	Applicant(s)/Patent Under Reexamination DICKELMAN, MARK	
	Examiner LINDA PERRY	Art Unit 3695	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*	Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A US-2008/0275748	11-2008	John, Michael Sasha	705/7
*	B US-2009/0030848	01-2009	Wendel, Harold A.	705/80
*	C US-2008/0307034	12-2008	FLEET et al.	709/202
*	D US-2008/0306838	12-2008	FLEET et al.	705/27
*	E US-2007/0038577	02-2007	Werner et al.	705/059
	F US-			
	G US-			
	H US-			
	I US-			
	J US-			
	K US-			
	L US-			
	M US-			

**FOREIGN PATENT DOCUMENTS**

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

**NON-PATENT DOCUMENTS**

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




**UNITED STATES PATENT AND TRADEMARK OFFICE**

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

**BIB DATA SHEET**
**CONFIRMATION NO. 7315**

SERIAL NUMBER	FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.	
12/323,175	11/25/2008	705	3695	USBC.009PA	
<b>APPLICANTS</b> MARK DICKELMAN, INVERNESS, IL; <b>** CONTINUING DATA *****</b> This appln claims benefit of 61/092,248 08/27/2008 and claims benefit of 60/991,379 11/30/2007 <b>** FOREIGN APPLICATIONS *****</b> <b>** IF REQUIRED, FOREIGN FILING LICENSE GRANTED **</b> 12/16/2008					
Foreign Priority claimed <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 35 USC 119(a-d) conditions met <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Verified and Acknowledged <u>/LINDA C PERRY/</u> Examiner's Signature	<input type="checkbox"/> Met after Allowance _____ Initials	<b>STATE OR COUNTRY</b> IL	<b>SHEETS DRAWINGS</b> 4	<b>TOTAL CLAIMS</b> 17	<b>INDEPENDENT CLAIMS</b> 3
<b>ADDRESS</b> CRAWFORD MAUNU PLLC 1150 NORTHLAND DRIVE, SUITE 100 ST. PAUL, MN 55120 UNITED STATES					
<b>TITLE</b> SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES					
<b>FILING FEE RECEIVED</b> 1220	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		

Receipt date: 04/28/2010

12323175 - GAU: 3695

Dated: April 28 2010

Sheet 1 of 1

<b>FORM 1449*</b> <b>SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT</b>  <b>IN AN APPLICATION</b>  (Use several sheets if necessary)	Docket Number: USBC.009PA	Application Number: 12/323,175
	Applicant: Dickelman	
	Filing Date: 11/25/2008	Group Art Unit: 3693

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	7,702,577	04/20/2010	Dickelman			
	7,702,553	04/20/2010	Dickelman			

**FOREIGN PATENT DOCUMENTS**


	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**


EXAMINER /Linda Perry/	DATE CONSIDERED 11/26/2010
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	

\*Substitute Disclosure Statement Form (PTO-1449)

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /L.P./


<b>Search Notes</b>  	<b>Application/Control No.</b>  12323175	<b>Applicant(s)/Patent Under Reexamination</b>  DICKELMAN, MARK
	<b>Examiner</b>  LINDA PERRY	<b>Art Unit</b>  3695

<b>SEARCHED</b>			
<b>Class</b>	<b>Subclass</b>	<b>Date</b>	<b>Examiner</b>

<b>SEARCH NOTES</b>		
<b>Search Notes</b>	<b>Date</b>	<b>Examiner</b>
PLUS search	11/23/10	LP
Inventor name search	11/26/10	LP
EAST keyword searches	11/26/10	LP

<b>INTERFERENCE SEARCH</b>			
<b>Class</b>	<b>Subclass</b>	<b>Date</b>	<b>Examiner</b>

--	--

<b><i>Index of Claims</i></b>  	<b>Application/Control No.</b>  12323175	<b>Applicant(s)/Patent Under Reexamination</b>  DICKELMAN, MARK
	<b>Examiner</b>  LINDA PERRY	<b>Art Unit</b>  3695

✓	<b>Rejected</b>
=	<b>Allowed</b>

-	<b>Cancelled</b>
÷	<b>Restricted</b>

N	<b>Non-Elected</b>
I	<b>Interference</b>

A	<b>Appeal</b>
O	<b>Objected</b>

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

CLAIM		DATE							
Final	Original	11/29/2010							
	1	N							
	2	N							
	3	N							
	4	N							
	5	N							
	6	N							
	7	N							
	8	N							
	9	✓							
	10	✓							
	11	✓							
	12	✓							
	13	✓							
	14	N							
	15	N							
	16	N							
	17	N							



<b>FORM 1449*</b> <b>SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT</b>  <b>IN AN APPLICATION</b>  (Use several sheets if necessary)	Docket Number: USBC.009PA	Application Number: 12/323,175
	Applicant: Dickelman	
	Filing Date: 11/25/2008	Group Art Unit: 3625

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	2006/0116957	06/01/2006	May et al.			
	2003/0061147	03/27/2003	Fluhr et al.			
	2004/0093302	05/13/2004	Baker et al.			

FOREIGN PATENT DOCUMENTS							
	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)		

EXAMINER /Linda Perry/	DATE CONSIDERED 11/26/2010
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	

## EAST Search History

## EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L3	22	(purchase or buy) with ( (social adj website ) or (Flickr or Facebook or LIanked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 18:21
L4	54	((purchas\$3 or buy\$3) with ( (social adj website ) or (Flickr or Facebook or LIanked\$in or MySpace or Second Life))) NOT L3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 18:21
S2	99	(US-20090150254-\$ or US-20090144163-\$ or US-20010032878-\$ or US-20020046189-\$ or US-20020138396-\$ or US-20030120608-\$ or US-20040044539-\$ or US-20040117321-\$ or US-20050027654-\$ or US-20050080634-\$ or US-20050177448-\$ or US-20070100706-\$ or US-20070118476-\$ or US-20080059367-\$ or US-20020120563-\$ or US-20020138291-\$ or US-20050131837-\$ or US-20060206709-\$ or US-20070011104-\$ or US-20070050304-\$ or US-20070118434-\$ or US-20080108324-\$ or US-20080294747-\$ or US-20090061883-\$ or US-20090070435-\$ or US-20090165098-\$). did. or (US-20090292619-\$ or US-20100042487-\$ or US-20100191613-\$ or US-20100198731-\$ or US-20100228669-\$ or US-20100274634-\$ or US-	US-PGPUB; USPAT	ADJ	ON	2010/11/26 15:37

20040089711-\$ or US-  
20050251459-\$ or US-  
20090144165-\$ or US-  
20090144166-\$ or US-  
20090144170-\$ or US-  
20090144194-\$ or US-  
20090150266-\$ or US-  
20090150276-\$ or US-  
20020188500-\$ or US-  
20030023500-\$ or US-  
20080189164-\$ or US-  
20020040344-\$ or US-  
20020083017-\$ or US-  
20020120537-\$ or US-  
20020161707-\$ or US-  
20030130931-\$ or US-  
20030233286-\$ or US-  
20040010463-\$ or US-  
20040073494-\$ or US-  
20050278221-\$ or US-  
20060015454-\$).did.  
or (US-20060143121-\$  
or US-20060166740-\$  
or US-20060173772-\$  
or US-20060217996-\$  
or US-20070136192-\$  
or US-20070192205-\$  
or US-20070226136-\$  
or US-20080162295-\$  
or US-20090089113-\$  
or US-20090198616-\$  
or US-20090259568-\$  
or US-20090292630-\$  
or US-20090327099-\$  
or US-20100057530-\$  
or US-20100121727-\$  
or US-20100125518-\$  
or US-20090164315-\$  
or US-20090164333-\$  
or US-20020002597-\$  
or US-20020107793-\$  
or US-20020128977-\$  
or US-20040024641-\$).  
did. or (US-5757917-\$  
or US-5826241-\$ or  
US-5909492-\$ or US-  
6195649-\$ or US-  
7383233-\$ or US-  
7480638-\$ or US-  
7516100-\$ or US-  
7672897-\$ or US-  
7774276-\$ or US-  
6999589-\$ or US-  
7219833-\$ or US-



		7653552-\$ or US-7004382-\$ or US-6895391-\$ or US-7340433-\$ or US-7464057-\$ or US-7685067-\$ or US-7765148-\$ or US-7774350-\$ or US-7389913-\$ or US-7496541-\$ or US-7496542-\$ or US-7509293-\$ or US-7698164-\$).did.				
S3	5992	705/39.ccls. or 705/26.1.ccls. or 705/44.ccls. 705/35.ccls. or 705/37.ccls. or 705/40.ccls.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/26 15:42
S4	14	((MARK) near2 (DICKELMAN)).INV.	US-PGPUB; USPAT; USOCR	ADJ	ON	2010/11/26 15:45
S5	1	((MARK) near2 (DICKELMAN)).INV.	EPO; JPO; DERWENT	ADJ	ON	2010/11/26 15:46
S6	27	("20030061147"   "20040093302"   "20050060579"   "20060116957"   "6529187"   "7702553"   "7702577").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/26 15:58
S8	27	("20030061147"   "20040093302"   "20050060579"   "20060116957"   "6529187"   "7702553"   "7702577").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:18
S9	2	S8 and ( social or (Flickr or Facebook or LI nked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:18
S10	22	(purchase or buy) with ( (social adj website ) or (Flickr or Facebook or LI nked\$in))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:20

S11	54	((purchas\$3 or buy\$3) with ( (social adj website ) or (Flickr or Facebook or LIanked\$in or MySpace or Second Life))) NOT S10	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:23
S13	64	(purchas\$3 or buy\$3) with ( VISA with network)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:38
S14	1	(S10 or S11) and S13	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2010/11/29 11:38

11/ 29/ 2010 6:39:07 PM

C:\ Documents and Settings\ Iperry\ My Documents\ EAST\ Workspaces\ 12323175 claims  
11 30 2007.wsp

PLUS Search Results for S/N 12323175, Searched Tue Nov 23 11:17:10 EST 2010  
The Patent Linguistics Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to the present PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

20090150254 99	20090144170 70	20040024641 61
20090144163 86	20090144194 70	
5757917 74	20090150266 70	
5826241 74	20090150276 70	
5909492 74	20020188500 68	
6195649 74	20030023500 68	
7383233 74	20080189164 65	
7480638 74	6895391 63	
7516100 74	7340433 63	
7672897 74	7464057 63	
7774276 74	7685067 63	
20010032878 74	7765148 63	
20020046189 74	7774350 63	
20020138396 74	20020040344 63	
20030120608 74	20020083017 63	
20040044539 74	20020120537 63	
20040117321 74	20020161707 63	
20050027654 74	20030130931 63	
20050080634 74	20030233286 63	
20050177448 74	20040010463 63	
20070100706 74	20040073494 63	
20070118476 74	20050278221 63	
20080059367 74	20060015454 63	
6999589 73	20060143121 63	
7219833 73	20060166740 63	
7653552 73	20060173772 63	
20020120563 73	20060217996 63	
20020138291 73	20070136192 63	
20050131837 73	20070192205 63	
20060206709 73	20070226136 63	
20070011104 73	20080162295 63	
20070050304 73	20090089113 63	
20070118434 73	20090198616 63	
20080108324 73	20090259568 63	
20080294747 73	20090292630 63	
20090061883 73	20090327099 63	
20090070435 73	20100057530 63	
20090165098 73	20100121727 63	
20090292619 73	20100125518 63	
20100042487 73	20090164315 63	
20100191613 73	20090164333 63	
20100198731 73	7389913 61	
20100228669 73	7496541 61	
20100274634 73	7496542 61	
7004382 72	7509293 61	
20040089711 72	7698164 61	
20050251459 71	20020002597 61	
20090144165 70	20020107793 61	
20090144166 70	20020128977 61	

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	DICKELMAN	Examiner:	Kramer, J.
Serial No.:	12/323,175	Group Art Unit:	3693
Filed:	November 25, 2008	Docket No.:	USBC.009PA
Title:	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES		

---

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (37 C.F.R. § 1.97(b))**

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

Customer No.

**40581**

Dear Sir:

With regard to the above-identified application, the items of information listed on the attached Form 1449 are brought to the attention of the Examiner.

This statement should be considered because it is submitted before issuance of the first Office Action on the merits in the above-identified application. Accordingly, no fee is due for consideration of the items listed on the attached Form 1449.

Only a copy of each foreign document or non-U.S. patent document listed on the attached Form 1449 would be provided.

Please note that any notations or markings on any attached document do not reflect particular relevance, or lack thereof, to the present application, nor were they necessarily made by anyone affiliated with the prosecution of the present application.


App. Serial No. 12/323,175  
Docket No. USBC.009PA

No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to establish that the reference(s) are not "prior art." Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Respectfully submitted,

Crawford Maunu PLLC  
1150 Northland Drive  
Suite 100  
St. Paul, MN 55120  
651/686-6633

Date: April , 2010

By: 

Robert J. Crawford  
Reg. No. 32,122

<b>FORM 1449*</b> <b>SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT</b>  <b>IN AN APPLICATION</b>  (Use several sheets if necessary)	Docket Number: USBC.009PA	Application Number: 12/323,175
	Applicant: Dickelman	
	Filing Date: 11/25/2008	Group Art Unit: 3693

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	7,702,577	04/20/2010	Dickelman			
	7,702,553	04/20/2010	Dickelman			

**FOREIGN PATENT DOCUMENTS**

DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
					YES	NO

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**


<b>EXAMINER</b>	<b>DATE CONSIDERED</b>
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	7509918
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	28-APR-2010
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	17:53:54
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
------------------------	----

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Filed (SB/08)	USBC009PA_IDS.pdf	109754 <small>4e2ac0a11bef12618ff693155e17303f8ce9d a10</small>	no	3

### Warnings:

### Information:

Total Files Size (in bytes):

109754

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

**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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



Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	DICKELMAN	Examiner:	Unassigned
Serial No.:	12/323,175	Group Art Unit:	3625
Filed:	November 25, 2008	Docket No.:	USBC.009PA
Title:	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES		

---

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (37 C.F.R. § 1.97(b))**

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

Customer No. <b>40581</b>
------------------------------

Dear Sir:

With regard to the above-identified application, the items of information listed on the attached Form 1449 are brought to the attention of the Examiner.

This statement should be considered because it is submitted before issuance of the first Office Action on the merits in the above-identified application. Accordingly, no fee is due for consideration of the items listed on the attached Form 1449.

Only a copy of each foreign document or non-U.S. patent document listed on the attached Form 1449 would be provided.

Please note that any notations or markings on any attached document do not reflect particular relevance, or lack thereof, to the present application, nor were they necessarily made by anyone affiliated with the prosecution of the present application.

No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to

App. Serial No. 12/323,175  
Docket No. USBC.009PA

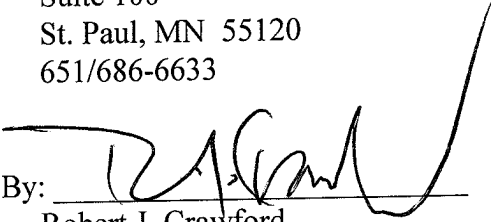
establish that the reference(s) are not "prior art." Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Respectfully submitted,

Crawford Maunu PLLC  
1150 Northland Drive  
Suite 100  
St. Paul, MN 55120  
651/686-6633

Date: July 20, 2009

By:   
Robert J. Crawford  
Reg. No. 32,122

<b>FORM 1449*</b> <b>SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT</b>  <b>IN AN APPLICATION</b>  (Use several sheets if necessary)	Docket Number: USBC.009PA	Application Number: 12/323,175
	Applicant: Dickelman	
	Filing Date: 11/25/2008	Group Art Unit: 3625

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	2006/0116957	06/01/2006	May et al.			
	2003/0061147	03/27/2003	Fluhr et al.			
	2004/0093302	05/13/2004	Baker et al.			

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)		

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	5735482
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Davis
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	20-JUL-2009
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	18:03:35
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
------------------------	----

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Filed (SB/08)	USBC_009PA_supp_IDS.pdf	108760 <small>4d9f9f2866ffaf338308fa0697578f8347d03420</small>	no	3

### Warnings:

### Information:

Total Files Size (in bytes):

108760

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

**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

Table with 4 columns: APPLICATION NUMBER (12/323,175), FILING OR 371(C) DATE (11/25/2008), FIRST NAMED APPLICANT (MARK DICKELMAN), ATTY. DOCKET NO./TITLE (USBC.009PA)

CONFIRMATION NO. 7315

PUBLICATION NOTICE

40581
CRAWFORD MAUNU PLLC
1150 NORTHLAND DRIVE, SUITE 100
ST. PAUL, MN 55120



Title:SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES

Publication No.US-2009-0150254-A1

Publication Date:06/11/2009

NOTICE OF PUBLICATION OF APPLICATION

The above-identified application will be electronically published as a patent application publication pursuant to 37 CFR 1.211, et seq. The patent application publication number and publication date are set forth above.

The publication may be accessed through the USPTO's publically available Searchable Databases via the Internet at www.uspto.gov. The direct link to access the publication is currently http://www.uspto.gov/patft/.

The publication process established by the Office does not provide for mailing a copy of the publication to applicant. A copy of the publication may be obtained from the Office upon payment of the appropriate fee set forth in 37 CFR 1.19(a)(1). Orders for copies of patent application publications are handled by the USPTO's Office of Public Records. The Office of Public Records can be reached by telephone at (703) 308-9726 or (800) 972-6382, by facsimile at (703) 305-8759, by mail addressed to the United States Patent and Trademark Office, Office of Public Records, Alexandria, VA 22313-1450 or via the Internet.

In addition, information on the status of the application, including the mailing date of Office actions and the dates of receipt of correspondence filed in the Office, may also be accessed via the Internet through the Patent Electronic Business Center at www.uspto.gov using the public side of the Patent Application Information and Retrieval (PAIR) system. The direct link to access this status information is currently http://pair.uspto.gov/. Prior to publication, such status information is confidential and may only be obtained by applicant using the private side of PAIR.

Further assistance in electronically accessing the publication, or about PAIR, is available by calling the Patent Electronic Business Center at 1-866-217-9197.

Office of Data Management, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	DICKELMAN	Examiner:	Unassigned
Serial No.:	12/323,175	Group Art Unit:	3625
Filed:	November 25, 2008	Docket No.:	USBC.009PA
Title:	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES		

---

**INFORMATION DISCLOSURE STATEMENT (37 C.F.R. § 1.97(b))**

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

Customer No. <b>40581</b>
------------------------------

Dear Sir:

With regard to the above-identified application, the items of information listed on the attached Form 1449 are brought to the attention of the Examiner.

This statement should be considered because it is submitted before issuance of the first Office Action on the merits in the above-identified application. Accordingly, no fee is due for consideration of the items listed on the attached Form 1449.

Only a copy of each foreign document or non-U.S. patent document listed on the attached Form 1449 would be provided.

Please note that any notations or markings on any attached document do not reflect particular relevance, or lack thereof, to the present application, nor were they necessarily made by anyone affiliated with the prosecution of the present application.

No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to

App. Serial No. 12/323,175  
Docket No. USBC.009PA

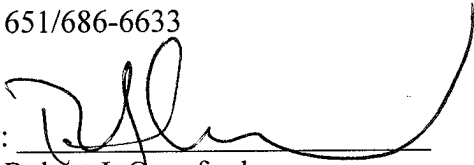
establish that the reference(s) are not "prior art." Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Respectfully submitted,

Crawford Maunu PLLC  
1150 Northland Drive  
Suite 100  
St. Paul, MN 55120  
651/686-6633

Date: June 8, 2009

By:   
Robert J. Crawford  
Reg. No. 32,122



<b>FORM 1449*</b> <b>INFORMATION DISCLOSURE STATEMENT</b>  <b>IN AN APPLICATION</b>  (Use several sheets if necessary)	Docket Number: USBC.009PA	Application Number: 12/323,175
	Applicant: Dickelman	
	Filing Date: 11/25/2008	Group Art Unit: 3625

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,529,187	03/04/2003	Dickelman			
	2005/0060579	03/17/2005	Dickelman et al.			

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)		

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	5484769
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Davis
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	09-JUN-2009
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	17:47:46
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
------------------------	----

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Filed (SB/08)	USBC_009PA_IDS.pdf	104681 <small>ca91c30ed94e67744a23b51d82d1e7f7d1e d7ec8</small>	no	3

### Warnings:

### Information:

Total Files Size (in bytes):

104681

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

**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

Table with 7 columns: APPLICATION NUMBER, FILING or 371(c) DATE, GRP ART UNIT, FIL FEE REC'D, ATTY.DOCKET.NO, TOT CLAIMS, IND CLAIMS. Row 1: 12/323,175, 11/25/2008, 3621, 1220, USBC.009PA, 17, 3

CONFIRMATION NO. 7315

UPDATED FILING RECEIPT

40581
CRAWFORD MAUNU PLLC
1150 NORTHLAND DRIVE, SUITE 100
ST. PAUL, MN 55120



Date Mailed: 02/27/2009

Receipt is acknowledged of this non-provisional patent application. The application will be taken up for examination in due course. Applicant will be notified as to the results of the examination. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please submit a written request for a Filing Receipt Correction. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections

Applicant(s)

MARK DICKELMAN, INVERNESS, IL;

Power of Attorney: The patent practitioners associated with Customer Number 40581

Domestic Priority data as claimed by applicant

This appln claims benefit of 61/092,248 08/27/2008
and claims benefit of 60/991,379 11/30/2007

Foreign Applications

If Required, Foreign Filing License Granted: 12/16/2008

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is US 12/323,175

Projected Publication Date: 06/11/2009

Non-Publication Request: No

Early Publication Request: No

**Title**

SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR  
DISPARATE NETWORKS AND INTERNET INTERFACES

**Preliminary Class**

705

**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 (1-866-999-4158).

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

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where

the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

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

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Bureau of Industry and Security, Department of Commerce (15 CFR parts 730-774); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

**NOT GRANTED**

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

Confirmation No. 7315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	DICKELMAN	Examiner:	Unassigned
Serial No.:	12/323,175	Group Art Unit:	3621
Filed:	November 25, 2008	Docket No.:	USBC.009PA
Title:	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES		

RESPONSE TO NOTICE TO FILE MISSING PARTS

MAIL STOP MISSING PARTS

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

Customer No. <b>40581</b>
------------------------------

Dear Sir:

In response to the Notice to File Missing Parts of Application, mailed  
December 19, 2008, Applicant hereby attaches the following:

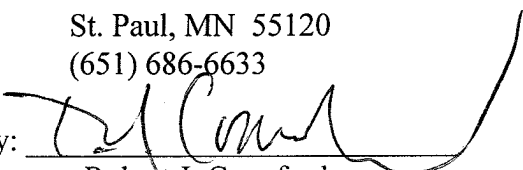
1) an executed Combined Declaration and Power of Attorney  
by the inventor (3 sheets).

**Please charge Deposit Account No. 50-0996 (USBC.009PA)**  
the requisite filing and missing parts fees, which **total \$1,220.00** with  
authorization to charge/credit said account to enter these papers.

\$330.00	Basic E-Filing Fee
540.00	Search Fee
220.00	Examination Fee
+ 130.00	Missing Parts Fee
<b>=\$1220.00</b>	<b>TOTAL FEES</b>

Respectfully submitted,  
CRAWFORD MAUNU PLLC  
1150 Northland Drive  
Suite 100  
St. Paul, MN 55120  
(651) 686-6633

Date: February 19, 2009

By:   
Robert J. Crawford  
Reg. No.: 32,122

CRAWFORD MAUNU PLLC

United States Patent Application

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that

I verily believe I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:  
**SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES.**

The specification of which:

- a.  is attached hereto.
- b.  is entitled **SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES**, having attorney docket number USBC.009PA.
- c.  was filed on November 25, 2008 as application serial no. 12/323,175 and was amended on (if applicable) (in the case of a PCT-filed application) described and claimed in international no. filed and as amended on (if any), which I have reviewed and for which I solicit a United States patent.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, § 1.56 (attached hereto).

I hereby claim foreign priority benefits under Title 35, United States Code, § 119/365 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on the basis of which priority is claimed:

- a.  no such applications have been filed.
- b.  such applications have been filed as follows:

FOREIGN APPLICATION(S), IF ANY, CLAIMING PRIORITY UNDER 35 USC § 119/365			
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	DATE OF ISSUE (day, month, year)
ALL FOREIGN APPLICATION(S), IF ANY, FILED BEFORE THE PRIORITY APPLICATION(S)			
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	DATE OF ISSUE (day, month, year)

I hereby claim the benefit under Title 35, United States Code, § 120/365 of any United States and PCT international application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)



I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below:

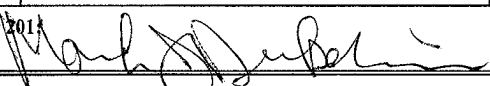
U.S. PROVISIONAL APPLICATION NUMBER	DATE OF FILING (Day, Month, Year)
61/092,248	27 August 2008 (27.08.2008)
60/991,379	30 November 2007 (30.11.2007)

I hereby appoint the following attorney(s) and/or patent agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith:

Customer No.  
**40581**

I hereby authorize them to act and rely on instructions from and communicate directly with the person/assignee/attorney/firm/ organization who/which first sends/sent this case to them and by whom/which I hereby declare that I have consented after full disclosure to be represented unless/until I instruct Crawford Maunu PLLC.

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.

2	Full Name Of Inventor	Family Name DICKELMAN	First Given Name MARK	Second Given Name
	Residence & Citizenship	City INVERNESS	State or Foreign Country ILLINOIS	Country of Citizenship USA
1	Post Office Address	Post Office Address 2117 BANNOCKBURN	City INVERNESS	State & Zip Code/Country IL/60067/USA
Signature of Inventor 			Date:	1.27.09

**§ 1.56 Duty to disclose information material to patentability.**

(a) A patent by its very nature is affected with a public interest. The public interest is best served, and the most effective patent examination occurs when, at the time an application is being examined, the Office is aware of and evaluates the teachings of all information material to patentability. Each individual associated with the filing and prosecution of a patent application has a duty of candor and good faith in dealing with the Office, which includes a duty to disclose to the Office all information known to that individual to be material to patentability as defined in this section. The duty to disclose information exists with respect to each pending claim until the claim is canceled or withdrawn from consideration, or the application becomes abandoned. Information material to the patentability of a claim that is canceled or withdrawn from consideration need not be submitted if the information is not material to the patentability of any claim remaining under consideration in the application. There is no duty to submit information which is not material to the patentability of any existing claim. The duty to disclose all information known to be material to patentability is deemed to be satisfied if all information known to be material to patentability of any claim issued in a patent was cited by the Office or submitted to the Office in the manner prescribed by §§ 1.97(b)-(d) and 1.98. However, no patent will be granted on an application in connection with which fraud on the Office was practiced or attempted or the duty of disclosure was violated through bad faith or intentional misconduct. The Office encourages applicants to carefully examine:

- (1) prior art cited in search reports of a foreign patent office in a counterpart application, and
- (2) the closest information over which individuals associated with the filing or prosecution of a patent application believe any pending claim patentably defines, to make sure that any material information contained therein is disclosed to the Office.

(b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made of record in the application, and

- (1) It establishes, by itself or in combination with other information, a prima facie case of unpatentability of a claim;
- or
- (2) It refutes, or is inconsistent with, a position the applicant takes in:
    - (i) Opposing an argument of unpatentability relied on by the Office, or
    - (ii) Asserting an argument of patentability.

A prima facie case of unpatentability is established when the information compels a conclusion that a claim is unpatentable under the preponderance of evidence, burden-of-proof standard, giving each term in the claim its broadest reasonable construction consistent with the specification, and before any consideration is given to evidence which may be submitted in an attempt to establish a contrary conclusion of patentability.

- (c) Individuals associated with the filing or prosecution of a patent application within the meaning of this section are:
  - (1) Each inventor named in the application;
  - (2) Each attorney or agent who prepares or prosecutes the application; and
  - (3) Every other person who is substantively involved in the preparation or prosecution of the application and who is associated with the inventor, with the assignee or with anyone to whom there is an obligation to assign the application.
- (d) Individuals other than the attorney, agent or inventor may comply with this section by disclosing information to the attorney, agent, or inventor.

## Electronic Patent Application Fee Transmittal

<b>Application Number:</b>	12323175
<b>Filing Date:</b>	25-Nov-2008
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Filer:</b>	Robert J. Crawford/Kelly Davis
<b>Attorney Docket Number:</b>	USBC.009PA

Filed as Large Entity

### Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Basic Filing:</b>				
Utility application filing	1011	1	330	330
Utility Search Fee	1111	1	540	540
Utility Examination Fee	1311	1	220	220

**Pages:**

**Claims:**

**Miscellaneous-Filing:**

Late filing fee for oath or declaration	1051	1	130	130
---	------	---	-----	-----

**Petition:**

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Patent-Appeals-and-Interference:</b>				
<b>Post-Allowance-and-Post-Issuance:</b>				
<b>Extension-of-Time:</b>				
<b>Miscellaneous:</b>				
<b>Total in USD (\$)</b>				<b>1220</b>

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	4822110
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	MARK DICKELMAN
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Davis
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	19-FEB-2009
<b>Filing Date:</b>	25-NOV-2008
<b>Time Stamp:</b>	15:04:24
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$1220
RAM confirmation Number	307
Deposit Account	500996
Authorized User	

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
-----------------	----------------------	-----------	----------------------------------	------------------	------------------

1		USBC009PA_missing_parts.pdf	240649 680f8a0383fca170fa33ef0900dd2140b371753	yes	4
<b>Multipart Description/PDF files in .zip description</b>					
		<b>Document Description</b>	<b>Start</b>	<b>End</b>	
		Applicant Response to Pre-Exam Formalities Notice	1	1	
		Oath or Declaration filed	2	4	
<b>Warnings:</b>					
<b>Information:</b>					
2	Fee Worksheet (PTO-06)	fee-info.pdf	37208 ee46e1a26470e2780b557a0728465f2ecae4bb0	no	2
<b>Warnings:</b>					
<b>Information:</b>					
<b>Total Files Size (in bytes):</b>			277857		
<p><b>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.</b></p> <p><b><u>New Applications Under 35 U.S.C. 111</u></b>  <b>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.</b></p> <p><b><u>National Stage of an International Application under 35 U.S.C. 371</u></b>  <b>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.</b></p> <p><b><u>New International Application Filed with the USPTO as a Receiving Office</u></b>  <b>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.</b></p>					

Filing Date: 11/25/08

Approved for use through 7/31/2006. OMB 0651-0032  
 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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

<b>PATENT APPLICATION FEE DETERMINATION RECORD</b> Substitute for Form PTO-875	Application or Docket Number <b>12/323,175</b>
---	---

APPLICATION AS FILED – PART I			SMALL ENTITY		OR		OTHER THAN SMALL ENTITY	
	(Column 1)	(Column 2)						
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	RATE (\$)	FEE (\$)	RATE (\$)	FEE (\$)
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A		N/A	<b>330</b>		
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A		N/A	<b>540</b>		
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A		N/A	<b>220</b>		
TOTAL CLAIMS (37 CFR 1.16(i))	<b>17</b>	minus 20 =	x\$26		x\$52			
INDEPENDENT CLAIMS (37 CFR 1.16(h))	<b>3</b>	minus 3 = *	x\$110		x\$220			
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$270 (\$135 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR							
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))			195		390			
			<b>TOTAL</b>		<b>TOTAL</b>	<b>1090</b>		

\* If the difference in column 1 is less than zero, enter "0" in column 2.

APPLICATION AS AMENDED – PART II					SMALL ENTITY		OR		OTHER THAN SMALL ENTITY	
	(Column 1)	(Column 2)	(Column 3)							
AMENDMENT A	CLAIMS REMAINING AFTER AMENDMENT	MINUS	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)
Total (37 CFR 1.16(i))	*	Minus	**	=	X =		X =		X =	
Independent (37 CFR 1.16(h))	*	Minus	***	=	X =		X =		X =	
Application Size Fee (37 CFR 1.16(s))										
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					N/A		N/A		N/A	
					<b>TOTAL ADD'T FEE</b>		<b>TOTAL ADD'T FEE</b>		<b>TOTAL ADD'T FEE</b>	

APPLICATION AS AMENDED – PART II					SMALL ENTITY		OR		OTHER THAN SMALL ENTITY	
	(Column 1)	(Column 2)	(Column 3)							
AMENDMENT B	CLAIMS REMAINING AFTER AMENDMENT	MINUS	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)
Total (37 CFR 1.16(i))	*	Minus	**	=	X =		X =		X =	
Independent (37 CFR 1.16(h))	*	Minus	***	=	X =		X =		X =	
Application Size Fee (37 CFR 1.16(s))										
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					N/A		N/A		N/A	
					<b>TOTAL ADD'T FEE</b>		<b>TOTAL ADD'T FEE</b>		<b>TOTAL ADD'T FEE</b>	

\* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.  
 \*\* If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".  
 \*\*\* If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".  
 The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

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

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

Table with 7 columns: APPLICATION NUMBER, FILING or 371(c) DATE, GRP ART UNIT, FIL FEE REC'D, ATTY.DOCKET.NO, TOT CLAIMS, IND CLAIMS. Row 1: 12/323,175, 11/25/2008, 3621, 0.00, USBC.009PA, 17, 3

CONFIRMATION NO. 7315

40581
CRAWFORD MAUNU PLLC
1150 NORTHLAND DRIVE, SUITE 100
ST. PAUL, MN 55120

FILING RECEIPT



Date Mailed: 12/19/2008

Receipt is acknowledged of this non-provisional patent application. The application will be taken up for examination in due course. Applicant will be notified as to the results of the examination. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please submit a written request for a Filing Receipt Correction. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections

Applicant(s)

MARK DICKELMAN, INVERNESS, IL;

Power of Attorney: None

Domestic Priority data as claimed by applicant

This appln claims benefit of 61/092,248 08/27/2008
and claims benefit of 60/991,379 11/30/2007

Foreign Applications

If Required, Foreign Filing License Granted: 12/16/2008

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is US 12/323,175

Projected Publication Date: To Be Determined - pending completion of Missing Parts

Non-Publication Request: No

Early Publication Request: No



**Title**

SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR  
DISPARATE NETWORKS AND INTERNET INTERFACES

**Preliminary Class**

705

**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 (1-866-999-4158).

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

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where

the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

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

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Bureau of Industry and Security, Department of Commerce (15 CFR parts 730-774); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

**NOT GRANTED**

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

Table with 4 columns: APPLICATION NUMBER (12/323,175), FILING OR 371(C) DATE (11/25/2008), FIRST NAMED APPLICANT (MARK DICKELMAN), ATTY. DOCKET NO./TITLE (USBC.009PA)

CONFIRMATION NO. 7315

FORMALITIES LETTER



40581
CRAWFORD MAUNU PLLC
1150 NORTHLAND DRIVE, SUITE 100
ST. PAUL, MN 55120

Date Mailed: 12/19/2008

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment.

- The statutory basic filing fee is missing. Applicant must submit \$330 to complete the basic filing fee for a non-small entity.
The oath or declaration is unsigned.

The applicant needs to satisfy supplemental fees problems indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- To avoid abandonment, a surcharge (for late submission of filing fee, search fee, examination fee or oath or declaration) as set forth in 37 CFR 1.16(f) of \$130 for a non-small entity, must be submitted with the missing items identified in this notice.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is \$1220 for a non-small entity

- \$330 Statutory basic filing fee.
\$130 Surcharge.
The application search fee has not been paid. Applicant must submit \$540 to complete the search fee.
The application examination fee has not been paid. Applicant must submit \$220 to complete the examination fee for a non-small entity.

Replies should be mailed to:

Mail Stop Missing Parts  
Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

Registered users of EFS-Web may alternatively submit their reply to this notice via EFS-Web.  
<https://portal.uspto.gov/authenticate/AuthenticateUserLocalEPF.html>

For more information about EFS-Web please call the USPTO Electronic Business Center at **1-866-217-9197** or visit our website at <http://www.uspto.gov/ebc>.

If you are not using EFS-Web to submit your reply, you must include a copy of this notice.

/mnguyen/

---

Office of Data Management, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: DICKELMAN  
Docket: USBC.009PA  
Title: SYSTEMS, DEVICES AND METHODS FOR COMPUTER  
AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS  
AND INTERNET INTERFACES

---


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

Customer No.  
**40581**

Sir:

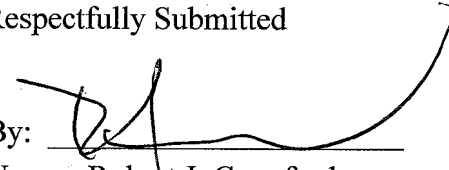
We are transmitting herewith the attached:

- Patent Application:
  - Pages numbered 1-26 with one page Abstract and Claims.
  - Wherein priority or benefit data is identified on page one, paragraph one.
  - Figures as identified in the Brief Description of the Drawings and the Detailed Description.
- An unexecuted Combined Declaration and Power of Attorney, 3 pgs.
- Please defer payment of the LARGE-ENTITY filing fees.**

Dated: November , 2008

CRAWFORD MAUNU PLLC  
1150 Northland Drive, Suite 100  
St. Paul, MN 55120  
(651) 686-6633 x2300

Respectfully Submitted

By:   
Name: Robert J. Crawford  
Reg. No.: 32,122

CRAWFORD MAUNU PLLC

United States Patent Application

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that

I verily believe I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:  
**SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES.**

The specification of which:

- a.  is attached hereto.
- b.  is entitled **SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES**, having attorney docket number USBC.009PA.
- c.  was filed on \_\_\_\_\_ as application serial no. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable) (in the case of a PCT-filed application) described and claimed in international no. \_\_\_\_\_ filed \_\_\_\_\_ and as amended on \_\_\_\_\_ (if any), which I have reviewed and for which I solicit a United States patent.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, § 1.56 (attached hereto).

I hereby claim foreign priority benefits under Title 35, United States Code, § 119/365 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on the basis of which priority is claimed:

- a.  no such applications have been filed.
- b.  such applications have been filed as follows:

FOREIGN APPLICATION(S), IF ANY, CLAIMING PRIORITY UNDER 35 USC § 119/365			
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	DATE OF ISSUE (day, month, year)
ALL FOREIGN APPLICATION(S), IF ANY, FILED BEFORE THE PRIORITY APPLICATION(S)			
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	DATE OF ISSUE (day, month, year)

I hereby claim the benefit under Title 35, United States Code, § 120/365 of any United States and PCT international application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below:

U.S. PROVISIONAL APPLICATION NUMBER	DATE OF FILING (Day, Month, Year)
61/092,248	27 August 2008 (27.08.2008)
60/991,379	30 November 2007 (30.11.2007)

I hereby appoint the following attorney(s) and/or patent agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith:

<p><b>Customer No.</b> <b>40581</b></p>
---

I hereby authorize them to act and rely on instructions from and communicate directly with the person/assignee/attorney/firm/organization who/which first sends/sent this case to them and by whom/which I hereby declare that I have consented after full disclosure to be represented unless/until I instruct Crawford Maunu PLLC.

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.

2	<b>Full Name Of Inventor</b>	<b>Family Name</b> DICKELMAN	<b>First Given Name</b> MARK	<b>Second Given Name</b>
0	<b>Residence &amp; Citizenship</b>	<b>City</b> INVERNESS	<b>State or Foreign Country</b> ILLINOIS	<b>Country of Citizenship</b> USA
1	<b>Post Office Address</b>	<b>Post Office Address</b> 2117 BANNOCKBURN	<b>City</b> INVERNESS	<b>State &amp; Zip Code/Country</b> IL/60067/USA
<b>Signature of Inventor 201:</b>				<b>Date:</b>

#### § 1.56 Duty to disclose information material to patentability.

(a) A patent by its very nature is affected with a public interest. The public interest is best served, and the most effective patent examination occurs when, at the time an application is being examined, the Office is aware of and evaluates the teachings of all information material to patentability. Each individual associated with the filing and prosecution of a patent application has a duty of candor and good faith in dealing with the Office, which includes a duty to disclose to the Office all information known to that individual to be material to patentability as defined in this section. The duty to disclose information exists with respect to each pending claim until the claim is canceled or withdrawn from consideration, or the application becomes abandoned. Information material to the patentability of a claim that is canceled or withdrawn from consideration need not be submitted if the information is not material to the patentability of any claim remaining under consideration in the application. There is no duty to submit information which is not material to the patentability of any existing claim. The duty to disclose all information known to be material to patentability is deemed to be satisfied if all information known to be material to patentability of any claim issued in a patent was cited by the Office or submitted to the Office in the manner prescribed by §§ 1.97(b)-(d) and 1.98. However, no patent will be granted on an application in connection with which fraud on the Office was practiced or attempted or the duty of disclosure was violated through bad faith or intentional misconduct. The Office encourages applicants to carefully examine:

- (1) prior art cited in search reports of a foreign patent office in a counterpart application, and
- (2) the closest information over which individuals associated with the filing or prosecution of a patent application believe any pending claim patentably defines, to make sure that any material information contained therein is disclosed to the Office.

(b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made of record in the application, and

- (1) It establishes, by itself or in combination with other information, a prima facie case of unpatentability of a claim;
- or
- (2) It refutes, or is inconsistent with, a position the applicant takes in:
    - (i) Opposing an argument of unpatentability relied on by the Office, or
    - (ii) Asserting an argument of patentability.

A prima facie case of unpatentability is established when the information compels a conclusion that a claim is unpatentable under the preponderance of evidence, burden-of-proof standard, giving each term in the claim its broadest reasonable construction consistent with the specification, and before any consideration is given to evidence which may be submitted in an attempt to establish a contrary conclusion of patentability.

(c) Individuals associated with the filing or prosecution of a patent application within the meaning of this section are:

- (1) Each inventor named in the application;
- (2) Each attorney or agent who prepares or prosecutes the application; and
- (3) Every other person who is substantively involved in the preparation or prosecution of the application and who is associated with the inventor, with the assignee or with anyone to whom there is an obligation to assign the application.

(d) Individuals other than the attorney, agent or inventor may comply with this section by disclosing information to the attorney, agent, or inventor.



**SYSTEMS, DEVICES AND METHODS FOR  
COMPUTER AUTOMATED ASSISTANCE FOR  
DISPARATE NETWORKS AND INTERNET INTERFACES**

5 **RELATED PATENT DOCUMENTS**

This patent document claims the benefit, under 35 U.S.C. § 119(e), of U.S. Provisional Patent Application Serial No. 61/092,248, entitled “Systems, Devices And Methods For Computer Automated Assistance For Transactions Involving Websites” to Dickelman, Mark and filed on August 27, 2008 and of U.S. Provisional Patent  
10 Application Serial No. 60/991,379, entitled “Control System Arrangements and Methods for Disparate Network Systems” to Dickelman, Mark and filed on November 30, 2007, which are each fully incorporated herein by reference as describing and illustrating subject matter (in part(s) or in its entirety) that can be practiced with the subject matter disclosed herein.

15

**FIELD OF INVENTION**

This invention relates generally to computer-automated functions to facilitate processing of accounting data ensuing from purchases involving use of the Internet and  
20 disparate buyer/seller networks. A specific example involves processing data to generate an output that is useful when a user of a first website desires to purchase merchant offerings from a second website.

25

**BACKGROUND**

The enormous growth and success of the Internet has resulted in many new and emerging markets. Lagging behind the growth of Internet-based applications are processing systems that generate data that can be used in connection with providing  
30 desirable functionality, such as security and ease of use. One expanding market involves social network services (*e.g.*, Bebo, Facebook, Flickr, Kodak Gallery, or Myspace) and other services that provide a customizable experience for each user. Social network services often take the form of websites. Social network services offer social interactions between users of the website. For example, many social websites allow a user to

customize how their interface looks for themselves and others who view the websites.

The social network services can link different user-controlled webpages/data according to information submitted by the users. For example, the customizations can include links between other friends on the websites, personal information, pictures or music selections.

- 5 The recent increase in popularity of social websites has led to their use in a commercial context.

**SUMMARY**

Consistent with certain specific example implementations of the invention, aspects are summarized as follows.

5 According to one embodiment of the present invention, an interface is provided between a potential buyer and a disparate payment network system. The interface facilitates the use of the disparate payment network system using buyer-profile data associated with a social website. A computer arrangement receives buyer-profile data and selects one or both of a buyer payment network and a seller payment network. In a particular implementation, a selected buyer payment network can be used to process the  
10 transaction without providing buyer account information to the seller.

According to one specific example implementation which is useful with a social website that implements user profiles, each user profile has a user identifier, and a seller website offers products or services for purchase by users. In this environment, the present invention is directed to methods and systems involving receiving, from the social  
15 website, a current user identifier corresponding to a current user profile; receiving transaction data for a purchase transaction to be made by a current user associated with the current user identifier, the current user using the seller website to generate the transaction data; associating the current user identifier with a buyer account; verifying the purchase transaction; and authorizing the purchase transaction.

20 According to another example implementation for use in a related environment, the present invention is directed to methods and systems involving receiving, from the website, a current user identifier corresponding to a current user profile; receiving, from the website, transaction data for a purchase transaction to be made by a current user associated with the current user identifier; associating the current user identifier with a  
25 disparate network identifier; verifying the identity of the current user; selecting a payment network to debit the purchase amount; and authorizing the purchase transaction.

According to yet another example implementation, the present invention is directed to methods and systems involving associating a current user with a current user profile; verifying the identity of the current user; providing a current user identifier from  
30 the current user profile to a disparate network system; providing transaction data to the disparate network system for a purchase transaction to be made by the current user; and

USBC.009PA

completing the purchase transaction in response to an authorization received from the disparate network system.

The above summary is not intended to describe each illustrated embodiment or every implementation of the present invention.

**BRIEF DESCRIPTION OF THE DRAWINGS**

The invention may be more completely understood in consideration of the detailed description of various embodiments of the invention that follows in connection with the accompanying drawings, in which:

5           FIG. 1 shows a diagram of a data processing system for processing Internet-based data, according to an example embodiment of the present invention;

          FIG. 2 shows a data flow diagram relating to a data processing system for processing Internet-based data, according to an example embodiment of the present invention;

10           FIG. 3 shows a data flow diagram of a data processing system for generating data useful for monitoring functions, according to an example embodiment of the present invention; and

          FIG. 4 shows an example system for implementing a transaction between a buyer and a seller using disparate seller and buyer networks, according to an example  
15           embodiment of the present invention.

          While the invention is amenable to various modifications and alternative forms, specifics thereof have been shown by way of example in the drawings and will be described in detail. It should be understood, however, that the intention is not to limit the invention to the particular embodiments described. On the contrary, the intention is to  
20           cover all modifications, equivalents, and alternatives falling within the spirit and scope of the invention.

### DETAILED DISCUSSION

Consistent with an embodiment of the present invention, a data-processing based system processes data related to a first website and a second, seller website. In a particular instance, a first website provides a service, such as user-customizable interfaces or social network functions. Each user provides the first website with some sort of identification (*e.g.*, username and password). The first website provides a customized interface for viewing and other uses. The first website also provides the users with options to purchase goods or services from sellers that have other websites. Users making purchases at the seller websites are facilitated by various systems, methods and arrangements. In a specific instance, a transaction is facilitated by generating data used in connection with automated functions that lessen the burden on the buyer. These automated functions can include implementation of a routing matrix allowing use of a variety of disparate and autonomous payment networks. While the present invention is not necessarily limited to such applications, various aspects of the invention may be appreciated through a discussion of various examples using this context.

Consistent with a specific embodiment of the present invention, a third party data processing system facilitates a transaction between a seller and a buyer over the Internet after receiving user-related data from a social website. The third party system matches the user-related data with an associated buyer account and facilitates the transaction by, for example, initiating payment from the buyer account to a seller account.

Consistent with another embodiment of the present invention, a third party facilitates a transaction between a seller and a buyer by verifying the authenticity of the transaction after receiving verification data from the buyer, the seller, a social network service/website or combinations thereof.

Consistent with an embodiment of the present invention, a third party facilitates a transaction between a seller and a buyer by verifying the identity and/or intentions of the buyer and thereafter enabling the purchase to be processed.

Consistent with a specific embodiment of the present invention, the seller need not have direct knowledge of the buyer's selected network(s). In certain instances, the

buyer and seller do not have existing agreements with the selected network of the other party and the selected networks also do not have agreements between themselves.

According to an example embodiment of the present invention, a system is implemented for processing buyer-seller transactions using disparate, autonomous seller and buyer networks and accounts held therein. The system captures buyer and seller transaction data associated with the sale and purchase of goods or services. In one embodiment of the invention, the system selects a buyer network from a plurality of possible networks. The system routes a portion of the buyer-seller transaction data to the selected buyer network. In a particular instance, the buyer network is a network for which the seller does not have an existing relationship.

In another embodiment of the invention, the system selects a seller network from a plurality of possible networks. The system routes a portion of the buyer-seller transaction data to the selected seller network. In a particular instance, the seller network is a network for which the buyer does not have an existing relationship or *vice versa*.

Consistent with one embodiment of the invention, the system selects both a seller network and a buyer network from a plurality of possible networks. The system routes a portion of the buyer-seller transaction data to the selected networks.

Another embodiment of the invention includes the identification of potential accounts in the seller access network on an account-by-account (*e.g.*, Payment Card Account) basis. In certain instances, the identified accounts include accounts for which bilateral agreements do not exist with the payment network associated with the buyer identification of selected payment network. For example, the buyer identification could be associated with use of a buyer-owned credit card, while the payment network could be a payment network that operates independently from the credit card payment network. Thus, the selected payment network need not have any knowledge of a buyer credit card account associated with the credit card used to validate the buyer identity.

Social websites sell advertisements on their pages. Often these advertisements allow a viewer to click on the advertisement and purchase goods or services from the advertisement's source. This can include an embedded hyper-link that takes the buyer to a site hosted by the seller of the advertisement's goods or services. Assuming the buyer wishes to make a purchase, payment arrangements are instituted as necessary.

One payment arrangement involves the buyer entering account information identifying an account from which the seller receives payment. The account information often takes the form of a credit or debit account number. It is at this point that a buyer may hesitate in making a purchase. For instance, the buyer may not trust a seller with their account information when not familiar with the seller. Additionally, the buyer may need to find the necessary account information before being able to enter the information. Each additional step that a buyer must undertake presents another opportunity for the buyer to decide against making a purchase.

As discussed above, seller and buyer transactions often involve the use of payment systems and associated networks. More and more transactions are accomplished without direct payment (*e.g.*, cash) from the buyer to the merchant/seller. Generally, these associated networks involve two primary components. The first component is a seller access network (*e.g.*, Nova®) that provides connection to the point-of-sale (POS) devices (either directly or via merchant internal networks) and identification of the type of payment account (*e.g.*, Visa® or Voyager®). A second component includes payment processing networks that process payment instructions based agreements established by the participants. Generally, these payment processing networks are one of two different categories, proprietary networks (*e.g.*, Voyager®) or association networks. Examples of association networks include the networks provided by VISA® and MASTERCARD® and/or the particular acquiring/issuing banks. For a particular transaction, the operator of the association network controls the flow of funds for the transaction. Often, this includes a fee that is passed on to the seller, such as a percentage of the transaction. The participating sellers have an agreement with the network (*e.g.*, Visa ® or MasterCard®), but do not have a transactional relationship between one another with respect to the association network transactions.

Such transactions are often implemented where the seller has an existing relationship with a bank. The seller sends the transaction information to this bank, sometimes referred to as the acquiring bank. The acquiring bank can forward the payment information to a bank that issued the card, sometimes referred to as the issuing bank. Often the payment processing networks assign interchange fees that are paid



between the parties based on the type of transaction, authentication and location; these fees may be passed on to the seller.

An example of a proprietary network is a merchant-provided in-store credit or debit account. The seller, or a seller-contracted third party, handles the settlement, authorization and/or other functions associated with a transaction. In some instances, the seller can form bilateral agreements with other sellers to allow use of one network by multiple sellers or to coordinate use of multiple networks between multiple sellers. The sellers establish the bilateral agreements with one another to allow such functionality. For instance, two department stores may allow use of the same proprietary network card at either store or they may allow use of two different proprietary network cards (*i.e.*, one from each store) at either store.

A few networks allow for a single (multi-purpose) card to provide access to more than one account. The card interfaces with a network that would otherwise support one or more of the accounts. The cardholder designates a desired account to use. The transaction is processed as if the card associated with the desired account had been used. Thus, the underlying transactional functions operate in much the same manner as if the original card had been used. The buyer still carries the multi-purpose card and can only use the multi-purpose card at locations that support that particular card.

Consistent with an example embodiment of the present invention, an approach to processing payment involves controlling interactions between disparate, autonomous payment processing networks to process different payment aspects for a common set of transaction data received for a particular transaction. For instance, when a merchant (*i.e.*, seller) transmits point-of-sale purchase data including a transaction amount and buyer's account data (*e.g.*, obtained from a credit-type or debit-type card or related account number associated therewith), an integrated processor receives the point-of-sale data and coordinates electronic funds transfers with two or more of the autonomous networks. In this context, a single card or account can be used as a manner in which to access a plurality of payment networks, and payment for a common transaction can be effected using disparate, autonomous networks that, absent the integrated processor, would not otherwise be capable of communicating with one another. In many aspects, such an approach involves interacting with payment networks configured and operated for

operating independently, to respectively provide payment to a merchant and effect settlement from a buyer, with these functions now carried out via the integrated processor.

5 These payment processing approaches are amenable to use in processing payment using a multitude of different payment approaches and scenarios involving one or more accounts and participating networks for buyers, merchants or other transaction participants. For example, some embodiments are directed to providing payment from a buyer using a first payment processing network (*e.g.*, a Elavon® and/or VISA® network as described above) to obtain account information for the buyer, and providing settlement 10 to a merchant using a different account (and its related payment network) for the buyer. Other embodiments are directed to using different accounts and related payment networks for effecting payment and for providing settlement for the buyer. Other embodiments are directed to using different accounts and related payment networks for collecting an initial pre-payment (*e.g.*, an immediate payment from a third party) for 15 collecting subsequent payment from the buyer and, where appropriate, for providing settlement for the pre-payment. Still other embodiments are directed to providing payment from a buyer using an account for the buyer and its related payment processing network, and providing electronic funds from the payment to a merchant account that uses a different payment network. Other combinations of networks are also used in 20 connection with various embodiments.

As should be appreciated, the central/integrated processor can thus coordinate interactions between a multitude of different accounts and different payment networks, and can do so using a single account for a particular transaction participant in order to access other accounts for the participant. For instance in transaction involving the sale of 25 goods or services from a seller to a buyer, a payment network can be selected for the buyer that is disparate from the payment network used by seller by using a standardized card or a proprietary network, or other buyer identification sufficient upon which to authorize payment. This can be useful for allowing a buyer to use a standardized card and a seller having only access to (or preferring the use of) a proprietary network. 30 Payment authorization may involve an audit, which may include comparing data from one or more of a buyer-based audit, seller-based audit or an audit based upon a third party

operating the central/integrated processor. The results of the audit can be provided to the selected networks and used, for example as indication that the transaction can go forward (e.g., validation regarding the transaction amount and source).

Payment accounts and related networks are selected using one or more of a  
5 variety of approaches. In some embodiments, user profiles with any appropriate rules are stored and used to identify and select an available account for effecting payment for a transaction. These profiles (and rules) can be stored for buyers and, as appropriate, sellers. In some applications, an account and related payment network is selected automatically from profile data and related rules. In other instances, user input is  
10 obtained in order to select a payment account, to allow a buyer and/or seller to directly select and control the use of a particular payment account. In all of these instances, parties to a particular transaction need not have direct knowledge of account and related payment network for other parties to the transaction, and further do not need to participate in any agreement with a payment network used by another party. In addition,  
15 such approaches may be carried out using a processor (e.g., a computer) that uses profiles, rules and transaction information to selecting, routing and otherwise implementing associated accounts and related payment networks.

While not necessarily limited thereto, various embodiments are directed to the implementation of processor arrangements and systems, consistent with discussion  
20 herein, at financial institutions such as banking institutions that are well suited for making use of network and account access. For instance, banking institutions have many existing interfaces to payment networks, and many payment networks are linked to accounts held at a banking institution. The payment networks operate by transferring money to and from these accounts, thereby completing transactions. Other payment networks use local  
25 banking institutions as intermediaries to transfer funds. The use of a bank can be beneficial for a number of reasons including, but not limited to, secured transactions, federal insurance and relative stability; however, disparate payment networks do not have automated mechanisms to transfer funds therebetween.

Aspects of the present invention, when implemented by a banking institution, can  
30 provide automated access between such networks. In some instances, the transactions can be implemented with the transaction details being transparent to the payment

networks and/or the individual participants. For example, an individual participant could identify a desired payment network to use without requiring that a front-end payment network (*e.g.*, the payment network associated with the POS transaction) have a pre-existing bilateral agreement with a desired payment network. A specific example of such an instance involves a buyer's use of a credit card to implement a POS transaction.

Consistent with one implementation of the present invention, credit card transaction data is received by a banking institution, which can use a payment routing network to select a payment network, other than a payment network associated with the credit card, to complete the transaction. Accordingly, the aspects of the present invention can be

particularly useful for providing a centralized routing system that operates using existing autonomous and disparate payment networks. Moreover, these approaches may be carried out using an identification of a user, be that based upon a particular payment account (*e.g.*, a credit card) or based upon another form of identification (*e.g.*, a mobile phone account or a state-issued identification card (*e.g.*, driver's license), where payment is carried out using a wholly different payment account. That is, once a buyer is identified into the system, using one or more of a multitude of identification approaches, payment accounts and networks can be selected and implemented independent from any manner in which that buyer is identified. Seller accounts and networks can be similarly selected.

Accordingly, transaction data can be received according to a number of formats. These formats can be consistent with existing transactional formats (*e.g.*, a credit card transaction format or a debit card transaction format) or they can operate using non-traditional formats (*e.g.*, proprietary formats or Internet-based transmission formats). The received data can then be processed by a computer arrangement to generate data that is formatted according to a selected payment network. Providing such functionality can be particularly useful for a variety of reasons. A seller may be more comfortable with, or only provide, certain payment options from a buyer. For instance, a seller may accept certain credit cards, but not accept other payment options (*e.g.*, bank account transfers, stored value cards, financial-investment accounts or medical-based accounts). The buyer, however, may desire to use these accounts. In some cases, the buyer may be precluded for making the purchase. In other cases, the buyer may need to manually transfer funds

between accounts. A similar situation can exist for a seller. Aspects of the present invention, however, are particularly useful for facilitating direct access to a desired payment network by buyer or seller. This access can be implemented for a variety of disparate and autonomous payment networks including payment networks of a buyer, a seller, the POS purchase and/or combinations thereof.

Embodiments of the present invention allow a user of a social networking service and a seller of a service to use their desired payment networks, which might be disparate networks, to complete a transaction. In some embodiments, the seller and buyer need not support (or even be aware of) the network used by the other and the networks need not have established bilateral agreements.

FIG. 1 shows a system diagram for facilitating payment between users of a first website wishing to buy from a seller hosting a different website, according to an example embodiment of the present invention. A potential buyer 102 accesses the social website 104 through a network, such as the Internet. The operator of social website 104 need not directly provide goods or services for sale to the buyer. Alternatively, operator of social website 104 could provide some goods or services for sale but does not directly provide the goods or services that the buyer desires to purchase via the seller website 106.

Social website 104 provides an option for buyer 102 to view and/or purchase goods from seller website 106. This can include, for example, seller advertisements and links to the seller website 106. In order to facilitate a purchase by buyer 102 for these goods or services provided via seller website 106, a financial data link 112 operates to facilitate access to buyer and/or seller account 110. In a particular implementation, financial data link 112 can operate using disparate payment networks for the buyer and/or seller accounts as discussed in more detail in connection with FIG. 4. Facilitation system 108 is able to provide one or more transaction-related functions, such as disparate network access, security, account identification and auditing.

In one embodiment, system 108 facilitates access to buyer account 110 in response to a seller-initiated transfer request. This can be useful in completing a transaction between buyer 102 and the seller. Data from the social website is used by system 108, for example, to identify buyer 102 and/or buyer account 110.

In one embodiment of the present invention, social website 104 receives identification information about buyer 102. For example, buyer 102 may enter a username and a password. Social website 104 may then provide the user with personalized features. When buyer 102 indicates interest in a good or service offered by the seller (*e.g.*, by clicking on an advertisement), the identification of buyer 102 can be used to facilitate any purchase made thereafter.

In one embodiment of the present invention, a buyer identifier is sent to system 108. Using the identifier, system 108 determines one or more potential buyer accounts. If buyer 102 wishes to purchase goods or services from the seller, the identified buyer account(s) can be used for the transaction.

In certain instances system 108 can request confirmation information from buyer 102. For example, the buyer can be asked to enter a user name and password, a pin number or other security information. To provide additional security to buyer 102, the system could be linked to a trusted financial institution, such as a bank. Thus, when buyer 102 is prompted for additional security information, the request is seen as originating from the trusted financial institution. The system can also offer buyer 102 with the choice to select between the identified buyer accounts or to select an additional as yet unidentified account (*e.g.*, by entering appropriate account information).

In one embodiment, system 108 can prioritize the buyer accounts according to a set of business rules. For example, the system may select the buyer account that provides the buyer with the best incentives (*e.g.*, cash back or rewards programs). The buyer can be notified of such incentives when presented with the account selection options. The buyer can also be presented with an option to join various services/programs offered by system 108 and/or buyer account 110, thereby facilitating population of the services/programs.

In one implementation a buyer/seller profile can include data that is used to access the various disparate payment networks. This can include information including, but not limited to, account numbers, access codes or verification data. This information and the transaction data can then be formatted according to the selected payment network(s).

In one embodiment of the present invention, system 108 sends buyer account data to the seller to facilitate payment from buyer 102. The seller can use the account data to

contact the holder of buyer account 110 and perform settlement therewith. As a non-limiting example, buyer account 110 can be a credit card account. System 108 can send the credit card account information to buyer 102 and buyer 102 can contact the appropriate credit card network directly. This information can be sent, for example, by preloading a website page with the appropriate information. This can then be displayed for the buyer. In certain implementations, this data can be sent to the buyer and not the seller, thereby reducing the exposure of the buyer account by not directly providing buyer information to the seller. Instead, the seller receives confirmation of the transaction from the computer arrangement (*e.g.*, implemented at a bank). This dissociation between the buyer payment network and the data provided to the seller can be useful for instances where buyer wishes to purchase from a seller for which the buyer is not familiar. Regardless of whether the seller is legitimate, at the very least, the buyer account information for the particular payment network is not exposed to a potentially fraudulent seller. Other possible advantages relate to reduced number of people and transmission points of the buyer account information.

The transactional information can be further subject to fraud monitoring and/or can use additional authentication/verification measures. These measures can include, for example, contacting the buyer/seller using an alternative communication mechanism. In one implementation, the fraudulent monitoring is buttressed by having access to multiple buyer/seller payment networks. Thus, aspects of the present invention can be useful for affording both the buyer and seller with additional security measures.

In another embodiment of the present invention, the seller sends the transaction data to the system. The system can then contact the appropriate buyer account, verify that the transaction is valid and eventually facilitate settlement between the buyer account 110 and the seller. For example, the seller can send seller account information to the system. The system can cause the transfer of funds from the buyer account to the seller account.

FIG. 2 shows a data flow diagram of a system for facilitating payment between users of a first website wishing to buy offerings from a seller hosting a different website, according to an example embodiment of the present invention. Buyer 202 presents social website 214 with buyer identification 206 (*e.g.*, login information). The social website

can use buyer identification 206 for a number of purposes including, but not limited to, personalized browsing experience and targeted seller advertisements.

Social website 214 can provide buyer 202 with a way to browse goods and services offered by seller 220. This can include, for example, advertisements, links to  
5 buyer websites or displaying the goods or services within the social website 214. Buyer 202 can provide a selection of the goods or services 208. The selection can be sent directly to seller 220 or to social website 214.

According to one embodiment, social website 214 provides information about buyer 202 to facilitator 210. Social website 214 can also send secure data 212 to seller  
10 220. Secure data 212 can be used as a verification that seller 220 was indeed connected to buyer 202 via social website 214. For example, secure data 212 can be sent from seller 220 to facilitator 210. Facilitator 210 can verify that the secure data 212 is valid.

A number of different mechanisms can be used to perform such validation steps. In many of such mechanisms, the connection between the social website 214 and the  
15 facilitator 210 can be considered a relatively secure connection. For instance, both the social website 214 and the facilitator 210 have an established relationship in which they know the respective IP address of the other. Moreover, various encryption techniques can be used, such as the use of various encryption techniques designed to frustrate fraudulent activities, such as man-in-the middle attacks or impersonations of one of the  
20 sites.

Using one example validation mechanism, social website 214 generates encrypted verification data to represent the secure data 212. This encrypted verification data can be sent to seller 220 and either be sent also to facilitator 210 or be known already by facilitator 210. Facilitator 210 receives the encrypted verification data from seller 220  
25 and determines whether the data is valid. This verification 218 allows the facilitator 210 to provide some level of confidence that the seller is legitimate. In a specific embodiment, seller 220 is provided with an encryption program that either further modifies the secure data or generates distinct secure data. In this manner, the secure data received by facilitator 210 represents encryption from both the seller 220 and the social  
30 website 214, providing a level of confidence that both the seller 220 and the social website 214 are not being impersonated for nefarious intentions.



An alternative mechanism allows for facilitator 210 to verify the transaction, without necessarily having a direct connection between the seller 220 and the facilitator 210. The facilitator 210 can communicate to social website 214, which in turn communicates with seller 220 and/or to buyer 202.

5           In one embodiment of the present invention, buyer 202 provides verification 204 to further validate the transaction data. For example, social website 214 or facilitator 210 can verify the transaction details, such as amount and a description of the goods/services, by receiving input from the buyer. In a specific instance, the seller sends transaction details to social website 214 and/or facilitator 210. Similar transaction details are  
10 received from buyer 202 and the two transaction details are compared for consistency. In one instance, social website 214 or facilitator 210 can send a copy of the transaction data to buyer 202 for verification. The transaction data can be presented to buyer 202 using interface that asks buyer 202 to confirm the details. Alternatively, buyer 202 sends transaction details without a need for social website 214 and/or facilitator 210 to first  
15 prompt for the transaction details. This can be accomplished, for example, using a software program that sends the transaction details to social website 214 and/or facilitator 210 when buyer 202 indicates an intention to purchase goods.

          In another example of verification from buyer 202, social website 214 or facilitator 210 acts as an intermediary between buyer 202 and seller 220. In this manner,  
20 a record can be maintained of the purchase that is independent of buyer 202 and seller 220. This can be particularly useful for fraud monitoring or for dispute resolution.

          In one embodiment of the present invention, additional security information can be requested from the buyer 202. The information could be, as examples, a username and password or additional identification (*e.g.*, social security number or credit card number).  
25

          As discussed above, facilitator 210 can identify more than one buyer account 224. The identified account(s) can be used to pay seller 220 using payment network 222.

          According to one implementation, the social website 214 can store a payment network identifier associated with the buyer 202. This identifier can be sent to the facilitator 210. This identifier can be used to identify the buyer and associated payment  
30 networks. As an example, the social website 214 can store a credit card payment network identifier (*e.g.*, a credit card number). This identifier can be sent to facilitator 210. This

can be particularly useful for allowing the use of existing (credit card) authorization mechanisms to verify the transaction and/or the buyer 202 is legitimate.

FIG. 3 shows a data flow diagram of a system for monitoring payment between a user and a seller, according to an example embodiment of the present invention. The methods, systems and devices associated with FIG. 3 can be implemented alone or in  
5 combination with various other embodiments disclosed herein. Social website operator 302 receives seller requests 306 to advertise or otherwise offer users of the social website an opportunity to purchase goods or services from the sellers. The seller requests include information about sellers 350, respectively. The information/data 304 about the sellers  
10 can include information, such as business name, IP address, contact information, credit information, location, type of goods/services, (encrypted) seller identifier and the like. This seller information can then be sent to facilitator 310. This information can be stored in seller database 308. Additional information can also be stored, such as the result of background checks on the sellers and/or correlating the seller with existing databases of  
15 sellers and fraudulent activities.

When a transaction is implemented between a potential buyer and a seller, seller information 312 (relating to the transaction) can be compared to the information in seller database 308. The data can include, for example, information about where the data originates (*e.g.*, IP address), type of goods/services and/or an encrypted identifier.

20 The comparison can include a simple verification that the received data matches the stored data or the comparison can include more complex comparisons, such as the use of a number of business rules. In one embodiment, a fraud detection system can be implemented. Verification/fraud detection 314 can be a separate fraud monitoring step, which can be implemented in real-time, as processing time allows, or even periodically.  
25 In many cases the actual settlement between accounts occurs later (*e.g.*, daily) and thus the fraud detection need not be implemented in real time. It is also possible that multiple levels of verification/fraud detection can be implemented. For instance, a first verification level could be implemented in real time as a function of the seller's IP address and/or encrypted seller identification data. A second verification level could be  
30 implemented later using a number of fraud detection/monitoring mechanisms.

FIG. 4 shows an example system for implementing a transaction between a buyer and a seller using disparate seller and buyer networks, according to an example embodiment of the present invention. An example of disparate networks includes the instances where the buyer account is not recognized on the seller network. The system can identify the buyer and determine that settlement can occur using a set of rules embodied and processed in the financial control system 416. A buyer wishes to purchase goods and services from a seller. A buyer/seller interface captures transaction data (400) and transmits the data upon verification to network selector 450. The transaction data includes a buyer identifier from the social website. This identifier is used to select an appropriate buyer profile. Network selector 450 provides an indication of the selected network(s) to routing blocks 460 and/or 470. Financial control system 416 receives inputs from buyer/seller interface 400 and from the selected networks.

To initiate a transaction, the buyer and seller transactional data is captured. This can be accomplished using a buyer-seller interface to capture the transaction data. In a specific embodiment, the interface is web-based and provided by either or both of the social website and seller. There are numerous other possible interfaces. The capture of the transactional data (400) includes the buyer identification, the seller identification and the transaction amount. Various other data can also be included, such as time-stamps or security information. Examples of security information include various secondary identifications including, but not limited to, personal pin numbers, biometric data, passwords, social security numbers and authentication. An external communication device (*e.g.*, cellular phone or home computer) can be used to transmit such security information using email, Internet, short message service (SMS) or other communication protocols.

The transactional data is packaged for sending to two different networks. In one instance, the buyer information (*e.g.*, buyer identification and/or security data) is separated from the seller information (*e.g.*, seller identification and/or security data). This is possible due to the use of different networks by the buyer and seller. In another instance, some or all of the transaction data is duplicated for use by the system. This can be useful for a variety of applications, such as applications in which the buyer and seller

networks have bilateral agreements. Further details of such applications are discussed further herein.

Network selector 450 selects a buyer and/or seller network to use in processing the transaction. The network selector compares the buyer or seller identification to a stored list of buyer or sellers. A profile is retrieved for the participant and used in the selection of the network for the participant. The data from the retrieved profile can be applied to a set of business rules to determine the network for the participant. In some instances, the selected network can be determined without knowledge of the other participant. In other instances, a profile of the other participant can also be retrieved and used to select the network. For instance, a particular network may be selected because the seller has a favorable bilateral agreement with a network that is usable by the buyer.

Once a network is selected, the necessary transactional data is sent to the selected network(s) using buyer and/or seller routing systems 460 and 470. Network selections 412 and 413 include data that indicates the proper network to route the transactional data. Inputs 414 and 415 receive the transactional data necessary for the selected network of the buyer and seller, respectively. The routing blocks 410 and 411 use this information to send the proper transactional data to the selected network from the possible networks. A network selected for the seller will process the transaction so as to credit the seller for the value of the transaction. A network selected for the buyer will process the transaction so as to debit/charge the buyer for the value of the transaction.

The settlement between the two networks can be accomplished using a number of different settlement processes. In one example of a settlement process, the networks can directly communicate with one another. This may be the case where the networks have bilateral agreements with each other. The transactional data received by each network can be used to reconcile the debit and credits for a transaction by, for example, matching a transaction identifier received by each network. Such settlement can be done immediately or on a periodic basis (*e.g.*, daily). In the instance of direct communication between networks, the networks may have a number of settlement options of which the overall system is aware. The overall system can use network profiles and/or business rules to determine if the networks are compatible, and if so, which settlement rules to implement. The system can then provide the networks with the proper data to allow the

networks to settle the transaction(s) between one another. The data may include information such as an identification of the settlement protocols to use, communication methods or fee calculations. This can be particularly useful for networks that do not have explicit bilateral agreements with one another, but nonetheless, desire to effect settlement  
5 directly with one another.

In another example of settlement, the seller and buyer networks do not directly effect settlement with one another. Instead, one or more third parties can be used to effect settlement. For instance, a financial entity 416, such as a bank, can collect from the buyer network while crediting the seller network. The financial entity reconciles the  
10 collected and credited amounts. This can be particularly useful for facilitating transactions between networks that are either incompatible or unwilling to interface directly with one another. In another example, the seller and buyer networks may be the same network and the settlement can then be implemented according to a protocol of the selected network.

Each of the selected networks is allowed to process the transaction according to their respectively established protocols. In some cases this includes the billing and reporting functions to the buyer and seller. For example, a credit card network can send a statement to the buyer that includes the transaction amount. The buyer is then obligated to repay the proper party within the credit card network. Likewise, the seller could be  
15 credited for the value of the transaction through an appropriate network and notified of the transaction details using a transaction statement/report (mailed, online or otherwise).

In a particular embodiment, a portion of the system is implemented to facilitate population of the system with buyers and/or sellers. This population system can include a database of eligible buyers and/or sellers that is used to identify potential new  
25 participants in the system. These potential participants can be notified of their eligibility using an acceptable mechanism. For example, the system may detect a purchase placed by a buyer who is a participant in a network associated with the system. The population system can perform a number of different actions with this information. For instance, the identified buyer can be immediately notified of their eligibility. This can be done, for  
30 example, by notifying the buyer or seller of the option before the transaction is completed. In some instances, the buyer may be notified of potential savings, or other

incentives, should they choose to participate. This can include the option to use one or more preferred accounts associated with a network other than the network that would otherwise be used by the buyer in the instant transaction. In another example, the buyer is notified at a later date. For instance, the buyer could be notified through a targeted mailing or email communication. In another instance, the buyer can be notified of his options in conjunction with a subsequent statement or bill.

Various components of the present invention lend themselves to implementation by various parties. In this manner, aspects of the invention are directed to different components of the system being implemented by a number of different entities. The individual components can function in connection with one another so as to practice various aspects of the invention. In some instances, each party can implement a portion of the invention without having a direct relationship therebetween. For example, one entity could provide a protocol or standard to which conformance by another entity (*e.g.*, application creators, website operators or payment network operators) allows for interoperability with the system. Other combinations of aspects of the invention are also possible and should not be considered deviations from the invention simply due to their implementation by distinct entities.

For further details regarding systems, methods and arrangements for routing, settlement and auditing between multiple networks and accounts, as may be useful with embodiments of the present invention (in whole or part), reference can be made to *U.S. Provisional Applications Nos. 61/092248 and 60/991,379, filed on August 37, 2008 and November 30, 2007, respectively, to Dickelman, Mark*, which are each fully incorporated herein by reference.

The various embodiments described above are provided by way of illustration only and should not be construed to limit the invention. Based on the above discussion and illustrations, those skilled in the art will readily recognize that various modifications and changes may be made to the present invention without strictly following the exemplary embodiments and applications illustrated and described herein. For instance, such changes may include the implementation of various components by different entities that may or may not operate at arms length from one another. Such modifications and changes do not depart from the true spirit and scope of the present invention.

**What is claimed is:**

1 1. A computer-implemented method for facilitating payment being provided  
2 between disparate payment networks of buyers and sellers, the method using a computer-  
3 arrangement to interface with a social website that has user profiles, each user profile  
4 corresponding to a user identifier, and for use with a seller website that offers products or  
5 services for purchase by users and that generates transaction data for a current user  
6 accessing the website, the method comprising:  
7 communicating, to the computer-arrangement, a current user identifier  
8 corresponding to a current user profile and the transaction data;  
9 selecting, using the computer-arrangement, a buyer payment network from a  
10 plurality of disparate buyer payment networks that are each associated with the current  
11 user identifier; and  
12 based upon the selection, formatting the transaction data to facilitate payment  
13 against the selected buyer payment network.

1 2. The method of claim 1, wherein facilitating the payment against the selected  
2 buyer payment network includes a payment to a seller account held at a payment network  
3 that is disparate from the selected buyer payment network.

1 3. The method of claim 1, wherein the step of communicating further includes  
2 communicating a transaction identifier, a transaction amount and a seller identifier.

1 4. The method of claim 1, wherein the current user identifier is verified using log-in  
2 identification and password data.

1 5. The method of claim 1, wherein the social website provides the buyer with a  
2 customizable display having information that can be viewed by selected other users of the  
3 social website.

1 6. The method of claim 1, wherein the step of communicating is responsive to the  
2 buyer selecting a seller website from an advertisement provided on the social website.

1 7. The method of claim 1, wherein the step of formatting the transaction data further  
2 includes accessing stored buyer profile data that includes account information for the  
3 selected buyer payment network.

1 8. The method of claim 1, wherein the seller does not receive buyer account  
2 information about the selected buyer network.

1 9. For use with a social network website that implements user profiles, each user  
2 profile having a user identifier, and with a transaction involving products or services for  
3 purchase by users, a processing-circuit-implemented method comprising:

4 communicating, from the website, a current user identifier corresponding to a  
5 current user profile;

6 communicating, from the website, transaction data for a purchase transaction to  
7 be made by a current user associated with the current user identifier;

8 associating the current user identifier with one or more disparate payment  
9 network identifiers;

10 verifying the identity of the current user in response to the one or more disparate  
11 payment network identifiers;

12 selecting a payment network from a plurality of payment networks that are each  
13 associated with the disparate network identifier in a user profile database, the payment  
14 network selected to debit the purchase amount; and

15 authorizing the purchase transaction in response to the selected payment network.

1 10. The method of claim 9, further including the step of submitting transaction data to  
2 the payment network selected to debit the purchase amount.

1 11. The method of claim 9, further including the step of submitting transaction data to  
2 the payment network selected to debit the purchase amount without buyer account  
3 information about the payment network being received by a seller of the products or  
4 services.



1 12. The method of claim 9, wherein the step of verifying the identity of the current  
2 user includes receiving authentication data in addition to the current user identifier.

1 13. The method of claim 9, wherein the step of verifying the identity of the current  
2 user includes receiving data authenticating the social network website.

1 14. For use with a website that implements user profiles, each user profile having a  
2 user identifier, and that offers a mechanism for users to purchase products or services, a  
3 computer-implemented method comprising:  
4 associating a current user with a current user profile;  
5 verifying the identity of the current user;  
6 providing a current user identifier from the current user profile to a disparate  
7 network system;  
8 providing transaction data to the disparate network system for a purchase  
9 transaction to be made by the current user; and  
10 completing the purchase transaction in response to an authorization received from  
11 the disparate network system.

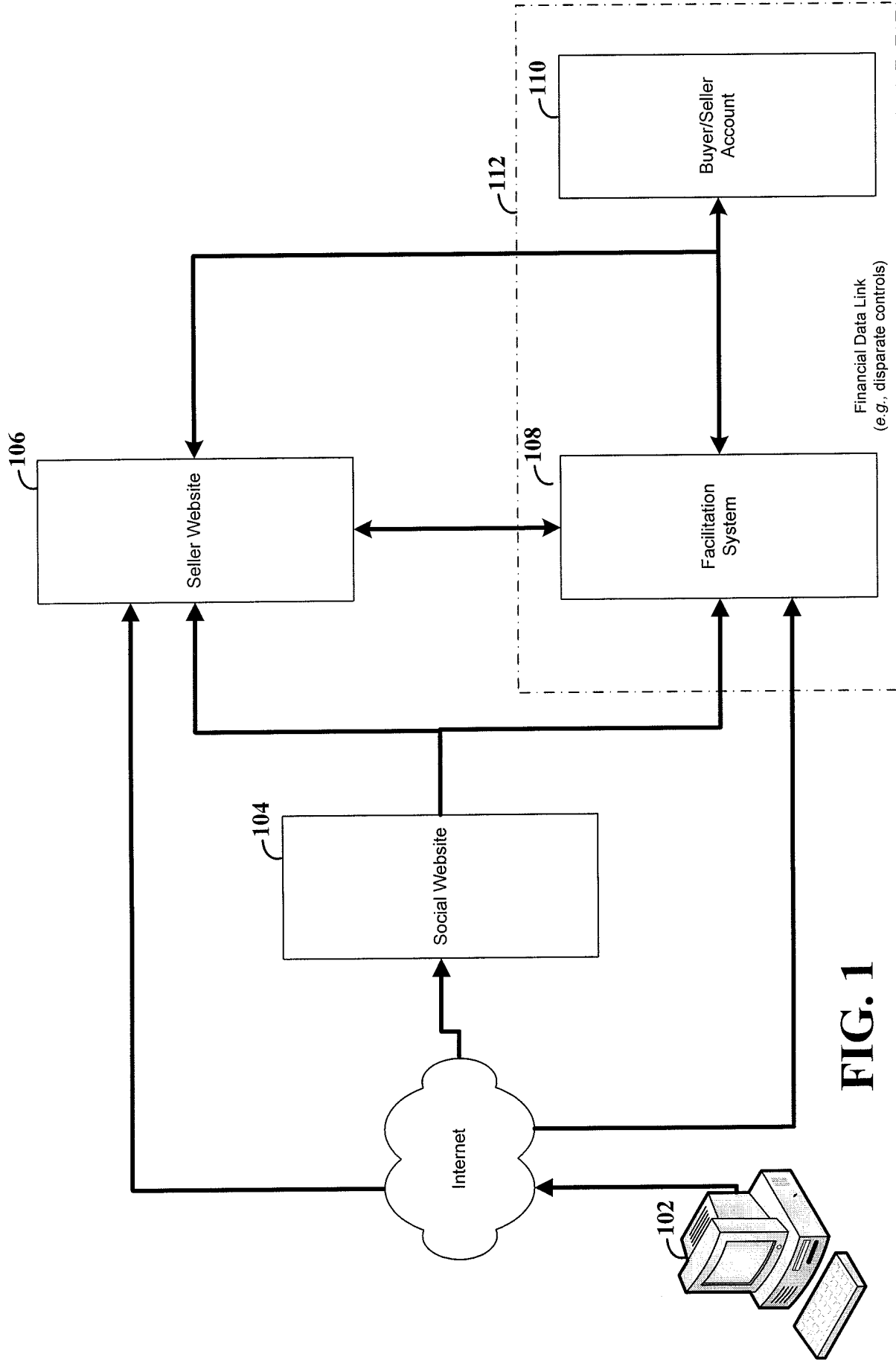
1 15. The method of claim 14, wherein buyer account information, about the payment  
2 network, is not received by a seller of the products or services.

1 16. The method of claim 14, wherein the website provides links between the user  
2 profiles in response to user-provided association data.

17. The method of claim 14, wherein the step of completing the purchase transaction  
includes sending a transaction request to debit a user account held at the disparate  
5 network system.

**ABSTRACT**

A variety of systems, methods and arrangements are implemented in connection with a processor-controlled routing arrangement. According to one such implementation, a computer-implemented method facilitates payment provided between disparate payment networks of buyers and sellers. The method uses a computer-arrangement to interface with a social website that has user profiles, each user profile corresponding to a user identifier, and for use with a seller website that offers products or services for purchase by users and that generates transaction data for a current user accessing the website. A current user identifier corresponding to a current user profile and the transaction data is communicated to the computer-arrangement. A buyer payment network is selected from a plurality of disparate buyer payment networks that are each associated with the current user identifier. Based upon the selection, the transaction data is formatted to facilitate payment against the selected buyer payment network.



**FIG. 1**

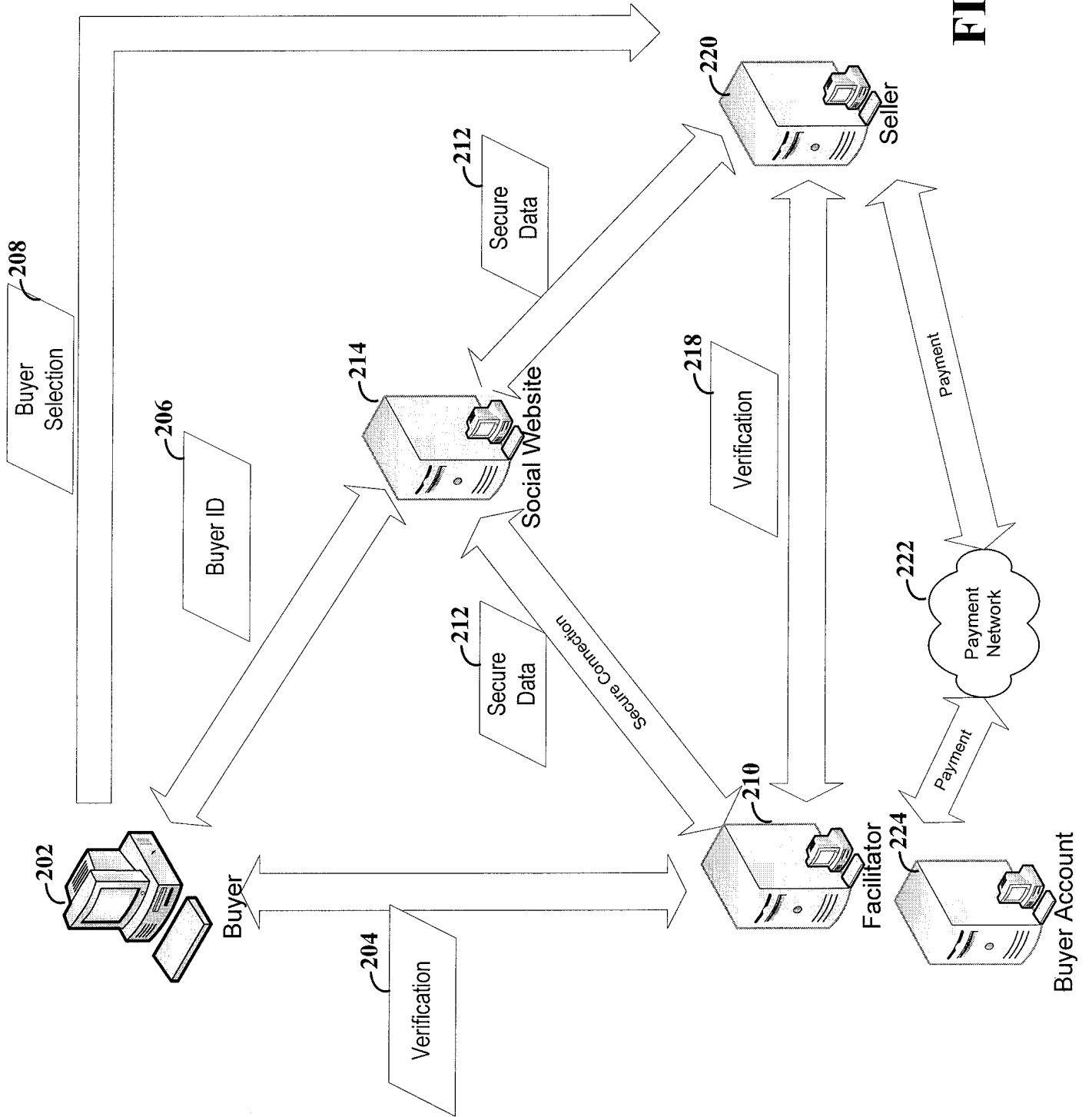
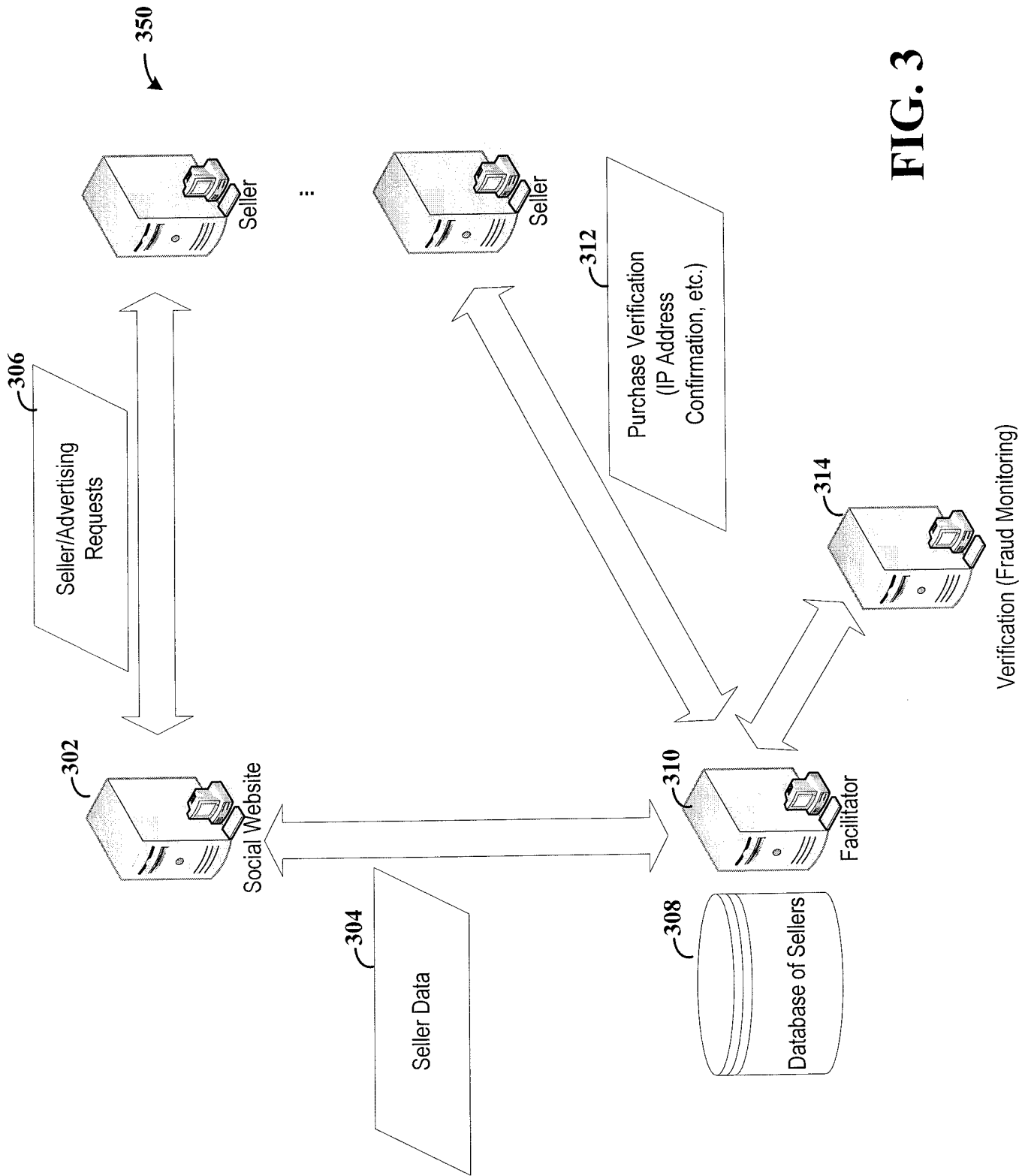
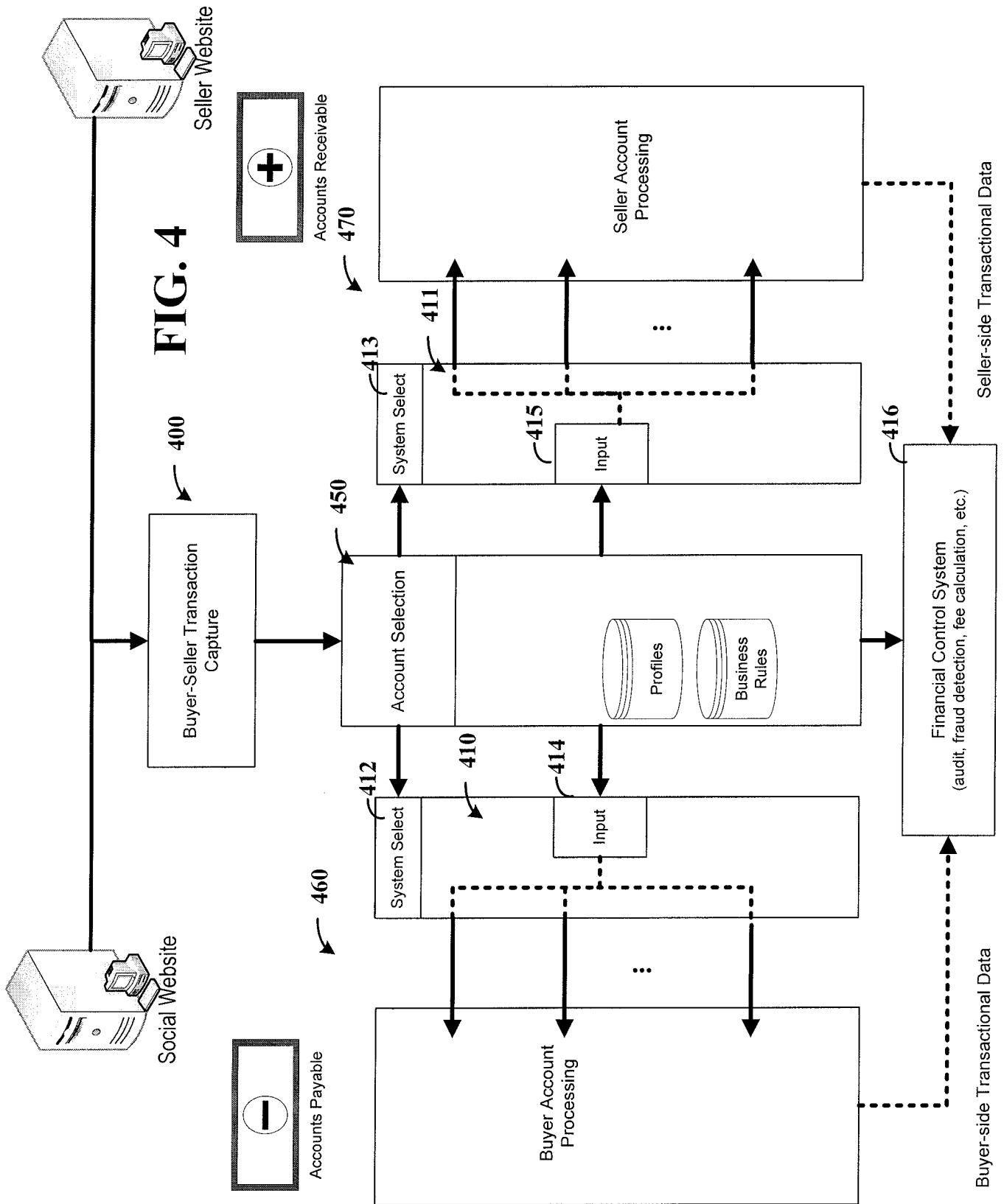


FIG. 2



**FIG. 3**



## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	4356042
<b>Application Number:</b>	12323175
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7315
<b>Title of Invention:</b>	SYSTEMS, DEVICES AND METHODS FOR COMPUTER AUTOMATED ASSISTANCE FOR DISPARATE NETWORKS AND INTERNET INTERFACES
<b>First Named Inventor/Applicant Name:</b>	Mark Dickelman
<b>Customer Number:</b>	40581
<b>Filer:</b>	Robert J. Crawford/Kelly Waltigney
<b>Filer Authorized By:</b>	Robert J. Crawford
<b>Attorney Docket Number:</b>	USBC.009PA
<b>Receipt Date:</b>	25-NOV-2008
<b>Filing Date:</b>	
<b>Time Stamp:</b>	17:55:27
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
------------------------	----

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		USBC_009PA_Application.pdf	1808426 42a0e3f33cfd4f7a105085a8d3e0faaed7ab ad9	yes	34

<b>Multipart Description/PDF files in .zip description</b>			
<b>Document Description</b>		<b>Start</b>	<b>End</b>
Transmittal of New Application		1	1
Oath or Declaration filed		2	4
Specification		5	26
Claims		27	29
Abstract		30	30
Drawings-only black and white line drawings		31	34

**Warnings:**

**Information:**

**Total Files Size (in bytes):**

1808426

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

**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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