UNITED STATES PATENT AND TRADEMARK OFFICE

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/352,012	01/12/2009	Joseph A. McGlynn	126002USP	9983

7590 03/22/2017

Lodo Software, Inc.
11837 Miracle Hills Drive, Suite 101
Omaha, NE 68154

EXAMINER	
AMSDELL, DANA	

ART UNIT	PAPER NUMBER
3627	

MAIL DATE	DELIVERY MODE
03/22/2017	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.

UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner for Patents
United States Patent and Trademark Office
P.O. Box 1450
Alexandria, VA 22313-1450
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In re Application of	:	
McGlynn, et al.	:	
Application No. 12/352,012	:	DECISION ON PETITION
Filed: January 12, 2009	:	
Attorney Docket No. 126002USP	:	

This is a decision on the petition pursuant to 37 CFR 1.137(b), filed October 21, 2016, which is being treated as a petition under 37 CFR 1.137(a), to revive the above-identified application.

The petition is **DISMISSED.**

The rules and statutory provisions governing the operations of the U.S. Patent and Trademark Office require payment of a fee on filing each petition to revive an abandoned application for patent based on unintentional delay or to accept an unintentionally delayed payment of a fee for issuing a patent. In this instance, the petition fee required by law is $850.

Note: A grantable petition under 37 CFR 1.137(a) must be accompanied by:

(1) the required reply, unless previously filed;
(2) the petition fee as set forth in 37 CFR 1.17(m);
(3) a statement that the entire delay in filing the required reply from the due date for the reply until the filing of a grantable petition pursuant to 37 CFR 1.137(a) was unintentional.[1]

Additionally, Petitioner's attention is directed to 37 CFR 1.33(b), which states:

Amendments and other papers. Amendments and other papers, except for written assertions pursuant to § 1.27(c)(2)(iii) or (c)(2)(iv), filed in the application must be signed by:
(1) A patent practitioner of record;
(2) A patent practitioner not of record who acts in a representative capacity under the provisions of § 1.34; or
(3) The applicant (§ 1.42). Unless otherwise specified, all papers submitted on behalf of a juristic entity must be signed by a patent practitioner. In addition, petitioner's attention is also directed to 37 CFR 1.31 which states:

[1] Where there is a question as to whether either the abandonment or the delay in filing a petition under 37 CFR 1.137 was unintentional, the Director may require additional information. See MPEP 711.03(c)(II)(C) and (D).

An applicant for patent may file and prosecute the applicant's own case, or the applicant may give power of attorney so as to be represented by one or more patent practitioners or joint inventors, except that a juristic entity (e.g., organizational assignee) must be represented by a patent practitioner even if the juristic entity is the applicant. The Office cannot aid in the selection of a patent practitioner.

Also effective December 18, 2013, the provisions under 37 CFR 1.137(b) to revive an unintentionally abandoned application were removed and replaced with provisions to revive an unintentionally abandoned application under 37 CFR 1.137(a)). For petitioner's convenience a Petition for Revival of an Application for Patent Abandoned Unintentionally under 37 CFR 1.137(a) form PTO/SB/64 is enclosed.

Further correspondence with respect to this matter should be delivered through one of the following mediums:

Mail Stop	PETITIONS Commissioner for Patents Post Office Box 1450 Alexandria, VA 22313-1450
By hand:	Customer Service Window Mail Stop Petitions Randolph Building 401 Dulany Street Alexandria, VA 22314
By fax:	(571) 273-8300 ATTN: Office of Petitions
By internet:	EFS-Web[2]

Any questions concerning this matter may be directed to Jonya Smalls, Paralegal Specialist at (571) 272-1619. All other inquiries concerning the examination or status of the application can be accessed in the PAIR system at http://portal.uspto.gov.

/JoAnne Burke/
JoAnne Burke
Paralegal Specialist
Office of Petitions

Enclosure: Petitioner for Revival of An Application for Patent Abandoned unintentionally under 37 CFR 1.137(a) form PTO/SB/64

[2] www.uspto.gov/ebc/efs_help.html (for help using EFS-Web call the Patent Electronic Business Center at (866) 217-9197)

Doc Code: PET.OP
Document Description: Petition for Review by the Office of Petitions

PTO/SB/64 (12-13)
Approved for use through 07/31/2016. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

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

Docket Number (Optional)

First named inventor: _____

Application No.: _____ Art Unit: _____

Filed: _____ Examiner: _____

Title: _____

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 the Office of Petitions 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)). Applicant asserts small entity status. See 37 CFR 1.27.

☐ Undiscounted fee $ _____ (37.CFR.1.17(m)).

2. **Reply and/or fee**

A The reply and/or fee to the above-noted Office notice or action in the form of

_____ (identify the 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(a). 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, 1.14 and 41.6. This collection is estimated to take 1 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Mail Stop Petition, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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

Doc Code: PET.OP
Document Description: Petition for Review by the Office of Petitions

PTO/SB/64 (12-13)
Approved for use through 07/31/2016. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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PETITION FOR REVIVAL OF AN APPLICATION FOR PATENT ABANDONED UNINTENTIONALLY UNDER 37 CFR 1.137(a)

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 $ _____) 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(a) 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(a) 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.

_____ _____
Signature Date

_____ _____
Typed or Printed Name Registration Number, if applicable

_____ _____
Address Telephone Number

_____
Address

Enclosures:

☐ Fee Payment
☐ Reply
☐ Terminal Disclaimer Form
☐ Additional sheet(s) 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 EFS-Web or facsimile on the date shown below to the United States Patent and Trademark Office at (571) 273-8300.

_____ _____
Date Signature

_____
Typed or printed name of person signing certificate

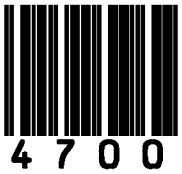
Privacy Act Statement

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 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.

Office of Petitions: Routing Sheet



Application No. 12352012

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**

Office of Petitions: Decision Count Sheet

Mailing Month: 3

Application No.: 12352012

12352012

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: Smalls, Jonya

Count (1) - Palm Credit 12/352,012

Decision: DISMISSED

FINANCE WORK NEEDED
☐ Select Check Box for YES

DISMISSED

Decision Type: 502 - 37 CFR 1.137(b) - REVIVAL BASED ON UNINTENTI

502

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: 3/20/2017

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OCT 21 2016

PTO/SB/64 (08-08)
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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.

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

First named inventor: Joseph A. McGlynn

Application No.: 12/352,012 Art Unit:

Filed: 01/12/2009 Examiner: Dana Amsdell

Title: OCF Systems Attributes

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 an 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)). Applicant claims small entity status. See 37 CFR 1.27.

☐ Other than small entity – fee $ _____ (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 _____(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.**

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

PTO/SB/64 (08-08)
Approved for use through 09/30/2008. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

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.

Merri Wees — Signature
10/20/16 — Date

Merri Wees — Typed or printed name
_____ — Registration Number, if applicable

11837 Miracle Hills Dr. — Address
402-905-9909 — Telephone Number

Omaha, NE 68154 — Address

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.

10/20/2016 — Date

Merri Wees — Signature

Merri Wees — Typed or printed name of person signing certificate

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.
12/352,012	01/12/2009	Joseph A. McGlynn	126002USP	9983

7590 05/18/2016

Lodo Software, Inc.
11837 Miracle Hills Drive, Suite 101
Omaha, NE 68154

EXAMINER	
AMSDELL, DANA	

ART UNIT	PAPER NUMBER
3627	

MAIL DATE	DELIVERY MODE
05/18/2016	PAPER

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

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

Notice of Abandonment	Application No.	Applicant(s)
	12/352,012	MCGLYNN ET AL.
	Examiner	Art Unit
	DANA AMSDELL	3627

-- 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 *10 September 2015*.
   (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:

/Florian Zeender/ Supervisory Patent Examiner, Art Unit 3627	/D. A./ Examiner, Art Unit 3627

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 NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/352,012	01/12/2009	Joseph A. McGlynn	126002USP

CONFIRMATION NO. 9983

POWER OF ATTORNEY NOTICE

16275
HolzerIPLaw, PC
216 16th Street
Suite 1350
Denver, CO 80202

OC000000078313857

Date Mailed: 10/28/2015

NOTICE REGARDING CHANGE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 09/21/2015.

- The Power of Attorney to you in this application has been revoked by the applicant. Future correspondence will be mailed to the new address of record(37 CFR 1.33).

Questions about the contents of this notice and the requirements it sets forth should be directed to the Office of Data Management, Application Assistance Unit, at **(571) 272-4000** or **(571) 272-4200** or **1-888-786-0101**.

/hachristian/

UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/352,012	01/12/2009	Joseph A. McGlynn	126002USP

CONFIRMATION NO. 9983

POA ACCEPTANCE LETTER

Lodo Software, Inc.
11837 Miracle Hills Drive, Suite 101
Omaha, NE 68154

OC000000078313995

Date Mailed: 10/28/2015

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 09/21/2015.

The Power of Attorney in this application is accepted. Correspondence in this application will be mailed to the above address as provided by 37 CFR 1.33.

Questions about the contents of this notice and the requirements it sets forth should be directed to the Office of Data Management, Application Assistance Unit, at **(571) 272-4000** or **(571) 272-4200** or **1-888-786-0101**.

/hachristian/

OPAP AKWA-19 OCT 1 3 2015 PATENT & TRADEMARK OFFICE

OPAP Print Form CANCELED SEP 13 2015 AKWA-19 PATENT & TRADEMARK OFFICE

PTO/SB/81 (11-08)
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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.

POWER OF ATTORNEY OR REVOCATION OF POWER OF ATTORNEY WITH A NEW POWER OF ATTORNEY AND CHANGE OF CORRESPONDENCE ADDRESS

Application Number	12/352,012
Filing Date	01/12/2009
First Named Inventor	Lodo Software, Inc.
Title	
Art Unit	3627
Examiner Name	Amsdell, Dana
Attorney Docket Number	126002USP

I hereby revoke all previous powers of attorney given in the above-identified application.

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Practitioner(s) Name	Registration Number

Please recognize or change the correspondence address for the above-identified application to:

[ ] The address associated with the above-mentioned Customer Number.

OR

[ ] The address associated with Customer Number:

OR

[X]	Firm or Individual Name	Lodo Software, Inc.			
	Address	11837 Miracle Hills Drive Suite 101			
	City	Omaha	State	NE	Zip 68154
	Country	U.S.A.			
	Telephone	402-905-9909	Email	mwees@d3banking.com	

I am the:

[ ] Applicant/Inventor.

OR

[X] Assignee of record of the entire interest. See 37 CFR 3.71.
Statement under 37 CFR 3.73(b) (Form PTO/SB/96) submitted herewith or filed on 1/5/2012.

SIGNATURE of Applicant or Assignee of Record

Signature	Merri Wees	Date	9/14/2015
Name	Merri Wees	Telephone	402-905-9909
Title and Company	CAO / Lodo Software, Inc.		

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

[ ] *Total of _____ forms are submitted.

This collection of information is required by 37 CFR 1.31, 1.32 and 1.33. 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 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/352,012	01/12/2009	Joseph A. McGlynn	126002USP

CONFIRMATION NO. 9983

MISCELLANEOUS NOTICE

16275
HolzerIPLaw, PC
216 16th Street
Suite 1350
Denver, CO 80202

Date Mailed: 10/01/2015

A communication which cannot be delivered in electronic form has been mailed to the applicant.

Doc Code: N572

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APPLICATION NUMBER	FILING DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/352,012	01/12/2009	Joseph A. McGlynn	126002USP

CONFIRMATION NO. 9983

OC000000077757182

16275
HolzerIPLaw, PC
216 16th Street
Suite 1350
Denver, CO 80202

Cc: Lodo Software, Inc.
11837 Miracle Hills Drive, Suite 101
Omaha, NE 68154

Date Mailed: **09/30/2015**

DENIAL OF REQUEST FOR POWER OF ATTORNEY

The request for Power of Attorney filed **07/21/2015** is acknowledged. However, the request cannot be granted at this time for the reason stated below.

- ☐ The Power of Attorney you provided did not comply with the new Power of Attorney rules that became effective on June 25, 2004. See 37 CFR 1.32.
- ☑ The revocation is not signed by the applicant, the assignee of the entire interest, or one particular principal attorney having the authority to revoke.
- ☐ The Power of Attorney is from an assignee and the Certificate required by 37 CFR 3.73(c) has not been received.
- ☐ The person signing for the assignee has omitted their empowerment to sign on behalf of the assignee.
- ☐ The inventor(s) is without authority to appoint attorneys since the assignee has intervened as provided by 37 CFR 3.71.
- ☐ The signature(s) of _____, co-inventor(s) in this application, has been omitted. The Power of Attorney will be entered upon receipt of confirmation signed by said co-inventor(s).
- ☐ The person(s) appointed in the Power of Attorney is not registered to practice before the U.S. Patent and Trademark Office.
- ☐ Only one Customer Number can be designated for the Power of Attorney in an application. The Customer Number that was captured is the first Customer Number provided on the Power of Attorney document.

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- ☐ A request under 37 CFR 1.48 to add an inventor was granted in this application, however, no power of attorney consistent with the power of attorney granted by the originally named inventive entity has been received. Thus, the addition of the inventor has resulted in the loss of power of attorney in the application. See 37 CFR 1.32(e).
- ☐ The power of attorney has not been accepted because the party who is giving power of attorney has not been identified. Power of attorney may only be signed by the applicant for patent (37 CFR 1.42) or the patent owner. A patent owner who was not the applicant must appoint any power of attorney in compliance with 37 CFR 3.71 and 3.73. See 37 CFR 1.32(b)(4).
- ☐ The power of attorney from the inventors has not been accepted because it is a copy from a prior national application for which benefit is claimed and the continuing application names an inventor who was not named as an inventor in the prior application.
- ☐ The power of attorney from the inventors has not been accepted because the power of attorney must be signed by the applicant for patent. See 37 CFR 1.32(b)(4).
- ☐ Any request to correct or update the name of the applicant must include an application data sheet (ADS) in compliance with 37 CFR 1.76 specifying the correct or updated name of the applicant in the applicant information section. Any request to change the applicant after an original applicant has been specified under 37 CFR 1.46(b) must include a new ADS in compliance with 37 CFR 1.76 specifying the applicant in the applicant information section and comply with 37 CFR 3.71 and 3.73. See 37 CFR 1.46(c).

Any inquiries regarding this notice should be directed to the Application Assistance Unit at 571-272-4200.

Application Assistance Unit
571-272-4200

Print Form

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POWER OF ATTORNEY OR REVOCATION OF POWER OF ATTORNEY WITH A NEW POWER OF ATTORNEY AND CHANGE OF CORRESPONDENCE ADDRESS

Application Number	12/352,012
Filing Date	01/12/2009
First Named Inventor	Lodo Software, Inc.
Title	
Art Unit	3627
Examiner Name	Amsdell, Dana
Attorney Docket Number	126002USP

I hereby revoke all previous powers of attorney given in the above-identified application.

[X] A Power of Attorney is submitted herewith.

OR

[ ] I hereby appoint Practitioner(s) associated with the following Customer Number as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith:

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Practitioner(s) Name	Registration Number

Please recognize or change the correspondence address for the above-identified application to:

[ ] The address associated with the above-mentioned Customer Number.

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[ ] The address associated with Customer Number:

OR

[X] Firm or Individual Name	Lodo Software, Inc.				
Address	11837 Miracle Hills Drive Suite 101				
City	Omaha	State	NE	Zip	68154
Country	U.S.A.				
Telephone	402-905-9909	Email	mwees@d3banking.com		

I am the:

[ ] Applicant/Inventor.

OR

[X] Assignee of record of the entire interest. See 37 CFR 3.71.
Statement under 37 CFR 3.73(b) (Form PTO/SB/96) submitted herewith or filed on 1/5/2012.

SIGNATURE of Applicant or Assignee of Record

Signature	Merri Wees	Date	9/14/2015
Name	Merri Wees	Telephone	402-905-9909
Title and Company	CAO		

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

[ ] *Total of _____ forms are submitted.

This collection of information is required by 37 CFR 1.31, 1.32 and 1.33. 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 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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.

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/352,012	01/12/2009	Joseph A. McGlynn	126002USP	9983

16275 7590 09/10/2015

HolzerIPLaw, PC
216 16th Street
Suite 1350
Denver, CO 80202

EXAMINER
AMSDELL, DANA

ART UNIT	PAPER NUMBER
3627	

NOTIFICATION DATE	DELIVERY MODE
09/10/2015	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):

docket@holzerIPlaw.com
rholzer@holzeriplaw.com
hiplaw@blackhillsip.com

Office Action Summary	Application No. 12/352,012	Applicant(s) MCGLYNN ET AL.	
	Examiner DANA AMSDELL	Art Unit 3627	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 *2/29/2012*.

☐ 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) *1-3, 5-13,15-23 and 25-33* is/are pending in the application.

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

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-3,5-13,15-23 and 25-33* is/are rejected.

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

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

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

Application Papers

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

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

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

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

Priority under 35 U.S.C. § 119

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

Certified copies:

a)☐ All b)☐ Some** c)☐ None of the:

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

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

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

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

Attachment(s)

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

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

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

4) ☐ Other: _____.

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

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 2/29/2015 has been entered.

Examiner Notes

Examiner notes claims 1-3, 5-13, 15-23 and 25-33 pending immediate examination.

Please note that while the examiner acknowledges the Applicant's summary of the interviews that “No agreement was reached”, please let the record show that at this time, the examiner indicated that language reciting “non-transactional attributes associated with a user”, broadened the claim scope to embrace a large area of art.

New grounds for Rejection under 35 USC § 101

In view of recent court rulings (i.e. *Alice Corporation Pty. Ltd. v. CLS Bank International, et al.*, 573 U.S. _(2014)), a 35 USC §101, non-statutory rejection is made in the immediate Office action.

Response to Arguments

Applicant's arguments filed 2/23/2012 have been fully considered but they are moot in view of the immediate rejection, and in view of the following considered response.

In response to applicant's argument that neither Fredericks nor Tifft are analogous art in their combined silence to the terminology “financial transaction”, further arguing that there is no teaching, suggestion, or motivation to combine the references, Examiner recognizes that it has been held that a prior art reference must either be in the field of applicant’s endeavor or, if not, then be reasonably pertinent to the particular problem with which the applicant was concerned, in order to be relied upon as a basis for rejection of the claimed invention. See *In re Oetiker*, 977 F.2d 1443, 24 USPQ2d 1443 (Fed. Cir. 1992). In this case, examiner relies on the primary reference (Fredericks) for teaching expense data representing “financial transaction”. A review of the Applicant’s disclosure not only fails to give specific definition for financial transaction, but rather embraces a broad understanding of financial transaction to be any business conducted with a commercial entity (see ¶0017 of published application reciting “A commercial entity 122 (e.g., banks, stores, restaurants, etc.) is in communication with and submits transaction profiles 123 associated with a user 102 to a transaction categorization server 101 via a wireline connection, wireless connection, or any combination thereof Transaction profiles 123 include transaction attributes describing a transaction, including, but not limited to, payee name, transaction

description, transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, recurrence time, demographic information, match count, and select count". Please Tifft is referenced for disclosing a specific statistical model for relating personal data to a record *generally.*

In response to applicant's argument that there is no teaching, suggestion, or motivation to combine the references, the examiner recognizes that obviousness may be established by combining or modifying the teachings of the prior art to produce the claimed invention where there is some teaching, suggestion, or motivation to do so found either in the references themselves or in the knowledge generally available to one of ordinary skill in the art. See *In re Fine*, 837 F.2d 1071, 5 USPQ2d 1596 (Fed. Cir. 1988), *In re Jones*, 958 F.2d 347, 21 USPQ2d 1941 (Fed. Cir. 1992), and *KSR International Co. v. Teleflex, Inc.*, 550 U.S. 398, 82 USPQ2d 1385 (2007). In this case, the Applicant is again ask to note that Tifft is referenced for disclosing a specific statistical model for relating personal data to a record *generally.* This statistical model streamlines the effort to locate the most pertinent information in an efficient manner.

The Applicant further argues that Fredericks fails to disclose or suggest the recited features of Claims 9, 19 and 29: generating a second designation rule" based on a user defined designation" for a financial transaction. In response the examiner maintains the reference with clarification of the cited passages. Mapping element to element, the examiner interprets the user defined designation to be for example, *car rental* (as defined by the user); this is the second generated designation replacing the

first designation being *cab fare.* The non-transaction attributes associate with the use would be *change in plans- location.*

In this response, please consider the rejection of unamended claims and claims amended for correction of grammar to persist. However in the interest of advancing prosecution, examiner makes an alternative rejection for the independent claims herein.

Claim Rejections - 35 USC § 101

1. 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.

2. Claims 1-3, 5-13, 15-23 and 25-33 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 reciting significantly more.

Claim 1 recites a method for categorizing a financial transaction. This method, similar computer-readable medium (Claim 11), and system (Claim 21), share common subject matter that the courts have determined to be an abstract idea. Please see examples of similar concepts from the following decisions:

- *Cyberfone Sys.* v. *CNN Interactive Grp.,* 558 Fed. Appx. 988 (Fed. Cir. 2014) (nonprecedential)*:* 18 see Section IV.B.5., directed to using categories to organize, store and transmit information; and

- *Digitech Image Tech., LLC* v. *Electronics for Imaging, Inc.,* 758 F.3d 1344 (Fed.Cir. 2014*:* 19 see Section IV.C.1., directed to organizing information through mathematical correlations.

The claims do not include additional elements that are sufficient to amount to significantly more than the judicial exception because the same steps, instructions and elements (i.e. only involve communication, correlation and statistical analysis of data), which are routine operations of a generic compute and do not add significantly more to the abstract idea of categorizing transactions, nor do they add meaningful limitation to the abstract idea, as they recite only routine computer implementation for data processing.

A similar analysis is made of claims 2, 3, 5-10, 12, 13, 15-20, 22, 23 and 25-33 and the operations or elements recited in the dependent claims are either inconsequential in the patentability analysis (e.g. non-functional descriptive material, insignificant extensions of the aforementioned abstract idea(s) (in this instance, more descriptive limitation of claim steps/elements). Finally, the recited hardware functions conventionally (e.g. processing, relating, designating/replacing, and re-designating data); and the claims do not purport to offer improvements to the functioning of the hardware itself, an improvement to another technology or technological field, or perform a transformation.

Claim Rejections - 35 USC § 103

3. 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 negatived by the manner in which the invention was made.

4. Claims 1-3, 5-13, 15-23 and 25-33 are rejected under 35 U.S.C. 103(a) as being unpatentable over Fredericks et al. (US 7,720.702), herein "Fredericks"; in view of Tifft (US 6,829,604), herein "Tifft".

5. Referring to Claims 1, 11 and 21, and 31-33 being the method, computer-readable storage medium, and the system, respectively directed to the same, Fredericks teaches categorizing a financial transaction, comprising:

- generating using a processor, a set of designation rules, each designation rule relating a plurality of transaction attributes to a financial transaction designation (Fig. 5, step 501; and column 9, lines 25-45 (e.g. 'United Airlines' having a 'derived knowledge' or "designation rule" applied that designates 'airfare expense');
- receiving transaction attributes specific to the financial transaction (Fig. 5, steps 502-506 - amount/date/expense type/vendor);
- applying a first designation rule to the first transaction attributes to generate a first match score (Fig. 5, step 508);

- associating a selected financial transaction designation with the financial transaction based on the first match score (Fig. 5, step 509; and column 8, lines 44-55).

Fredericks additionally teaches generically to the matching of 'Other Data' (as it is categorically distinct from the transaction attributes defined in Fig. 5, steps 502-506), in the determination of match evaluation (Fig. 5, step 507; and column 7, lines 10-22; and column 10, lines 39-45). However, Fredericks is not specific to "non-transaction attribute"; nor is he specific to the "demographic information". Tifft does disclose matching rules that incorporate demographic and match count attributes into the rules engine for categorizing records and resolve billing discrepancy (Fig. 3; Fig. 4; and column 1, lines 49-54).

One of ordinary skill in the art found find it obvious to modify the teachings of Fredericks to incorporate the detail as disclosed by Tifft, to 'sensitize' the match score and make the record more tractable to the specific individual.

6. Referring to Claims 2, 12, and 22, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches:

- applying a second designation rule to at least one of the transaction attributes and at least one of the 'other data' attributes to generate a second match score (Claim 1 –'iteratively repeating..');

wherein the associating operation comprises:

- selecting a first financial transaction designation as the selected financial transaction designation, if the first match score satisfies a match criterion;
- selecting a second transaction designation as the selected financial transaction designation, if the second match score satisfies the match criterion (column 8, line 56-column 9, line 4).

Tifft teaches specifically discloses the non-transaction attribute rule for matching (Fig. 3; Fig. 4; and column 1, lines 49-54).

7. Referring to Claims 3, 13, and 23, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches wherein the transaction attributes include non-textual attributes associated with the financial transaction (Figs. 8-13 – symbolic category (i.e. airplane, eating utensils, etc.; or alternatively, column 10, lines 28-31 – 'vendor code').

8. Referring to Claims 5, 15, and 25, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches wherein the first transaction attributes are selected from a group comprising:

- transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, and recurrence time (Fig. 5).

9. Referring to Claims 6, 16, and 26, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches wherein the first designation rule is a categorization rule and the financial transaction designation represents a transaction category (Claim 1 – 'travel event type').

10. Referring to Claims 7, 17, and 27, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches wherein the first designation rule is a naming rule and the financial transaction designation represents a payee name (column 6, lines 25-37).
Tifft discloses, in as much as the claim language is supported, the whereby the payee name may be changed as a result of applying the first designation rule (Fig. 7, step 337)

11. Referring to Claims 8, 18, and 28, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches wherein:

- the financial transaction designation indicates a designation function, further comprising executing the designation function to modify contents of a payee field of the financial transaction to generate a revised payee name (column 11, lines 22-50);
- replacing the contents of the payee field with the revised payee name (column 11, lines 35-50).

12. Referring to Claims 9, 19, and 29, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches:

- receiving a user defined designation for the financial transaction if the first match score does not satisfy the match criterion (Claim 1, column 13, lines 22-35);
- generating a second designation rule based on the transaction attributes of the financial transaction and the user defined designation (column 10, line 61- column 11, line 12- as designating transportation from cab fare to car rental).

Tifft teaches specifically discloses the non-transaction attribute associated with the uses (Fig. 3; Fig. 4; and column 1, lines 49-54).

13. Referring to Claims 10, 20, and 30, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches:

- re-designating previously designated financial transactions based on the first designation rule (column 11, lines 22- 48).

Claim Rejections - 35 USC § 102

14. The following is a quotation of the appropriate paragraphs of pre-AIA 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

> (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.

15. Alternatively, at least Claims 1, 11 and 21, and 31-33 are rejected under 35 U.S.C. 103(a) as being anticipated by Quatse et al. (US 2005/0010472), herein "Quatse";

16. Referring to Claims 1, 11 and 21, and 31-33 being the method, computer-readable storage medium, and the system, respectively directed to the same, Quatse teaches categorizing a financial transaction (¶0018), comprising:

- generating using a processor, a set of designation rules, each designation rule relating a plurality of transaction attributes(¶0045: *Probability Profile*), and non-transactional attributes (¶0041: *Here the users are looking for the best customers for the product as contrasted with the best product for the customer as with the Customer-Based targeting of the invention* and ¶0038: *Information from the Customer Database included in the POS system 16 comprises the individual profile information on each customer, for example, name, address, gender, customer segment, loyalty program data and other pertinent information. Such information can be used by this embodiment to limit offers to specific segments of users or to better target the group of customers to receive each offer*) to a financial transaction designation;
- receiving transaction attributes (e.g. Fig. 5; Fig. 8,step 37; and ¶0044: *example of the Market Basket Transaction Database for a frequent buyer*),

and non-transactional (¶0048: *Market Segmenting*), specific to the financial transaction;

- applying a first designation rule to at least one of the transaction attributes and at least one of the non-transaction attributes to generate a first match score using a processor (Fig. 9; and ¶0056/¶0057: please consider this citation for teaching "first" and the recited "second" designation rule of claims 9/19/29: e.g. *Strategies*);
- associating a selected financial transaction designation with the financial transaction based on the first match score (e.g. ¶0058: *Discount/Demand*).

Conclusion

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

- Litzow et al. US 7072858
- Sridhar et al. US 20030208754
- Robinson et al. US 20090006239
- Nappi US 7729984

Any inquiry concerning this communication or earlier communications from the examiner should be directed to DANA AMSDELL whose telephone number is (571) 270-5210. The examiner can normally be reached on 9 am to 5 pm weekdays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Florian Zeender can be reached on 571-272-6790. 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.

/D. A./
Examiner, Art Unit 3627

/Florian Zeender/

Supervisory Patent Examiner, Art Unit 3627

Notice of References Cited	Application/Control No. 12/352,012	Applicant(s)/Patent Under Reexamination MCGLYNN ET AL.	
	Examiner DANA AMSDELL	Art Unit 3627	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-2003/0208754 A1	11-2003	Sridhar, G.	G06Q30/02	725/34
*	B	US-6,829,604 B1	12-2004	Tifft; William Watson	G06F17/30442	707/707
*	C	US-2005/0010472 A1	01-2005	Quatse, Jesse T.	G06Q30/02	705/14.13
*	D	US-7,072,858 B1	07-2006	Litzow; Steve	G06Q30/02	705/14.69
*	E	US-2009/0006239 A1	01-2009	Robinson; Timothy L.	G06Q20/04	705/35
*	F	US-7,720,702 B2	05-2010	Fredericks; Michael	G06Q10/02	705/13
*	G	US-7,729,984 B1	06-2010	Nappi; Bruce	G06Q20/10	705/35
	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.

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	12352012	MCGLYNN ET AL.
	Examiner	**Art Unit**
	DANA AMSDELL	3627

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

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

CLAIM		DATE								
Final	Original	05/20/2011	09/22/2011	09/04/2015						
	1	✓	✓	✓						
	2	✓	✓	✓						
	3	✓	✓	✓						
	4	✓	-	-						
	5	✓	✓	✓						
	6	✓	✓	✓						
	7	✓	✓	✓						
	8	✓	✓	✓						
	9	✓	✓	✓						
	10	✓	✓	✓						
	11	✓	✓	✓						
	12	✓	✓	✓						
	13	✓	✓	✓						
	14	✓	-	-						
	15	✓	✓	✓						
	16	✓	✓	✓						
	17	✓	✓	✓						
	18	✓	✓	✓						
	19	✓	✓	✓						
	20	✓	✓	✓						
	21	✓	✓	✓						
	22	✓	✓	✓						
	23	✓	✓	✓						
	24	✓	-	-						
	25	✓	✓	✓						
	26	✓	✓	✓						
	27	✓	✓	✓						
	28	✓	✓	✓						
	29	✓	✓	✓						
	30	✓	✓	✓						
	31		✓	✓						
	32		✓	✓						
	33		✓	✓						

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L4	7	(US-20030208754-$ or US-20050010472-$ or US-20090006239-$).did. or (US-7720702-$ or US-6829604-$ or US-7072858-$ or US-7729984-$).did.	US-PGPUB; USPAT	ADJ	OFF	2015/09/04 12:45

9/ 4/ 2015 12:50:32 PM
C:\ Users\ damsdell\ Documents\ EAST\ Workspaces\ 12352012.wsp

Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	12352012	MCGLYNN ET AL.
	Examiner	Art Unit
	DANA AMSDELL	3627

CPC- SEARCHED		
Symbol	Date	Examiner
G06Q30/02 OR G06Q30/0204 OR G06Q30/0211 OR G06Q30/0251 OR G06Q30/0254 OR G06F17/30507 OR G06F17/3053	9/4/2015	da

CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner

US CLASSIFICATION SEARCHED			
Class	Subclass	Date	Examiner
		3	

SEARCH NOTES		
Search Notes	Date	Examiner
see East search history	5/19/2011	da
see East search history	9/22/2011	da
inventor search conducted	9/22/2011	da
see East search history	9/4/2015	da

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

UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/352,012	01/12/2009	Joseph A. McGlynn	126002USP

CONFIRMATION NO. 9983

POA ACCEPTANCE LETTER

16275
HolzerIPLaw, PC
216 16th Street
Suite 1350
Denver, CO 80202

Date Mailed: 03/05/2012

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 02/27/2012.

The Power of Attorney in this application is accepted. Correspondence in this application will be mailed to the above address as provided by 37 CFR 1.33.

/mteklemichael/

Office of Data Management, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101

Doc code: RCEX
Doc description: Request for Continued Examination (RCE)

PTO/SB/30EFS (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
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REQUEST FOR CONTINUED EXAMINATION(RCE)TRANSMITTAL
(Submitted Only via EFS-Web)

Application Number	12352012	Filing Date	2009-01-12	Docket Number (if applicable)	126002	Art Unit	3627
First Named Inventor	Joseph A. McGlynn			Examiner Name	AMSDELL, DANA		

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

SUBMISSION REQUIRED UNDER 37 CFR 1.114

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

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

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

☐ Other _____

☐ Enclosed

☐ Amendment/Reply

☐ Information Disclosure Statement (IDS)

☐ Affidavit(s)/ Declaration(s)

☐ Other _____

MISCELLANEOUS

☐ Suspension of action on the above-identified application is requested under 37 CFR 1.103(c) for a period of months _____ (Period of suspension shall not exceed 3 months; Fee under 37 CFR 1.17(i) required)

☐ Other _____

FEES

☐ **The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.**
The Director is hereby authorized to charge any underpayment of fees, or credit any overpayments, to Deposit Account No _____

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED

☒ Patent Practitioner Signature

☐ Applicant Signature

PTO/SB/30EFS (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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Signature of Registered U.S. Patent Practitioner			
Signature	/Eric R. Drennan/	Date (YYYY-MM-DD)	2012-02-29
Name	Eric R. Drennan	Registration Number	59099

This collection of information is required by 37 CFR 1.114. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450.

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

Privacy Act Statement

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

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

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these records.

2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.

3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.

4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).

5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.

6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).

7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.

9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

Electronic Patent Application Fee Transmittal

Application Number:	12352012
Filing Date:	12-Jan-2009
Title of Invention:	SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION
First Named Inventor/Applicant Name:	Joseph A. McGlynn
Filer:	Eric Ray Drennan/Shawn Markham
Attorney Docket Number:	596-002-USP

Filed as Small Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
Request for continued examination	2801	1	465	465
		Total in USD ($)		**465**

Electronic Acknowledgement Receipt

EFS ID:	12191464
Application Number:	12352012
International Application Number:	
Confirmation Number:	9983
Title of Invention:	SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION
First Named Inventor/Applicant Name:	Joseph A. McGlynn
Customer Number:	45346
Filer:	Eric Ray Drennan/Shawn Markham
Filer Authorized By:	Eric Ray Drennan
Attorney Docket Number:	596-002-USP
Receipt Date:	29-FEB-2012
Filing Date:	12-JAN-2009
Time Stamp:	15:26:20
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$465
RAM confirmation Number	2427
Deposit Account	
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)

1	Request for Continued Examination (RCE)	2012-02-29_RCE.pdf	697742 a18d8da48947ee50f13ab6ced12c7091570a47df	no	3
Warnings:					
Information:					
2	Fee Worksheet (SB06)	fee-info.pdf	30669 f7ae30ddb15f31ef8220f707e1bf90a49e182511	no	2
Warnings:					
Information:					
			Total Files Size (in bytes):	728411	

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

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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

PTO/SB/06 (07-06)
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PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number	Filing Date	☐ To be Mailed
12/352,012	01/12/2009	

APPLICATION AS FILED – PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY ☒ RATE ($)	SMALL ENTITY ☒ FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY FEE ($)
☒ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	82		N/A	
☐ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A			N/A	
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X $ =		OR	X $ =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X $ =			X $ =	
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $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).						
☐ 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	82		TOTAL	

APPLICATION AS AMENDED – PART II

AMENDMENT 02/29/2012	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	SMALL ENTITY RATE ($)	SMALL ENTITY ADDITIONAL FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	* 30	Minus	** 30	= 0	X $30 =	0	OR	X $ =	
Independent (37 CFR 1.16(h))	* 3	Minus	***3	= 0	X $125 =	0	OR	X $ =	
☐ Application Size Fee (37 CFR 1.16(s))									
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
					TOTAL ADD'L FEE	0	OR	TOTAL ADD'L FEE	

AMENDMENT	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)		RATE ($)	ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	*	Minus	**	=	X $ =		OR	X $ =	
Independent (37 CFR 1.16(h))	*	Minus	***	=	X $ =		OR	X $ =	
☐ Application Size Fee (37 CFR 1.16(s))									
☐ 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:
/GWENDOLYN MYERS/

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

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PTO/SB/80 (11-08)
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POWER OF ATTORNEY TO PROSECUTE APPLICATIONS BEFORE THE USPTO

I hereby revoke all previous powers of attorney given in the application identified in the attached statement under 37 CFR 3.73(b).

I hereby appoint:

☑ Practitioners associated with the Customer Number: 16275

OR

☐ Practitioner(s) named below (if more than ten patent practitioners are to be named, then a customer number must be used):

Name	Registration Number	Name	Registration Number

as attorney(s) or agent(s) to represent the undersigned before the United States Patent and Trademark Office (USPTO) in connection with any and all patent applications assigned only to the undersigned according to the USPTO assignment records or assignment documents attached to this form in accordance with 37 CFR 3.73(b).

Please change the correspondence address for the application identified in the attached statement under 37 CFR 3.73(b) to:

☑ The address associated with Customer Number: 16275

OR

☐ Firm or Individual Name			
Address			
City		State	Zip
Country			
Telephone		Email	

Assignee Name and Address:

Lodo Software, Inc.
1836 Blake St., Suite 101
Denver,CO 80202

A copy of this form, together with a statement under 37 CFR 3.73(b) (Form PTO/SB/96 or equivalent) is required to be filed in each application in which this form is used. The statement under 37 CFR 3.73(b) may be completed by one of the practitioners appointed in this form if the appointed practitioner is authorized to act on behalf of the assignee, and must identify the application in which this Power of Attorney is to be filed.

SIGNATURE of Assignee of Record

The individual whose signature and title is supplied below is authorized to act on behalf of the assignee

Signature		Date	2/23/12
Name	Mark Vipond	Telephone	402.933.0541
Title	CEO		

This collection of information is required by 37 CFR 1.31, 1.32 and 1.33. 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 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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Electronic Acknowledgement Receipt

EFS ID:	12162119
Application Number:	12352012
International Application Number:	
Confirmation Number:	9983
Title of Invention:	SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION
First Named Inventor/Applicant Name:	Joseph A. McGlynn
Customer Number:	45346
Filer:	Richard J. Holzer/Shawn Markham
Filer Authorized By:	Richard J. Holzer
Attorney Docket Number:	596-002-USP
Receipt Date:	27-FEB-2012
Filing Date:	12-JAN-2009
Time Stamp:	11:20:26
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Assignee showing of ownership per 37 CFR 3.73(b).	Signed-373-371.pdf	95216 6eff15ab00cd0f034dfbbe659452ced1f598667e	no	2

Warnings:	
Information:	

2	Power of Attorney	Signed-General-POA.pdf	75123 7aefd077f6455fdd172e71e6134485d880992c94	no	1

Warnings:	
Information:	
Total Files Size (in bytes):	170339

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New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	:	12/352,012	Confirmation No.	:	9983
Applicants	:	Joseph McGlynn and Conor Keane	Art Unit	:	3627
Filed	:	12 January 2009	Examiner	:	Amsdell, Dana
Title	:	System and Method for Attribute-Based Transaction Categorization			
Docket No.	:	126002USP			
Customer No.	:	16275			

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

SUBMISSION UNDER 37 C.F.R. §§ 3.71 & 3.73(b) and POWER OF ATTORNEY BY ASSIGNEE

Sir:

Please recognize the following submissions.

I. Submission Pursuant to 37 C.F.R. § 3.73(b)

As attorney for LoDo Software, Inc. ("Assignee"), a Colorado Limited Liability Company, I hereby certify that the assignee is the owner by assignment of the entire right, title, and interest in and to the patent application identified above by virtue of the following:

An assignment from the inventor of the patent application identified above,

☐ 1. a copy of which is attached; or

☒ 2. which is recorded in the U.S. Patent and Trademark Office at **Reel 027761, Frame 0447**.

A chain of title from the inventor(s), of the patent application identified above, to the current assignee as shown below:

1. From: Joseph McGlynn and Conor Keane

   To: LoDo Software, Inc.

II. Submission Pursuant to 37 C.F.R. § 3.71

Pursuant to 37 C.F.R. § 3.71, the Assignee hereby states that prosecution of the captioned application is to be conducted to the exclusion of the inventors.

The undersigned (whose title is supplied below) is authorized and empowered to sign this statement on behalf of the Assignee, as the attorney for assignee (Power of Attorney enclosed).

III. Power of Attorney

A power of attorney signed by an officer of the Assignee is enclosed, appointing the registered patent attorney(s) and/or agent(s) of HolzerIPLaw, PC, associated with Customer Number 16275, to prosecute this application and transact all business in the U.S. Patent and Trademark Office connected therewith, including full power of association, substitution, and revocation.

Please address all telephone calls to: Richard J. Holzer, Jr. at (720) 204-5731.

Please address all correspondence to Richard J. Holzer, Jr. at the address corresponding to

Customer Number 16275

currently:

HOLZERIPLAW, PC
216 16th Street, Suite 1350
Denver, Colorado 80202

The undersigned hereby declares that all statements made herein of his/her 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 Title 18, United States Code, § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Dated: February 27, 2012

By: /Richard J. Holzer, Jr./
Richard J. Holzer, Jr.
As: Attorney for Assignee
For: LoDo Software, Inc.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re the Application of:

Applicants:	McGlynn et al.	Confirmation No:	9983
App'l No.:	12/352,012	Group Art Unit:	3627
Filed:	12 January 2009	Examiner:	AMSDELL, Dana
Title:	SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION	Docket No.	126002USP

REPLY UNDER 37 CFR 1.116 – EXPEDITED PROCEDURE – TECHNOLOGY CENTER 3600

Via EFS-Web
MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Final Office Action dated 29 September 2011, please amend the above-identified application as follows:

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

Remarks/Arguments begin on page **9** of this paper.

Amendments to the Claims:

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

Listing of Claims:

1. (Previously presented) A method of categorizing a financial transaction, the method comprising:

generating a set of designation rules using a processor, each designation rule relating a plurality of transaction and non-transaction attributes to a financial transaction designation;

receiving transaction attributes specific to the financial transaction and non-transaction attributes associated with a user conducting the financial transaction;

applying a first designation rule to at least one of the transaction attributes and at least one of the non-transaction attributes to generate a first match score using the processor; and

associating a selected financial transaction designation with the financial transaction based on the first match score.

2. (Previously presented) The method of claim 1, further comprising:

applying a second designation rule to at least one of the transaction attributes and at least one of the non-transaction attributes to generate a second match score; and

wherein the associating operation comprises:

selecting a first financial transaction designation as the selected financial transaction designation, if the first match score satisfies a match criterion; and

selecting a second transaction designation as the selected financial transaction designation, if the second match score satisfies the match criterion.

3. (Previously presented) The method of claim 1, wherein the transaction attributes include non-textual attributes associated with the financial transaction.

4. (Canceled)

5. (Previously presented) The method of claim 1, wherein the first transaction attributes are selected from a group comprising: transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, and recurrence time.

6. (Original) The method of claim 1, wherein the first designation rule is a categorization rule and the financial transaction designation represents a transaction category.

7. (Previously presented) The method of claim 1, wherein the first designation rule is a naming rule and the financial transaction designation represents a payee name, whereby the payee name may be changed as a result of applying the first designation rule.

8. (Previously presented) The method of claim 1, wherein the financial transaction designation indicates a designation function, further comprising:

executing the designation function to modify contents of a payee field of the financial transaction to generate a revised payee name; and

replacing the contents of the payee field with the revised payee name.

9. (Previously presented) The method of claim 1, further comprising:

receiving a user defined designation for the financial transaction if the first match score does not satisfy a match criterion; and

generating a second designation rule based on the transaction attributes specific to the financial transaction, the non-transaction attributes associated with the user, and the user defined designation.

10. (Original) The method of claim 1, further comprising:

re-designating previously designated financial transactions based on the first designation rule.

11. (Currently amended) A computer-readable storage medium having computer-executable instructions for performing a computer process for categorizing a financial ~~transactions~~ transaction, the computer process comprising:

generating a set of designation rules, each designation rule relating a plurality of transaction and non-transaction attributes to a financial transaction designation;

receiving transaction attributes specific to the financial transaction and non-transaction attributes associated with a user conducting the financial transaction;

applying a first designation rule to at least one of the transaction attributes and at least one of the non-transaction attributes to generate a first match score;

associating a selected financial transaction designation with the financial transaction based on the first match score.

12. (Previously presented) The computer-readable storage medium of claim 11, the computer process further comprising:

applying a second designation rule to at least one of the transaction attributes and at least one of the non-transaction attributes to generate a second match score; and

wherein the associating operation comprises:

selecting a first financial transaction designation as the selected financial transaction designation, if the first match score satisfies a match criterion; and

selecting a second transaction designation as the selected financial transaction designation, if the second match score satisfies the match criterion.

13. (Previously presented) The computer-readable storage medium of claim 11, wherein the transaction attributes include non-textual attributes associated with the financial transaction.

14. (Canceled)

15. (Previously presented) The computer-readable storage medium of claim 11, wherein the transaction attributes are selected from a group comprising: transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, and recurrence time.

16. (Original) The computer-readable storage medium of claim 11, wherein the first designation rule is a categorization rule and the financial transaction designation represents a transaction category.

17. (Previously presented) The computer-readable storage medium of claim 11, wherein the first designation rule is a naming rule and the financial transaction designation represents a payee name, whereby the payee name may be changed as a result of applying the first designation rule.

18. (Previously presented) The computer-readable storage medium of claim 11, wherein the financial transaction designation indicates a designation function, the computer process further comprising:

executing the designation function to modify contents of a payee field of the financial transaction to generate a revised payee name; and

replacing the contents of the payee field with the revised payee name.

19. (Previously presented) The computer-readable storage medium of claim 11, the computer process further comprising:

receiving a user defined designation for the financial transaction if the first match score does not satisfy a match criterion; and

generating a second designation rule based on the transaction attributes specific to the financial transaction, the non-transaction attributes associated with the user, and the user defined designation.

20. (Original) The computer-readable storage medium of claim 11, the computer process further comprising:

re-designating previously designated financial transactions based on the first designation rule.

21. (Previously presented) A system for categorizing a financial transaction, the system comprising:

one or more storage media that store a set of designation rules, each designation rule relating a plurality of transaction and non-transaction attributes to a financial transaction designation;

a network interface that receives transaction attributes specific to the financial transaction and non-transaction attributes associated with a user conducting the financial transaction;

a processor that applies a first designation rule to at least one of the transaction attributes and at least one of the non-transaction attributes to generate a first match score and associates a selected financial transaction designation with the financial transaction based on the first match score.

22. (Previously presented) The system for categorizing a financial transaction of claim 21, wherein the processor further applies a second designation rule to at least one of the transaction attributes and at least one of the non-transaction attributes to generate a second match score; and

the processor associates the selected financial transaction designation by

selecting a first financial transaction designation as the selected financial transaction designation, if the first match score satisfies a match criterion; and

selecting a second transaction designation as the selected financial transaction designation, if the second match score satisfies the match criterion.

23. (Previously presented) The system for categorizing a financial transaction of claim 21, wherein the transaction attributes include non-textual attributes associated with the financial transaction.

24. (Canceled)

25. (Previously presented) The system for categorizing a financial transaction of claim 21, wherein the transaction attributes are selected from a group comprising: transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, and recurrence time.

26. (Previously presented) The system for categorizing a financial transaction of claim 21, wherein the first designation rule is a categorization rule and the financial transaction designation represents a transaction category.

27. (Previously presented) The system for categorizing a financial transaction of claim 21, wherein the first designation rule is a naming rule and the financial transaction designation represents a payee name, whereby the payee name may be changed as a result of applying the first designation rule.

28. (Previously presented) The system for categorizing a financial transaction of claim 21, wherein the financial transaction designation indicates a designation function and wherein the processor further

executes the designation function to modify contents of a payee field of the financial transaction to generate a revised payee name; and

replaces the contents of the payee field with the revised payee name.

29. (Previously presented) The system for categorizing a financial transaction of claim 21, wherein the network server receives a user defined designation for the financial transaction if the first match score does not satisfy a match criterion; and

the processor further generates a second designation rule based on the transaction attributes specific to the financial transaction, the non-transaction attributes associated with the user, and the user defined designation.

30. (Previously presented) The system for categorizing a financial transaction of claim 21, wherein the processor further re-designates previously designated financial transactions based on the first designation rule.

31. (Currently amended) The method of claim 1, wherein the non-transaction attributes ~~are selected from a group comprising:~~ include demographic information specific to the user~~, match count, and select count~~.

32. (Currently amended) The computer-readable storage medium of claim 11, wherein the non-transaction attributes ~~are selected from a group comprising:~~ include demographic information specific to the user~~, match count, and select count~~.

33. (Currently amended) The system for categorizing a financial transaction of claim 21, wherein the non-transaction attributes ~~are selected from a group comprising:~~ include demographic information specific to the user~~, match count, and select count~~.

Remarks

This Response is considered fully responsive to the Final Office Action mailed 29 September 2011. Claims 1-33 were pending in the application. Claims 1-33 stand rejected. In this Response, no claims are added, claims 11 and 31-33 are amended, and no claims are canceled. No new matter is added with the amendment of claims 11 and 31-33. Reexamination and reconsideration are requested.

Examiner Interview Summary

The Applicants thank Examiner Amsdell for her time on 29 December 2011, 13 January 2012, and 27 January 2012 discussing features of independent claim 1 with respect to the claim rejections under 35 U.S.C. §103. No agreement was reached.

Rejections Under 35 U.S.C. § 103

The Office has rejected claims 1-3, 5-13, 15-23, and 25-33 under 35 U.S.C. § 103 as being unpatentable over U.S. Patent No. 7,720,702 to Fredericks et al. ("Fredericks") is view of U.S. Patent No. 6,829,604 to Tifft ("Tifft"). The Applicant respectfully traverses the rejection for at least the following reasons.

Claims 1 and 11 each recite *inter alia*, "categorizing a financial transaction comprising . . . receiving transaction attributes specific to the financial transaction and non-transaction attributes associated with a user conducting the financial transaction; applying a first designation rule to at least one of the transaction attributes and at least one of the non-transaction attributes to generate a first match score . . ." (emphasis added). Claim 21 recites *inter alia*, "[a] system for categorizing a financial transaction, the system comprising . . . a network interface that receives transaction attributes specific to the financial transaction and non-transaction attributes associated with a user conducting the financial transaction; a processor that applies a first designation rule to at least one of the transaction attributes and at least one of the non-transaction attributes to generate a first match score . . ." (emphasis added). Neither Fredericks, Tifft, nor any combination thereof discloses or suggests "categorizing a financial transaction" by

"receiving" and "applying" "non-transaction attributes" to generate a "first match score," as generally recited in claims 1, 11, and 21.

The present application discloses "attribute-based transaction categorization . . . to provide reduced user effort and improved accuracy in the categorization of transactions" [0005]. The transaction designation attributes include, for example, textual, non-textual, and non-transactional attributes [0051]. "[N]on-transaction attributes . . . include[s], but [are] not limited to, demographic information, match count, select count, and any other information that may be used to associate transaction designations that does not relate to a specific transaction itself" [0054].

The Applicant acknowledges with appreciation the Office's assertion in point 5 of the Final Office Action that "Fredericks is not specific to 'non-transaction attribute[s]'; nor is he specific to the 'demographic information'." However, the Office goes on to state, "Tifft does disclose matching rules that incorporate demographic and match count attributes into the rules engine for categorizing records and resolve billing discrepancy." The Office concludes, "[o]ne of ordinary skill in the art [would] find it obvious to modify the teachings of Fredericks to incorporate the detail as disclosed by Tifft, to 'sensitize' the match score and make the record more tractable to the specific individual." The Applicants respectfully disagree.

Tifft identifies "the duplication of critical patient information records caused by manual data entry" as a problem (col. 1, lines 35-38). Tifft discloses "a method and system for evaluating the efficiency of and reordering accordingly a plurality of exact and probabilistic enterprise search rules" (col. 1, lines 18-20) in order to resolve potential duplicate or inaccurate patient records.

Fredericks discloses using attributes of a transaction (e.g., the amounts, dates, expense types, vendor information, and type-specific information of FIG. 5) to match the transaction with a travel event (se e.g., col. 8, lines 41-65). Tifft discloses using attributes of a person (e.g., City, Date_of_Birth, EMPI ID, First_Name, Gender, Last_Name, Middle_Initial, and Phone of FIG. 4) to match the person with existing person records (see e.g., col. 5, lines 30-38). This distinct from using "non-transaction attributes" for "categorizing a financial transaction," as generally recited in claims 1, 11, and 21. The Applicants can find no disclosure or suggestion in Fredericks of

using "non-transactional attributes" to match a transaction with a travel event. Similarly, the Applicants can find no disclosure or suggestion in Solokic of using non-person attributes to match a person to person records.

KSR left untouched the requirement that a teaching for each claim feature must be shown in the prior art in order to substantiate a *prima facie* case of obviousness.[1] Even if all the features of claims 1, 11, and 21 are taught by the Fredericks and Sokolic, which the Applicants do not concede, any rationale that indicates modifications and/or combinations of the prior art to meet the claimed invention would have been within the knowledge of a skilled artisan because different aspects of the claimed invention are individually taught by different references is not sufficient to substantiate prima facie obviousness without some objective reason to modify and/or combine the teachings of the references.[2]

Further, the Supreme Court in KSR clarified that the *Graham* analysis is indeed the legal touchstone to determining obviousness.[3] The *KSR* Court reasoned that there must be "some articulated reasoning with some rational underpinning to support the legal conclusion of obviousness."[4] Any rationale that says a suggested combination is merely within the ordinary skill and common sense of the skilled artisan requires objective evidence that the suggested modification and/or combination would have simply been a choice from a finite number of identified, predictable solutions, with a reasonable expectation of success.[5]

Here, the Office's entire rationale for combining the cited references, as understood, is that the skilled artisan allegedly would have used "non-transaction attributes" for "categorizing a financial transaction" in order to "sensitize the match score and make the record more tractable to the specific individual." However, the Office has shown no evidence whatsoever from the

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[1] *In re Royka*, 180 USPQ 580 (CCPA 1974); *In re Ochiai*, 71 F.3d 1565, 1572 (Fed. Cir. 1995); *In re Wilson*, 165 USPQ 494, 496 (CCPA 1970); MPEP 2143.03; MPEP 2141.
[2] *Ex parte Levengood*, 28 USPQ2d 1300 (Bd. Pat. App. & Inter. 1993); *In re Kotzab*, 55 USPQ2d 1313, 1318 (Fed. Cir. 2000); *Al-Site Corp. v. VSI Int'l Inc.*, 50 USDPQ2d 1161 (Fed. Cir. 1999); MPEP 2143.01.
[3] *KSR International Co. v. Teleflex Inc.*, 82 USPQ2d 1385 (2007).
[4] *KSR* at 1396, quoting *In re Kahn*, 78 USPQ2d 1329 (Fed. Cir. 2006).
[5] *KSR v. Teleflex*, 550 US 398 (2007).

cited references or knowledge of the skilled artisan suggesting any need or identifiable solutions to "make the record more tractable to the specific individual."

The evidence is dispositive, contrary to the Office's stated rationale, that there is no objective reason, neither from the teachings of the cited references nor the knowledge of the skilled artisan, that a combination of the teachings of Fredericks and Sokolic would have rendered obvious using "non-transaction attributes" for "categorizing a financial transaction." The Office's rationale winds up exceeding the bounds of what the skilled artisan would agree the prior art to teach or reasonably suggest. Guided by *KSR* in determining obviousness, the only reasonable conclusion is that the Office's sated rationale is lacking the requisite rational underpinning to support any legal conclusion of obviousness. Without the requisite legal reasoning, the Office's rejection fails to pass muster under *Graham* because ultimately it has the effect of being based merely upon an impermissible hindsight reconstruction of the claimed embodiments. Given the subtle but powerful attraction of a hindsight-based obviousness analysis, a rigorous application of the requirement of an evidentiary basis for the rejection must be followed.

Accordingly, the Office has not made out the requisite *prima facie* obviousness by at least not substantiating any evidence of the requisite motivation to modify or combine the prior art to arrive at all the features of the rejected claims 1, 11, and 21. As such, the Applicants respectfully request that the rejections of claims 1, 11, and 21 be withdrawn. Further, since claims 2, 3, 5-10, 12, 13, 15-20, 22, 23, and 25-33 depend from claims 1, 11, and 21 and further distinguish over the cited prior art; the Applicants respectfully request that the rejections of claims 2, 3, 5-10, 12, 13, 15-20, 22, 23, and 25-33 be withdrawn as well.

Claims 9, 19, and 29 each recite *inter alia*, "receiving(es) a user defined designation for the financial transaction if the first match score does not satisfy a match criterion; and generating(es) a second designation rule based on the transaction attributes specific to the financial transaction, the non-transaction attributes associated with the user, and the user defined designation" (emphasis added). Fredericks fails to disclose or suggest "generating a second designation rule" based on a "user defined designation" for a financial transaction.

For example, referring to FIG. 1, the present application discloses that "one or more transactions in the designated transactions report 125 may be lacking designation or mis-designated. The user 102 may send the transaction categorization server 101 corrected designations for mis-designated transactions and/or new designations for un-designated transactions. The transaction categorization system 100 may use the corrected and/or new designations to create new designation rules 119 or update existing designation rules 119 to correspond with the user's designation preferences" [0022].

The Office asserts in point 14 of the Office Action that Fredericks discloses the aforementioned features of claims 9, 19, and 29 in claim 1 (col. 13, lines 22-35) and in col. 10 line 61 through col. 11, line 12. The Applicants respectfully disagree. Claim 1 (col. 13, lines 22-35) discloses "a user selection designating the in-progress expense report as either partially completed or finalized." Further, col. 10 line 61 through col. 11, line 12 merely describes that changes in a traveler's plans that are made spontaneously will not appear on the traveler's data feed. The Applicants can find no disclosure or suggestion in claim 1 (col. 13, lines 22-35), col. 10, line 61 through col. 11, line 12 or elsewhere in Fredericks or Sokolic of "generating a second designation rule" based on a "user defined designation" for a financial transaction, as recited in claims 9, 19, and 29. A user's indication that an expense report is either "partially complete" or "finalized" does not generate a second designation rule. Further, merely acknowledging that a travel data feed does not contain spontaneous changes in a traveler's travel plans is not related to "generating a second designation rule" based on a "user defined designation." Therefore, the Applicants respectfully request that the rejections of claims 9, 19, and 29 be withdrawn.

Conclusion

Claims 1-3, 5-13, 15-23, and 25-33 are currently pending in the application. The Applicants have fully responded to each and every rejection in the Office action dated 29 September 2012 and believe that claims 1-3, 5-13, 15-23, and 25-33 are in a condition for allowance. The Applicants therefore request that a timely Notice of Allowance be issued in this case.

The Applicants hereby petition for a 2-month extension of time for response and include the requisite fee herewith. The Applicants believe no other fees or petitions are due with this filing. However, should any such fees or petitions be required, please consider this a request therefor and authorization to charge the credit account submitted herewith as necessary.

If the Examiner believes any issues could be resolved via a telephone interview, the Examiner is invited to contact the undersigned at the telephone number listed below.

Respectfully submitted,

Dated: February 23, 2012

/Eric R. Drennan/

Eric R. Drennan
Registration No. 59,099
USPTO Customer No. 16275

HolzerIPLaw, PC
216 16th Street, Suite 1350
Denver, Colorado 80202
Tel: 720-204-5666
Fax: 720-204-5669

PTO/SB/22 (09-11)
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PETITION FOR EXTENSION OF TIME UNDER 37 CFR 1.136(a)	Docket Number (Optional) 126002USP
Application Number 12/352,012	Filed 12 January 2009
For System and Method for Attribute-based Transaction Categorization	
Art Unit 3627	Examiner Amsdell, Dana

This is a request under the provisions of 37 CFR 1.136(a) to extend the period for filing a reply in the above identified application.

The requested extension and fee are as follows (check time period desired and enter the appropriate fee below):

		Fee	Small Entity Fee	
☐	One month (37 CFR 1.17(a)(1))	$150	$75	$
☑	Two months (37 CFR 1.17(a)(2))	$560	$280	$ 280
☐	Three months (37 CFR 1.17(a)(3))	$1270	$635	$
☐	Four months (37 CFR 1.17(a)(4))	$1980	$990	$
☐	Five months (37 CFR 1.17(a)(5))	$2690	$1345	$

☑ Applicant claims small entity status. See 37 CFR 1.27.

☐ A check in the amount of the fee is enclosed.

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

☐ The Director has already been authorized to charge fees in this application to a Deposit Account.

☐ The Director is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account Number _____.

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

I am the

☐ applicant/inventor.

☐ assignee of record of the entire interest. See 37 CFR 3.71.
Statement under 37 CFR 3.73(b) is enclosed (Form PTO/SB/96).

☑ attorney or agent of record. Registration Number 59,099

☐ attorney or agent under 37 CFR 1.34.
Registration number if acting under 37 CFR 1.34 _____

/Eric R. Drennan/ — Signature

23 Feb 2012 — Date

Eric R. Drennan — Typed or printed name

720-204-5733 — Telephone Number

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.

☑ Total of 1 forms are submitted.

This collection of information is required by 37 CFR 1.136(a). 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 6 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.

Electronic Patent Application Fee Transmittal

Application Number:	12352012
Filing Date:	12-Jan-2009
Title of Invention:	SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION
First Named Inventor/Applicant Name:	Joseph A. McGlynn
Filer:	Eric Ray Drennan/Shawn Markham
Attorney Docket Number:	596-002-USP

Filed as Small Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Extension - 2 months with $0 paid	2252	1	280	280

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
			Total in USD ($)	**280**

Electronic Acknowledgement Receipt

EFS ID:	12143292
Application Number:	12352012
International Application Number:	
Confirmation Number:	9983
Title of Invention:	SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION
First Named Inventor/Applicant Name:	Joseph A. McGlynn
Customer Number:	45346
Filer:	Eric Ray Drennan/Shawn Markham
Filer Authorized By:	Eric Ray Drennan
Attorney Docket Number:	596-002-USP
Receipt Date:	23-FEB-2012
Filing Date:	12-JAN-2009
Time Stamp:	14:45:47
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$280
RAM confirmation Number	1231
Deposit Account	
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)

1		2012-02-23_Response-to-Final-OA.pdf	151176 46f9a7d84a824c4641061df9caaa2324f36c639d	yes	14

Multipart Description/PDF files in .zip description		
Document Description	**Start**	**End**
Amendment After Final	1	1
Claims	2	8
Applicant Arguments/Remarks Made in an Amendment	9	14

Warnings:

Information:

2	Extension of Time	2012-02-23_EOT.pdf	268572 4e8082dd5811a7e2a26397b867c3ad16226c5dad	no	2

Warnings:

Information:

3	Fee Worksheet (SB06)	fee-info.pdf	30595 6ab8c8c20668802cf9476aa069137da4667d6768	no	2

Warnings:

Information:

Total Files Size (in bytes):	450343

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

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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

PTO/SB/06 (07-06)
Approved for use through 1/31/2007. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 12/352,012	Filing Date 01/12/2009	☐ To be Mailed

APPLICATION AS FILED – PART I

	(Column 1)	(Column 2)	SMALL ENTITY ☒		OR	OTHER THAN SMALL ENTITY	
FOR	NUMBER FILED	NUMBER EXTRA	RATE ($)	FEE ($)		RATE ($)	FEE ($)
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A	
☐ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A			N/A	
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X $ =		OR	X $ =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X $ =			X $ =	
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $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).						
☐ 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			TOTAL	

APPLICATION AS AMENDED – PART II

AMENDMENT	02/23/2012	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	SMALL ENTITY RATE ($)	ADDITIONAL FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	ADDITIONAL FEE ($)
	Total (37 CFR 1.16(i))	* 30	Minus	** 30	= 0	X $30 =	0	OR	X $ =	
	Independent (37 CFR 1.16(h))	* 3	Minus	***3	= 0	X $125 =	0	OR	X $ =	
	☐ Application Size Fee (37 CFR 1.16(s))									
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE	0	OR	TOTAL ADD'L FEE	

AMENDMENT		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)		RATE ($)	ADDITIONAL FEE ($)
	Total (37 CFR 1.16(i))	*	Minus	**	=	X $ =		OR	X $ =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	X $ =		OR	X $ =	
	☐ Application Size Fee (37 CFR 1.16(s))									
	☐ 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:
/RENEE COLLINS/

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.
12/352,012	01/12/2009	Joseph A. McGlynn	596-002-USP	9983

45346 7590 01/04/2012

POLSINELLI SHUGHART PC
700 W. 47th St.
Suite 1000
Kansas City, MO 64112

EXAMINER
AMSDELL, DANA

ART UNIT	PAPER NUMBER
3627	

NOTIFICATION DATE	DELIVERY MODE
01/04/2012	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):

uspt@polsinelli.com

Applicant-Initiated Interview Summary	Application No.	Applicant(s)	
	12/352,012	MCGLYNN ET AL.	
	Examiner	Art Unit	
	DANA AMSDELL	3627	

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

(1) *DANA AMSDELL*. (3)_____.

(2) *Eric Drennan*. (4)_____.

Date of Interview: *27 December 2011*.

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: *Fredericks as cited; and generic teachings directed to expensing*.

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...)

Interview focus was around claim 1 language reciting "non-transaction attributes associated with a user". Attorney Drennan provided examples of how this feature is intended to be interpreted. Examiner suggested that the term "associated" could be broadly understood and cited examples of related methods used for detecting credit card fraud. Examiner has agreed to review draft claim amendments that more distinctly claim invention .

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

/D. A./	/F. Ryan Zeender/
Examiner, Art Unit 3627	Supervisory Patent Examiner, Art Unit 3627

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.

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
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Alexandria, Virginia 22313-1450
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/352,012	01/12/2009	Joseph A. McGlynn	596-002-USP	9983

45346 7590 09/29/2011

HKH Law, LLC
1660 LINCOLN STREET, SUITE 3000
DENVER, CO 80264

EXAMINER
AMSDELL, DANA

ART UNIT	PAPER NUMBER
3627	

NOTIFICATION DATE	DELIVERY MODE
09/29/2011	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):

goconnor@hkh-law.com
jweck@hkh-law.com
jnikaido@holzeriplaw.com

Office Action Summary	Application No.	Applicant(s)	
	12/352,012	MCGLYNN ET AL.	
	Examiner	Art Unit	
	DANA AMSDELL	3627	

-- 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 *18 July 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) *1-3, 5-13, 15-23, and 25-33* is/are pending in the application.

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

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-3,5-13,15-23 and 25-33* 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 *03 April 2009* 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) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Acknowledgements

Examiner acknowledges status of the claims, support for amended claim language, and substance of the interview summary.

Response to Remarks

Rejection Under 35 U.S.C. §101

1. Applicant's amendments filed 7/18/2011, with respect to bringing method claims into statutory compliance have been fully considered and are persuasive. The 35 USC §101 rejection of claims 1-10 has been withdrawn.

Rejection Under 35 U.S.C. §102

2. Applicant's remarks with respect to claims 1-30 have been considered but are moot in view of the new ground(s) of rejection. As the claims have been amended to recite the feature of "non-transaction attributes", a new scope of examination is required and a new prior art rejection is made within the immediate action.

Claim Rejections - 35 USC § 103

3. 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 negatived by the manner in which the invention was made.

4. Claims 1-3, 5-13, 15-23 and 25-33 are rejected under 35 U.S.C. 103(a) as being unpatentable over Fredericks et al. (US 7,720.702), herein "Fredericks"; in view of Tifft (US 6,829,604), herein "Tifft".

5. Referring to Claims 1, 11 and 21, and 31-33 being the method , computer-readable storage medium, and the system, respectively directed to the same, Fredericks teaches categorizing a financial transaction, comprising:

- generating using a processor, a set of designation rules, each designation rule relating a plurality of transaction attributes to a financial transaction designation (Fig. 5, step 501; and column 9, lines 25-45 (e.g. 'United Airlines' having a 'derived knowledge' or "designation rule" applied that designates 'airfare expense');
- receiving transaction attributes specific to the financial transaction (Fig. 5, steps 502-506 - amount/date/expense type/vendor);

- applying a first designation rule to the first transaction attributes to generate a first match score (Fig. 5, step 508);
- associating a selected financial transaction designation with the financial transaction based on the first match score (Fig. 5, step 509; and column 8, lines 44-55).

Fredericks additionally teaches generically to the matching of 'Other Data' (as it is categorically distinct from the transaction attributes defined in Fig. 5, steps 502-506), in the determination of match evaluation (Fig. 5, step 507; and column 7, lines 10-22; and column 10, lines 39-45). However, Fredericks is not specific to "non-transaction attribute"; nor is he specific to the "demographic information". Tifft does disclose matching rules that incorporate demographic and match count attributes into the rules engine for categorizing records and resolve billing discrepancy (Fig. 3; Fig. 4; and column 1, lines 49-54).

One of ordinary skill in the art found find it obvious to modify the teachings of Fredericks to incorporate the detail as disclosed by Tifft, to 'sensitize' the match score and make the record more tractable to the specific individual.

6. Referring to Claims 2, 12, and 22, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches:

- applying a second designation rule to at least one of the transaction attributes and at least one of the 'other data' attributes to generate a second match score (Claim 1 –'iteratively repeating..');

wherein the associating operation comprises:

- selecting a first financial transaction designation as the selected financial transaction designation, if the first match score satisfies a match criterion;
- selecting a second transaction designation as the selected financial transaction designation, if the second match score satisfies the match criterion (column 8, line 56-column 9, line 4).

Tifft teaches specifically discloses the non-transaction attribute rule for matching (Fig. 3; Fig. 4; and column 1, lines 49-54).

7. Referring to Claims 3, 13, and 23, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches wherein the transaction attributes include non-textual attributes associated with the financial transaction (Figs. 8-13 – symbolic category (i.e. airplane, eating utensils, etc.; or alternatively, column 10, lines 28-31 – 'vendor code').

8. Referring to Claims 5, 15, and 25, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches wherein the first transaction attributes are selected from a group comprising:

- transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, and recurrence time (Fig. 5).

9. Referring to Claims 6, 16, and 26, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches wherein the first designation rule is a categorization rule and the financial transaction designation represents a transaction category (Claim 1 – 'travel event type').

10. Referring to Claims 7, 17, and 27, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches wherein the first designation rule is a naming rule and the financial transaction designation represents a payee name (column 6, lines 25-37).
Tifft discloses, in as much as the claim language is supported, the whereby the payee name may be changed as a result of applying the first designation rule (Fig. 7, step 337)

11. Referring to Claims 8, 18, and 28, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches wherein:

- the financial transaction designation indicates a designation function, further comprising executing the designation function to modify contents of a payee field of the financial transaction to generate a revised payee name (column 11, lines 22-50);
- replacing the contents of the payee field with the revised payee name (column 11, lines 35-50).

12. Referring to Claims 9, 19, and 29, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches:

- receiving a user defined designation for the financial transaction if the first match score does not satisfy the match criterion (Claim 1, column 13, lines 22-35);
- generating a second designation rule based on the transaction attributes of the financial transaction and the user defined designation (column 10, line 61- column 11, line 12- as designating transportation from cab fare to car rental).

Tifft teaches specifically discloses the non-transaction attribute associated with the uses (Fig. 3; Fig. 4; and column 1, lines 49-54).

13. Referring to Claims 10, 20, and 30, directed to the same, Fredericks, in view of Tifft teaches the claims dependencies, and Fredericks further teaches:

- re-designating previously designated financial transactions based on the first designation rule (column 11, lines 22- 48).

Conclusion

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

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

Any inquiry concerning this communication or earlier communications from the examiner should be directed to DANA AMSDELL whose telephone number is (571)270-5210. The examiner can normally be reached on 5/4/9.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Florian Zeender can be reached on 571-272-6790. 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.

/D. A./
Examiner, Art Unit 3627

/F. Ryan Zeender/
Supervisory Patent Examiner, Art Unit 3627

Notice of References Cited	Application/Control No. 12/352,012	Applicant(s)/Patent Under Reexamination MCGLYNN ET AL.	
	Examiner DANA AMSDELL	Art Unit 3627	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-6,829,604 B1	12-2004	Tifft, William Watson	707/707
*	B	US-7,720,702 B2	05-2010	Fredericks et al.	705/6
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

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

NON-PATENT DOCUMENTS

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

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

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	2	("6792422").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2011/05/19 11:32
S2	2	("20090006239").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2011/05/19 11:33
S3	2	("20080301042").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2011/05/19 11:33
S4	9648	(expense or transaction) (type ot category or class or classification or descript$3 or identifier or identification or label)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 13:52
S5	18591	(expense or transaction) (type or category or class or classification or descript$3 or identifier or identification or label)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 13:52
S6	6415	S5 and "705".clas.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 13:53
S7	719	S6 and (financ$3 near manage$4)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 13:54

S8	65	S7 and (match$3 or correlat$3 or pair$2 or compar$5)near (criter$2 or standard or archetype or rule or paradigm)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 13:58
S9	65	S7 and ((match$3 or correlat$3 or pair$2 or compar$5)near (criter$2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 13:58
S10	70	S7 and ((match$3 or correlat$3 or pair$2 or compar$5 or score)near (criter$2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 13:59
S11	1	S10 and ((second or multiple or plural$3) near (match$3 or correlat$3 or pair$2 or compar$5 or score)near (criter$2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:00
S12	22	S10 and ((second or multiple or plural$3) with (match$3 or correlat$3 or pair$2 or compar$5 or score)near (criter$2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:00
S13	29	S10 and ((second or multiple or plural$3) same(match$3 or correlat $3 or pair$2 or compar $5 or score)near (criter $2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:07
S14	7	S13 not S12	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:07

S15	48	S10 and ((second or multiple or plural$3) same(match$3 or correlat $3 or pair$2 or compar $5 or score)with (criter $2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:09
S16	19	S15 not S13	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:09
S17	49	S10 and ((second or multiple or plural$3) same(match$3 or correlat $3 or pair$2 or compar $5 or score)same (criter $2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:13
S18	1	S17 not S15	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:13
S19	936	S5 and (financ$3 near manage$4)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:15
S20	82	S19 and (match$3 or correlat$3 or pair$2 or compar$5)near (criter$2 or standard or archetype or rule or paradigm)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:16
S21	87	S19 and ((match$3 or correlat$3 or pair$2 or compar$5 or score)near (criter$2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:16

S22	31	S21 and ((second or multiple or plural$3) same(match$3 or correlat $3 or pair$2 or compar $5 or score)near (criter $2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:16
S23	2	S22 not S13	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:17
S24	859	S5 and (match$3 or correlat$3 or pair$2 or compar$5)near (criter$2 or standard or archetype or rule or paradigm)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:18
S25	889	S5 and ((match$3 or correlat$3 or pair$2 or compar$5 or score)near (criter$2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:19
S26	108	S25 and ((second or multiple or plural$3) with (match$3 or correlat$3 or pair$2 or compar$5 or score)near (criter$2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:19
S27	69	S26 and financ$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:20
S28	45	S27 not S22	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:21
S29	163	S6 and ((second or multiple or plural$3) same(match$3 or correlat $3 or pair$2 or compar $5 or score)near (criter $2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:33

S30	14	(US-20090006239-$ or US-20080301042-$ or US-20080034228-$ or US-20030204439-$ or US-20040236653-$ or US-20080154625-$).did. or (US-6792422-$ or US-6112181-$ or US-7552089-$ or US-7761381-$ or US-7792716-$ or US-6820266-$ or US-7092905-$ or US-7720702-$).did.	US-PGPUB; USPAT	ADJ	ON	2011/05/19 14:49
S31	8	concur.as.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 15:26
S32	14	(US-20090006239-$ or US-20080301042-$ or US-20080034228-$ or US-20030204439-$ or US-20040236653-$ or US-20080154625-$).did. or (US-6792422-$ or US-6112181-$ or US-7552089-$ or US-7761381-$ or US-7792716-$ or US-6820266-$ or US-7092905-$ or US-7720702-$).did.	US-PGPUB; USPAT	ADJ	ON	2011/05/19 17:21
S33	2	("5191523").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2011/05/19 17:24
S34	2	("7395231").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2011/05/19 17:24
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S36	14	(US-20090006239-$ or US-20080301042-$ or US-20080034228-$ or US-20030204439-$ or US-20040236653-$ or US-20080154625-$).did. or (US-6792422-$ or US-6112181-$ or US-7552089-$ or US-7761381-$ or US-7792716-$ or US-6820266-$ or US-7092905-$ or US-7720702-$).did.	US-PGPUB; USPAT	ADJ	ON	2011/07/05 15:58
S37	12	S36 and (rule or criteri $2)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/07/05 15:58
S38	10	S36 and (rule)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/07/05 15:59
S39	14	(US-20090006239-$ or US-20080301042-$ or US-20080034228-$ or US-20030204439-$ or US-20040236653-$ or US-20080154625-$).did. or (US-6792422-$ or US-6112181-$ or US-7552089-$ or US-7761381-$ or US-7792716-$ or US-6820266-$ or US-7092905-$ or US-7720702-$).did.	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:11
S40	14	S39 and match	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:12
S41	12	S40 and (criter$3 or rule)	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:13
S42	12	S40 and ((criter$3 or rule) with (demographic or match or priorit$3 or weight$3 or factor))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:16
S43	12	S40 and ((criter$3 or rule) same (demographic or match or priorit$3 or weight$3 or factor))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:16

S44	6	S40 and ((criter$3 or rule) near (demographic or match or priorit$3 or weight$3 or factor))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:16
S45	6	S44 and financ$3	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:16
S46	3	S45 and (match or pair $3 or correlat$3)near (scor$3 or rat$3 or count or record)	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:19
S47	3	S45 and ((match or pair $3 or correlat$3)near (scor$3 or rat$3 or count or record))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:20
S48	3	(US-20040236653-$).did. or (US-7720702-$ or US-7792716-$).did.	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:33
S49	1	S48 and ((match or pair $3 or correlat$3)near (scor$3 or rat$3 or count or record))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:33
S50	2	S48 and ((criter$3 or rule) near (demographic or match or priorit$3 or weight$3 or factor))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:34
S51	3	S39 and demographic$3	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:36
S52	50438	(match or pair$3 or correlat$3)near(scor$3 or rat$3 or count or record)	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:37
S53	1594	S52 and((criter$3 or rule) near (demographic or match or priorit$3 or weight$3 or factor))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:37
S54	38	S52 and((criter$3 or rule) near demographic)	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:38
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S56	513	S53 and financ$3	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:40
S57	125	S56 and ((criter$3 or rule) near (demographic or population or gender or age or geographical or loca$4))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:42
S58	125	S57 and financ$3	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:42

S60	125	S57 and ((match or pair $3 or correlat$3)near (scor$3 or rat$3 or count or record))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:43
S61	92	S60 not ramer.in.	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:44
S62	59	S61 and transaction	US-PGPUB; USPAT	ADJ	ON	2011/09/22 11:47
S63	50438	(match or pair$3 or correlat$3)near(scor$3 or rat$3 or count or record)	US-PGPUB; USPAT	ADJ	ON	2011/09/22 13:18
S64	1594	S63 and((criter$3 or rule) near (demographic or match or priorit$3 or weight$3 or factor))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 13:18
S65	513	S64 and financ$3	US-PGPUB; USPAT	ADJ	ON	2011/09/22 13:18
S66	125	S65 and ((criter$3 or rule) near (demographic or population or gender or age or geographical or loca$4))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 13:18
S67	125	S66 and ((match or pair $3 or correlat$3)near (scor$3 or rat$3 or count or record))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 13:18
S68	92	S67 not ramer.in.	US-PGPUB; USPAT	ADJ	ON	2011/09/22 13:18
S69	59	S68 and transaction	US-PGPUB; USPAT	ADJ	ON	2011/09/22 13:18
S70	59	S69	US-PGPUB; USPAT	ADJ	ON	2011/09/22 13:18
S71	0	S70 and (transaction near (identifier or id or index or identification))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 13:20
S72	8	S70 and (transaction with (identifier or id or index or identification))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 13:20
S73	0	S68 and (transaction near (identifier or id or index or identification))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 13:26
S74	0	S68 and (financial near (identifier or id or index or identification))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 13:26
S75	125	S66 and ((match or pair $3 or correlat$3)with(scor $3 or rat$3 or count or record))	US-PGPUB; USPAT	ADJ	ON	2011/09/22 13:33

EAST Search History (Interference)

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9/22/2011 7:10:33 PM
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Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	12352012	MCGLYNN ET AL.
	Examiner	Art Unit
	DANA AMSDELL	3627

SEARCHED

Class	Subclass	Date	Examiner
		3	

SEARCH NOTES

Search Notes	Date	Examiner
see East search history	5/19/2011	da
see East search history	9/22/2011	da
inventor search conducted	9/22/2011	da

INTERFERENCE SEARCH

Class	Subclass	Date	Examiner

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	12352012	MCGLYNN ET AL.
	Examiner	**Art Unit**
	DANA AMSDELL	3627

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

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

CLAIM		DATE								
Final	Original	05/20/2011	09/22/2011							
	1	✓	✓							
	2	✓	✓							
	3	✓	✓							
	4	✓	-							
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	30	✓	✓							
	31		✓							
	32		✓							
	33		✓							

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re the Application of:

Applicants:	Joseph A. McGlynn et al.	Confirmation No:	9983
App'l No.:	12/352,012	Group Art Unit:	3627
Filed:	12 January 2009	Examiner:	AMSDELL, Dana
Title:	SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION	Docket No.	596-002-USP

AMENDMENT AND RESPONSE TO OFFICE ACTION

Via EFS-Web
MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated 27 May 2011, please amend the above-identified application as follows:

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

Remarks/Arguments begin on page **9** of this paper.

Amendments to the Claims:

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

Listing of Claims:

1. (Currently amended) A method of categorizing a financial transaction, the method comprising:

generating a set of designation rules using a processor, each designation rule relating a plurality of transaction and non-transaction attributes to a financial transaction designation;

receiving ~~first~~ transaction attributes specific to the financial transaction and non-transaction attributes associated with a user conducting the financial transaction;

applying a first designation rule to at least one of the ~~first~~ transaction attributes and at least one of the non-transaction attributes to generate a first match score using the processor; and

associating a selected financial transaction designation with the financial transaction ~~if the~~ based on the first match score ~~satisfies a match criterion~~.

2. (Currently amended) The method of claim 1, further comprising:

applying a second designation rule to at least one of the ~~first~~ transaction attributes and at least one of the non-transaction attributes to generate a second match score; and

wherein the associating operation comprises:

selecting a first financial transaction designation as the selected financial transaction designation, if the first match score satisfies a match criterion; and

selecting a second transaction designation as the selected financial transaction designation, if the second match score satisfies the match criterion.

3. (Currently amended) The method of claim 1, wherein the ~~first~~ transaction attributes include non-textual attributes associated with the financial transaction.

4. (Canceled)

5. (Currently amended) The method of claim 1, wherein the first transaction attributes are selected from a group comprising: transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, and recurrence time~~, demographic information, match count, and select count~~.

6. (Original) The method of claim 1, wherein the first designation rule is a categorization rule and the financial transaction designation represents a transaction category.

7. (Currently amended) The method of claim 1, wherein the first designation rule is a naming rule and the financial transaction designation represents a payee name, whereby the payee name may be changed as a result of applying the first designation rule.

8. (Currently amended) The method of claim 1, wherein the financial transaction designation indicates a designation function, further comprising:

executing the designation function to modify contents of a payee field of the financial transaction to generate a revised payee name; and

replacing the contents of the payee field with the revised payee name.

9. (Currently amended) The method of claim 1, further comprising:

receiving a user defined designation for the financial transaction if the first match score does not satisfy [[the]] a match criterion; and

generating a second designation rule based on the transaction attributes [[of]] specific to the financial transaction, the non-transaction attributes associated with the user, and the user defined designation.

10. (Original) The method of claim 1, further comprising:

re-designating previously designated financial transactions based on the first designation rule.

11. (Currently amended) A computer-readable storage medium having computer-executable instructions for performing a computer process for categorizing financial transactions, the computer process comprising:

generating a set of designation rules, each designation rule relating a plurality of transaction and non-transaction attributes to a ~~plurality of~~ financial transaction ~~designations~~ designation;

receiving ~~first~~ transaction attributes specific to the financial transaction and non-transaction attributes associated with a user conducting the financial transaction;

applying a first designation rule to at least one of the ~~first~~ transaction attributes and at least one of the non-transaction attributes to generate a first match score;

associating a selected financial transaction designation with the financial transaction based on the first match score.

12. (Currently amended) The computer-readable storage medium of claim 11, the computer process further comprising:

applying a second designation rule to at least one of the ~~first~~ transaction attributes and at least one of the non-transaction attributes to generate a second match score; and

wherein the associating operation comprises:

selecting a first financial transaction designation as the selected financial transaction designation, if the first match score satisfies a match criterion; and

selecting a second transaction designation as the selected financial transaction designation, if the second match score satisfies the match criterion.

13. (Currently amended) The computer-readable storage medium of claim 11, wherein the ~~first~~ transaction attributes include non-textual attributes associated with the financial transaction.

14. (Canceled)

15. (Currently amended) The computer-readable storage medium of claim 11, wherein the ~~first~~ transaction attributes are selected from a group comprising: transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, and recurrence time~~, demographic information, match count, and select count~~.

16. (Original) The computer-readable storage medium of claim 11, wherein the first designation rule is a categorization rule and the financial transaction designation represents a transaction category.

17. (Currently amended) The computer-readable storage medium of claim 11, wherein the first designation rule is a naming rule and the financial transaction designation represents a payee name, whereby the payee name may be changed as a result of applying the first designation rule.

18. (Currently amended) The computer-readable storage medium of claim 11, wherein the financial transaction designation indicates a designation function, the computer process further comprising:

executing the designation function to modify contents of a payee field of the financial transaction to generate a revised payee name; and

replacing the contents of the payee field with the revised payee name.

19. (Currently amended) The computer-readable storage medium of claim 11, the computer process further comprising:

receiving a user defined designation for the financial transaction if the first match score does not satisfy [[the]] a match criterion; and

generating a second designation rule based on the transaction attributes [[of]] specific to the financial transaction, the non-transaction attributes associated with the user, and the user defined designation.

20. (Original) The computer-readable storage medium of claim 11, the computer process further comprising:

re-designating previously designated financial transactions based on the first designation rule.

21. (Currently amended) A system for categorizing a financial ~~transactions~~ transaction, the system comprising:

one or more storage media that ~~stores~~ store a set of designation rules, each designation rule relating a plurality of transaction and non-transaction attributes to a financial transaction designation;

a network interface that receives ~~first~~ transaction attributes specific to the financial transaction and non-transaction attributes associated with a user conducting the financial transaction;

a processor that applies a first designation rule to at least one of the ~~first~~ transaction attributes and at least one of the non-transaction attributes to generate a first match score and associates a selected financial transaction designation with the financial transaction ~~if the~~ based on the first match score ~~satisfies a match criterion~~.

22. (Currently amended) The system for categorizing a financial ~~transactions~~ transaction of claim 21, wherein the processor further applies a second designation rule to at least one of the ~~first~~ transaction attributes and at least one of the non-transaction attributes to generate a second match score; and

the processor associates the selected financial transaction designation by

selecting a first financial transaction designation as the selected financial transaction designation, if the first match score satisfies a match criterion; and

selecting a second transaction designation as the selected financial transaction designation, if the second match score satisfies the match criterion.

23. (Currently amended) The system for categorizing a financial ~~transactions~~ transaction of claim 21, wherein the ~~first~~ transaction attributes include non-textual attributes associated with the financial transaction.

24. (Canceled)

25. (Currently amended) The system for categorizing a financial ~~transactions~~ transaction of claim 21, wherein the ~~first~~ transaction attributes are selected from a group comprising: transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, and recurrence time~~, demographic information, match count, and select count~~.

26. (Currently amended) The system for categorizing a financial ~~transactions~~ transaction of claim 21, wherein the first designation rule is a categorization rule and the financial transaction designation represents a transaction category.

27. (Currently amended) The system for categorizing a financial ~~transactions~~ transaction of claim 21, wherein the first designation rule is a naming rule and the financial transaction designation represents a payee name, whereby the payee name may be changed as a result of applying the first designation rule.

28. (Currently amended) The system for categorizing a financial ~~transactions~~ transaction of claim 21, wherein the financial transaction designation indicates a designation function and wherein the processor further

executes the designation function to modify contents of a payee field of the financial transaction to generate a revised payee name; and

replaces the contents of the payee field with the revised payee name.

29. (Currently amended) The system for categorizing a financial ~~transactions~~ transaction of claim 21, wherein the network server receives a user defined designation for the financial transaction if the first match score does not satisfy [[the]] a match criterion; and

the processor further generates a second designation rule based on the transaction attributes [[of]] specific to the financial transaction, the non-transaction attributes associated with the user, and the user defined designation.

30. (Currently amended) The system for categorizing a financial ~~transactions~~ transaction of claim 21, wherein the processor further re-designates previously designated financial transactions based on the first designation rule.

Please add the following new claims:

31. (New) The method of claim 1, wherein the non-transaction attributes are selected from a group comprising: demographic information, match count, and select count.

32. (New) The computer-readable storage medium of claim 11, wherein the non-transaction attributes are selected from a group comprising: demographic information, match count, and select count.

33. (New) The system for categorizing a financial transaction of claim 21, wherein the non-transaction attributes are selected from a group comprising: demographic information, match count, and select count.

Remarks

This Response is considered fully responsive to the Office Action mailed 27 May 2011. Claims 1-30 were pending in the application. Claims 1-30 stand rejected. In this Response, claims 31-33 are added; claims 1-3, 5, 7-9, 11-13, 15, 17-19, 21-23, and 25-30 are amended, and claims 4, 14, and 24 are canceled. No new matter is added. Reexamination and reconsideration are requested.

Examiner Interview Summary

The Applicants thank Examiner Amsdell for her time on July 5, 2011 discussing features of independent claim 1 with respect to the claim rejections under 35 U.S.C. §101 and 35 U.S.C. §102. Examiner Amsdell indicated that the draft amendments to claim 1 proposed during the Examiner Interview would overcome the rejections under 35 U.S.C. §101. Further, Examiner Amsdell indicated her belief that the cited references do not disclose or suggest all the features of claim 1 with the draft amendments. The Applicants have applied the draft amendments to the entire claim set in this Amendment and Response.

Rejections Under 35 U.S.C. § 101

The Office has rejected claims 1-10 under 35 U.S.C. § 101 because the claimed invention is purportedly directed to non-statutory subject matter. The Office asserts in point 3 of the Office Action that "[b]ased on Supreme Court precedent and recent Federal Circuit decisions, a 35 U.S.C. § 101 process must hold claim to a non-abstract idea, such as a process that is (1) tied to a particular machine or (2) transforms underlying subject matter . . . to a different state." The Office further asserts that claim 1 is directed to an abstract idea, which is ineligible subject matter under 35 U.S.C. § 101.

While the Applicants disagree with the Office's interpretation of the requirements of 35 U.S.C. § 101 with respect to the features of claim 1, in the interest of prosecution expediency, the Applicants have amended claim 1 to recite "using a processor" in the "generating" and "applying" operations. Support for this amendment may be found in at least paragraph [0054] of the application as filed. As a result, claim 1 is "tied to a particular machine"

(e.g., a processor) and is thus a "non-abstract idea" and directed to eligible subject matter under 35 U.S.C. § 101. The Applicants respectfully request that the rejection of claim 1 under 35 U.S.C. § 101 be withdrawn. Further, as claims 2, 3, and 5-10 depend from claim 1, the Applicants respectfully request the rejections of claims 2, 3, and 5-10 be withdrawn as well.

Rejections Under 35 U.S.C. § 102

The Office has rejected claims 1-30 under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 7,720,702 to Fredericks et al. ("Fredericks"). As stated in MPEP § 2131, to establish an anticipation rejection, each and every element as set forth in the claim must be described either expressly or inherently in a single prior art reference. *Verdegaal Bros. v. Union Oil Co. of California*, 814 F.2d 628, 631, 2 USPQ2d 1051, 1053 (Fed. Cir. 1987). The Applicant respectfully traverses the rejection for at least the following reasons.

Claims 1 and 11, as presently amended, each recite *inter alia*, "receiving transaction attributes specific to the financial transaction and non-transaction attributes associated with a user conducting the financial transaction; applying a first designation rule to at least one of the transaction attributes and at least one of the non-transaction attributes to generate a first match score . . ." (emphasis added). Claim 21, as presently amended, recites *inter alia*, "a network interface that receives transaction attributes specific to the financial transaction and non-transaction attributes associated with a user conducting the financial transaction; a processor that applies a first designation rule to at least one of the transaction attributes and at least one of the non-transaction attributes to generate a first match score . . ." (emphasis added). Support for the amendments to claims 1, 11, and 21 may be found in at least paragraph [0067] of the application as filed. Fredericks fails to disclose or suggest "receiving" and "applying" "non-transaction attributes" to generate a "first match score," as generally recited in claims 1, 11, and 21.

The present application discloses "attribute-based transaction categorization . . . that utilizes transaction designation attributes other than or in addition to a payee name . . . to provide reduced user effort and improved accuracy in the categorization of transactions" [0005]. The transaction designation attributes include, for example, textual, non-textual, and non-transactional attributes [0051]. "[T]extual transaction attributes . . . include, but are not limited to, payee name, transaction description, and any other words that directly describe the

transaction" [0052]. "[N]on-textual transaction attributes . . . include[e], but [are] not limited to, transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, and recurrence time" [0053]. "[N]on-transaction attributes . . . include[s], but [are] not limited to, demographic information, match count, select count, and any other information that may be used to associate transaction designations that does not relate to a specific transaction itself" [0054].

Fredericks discloses "a system and method for integrating travel and expense management . . . [that] includes retrieving travel data records corresponding to travel requests; retrieving expense data records reflecting expense transactions; comparing the expense data records to the travel data records; and determining a likelihood that the expense data records match the travel data records" (Col. 3, lines 4-14). An example implementation of "matching of travel and expense data" is shown in FIG. 5 (Col. 8, lines 41-42). A variety of comparisons of the travel event request . . . to all available credit card charges are made in operations 502-507 (Col. 9, lines 46-59).

All the listed example comparisons in FIG. 5 of Fredericks are specific to a particular charge (e.g., the charge amount, date, expense type, vendor information, and type-specific data). These types of data are referred to in the present application as transaction attributes (which include both textual and non-textual attributes). Fredericks fails to disclose or suggest using "non-transaction attributes associated with a user conducting the financial transaction," as recited in claims 1, 11, and 21, as presently amended, to match travel and expense data. Claims 1, 11, and 21 recite using both "transaction attributes" and "non-transactional attributes" to generate a "first match score." The Applicants can find no disclose or suggestion in Fredericks of using "non-transactional attributes" for any purpose, let alone to generate a "first match score."

Therefore, the Applicants respectfully request that the rejections of claims 1, 11, and 21 be withdrawn. Further, since claims 2, 3, 5-10, 12, 13, 15-20, 22, 23, and 25-30 depend from claims 1, 11, and 21 and further distinguish over the cited prior art; the Applicants respectfully request that the rejections of claims 2, 3, 5-10, 12, 13, 15-20, 22, 23, and 25-30 be withdrawn as well.

Claims 7, 17, and 27, as presently amended, each recite *inter alia*, "wherein the first designation rule is a naming rule and the financial transaction designation represents a payee name, whereby the payee name may be changed as a result of applying the first designation rule" (emphasis added). Fredericks fails to disclose or suggest using a "naming rule" to change a "payee name" associated with a financial transaction.

The Office asserts in point 12 of the Office Action that Fredericks discloses the aforementioned features of claims 7, 17, and 27 in Col. 6, lines 25-37. The Applicants respectfully disagree. Col. 6, lines 25-37 discuss annotating data with extra information not received from the original data sources. For example, domain information or information from previous uses of the system may provide the extra information that may be annotated on a transaction (e.g., a particular traveler has previously submitted charges from "Macaroni Grill" that were meals, so future charges from "Macaroni Grill" will likely be for meals). The annotating of transactions with extra information disclosed in Fredericks is not comparable to using a "naming rule" to change a "payee name" associated with a financial transaction, as recited in claims 7, 17, and 27. The payee name (e.g., Macaroni Grill) remains the same, regardless of any annotated information in the teachings of Fredericks. Therefore, the Applicants respectfully request that the rejections of claims 7, 17, and 27 be withdrawn.

Claims 8, 18, and 28 each recite *inter alia*, "executing(es) the designation function to modify contents of a payee field of the financial transaction to generate a revised payee name; and replacing(es) the contents of the payee field with the revised payee name" (emphasis added). Fredericks fails to disclose or suggest modifying a payee field to generate a "revised payee name" and replacing the payee field with the "revised payee name."

For example, the present application discloses a "payee name cleansing function for the payee name attribute field" [0058]. "[A]n incoming transaction profile may have "The Chop House #1234 (29856)" in the payee name attribute field." Id. After implementation of the payee name cleansing function, the resulting contents of the payee name attribute field may be "The.*Chop.*House.*." The payee name attribute field has been cleansed of unwanted characters and prepared to support the technique of using regular expressions (regex) within a Java pattern class to determine a match" [0059]-[0060].

The Office asserts in point 13 of the Office Action that Fredericks discloses the aforementioned features of claims 8, 18, and 28 in Col. 11, lines 22-50. The Applicants respectfully disagree. Col. 11, lines 22-50 describes a traveler manually inputting expenses on an expense report at different points in time and an expense management application that downloads and compares the traveler's credit card charges to the line items entered by the traveler on the expense report. The Applicants can find no disclosure or suggestion in Col. 11, lines 22-50 or elsewhere in Fredericks of modifying a payee field to generate a "revised payee name" and replacing the payee field with the "revised payee name," as generally recited in claims 8, 18, and 28. The payee name (e.g., Sheraton) remains the same, regardless of any changes in dates or categories provided by the expense management application in Fredericks. Therefore, the Applicants respectfully request that the rejections of claims 8, 18, and 28 be withdrawn.

Claims 9, 19, and 29 each recite *inter alia*, "receiving(es) a user defined designation for the financial transaction if the first match score does not satisfy a match criterion; and generating(es) a second designation rule based on the transaction attributes specific to the financial transaction, the non-transaction attributes associated with the user, and the user defined designation" (emphasis added). Fredericks fails to disclose or suggest "generating a second designation rule" based on a "user defined designation" for a financial transaction.

For example, referring to FIG. 1, the present application discloses that "one or more transactions in the designated transactions report 125 may be lacking designation or mis-designated. The user 102 may send the transaction categorization server 101 corrected designations for mis-designated transactions and/or new designations for un-designated transactions. The transaction categorization system 100 may use the corrected and/or new designations to create new designation rules 119 or update existing designation rules 119 to correspond with the user's designation preferences" [0022].

The Office asserts in point 14 of the Office Action that Fredericks discloses the aforementioned features of claims 9, 19, and 29 in Col. 1, lines 13 and 22-35 and Col. 10 line 61 through Col. 11, line 12. The Applicants respectfully disagree. Col. 1, lines 13 and 22-35 describe the existence of travel data feeds and the need to make the data within those feeds more useful for a traveler. Col. 10 line 61 through Col. 11, line 12 describes that changes in a traveler's plans that are made spontaneously will not appear on the traveler's data feed. The Applicants can find no disclosure or suggestion in Col. 1, lines 13 and 22-35 and Col. 10 line 61 through Col. 11, line 12 or elsewhere in Fredericks of "generating a second designation rule" based on a "user defined designation" for a financial transaction, as recited in claims 9, 19, and 29. Acknowledging that a travel data feed does not contain spontaneous changes in a traveler's travel plans is not related to "generating a second designation rule" based on a "user defined designation." Therefore, the Applicants respectfully request that the rejections of claims 9, 19, and 29 be withdrawn.

Claims 10, 20, and 30 each recite *inter alia*, "re-designating(es) previously designated financial transactions based on the first designation rule" (emphasis added). Fredericks fails to disclose or suggest "re-designating previously designated financial transactions."

The Office asserts in point 15 of the Office Action that Fredericks discloses the aforementioned features of claims 10, 20, and 30 in Col. 11, lines 22-48. The Applicants respectfully disagree. Col. 11, lines 22-50 describes a traveler manually inputting expenses on an expense report at different points in time and an expense management application that downloads and compares the traveler's credit card charges to the line items entered by the traveler on the expense report. The Applicants can find no disclosure or suggestion in Col. 11, lines 22-50 or elsewhere in Fredericks of "re-designating previously designated financial transactions," as generally recited in claims 10, 20, and 30. Manually inputting expenses is not related to re-designating previously designated expenses. Therefore, the Applicants respectfully request that the rejections of claims 10, 20, and 30 be withdrawn.

New Claims

New claims 31-33 are added and are believed to recite systems not disclosed or suggested in Fredericks or other references on record. Claims 31-33 recite subject matter described in at least original claims 4, 5, 14, 15, 24, and 25 of the present application. No new matter is added.

Conclusion

Claims 1-3, 5-13, 15-23, and 25-33 are currently pending in the application. The Applicants have fully responded to each and every rejection in the Office action dated 27 May 2011 and believe that claims 1-3, 5-13, 15-23, and 25-33 are in a condition for allowance. The Applicants therefore request that a timely Notice of Allowance be issued in this case.

The Applicants believe no other fees or petitions are due with this filing. However, should any such fees or petitions be required, please consider this a request therefor and authorization to charge Deposit Account No. 50-3199 as necessary.

If the Examiner believes any issues could be resolved via a telephone interview, the Examiner is invited to contact the undersigned at the telephone number listed below.

Respectfully submitted,

Dated: July 18, 2011

/Eric R. Drennan/

Eric R. Drennan
Registration No. 59,099
USPTO Customer No. 45346

Hensley Kim & Holzer, LLC
1660 Lincoln Street, Suite 3000
Denver, Colorado 80264
Tel: 720-377-0770
Fax: 720-377-0777

Electronic Acknowledgement Receipt

EFS ID:	10540643
Application Number:	12352012
International Application Number:	
Confirmation Number:	9983
Title of Invention:	SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION
First Named Inventor/Applicant Name:	Joseph A. McGlynn
Customer Number:	45346
Filer:	Eric Ray Drennan/Jenifer Weck
Filer Authorized By:	Eric Ray Drennan
Attorney Docket Number:	596-002-USP
Receipt Date:	18-JUL-2011
Filing Date:	12-JAN-2009
Time Stamp:	15:05:33
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Amendment/Req. Reconsideration-After Non-Final Reject	F_AmendRespto5272011OA.PDF	130997 748bf7aed010be66003d8a956de5585cf3103011	no	15

Warnings:	
Information:	

Total Files Size (in bytes):	130997

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New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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

PTO/SB/06 (07-06)
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PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number	Filing Date	☐ To be Mailed
12/352,012	01/12/2009	

APPLICATION AS FILED – PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY ☒ RATE ($)	SMALL ENTITY ☒ FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY FEE ($)
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A	
☐ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A			N/A	
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X $ =		OR	X $ =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X $ =			X $ =	
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $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).						
☐ 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			TOTAL	

APPLICATION AS AMENDED – PART II

AMENDMENT	07/18/2011	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	SMALL ENTITY RATE ($)	SMALL ENTITY ADDITIONAL FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY ADDITIONAL FEE ($)
	Total (37 CFR 1.16(i))	* 30	Minus	** 30	= 0	X $26 =	0	OR	X $ =	
	Independent (37 CFR 1.16(h))	* 3	Minus	***3	= 0	X $110 =	0	OR	X $ =	
	☐ Application Size Fee (37 CFR 1.16(s))									
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE	0	OR	TOTAL ADD'L FEE	

AMENDMENT		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) 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 $ =	
	☐ Application Size Fee (37 CFR 1.16(s))									
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

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

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

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

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

Legal Instrument Examiner:
/ANNETTE SMITH/

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

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/352,012	01/12/2009	Joseph A. McGlynn	596-002-USP	9983

45346 7590 07/13/2011

HENSLEY KIM & HOLZER, LLC
1660 LINCOLN STREET, SUITE 3000
DENVER, CO 80264

EXAMINER	
AMSDELL, DANA	
ART UNIT	PAPER NUMBER
3627	

NOTIFICATION DATE	DELIVERY MODE
07/13/2011	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):

smarkham@hkh-law.com
jnikaido@hkh-law.com
goconnor@hkh-law.com

Interview Summary	Application No.	Applicant(s)	
	12/352,012	MCGLYNN ET AL.	
	Examiner	Art Unit	
	DANA AMSDELL	3627	

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

(1) *DANA AMSDELL*. (3)_____.

(2) *Eric Drennan*. (4)_____.

Date of Interview: *05 July 2011*.

Type: a)☒ Telephonic b)☐ Video Conference
c)☐ Personal [copy given to: 1)☐ applicant 2)☐ applicant's representative]

Exhibit shown or demonstration conducted: d)☐ Yes e)☒ No.
If Yes, brief description: _____.

Claim(s) discussed: *1*.

Identification of prior art discussed: *Fredericks (US 7,720,702)*.

Agreement with respect to the claims f)☐ was reached. g)☐ was not reached. h)☒ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: *Attorney presented an overview of the invention, with explanation of amended language of claim 1 (draft submitted prior to interview) as distinctive from Fredericks. Language to remedy 101 rejection, as drafted, is appropriate and supported. Examiner anticipates amendments reflecting discussed limitations*
.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

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. See Summary of Record of Interview requirements on reverse side or on attached sheet.

/D. A./ Examiner, Art Unit 3627	/F. Ryan Zeender/ Supervisory Patent Examiner, Art Unit 3627

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.

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/352,012	01/12/2009	Joseph A. McGlynn	596-002-USP	9983

45346 7590 05/27/2011

HENSLEY KIM & HOLZER, LLC
1660 LINCOLN STREET, SUITE 3000
DENVER, CO 80264

EXAMINER	
AMSDELL, DANA	
ART UNIT	PAPER NUMBER
3627	

NOTIFICATION DATE	DELIVERY MODE
05/27/2011	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):

rholzer@hkh-law.com
smarkham@hkh-law.com
jnikaido@hkh-law.com

Office Action Summary	Application No.	Applicant(s)	
	12/352,012	MCGLYNN ET AL.	
	Examiner	Art Unit	
	DANA AMSDELL	3627	

-- 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 *12 January 2009*.

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) *1-30* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-30* 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 *03 April 2009* 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 Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date *7/13/2009*.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Acknowledgements

Examiner acknowledges priority claim to provisional application 61/032578, filed 2/29/2008.

Examiner acknowledges and accepts replacement drawings, filed 4/3/2009.

Claim Rejections - 35 USC § 101

1. 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.

2. Claims 1-10 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

3. Claims 1-10 are rejected under 35 U.S.C. 101. Based on Supreme Court precedent and recent Federal Circuit decisions, a 35 U.S.C § 101 process must hold claim to a non-abstract idea, such as a process that is (1) tied to a particular machine or (2) transforms underlying subject matter (such as an article or materials) to a different state. *Bilski v. Kappos*, 561 U.S. ____ (2010); *Diamond v. Diehr*, 450 U.S. 175, 184

(1981); *Parker v. Flook*, 437 U.S. 584, 588 n.9 (1978); *Gottschalk v. Benson*, 409 U.S. 63, 70 (1972); *Cochrane v. Deener*, 94 U.S. 780,787-88 (1876).

Based upon consideration of all of the relevant factors with respect to the claim as a whole, claim 1 is held to claim an abstract idea, and is therefore rejected as ineligible subject matter under 35 U.S.C. §101. The rationale for this finding is as follows:

Applicant's method steps lack sufficient recitation of a machine. Involvement with a machine in claim 1, with steps is nominally, insignificantly, or tangentially related to the performance of the steps, (i.e. generating…; accepting…; applying…; and associating….). As claims 2-10 depend from the ineligible claim, and additionally fail to recite sufficient involvement with a particular machine, they are likewise ineligible to qualify as statutory under 35 U.S.C. §101.

Please note in the interest of subsequent prosecution, that the recitation of the machine in the preamble with an absence of a machine in the body of the claim fails to make the claim statutory under 35 USC 101. *Note the Board of Patent Appeals Informative Opinion Ex parte Langemyer et al.* (Appeal 2008-1495).

Claim Rejections - 35 USC § 102

4. 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.

5. Claims 1-30 are rejected under 35 U.S.C. 102(b) as being anticipated by Fredericks et al (US 7,720,702), herein "Fredericks".

6. Referring to Claims 1, 11 and 21, being the method , computer-readable storage medium, and the system, respectively directed to the same, Fredericks teaches categorizing a financial transaction, comprising:

- generating a set of designation rules, each designation rule relating a plurality of transaction attributes to a financial transaction designation (Fig. 5, step 501; and column 9, lines 25-45 (e.g. 'United Airlines' having a 'derived knowledge' or "designation rule" applied that designates 'airfare expense');
- receiving first transaction attributes specific to the financial transaction (Fig. 5, steps 502-506 - amount/date/expense type/vendor);
- applying a first designation rule to the first transaction attributes to generate a first match score (Fig. 5, step 508);
- associating a selected financial transaction designation with the financial transaction if the first match score satisfies a match criterion (Fig. 5, step 509; and column 8, lines 44-55).

7. Referring to Claims 2, 12, and 22, directed to the same, Fredericks teaches the claims dependencies, and further teaches:

- applying a second designation rule to the first transaction attributes to generate a second match score (Claim 1 –'iteratively repeating..');

wherein the associating operation comprises:

- selecting a first financial transaction designation as the selected financial transaction designation, if the first match score satisfies a match criterion;
- selecting a second transaction designation as the selected financial transaction designation, if the second match score satisfies the match criterion (column 8, line 56-column 9, line 4).

8. Referring to Claims 3, 13, and 23, directed to the same, Fredericks teaches the claims dependencies, and further teaches wherein the first transaction attributes include non-textual attributes associated with the financial transaction (Figs. 8-13 – symbolic category (i.e. airplane, eating utensils, etc.; or alternatively, column 10, lines 28-31 – 'vendor code').

9. Referring to Claims 4, 14, and 24, directed to the same, Fredericks teaches the claims dependencies, and further teaches wherein the first transaction attributes include non- transaction attributes associated with a user (column 7, lines 10-22).

10. Referring to Claims 5, 15, and 25, directed to the same, Fredericks teaches the claims dependencies, and further teaches wherein the first transaction attributes are selected from a group comprising:

- transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, recurrence time, demographic information, match count, and select count (Fig. 5).

11. Referring to Claims 6, 16, and 26, directed to the same, Fredericks teaches the claims dependencies, and further teaches wherein the first designation rule is a categorization rule and the financial transaction designation represents a transaction category (Claim 1 – 'travel event type').

12. Referring to Claims 7, 17, and 27, directed to the same, Fredericks teaches the claims dependencies, and further teaches wherein the first designation rule is a naming rule and the financial transaction designation represents a payee name. (column 6, lines 25-37).

13. Referring to Claims 8, 18, and 28, directed to the same, Fredericks teaches the claims dependencies, and further teaches wherein:

- the financial transaction designation indicates a designation function, further comprising executing the designation function to modify contents of a payee field of the financial transaction to generate a revised payee name (column 11, lines 22-50);
- replacing the contents of the payee field with the revised payee name (column 11, lines 35-50).

14. Referring to Claims 9, 19, and 29, directed to the same, Fredericks teaches the claims dependencies, and further teaches:

- receiving a user defined designation for the financial transaction if the first match score does not satisfy the match criterion (Claim 1, column 13, lines 22-35);
- generating a second designation rule based on transaction attributes of the financial transaction and the user defined designation (column 10, line 61- column 11, line 12- as designating transportation from cab fare to car rental).

15. Referring to Claims 10, 20, and 30, directed to the same, Fredericks teaches the claims dependencies, and further teaches:

- re-designating previously designated financial transactions based on the first designation rule (column 11, lines 22- 48).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to DANA AMSDELL whose telephone number is (571)270-5210. The examiner can normally be reached on 5/4/9.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Florian Zeender can be reached on 571-272-6790. 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.

/D. A./
Examiner, Art Unit 3627

/F. Ryan Zeender/

Supervisory Patent Examiner, Art Unit 3627

Notice of References Cited	Application/Control No. 12/352,012	Applicant(s)/Patent Under Reexamination MCGLYNN ET AL.	
	Examiner DANA AMSDELL	Art Unit 3627	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-7,720,702 B2	05-2010	Fredericks et al.	705/6
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

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

NON-PATENT DOCUMENTS

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

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

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	12352012	MCGLYNN ET AL.
	Examiner	**Art Unit**
	DANA AMSDELL	3627

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

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

CLAIM		DATE								
Final	Original	05/20/2011								
	1	✓								
	2	✓								
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	27	✓								
	28	✓								
	29	✓								
	30	✓								

Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	12352012	MCGLYNN ET AL.
	Examiner	Art Unit
	DANA AMSDELL	3627

SEARCHED			
Class	Subclass	Date	Examiner
		3	

SEARCH NOTES		
Search Notes	Date	Examiner
see East search history	5/19/2011	da

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner

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BIB DATA SHEET

CONFIRMATION NO. 9983

SERIAL NUMBER	FILING or 371(c) DATE RULE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
12/352,012	01/12/2009	705	3627	596-002-USP

APPLICANTS

Joseph A. McGlynn, Highlands Ranch, CO;
Conor Keane, Englewood, CO;

**** CONTINUING DATA ***************************

This appln claims benefit of 61/032,578 02/29/2008

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

**** IF REQUIRED, FOREIGN FILING LICENSE GRANTED **** ** SMALL ENTITY **
01/23/2009

Foreign Priority claimed ☐ Yes ☑ No 35 USC 119(a-d) conditions met ☐ Yes ☐ No Verified and Acknowledged /DANA AMSDELL/ Examiner's Signature	☐ Met after Allowance da Initials	STATE OR COUNTRY	SHEETS DRAWINGS	TOTAL CLAIMS	INDEPENDENT CLAIMS
		CO	8	30	3

ADDRESS

HENSLEY KIM & HOLZER, LLC
1660 LINCOLN STREET, SUITE 3000
DENVER, CO 80264
UNITED STATES

TITLE

SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION

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

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	2	("6792422").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2011/05/19 11:32
S2	2	("20090006239").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2011/05/19 11:33
S3	2	("20080301042").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2011/05/19 11:33
S4	9648	(expense or transaction) (type ot category or class or classification or descript$3 or identifier or identification or label)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 13:52
S5	18591	(expense or transaction) (type or category or class or classification or descript$3 or identifier or identification or label)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 13:52
S6	6415	S5 and "705".clas.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 13:53
S7	719	S6 and (financ$3 near manage$4)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 13:54

S8	65	S7 and (match$3 or correlat$3 or pair$2 or compar$5)near (criter$2 or standard or archetype or rule or paradigm)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 13:58
S9	65	S7 and ((match$3 or correlat$3 or pair$2 or compar$5)near (criter$2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 13:58
S10	70	S7 and ((match$3 or correlat$3 or pair$2 or compar$5 or score)near (criter$2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 13:59
S11	1	S10 and ((second or multiple or plural$3) near (match$3 or correlat$3 or pair$2 or compar$5 or score)near (criter$2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:00
S12	22	S10 and ((second or multiple or plural$3) with (match$3 or correlat$3 or pair$2 or compar$5 or score)near (criter$2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:00
S13	29	S10 and ((second or multiple or plural$3) same(match$3 or correlat $3 or pair$2 or compar $5 or score)near (criter $2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:07
S14	7	S13 not S12	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:07

S15	48	S10 and ((second or multiple or plural$3) same(match$3 or correlat $3 or pair$2 or compar $5 or score)with (criter $2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:09
S16	19	S15 not S13	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:09
S17	49	S10 and ((second or multiple or plural$3) same(match$3 or correlat $3 or pair$2 or compar $5 or score)same (criter $2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:13
S18	1	S17 not S15	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:13
S19	936	S5 and (financ$3 near manage$4)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:15
S20	82	S19 and (match$3 or correlat$3 or pair$2 or compar$5)near (criter$2 or standard or archetype or rule or paradigm)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:16
S21	87	S19 and ((match$3 or correlat$3 or pair$2 or compar$5 or score)near (criter$2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:16

S22	31	S21 and ((second or multiple or plural$3) same(match$3 or correlat $3 or pair$2 or compar $5 or score)near (criter $2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:16
S23	2	S22 not S13	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:17
S24	859	S5 and (match$3 or correlat$3 or pair$2 or compar$5)near (criter$2 or standard or archetype or rule or paradigm)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:18
S25	889	S5 and ((match$3 or correlat$3 or pair$2 or compar$5 or score)near (criter$2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:19
S26	108	S25 and ((second or multiple or plural$3) with (match$3 or correlat$3 or pair$2 or compar$5 or score)near (criter$2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:19
S27	69	S26 and financ$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:20
S28	45	S27 not S22	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:21
S29	163	S6 and ((second or multiple or plural$3) same(match$3 or correlat $3 or pair$2 or compar $5 or score)near (criter $2 or standard or archetype or rule or paradigm))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 14:33

S30	14	(US-20090006239-$ or US-20080301042-$ or US-20080034228-$ or US-20030204439-$ or US-20040236653-$ or US-20080154625-$).did. or (US-6792422-$ or US-6112181-$ or US-7552089-$ or US-7761381-$ or US-7792716-$ or US-6820266-$ or US-7092905-$ or US-7720702-$).did.	US-PGPUB; USPAT	ADJ	ON	2011/05/19 14:49
S31	8	concur.as.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2011/05/19 15:26
S32	14	(US-20090006239-$ or US-20080301042-$ or US-20080034228-$ or US-20030204439-$ or US-20040236653-$ or US-20080154625-$).did. or (US-6792422-$ or US-6112181-$ or US-7552089-$ or US-7761381-$ or US-7792716-$ or US-6820266-$ or US-7092905-$ or US-7720702-$).did.	US-PGPUB; USPAT	ADJ	ON	2011/05/19 17:21
S33	2	("5191523").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2011/05/19 17:24
S34	2	("7395231").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2011/05/19 17:24

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Receipt date: 07/13/2009

Doc code: IDS

Doc description: Information Disclosure Statement (IDS) Filed

PTO/SB/08a (06-09)
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT
(Not for submission under 37 CFR 1.99)

Application Number	12352012
Filing Date	2009-01-12
First Named Inventor	Joseph A. McGlynn et al.
Art Unit	3627
Examiner Name	Not Yet Assigned
Attorney Docket Number	596-002-USP

U.S.PATENTS

Examiner Initial*	Cite No	Patent Number	Kind Code[1]	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
/D.A./	1	6792422	B1	2004-09-14	Stride et al.	

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U.S.PATENT APPLICATION PUBLICATIONS

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/D.A./	1	20090006239	A1	2009-01-01	Robinson et al.	
/D.A./	2	20080301042	A1	2008-12-04	Patzer	

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/D.A./	1	DUMAIS, Susan et al., "Inductive Learning Algorithms and Representations for Text Categorization," 8 pages.	☐
/D.A./	2	JOACHIMS, Thorsten, "Text Categorization with Support Vector Machines: Learning with Many Relevant Features," Universitat Dortmund, 7 pages.	☐
/D.A./	3	Corillian Launches Next-Generation Solution to Improve Online Money Management; Corillian Personal Money Manager Significantly Expands Online Access to Account History and Enhances Online Reporting and Tracking; the Free Library by Farlex; www.thefreelibrary.com/Corillian+Launches+Next-Generation+Solution+to+Improve+Online +Money...-a0144655153, April 19, 2006, 6 pages.	☐
/D.A./	4	Custom Categorization Rules; Yodlee MoneyCenter 9.0.2.0, 4 pages.	☐
/D.A./	5	How to Categorize on Quicken and Why You Should; http://www.businessknowledgesource.com/investing/ how_to_categorize_on_quicken_and_why_you_should_023917.html, 4 pages.	☐
/D.A./	6	Better Categorization, Rules Management, and Exporting. Oh My!, by Mint.com on 5/9/2008; http://www.mint.com/ blog/updates/better-categorization-rules-management-and-exporting-oh-my/, 12 pages.	☐
/D.A./	7	Madhu, CM, madhucm@gmail.com, 3 pages.	☐
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Receipt date: 07/13/2009

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Attorney Docket Number	596-002-USP

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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/352,012	01/12/2009	Joseph A. McGlynn	596-002-USP

CONFIRMATION NO. 9983

45346
HENSLEY KIM & HOLZER, LLC
1660 LINCOLN STREET, SUITE 3000
DENVER, CO 80264

PUBLICATION NOTICE

Title:SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION

Publication No.US-2009-0222364-A1
Publication Date:09/03/2009

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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/.

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Office of Data Managment, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101

Doc code: IDS
Doc description: Information Disclosure Statement (IDS) Filed

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Filing Date	2009-01-12
First Named Inventor	Joseph A. McGlynn et al.
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Examiner Name	Not Yet Assigned
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	1	6792422	B1	2004-09-14	Stride et al.	

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U.S.PATENT APPLICATION PUBLICATIONS

Examiner Initial*	Cite No	Publication Number	Kind Code[1]	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	20090006239	A1	2009-01-01	Robinson et al.	
	2	20080301042	A1	2008-12-04	Patzer	

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	Application Number	12352012
	Filing Date	2009-01-12
	First Named Inventor	Joseph A. McGlynn et al.
	Art Unit	3627
	Examiner Name	Not Yet Assigned
	Attorney Docket Number	596-002-USP

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T5
	1	DUMAIS, Susan et al., "Inductive Learning Algorithms and Representations for Text Categorization," 8 pages.	☐
	2	JOACHIMS, Thorsten, "Text Categorization with Support Vector Machines: Learning with Many Relevant Features," Universitat Dortmund, 7 pages.	☐
	3	Corillian Launches Next-Generation Solution to Improve Online Money Management; Corillian Personal Money Manager Significantly Expands Online Access to Account History and Enhances Online Reporting and Tracking; the Free Library by Farlex; www.thefreelibrary.com/Corillian+Launches+Next-Generation+Solution+to+Improve+Online +Money...-a0144655153, April 19, 2006, 6 pages.	☐
	4	Custom Categorization Rules; Yodlee MoneyCenter 9.0.2.0, 4 pages.	☐
	5	How to Categorize on Quicken and Why You Should; http://www.businessknowledgesource.com/investing/ how_to_categorize_on_quicken_and_why_you_should_023917.html, 4 pages.	☐
	6	Better Categorization, Rules Management, and Exporting. Oh My!, by Mint.com on 5/9/2008; http://www.mint.com/ blog/updates/better-categorization-rules-management-and-exporting-oh-my/, 12 pages.	☐
	7	Madhu, CM, madhucm@gmail.com, 3 pages.	☐
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Art Unit	3627
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Attorney Docket Number	596-002-USP

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	Filing Date	2009-01-12
	First Named Inventor	Joseph A. McGlynn et al.
	Art Unit	3627
	Examiner Name	Not Yet Assigned
	Attorney Docket Number	596-002-USP

CERTIFICATION STATEMENT

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

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

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

☐ See attached certification statement.

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

☒ None

SIGNATURE

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

Signature	/Eric R. Drennan/	Date (YYYY-MM-DD)	2009-07-13
Name/Print	Eric R. Drennan	Registration Number	59,099

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EFS ID:	5692930
Application Number:	12352012
International Application Number:	
Confirmation Number:	9983
Title of Invention:	SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION
First Named Inventor/Applicant Name:	Joseph A. McGlynn
Customer Number:	45346
Filer:	Eric Ray Drennan/Jenifer Weck
Filer Authorized By:	Eric Ray Drennan
Attorney Docket Number:	596-002-USP
Receipt Date:	13-JUL-2009
Filing Date:	12-JAN-2009
Time Stamp:	19:16:40
Application Type:	Utility under 35 USC 111(a)

Payment information:

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Transmittal Letter	SKMBT_C35209071316170.pdf	1260791 1eb149b7b11754cbce85f2c66a1b5e4061e1b8d8	no	16

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2	NPL Documents	DUMAIS_InductiveLearning.PDF	86200 1ea95897ca757987a35d7e212f1abd2ac507e727	no	8
Warnings:					
Information:					
3	Information Disclosure Statement (IDS) Filed (SB/08)	SB08_596-002-USP.PDF	373471 f45a5cacb6c9f915eaf93d1d2ef85364699c5ea8	no	4
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5	NPL Documents	Corrilian_Launches_Next_Generation-596-002USP.PDF	657427 1926c4102e7278382429571bc91a8de3b710c22c	no	6
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9	NPL Documents	MADHU_CM_596-002-USP.PDF	253189 fd443ca2321c16925d4889fd7f381ea8ccf4d956	no	3
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APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
12/352,012	01/12/2009	3692	722	596-002-USP	30	3

CONFIRMATION NO. 9983

UPDATED FILING RECEIPT

45346
HENSLEY KIM & HOLZER, LLC
1660 LINCOLN STREET, SUITE 3000
DENVER, CO 80264

OC000000035443984

Date Mailed: 04/14/2009

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Applicant(s)

Joseph A. McGlynn, Highlands Ranch, CO;
Conor Keane, Englewood, CO;

Assignment For Published Patent Application

Ourcashflow.com, LLC, Denver, CO

Power of Attorney: None

Domestic Priority data as claimed by applicant

This appln claims benefit of 61/032,578 02/29/2008

Foreign Applications

If Required, Foreign Filing License Granted: 01/23/2009

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 12/352,012**

Projected Publication Date: 09/03/2009

Non-Publication Request: No

Early Publication Request: No
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Title

SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION

Preliminary Class

705

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

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LICENSE FOR FOREIGN FILING UNDER

Title 35, United States Code, Section 184

Title 37, Code of Federal Regulations, 5.11 & 5.15

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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 AssetsControl, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

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

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	:	12/352,012	Confirmation No.	:	9983
First Applicant	:	Joseph A. McGlynn	Art Unit	:	3692
Filed	:	12 January 2009	Examiner	:	
Title	:	System and Method for Attribute-Based Transaction Categorization			
Docket No.	:	596-002-USP			
Customer No.	:	45346			

RESPONSE TO NOTICE TO FILE CORRECTED APPLICATION PAPERS

Mail Stop MISSING PARTS
Commissioner for Patents
U.S. Patent and Trademark Office
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The Notice to File Corrected Application Papers dated 30 January 2009 (the "Notice") requires Applicants to submit Replacement Drawings for figures 5-7 in compliance with 37 C.F.R. §§ 1.84 and 1.121(d).

In response to the Notice, Applicants submit Replacement Drawing sheets for drawings sheets 5/8, 6/8, and 7/8 (i.e., FIGS. 5-7). The Replacement Drawings contain no new matter and are submitted in compliance with the requirements of 37 C.F.R. §§ 1.84 and 1.121(d).

Applicants hereby petition for a one month extension of time and the accompanying fee is submitted herewith. Applicants believe no other fees or petitions are due with this filing. However, should any such fees or petitions be required, please consider this a request therefor and authorization to charge Deposit Account No. 50-3199 as necessary.

If the Office should have any questions, please contact the undersigned attorney.

Respectfully submitted this 3rd day of April 2009.

/Eric R. Drennan/
Eric R. Drennan
Registration No. 59,099
Customer No. 45346
HENSLEY KIM & HOLZER, LLC
TEL: 720-377-0770
FAX: 720-377-0777

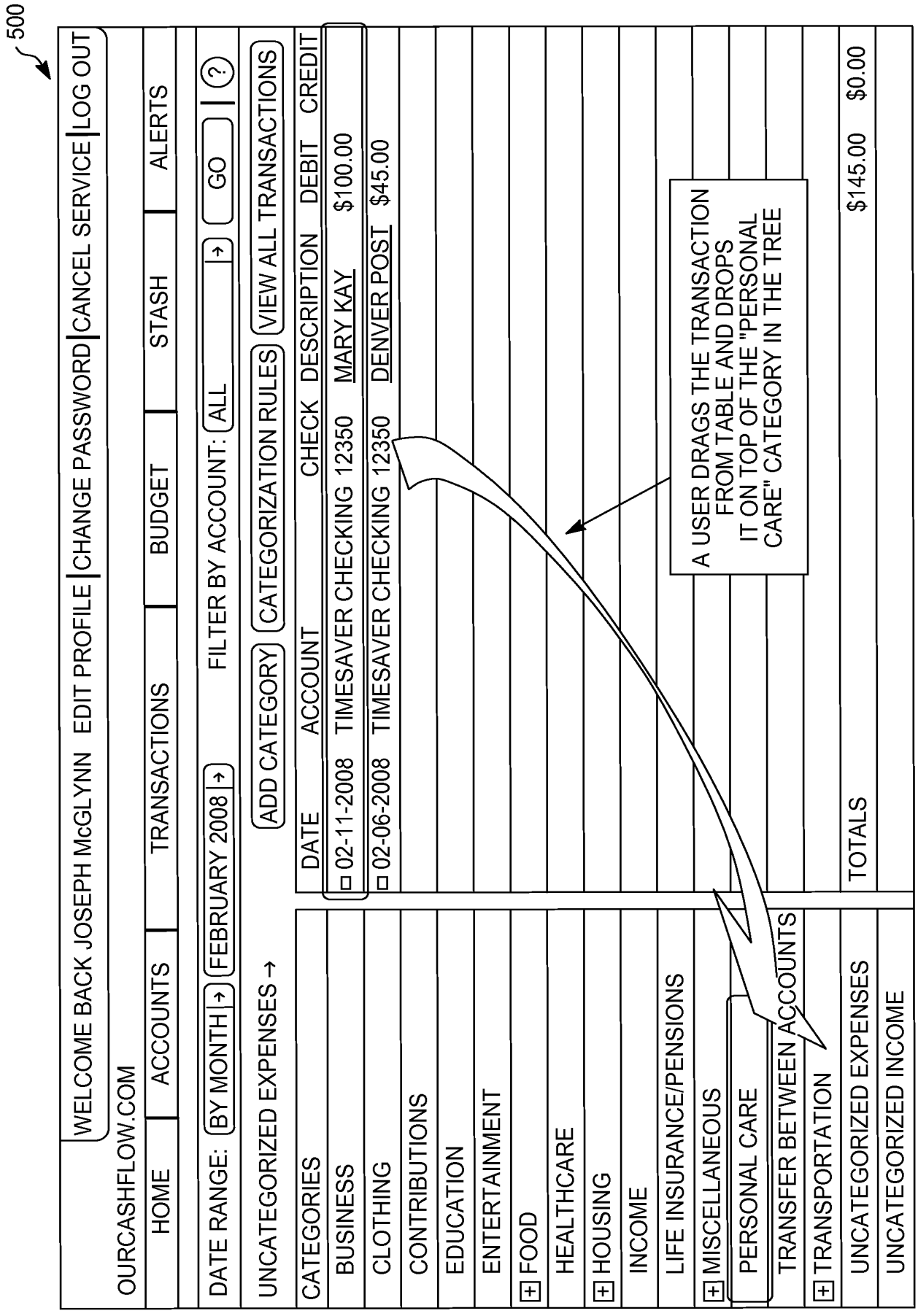
500
WELCOME BACK JOSEPH McGLYNN EDIT PROFILE CHANGE PASSWORD CANCEL SERVICE LOG OUT
OURCASHFLOW.COM
HOME ACCOUNTS TRANSACTIONS BUDGET STASH ALERTS
DATE RANGE: BY MONTH FEBRUARY 2008 FILTER BY ACCOUNT: ALL GO ?
UNCATEGORIZED EXPENSES → ADD CATEGORY CATEGORIZATION RULES VIEW ALL TRANSACTIONS
CATEGORIES
BUSINESS
CLOTHING
CONTRIBUTIONS
EDUCATION
ENTERTAINMENT
FOOD
HEALTHCARE
HOUSING
INCOME
LIFE INSURANCE/PENSIONS
MISCELLANEOUS
PERSONAL CARE
TRANSFER BETWEEN ACCOUNTS
TRANSPORTATION
UNCATEGORIZED EXPENSES
UNCATEGORIZED INCOME
DATE ACCOUNT CHECK DESCRIPTION DEBIT CREDIT
02-11-2008 TIMESAVER CHECKING 12350 MARY KAY $100.00
02-06-2008 TIMESAVER CHECKING 12350 DENVER POST $45.00
TOTALS $145.00 $0.00
A USER DRAGS THE TRANSACTION FROM TABLE AND DROPS IT ON TOP OF THE "PERSONAL CARE" CATEGORY IN THE TREE

FIG. 5

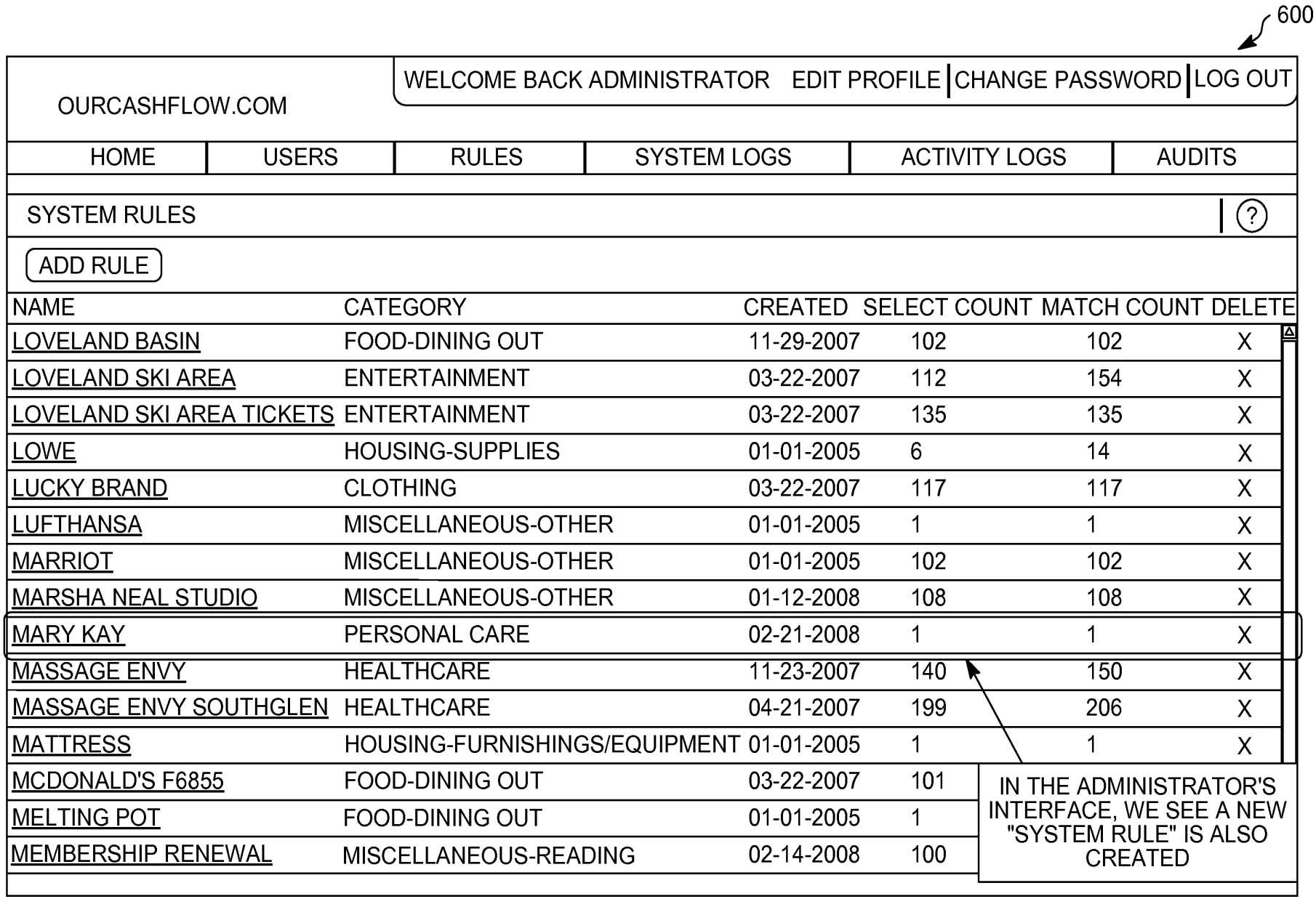
600
OURCASHFLOW.COM
WELCOME BACK ADMINISTRATOR EDIT PROFILE | CHANGE PASSWORD | LOG OUT
HOME
USERS
RULES
SYSTEM LOGS
ACTIVITY LOGS
AUDITS
SYSTEM RULES
?
ADD RULE
NAME
CATEGORY
CREATED
SELECT COUNT
MATCH COUNT
DELETE
LOVELAND BASIN FOOD-DINING OUT 11-29-2007 102 102 X
LOVELAND SKI AREA ENTERTAINMENT 03-22-2007 112 154 X
LOVELAND SKI AREA TICKETS ENTERTAINMENT 03-22-2007 135 135 X
LOWE HOUSING-SUPPLIES 01-01-2005 6 14 X
LUCKY BRAND CLOTHING 03-22-2007 117 117 X
LUFTHANSA MISCELLANEOUS-OTHER 01-01-2005 1 1 X
MARRIOT MISCELLANEOUS-OTHER 01-01-2005 102 102 X
MARSHA NEAL STUDIO MISCELLANEOUS-OTHER 01-12-2008 108 108 X
MARY KAY PERSONAL CARE 02-21-2008 1 1 X
MASSAGE ENVY HEALTHCARE 11-23-2007 140 150 X
MASSAGE ENVY SOUTHGLEN HEALTHCARE 04-21-2007 199 206 X
MATTRESS HOUSING-FURNISHINGS/EQUIPMENT 01-01-2005 1 1 X
MCDONALD'S F6855 FOOD-DINING OUT 03-22-2007 101
MELTING POT FOOD-DINING OUT 01-01-2005 1
MEMBERSHIP RENEWAL MISCELLANEOUS-READING 02-14-2008 100
IN THE ADMINISTRATOR'S INTERFACE, WE SEE A NEW "SYSTEM RULE" IS ALSO CREATED

FIG. 6

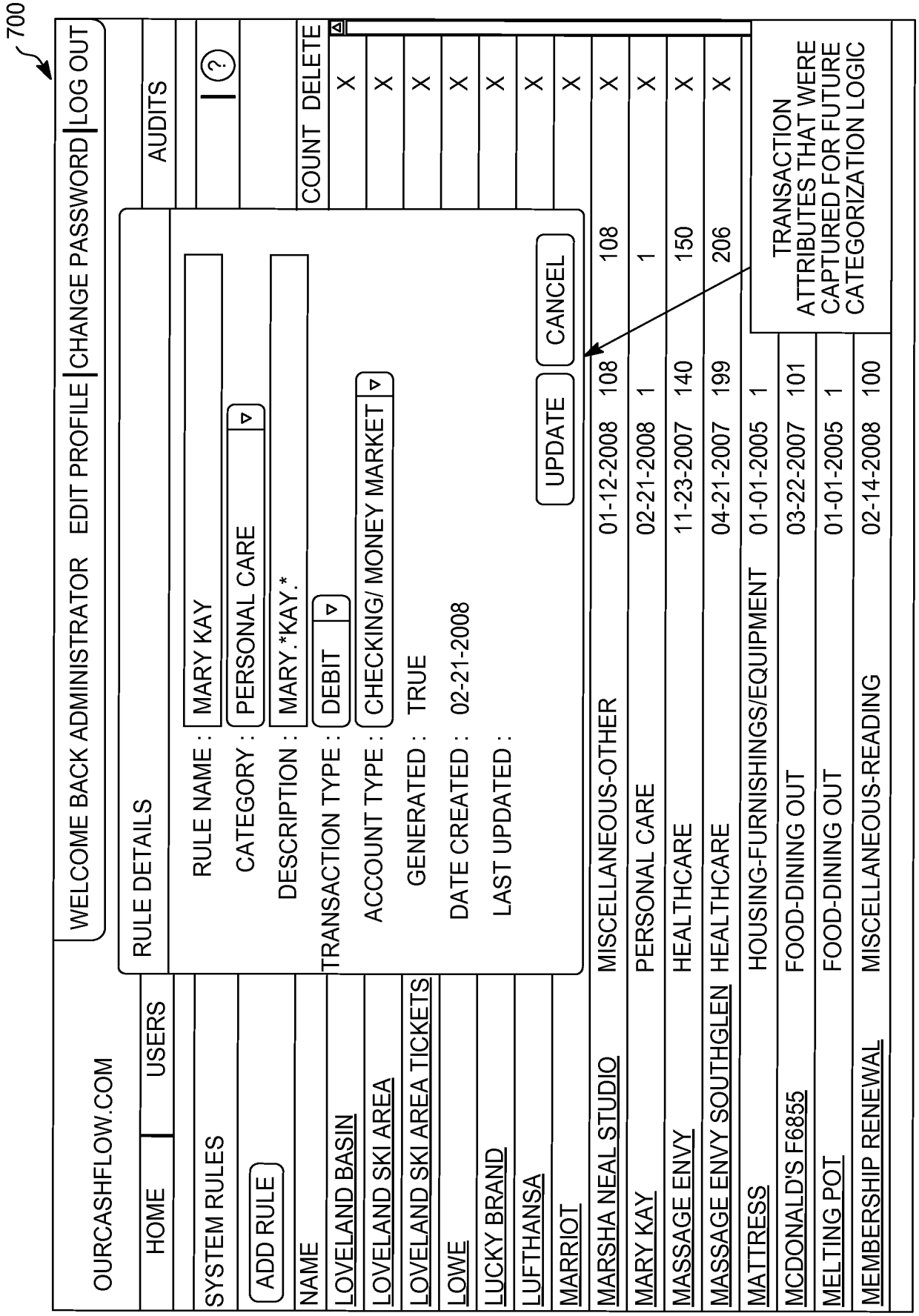
700
OURCASHFLOW.COM
WELCOME BACK ADMINISTRATOR EDIT PROFILE CHANGE PASSWORD LOG OUT
HOME
USERS
AUDITS
SYSTEM RULES
ADD RULE
RULE DETAILS
RULE NAME : MARY KAY
CATEGORY : PERSONAL CARE
DESCRIPTION : MARY.*KAY.*
TRANSACTION TYPE : DEBIT
ACCOUNT TYPE : CHECKING/ MONEY MARKET
GENERATED : TRUE
DATE CREATED : 02-21-2008
LAST UPDATED :
UPDATE
CANCEL
NAME
COUNT
DELETE
LOVELAND BASIN X
LOVELAND SKI AREA X
LOVELAND SKI AREA TICKETS X
LOWE X
LUCKY BRAND X
LUFTHANSA X
MARRIOT X
MARSHA NEAL STUDIO MISCELLANEOUS-OTHER 01-12-2008 108 X 108
MARY KAY PERSONAL CARE 02-21-2008 1 X 1
MASSAGE ENVY HEALTHCARE 11-23-2007 140 X 150
MASSAGE ENVY SOUTHGLEN HEALTHCARE 04-21-2007 199 X 206
MATTRESS HOUSING-FURNISHINGS/EQUIPMENT 01-01-2005 1 X
MCDONALD'S F6855 FOOD-DINING OUT 03-22-2007 101 X
MELTING POT FOOD-DINING OUT 01-01-2005 1 X
MEMBERSHIP RENEWAL MISCELLANEOUS-READING 02-14-2008 100 X
TRANSACTION ATTRIBUTES THAT WERE CAPTURED FOR FUTURE CATEGORIZATION LOGIC

FIG. 7

Electronic Patent Application Fee Transmittal

Application Number:	12352012
Filing Date:	12-Jan-2009
Title of Invention:	SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION
First Named Inventor/Applicant Name:	Joseph A. McGlynn
Filer:	Eric Ray Drennan/Joanne Vos
Attorney Docket Number:	596-002-USP

Filed as Small Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Extension - 1 month with $0 paid	2251	1	65	65

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
			Total in USD ($)	**65**

Electronic Acknowledgement Receipt

EFS ID:	5094493
Application Number:	12352012
International Application Number:	
Confirmation Number:	9983
Title of Invention:	SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION
First Named Inventor/Applicant Name:	Joseph A. McGlynn
Customer Number:	45346
Filer:	Eric Ray Drennan/Joanne Vos
Filer Authorized By:	Eric Ray Drennan
Attorney Docket Number:	596-002-USP
Receipt Date:	03-APR-2009
Filing Date:	12-JAN-2009
Time Stamp:	16:25:57
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$65
RAM confirmation Number	1966
Deposit Account	503199
Authorized User	DRENNAN,ERIC R.

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)

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Applicant Response to Pre-Exam Formalities Notice	F20090403_596-002-USP_Resp_to_Corrected_Papers.PDF	69165 a9b000400c6a7baf5acec7cf366f95ff221157f8	no	2
Warnings:					
Information:					
2	Drawings-only black and white line drawings	F20090403_596-002-USP_Replacement_Figs_FINAL.PDF	52584 898af41b6f3c0b8f8f600d285ea8a0e6fd1c579a	no	3
Warnings:					
Information:					
3	Fee Worksheet (PTO-06)	fee-info.pdf	30283 7191f2e8842f86c6eacb468a7480f054cba5a8a8	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	152032		

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

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

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

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

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United States Patent and Trademark Office
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P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
12/352,012	01/12/2009	3692	722	596-002-USP	30	3

CONFIRMATION NO. 9983

45346
HENSLEY KIM & HOLZER, LLC
1660 LINCOLN STREET, SUITE 3000
DENVER, CO 80264

FILING RECEIPT

OC000000034202531

Date Mailed: 01/30/2009

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)

Joseph A. McGlynn, Highlands Ranch, CO;
Conor Keane, Englewood, CO;

Assignment For Published Patent Application

Ourcashflow.com, LLC, Denver, CO

Power of Attorney: None

Domestic Priority data as claimed by applicant

This appln claims benefit of 61/032,578 02/29/2008

Foreign Applications

If Required, Foreign Filing License Granted: 01/23/2009

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 12/352,012**

Projected Publication Date: To Be Determined - pending completion of Corrected Papers

Non-Publication Request: No

Early Publication Request: No
** **SMALL ENTITY** **

Title

SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION

Preliminary Class

705

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Title 37, Code of Federal Regulations, 5.11 & 5.15

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Alexandria, Virginia 22313-1450
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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/352,012	01/12/2009	Joseph A. McGlynn	596-002-USP

CONFIRMATION NO. 9983

45346
HENSLEY KIM & HOLZER, LLC
1660 LINCOLN STREET, SUITE 3000
DENVER, CO 80264

FORMALITIES LETTER

OC000000034202532

Date Mailed: 01/30/2009

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

An application number and filing date have been accorded to this application. The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

The required item(s) identified below must be timely submitted to avoid abandonment:

- Replacement drawings in compliance with 37 CFR 1.84 and 37 CFR 1.121(d) are required. The drawings submitted are not acceptable because:
  - The drawings have a line quality that is too light to be reproduced (weight of all lines and letters must be heavy enough to permit adequate reproduction) or text that is illegible (reference characters, sheet numbers, and view numbers must be plain and legible) see 37 CFR 1.84(l) and (p)(1)); See Figure(s) 5 to 7.

Applicant is cautioned that correction of the above items may cause the specification and drawings page count to exceed 100 pages. If the specification and drawings exceed 100 pages, applicant will need to submit the required application size fee.

Replies should be mailed to:

Mail Stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

Registered users of EFS-Web may alternatively submit their reply to this notice via EFS-Web.
https://sportal.uspto.gov/authenticate/AuthenticateUserLocalEPF.html

For more information about EFS-Web please call the USPTO Electronic Business Center at **1-866-217-9197** or visit our website at http://www.uspto.gov/ebc.

If you are not using EFS-Web to submit your reply, you must include a copy of this notice.

/wjsale/

Office of Data Management, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101

PTO/SB/05 (02-07)
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.

UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 C.F.R. 1.53(b))

Attorney Docket No.	596-002-USP
First Inventor	Joseph A. McGlynn et al.
Title	System and Method for Attribute-Based Transaction Categorization
Via EFS-Web	*Via EFS-Web*

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. ☐ **Fee Transmittal Form (e.g., PTO/SB/17)**
   (Submit an original and a duplicate for fee processing)
2. ☒ **Applicant claims small entity status.**
   See 37 CFR 1.27.
3. ☒ **Specification** [*Total Pages* 25]
   Both the claims and abstract must start on a new page
   (For information on the preferred arrangement, see MPEP 608.01(a))
4. ☒ **Drawing(s)** (*35 U.S.C.113*) [*Total Sheets* 8]
5. **Oath or Declaration** [*Total Sheets* 2]
   a. ☒ Newly executed (original or copy)
   b. ☐ A copy from a prior application (37 CFR 1.63 (d))
   (for a continuation/divisional with Box 18 completed)
   i. ☐ DELETION OF INVENTOR(S)
   Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
6. ☒ **Application Data Sheet.** See 37 CFR 1.76
7. ☐ **CD-ROM or CD-R** in duplicate, large table or Computer Program *(Appendix)*
   ☐ Landscape Table on CD
8. **Nucleotide and/or Amino Acid Sequence Submission**
   (if applicable, items a.-c. are required)
   a. ☐ Computer Readable Form (CRF)
   b. Specification Sequence Listing on:
      i. ☐ CD-ROM or CD-R (2 copies); or
      ii. ☐ Paper
   c. ☐ Statements verifying identity of above copies

ADDRESS TO: ***Via EFS-Web***
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

ACCOMPANYING APPLICATIONS PARTS

9. ☐ **Assignment Papers** (cover sheet & document(s))
   Name of Assignee _____
10. ☐ **37 C.F.R. 3.73(b) Statement** ☐ **Power of Attorney**
    (when there is an assignee)
11. ☐ **English Translation Document** *(if applicable)*
12. ☐ **Information Disclosure Statement** (PTO/SB/08 or PTO-1449)
    ☐ Copies of citations attached
13. ☐ **Preliminary Amendment**
14. ☐ **Return Receipt Postcard** (MPEP 503)
    (Should be specifically itemized)
15. ☐ **Certified Copy of Priority Document(s)**
    (if foreign priority is claimed)
16. ☐ **Nonpublication Request** under 35 U.S.C. 122(b)(2)(B)(i). Applicant must attach form PTO/SB/35 or equivalent.
17. ☐ Other: _____

18. If a CONTINUING APPLICATION, *check appropriate box, and supply the requisite information below and in the first sentence of the specification following the title, or in an Application Data Sheet under 37 CFR 1.76:*

☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP) of prior application No: _____ / _____

Prior application information: *Examiner* _____ *Art Unit:* _____

19. CORRESPONDENCE ADDRESS

☒ The address associated with Customer Number 45346 *OR* ☐ Correspondence address below

Name	Eric R. Drennan, Reg. No. 59099				
Address					
City		State		Zip Code	
Country		Telephone	720-377-0770	Email	edrennan@hkh-law.com

Signature	/ [signature] /	Date	12 January 2009
Name (Print/Type)	Eric R. Drennan	Registration No. (Attorney/Agent)	59099

This collection of information is required by 37 CFR 1.53(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 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: Mail Stop Patent Application, 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.

DECLARATION FOR PATENT APPLICATION

DECLARATION:

As below-named inventors, we hereby declare that:

Our residences, post office addresses, and citizenships are as stated below next to our names.

We believe we are the original, first and sole inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled "SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION," which may be identified as Application No. _____, filed _____; also known as Attorney Docket No. 596-002-USP. We authorize our agent or representative or the assignee, or its agent or representative, to fill in the application number for this application once it is available.

We hereby state that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. 1.56, as attached.

We hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate, or of any PCT international application, having a filing date before that of the application on the basis of which priority is claimed.

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)

We hereby claim the benefit under 35 U.S.C. 120/365 of any United States or 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 or PCT application in the manner provided by the first paragraph of 35 U.S.C. 112, we acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. or PCT APPLICATION NUMBER	**DATE OF FILING (day, month, year)**	**STATUS (patented, pending, abandoned)**

We hereby claim the benefit under 35 U.S.C. 119 of any United States provisional application(s) listed below:

U.S. PROVISIONAL APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)
61/032,578	29 February 2008	pending

We hereby declare that all statements made herein of our 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.

Inventor's Full Name:	Joseph A McGlynn
Inventor's Signature:	Joseph A McGlynn
Date:	1/8/2009
Residence: (City, State and/or Country)	3984 East Garnet Place Highlands Ranch, CO 80126
Citizenship:	USA
Post Address Office:	3984 East Garnet Place Highlands Ranch, CO 80126

Inventor's Full Name:	Conor Keane
Inventor's Signature:	
Date:	1-8-2009
Residence: (City, State and/or Country)	10294 E. Sheri Lane Englewood, CO 80111
Citizenship:	USA
Post Address Office:	10294 E. Sheri Lane Englewood, CO 80111

Inventor's Full Name:	
Inventor's Signature:	
Date:	
Residence: (City, State and/or Country)	
Citizenship:	
Post Address Office:	

APPLICATION DATA SHEET

Application Information

Application Serial No.::	
Date filed::	12 January 2009
Application Type::	Non-Provisional
Subject Matter::	Utility
CD-ROM or CD-R?::	None
Title Line One::	SYSTEM AND METHOD FOR ATTRIBUTE-BASED
Title Line Two::	TRANSACTION CATEGORIZATION
Title Line Three::	
Attorney Docket No.::	596-002-USP
Request for Early Publication?::	No
Request for Non-Publication?::	No
Suggested Drawing Figure::	1
Total Drawing Sheets::	8
Small Entity::	Yes
Petition included?::	No
Secrecy Order in Parent Appl.?::	No

Applicant Information

Applicant Authority Type::	Inventor
Primary Citizenship Country::	USA
Status::	Full Capacity
Given Name ::	Joseph A.
Family Name ::	McGlynn
City of Residence::	Highlands Ranch
Country of Residence::	USA
Street of Mailing Address::	3984 East Garnet Place
City of Mailing Address::	Highlands Ranch
Postal Code::	80126

State of Mailing Address:: CO
Country of Mailing Address:: USA

Applicant Authority Type:: Inventor
Primary Citizenship Country:: USA
Status:: Full Capacity
Given Name :: Conor
Family Name :: Keane
City of Residence:: Englewood
Country of Residence:: USA
Street of Mailing Address:: 10294 E. Sheri Lane
City of Mailing Address:: Englewood
Postal Code:: 80111
State of Mailing Address:: CO
Country of Mailing Address:: USA

Correspondence Information

Correspondence Customer No.:: 45346
Phone Number:: (720) 377-0770
Fax Number:: (720) 377-0779

Representative Information

Representative Customer Number::	45346

Foreign Priority Information

Country::	Application Number::	Filing Date::	Priority Claimed::

Domestic Priority Information

Application::	Continuity Type::	Parent Application::	Parent Filing Date::
This application	Claims benefit under 35 U.S.C. § 119(e) to	61/032,578	29 Feb. 2008

Assignee Information:

Assignee Name::	Ourcashflow.com, LLC
Address::	410 17th Street, Suite 2400
City::	Denver
State::	Colorado
Country::	US
Postal code::	80202
Phone::	303-260-8711

Signature: /Eric R. Drennan/ **Date:** 12 Jan. 2009 **Reg. No.:** 59,099

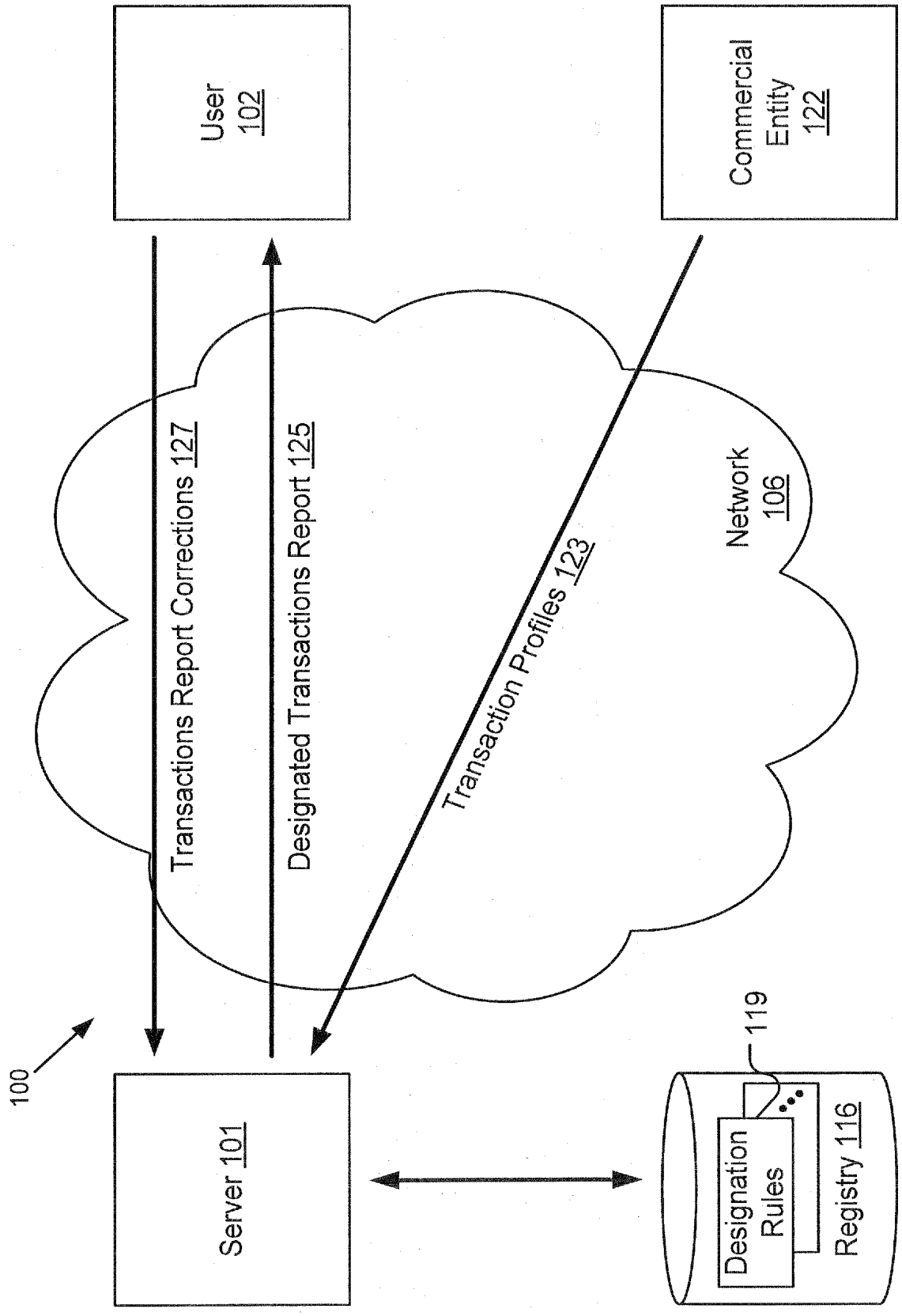

User 102
Commercial Entity 122
Transactions Report Corrections 127
Designated Transactions Report 125
Transaction Profiles 123
Network 106
100
Server 101
119
Designation Rules
Registry 116

FIG. 1

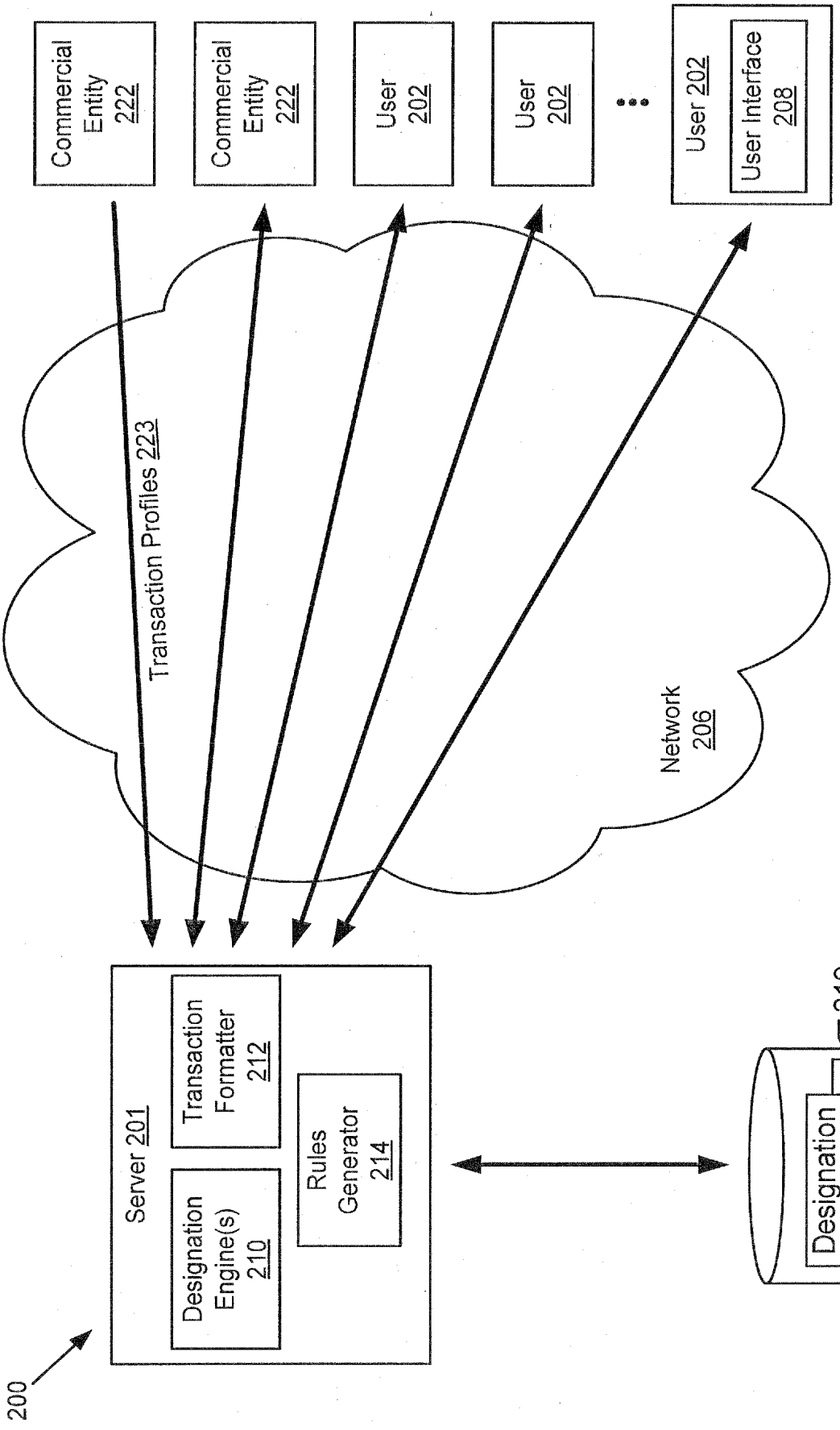

Commercial Entity 222
Commercial Entity 222
User 202
User 202
User 202
User Interface 208
Transaction Profiles 223
Network 206
Server 201
Transaction Formatter 212
Rules Generator 214
Designation Engine(s) 210
219
Designation Rules
Registry 216
200

FIG. 2

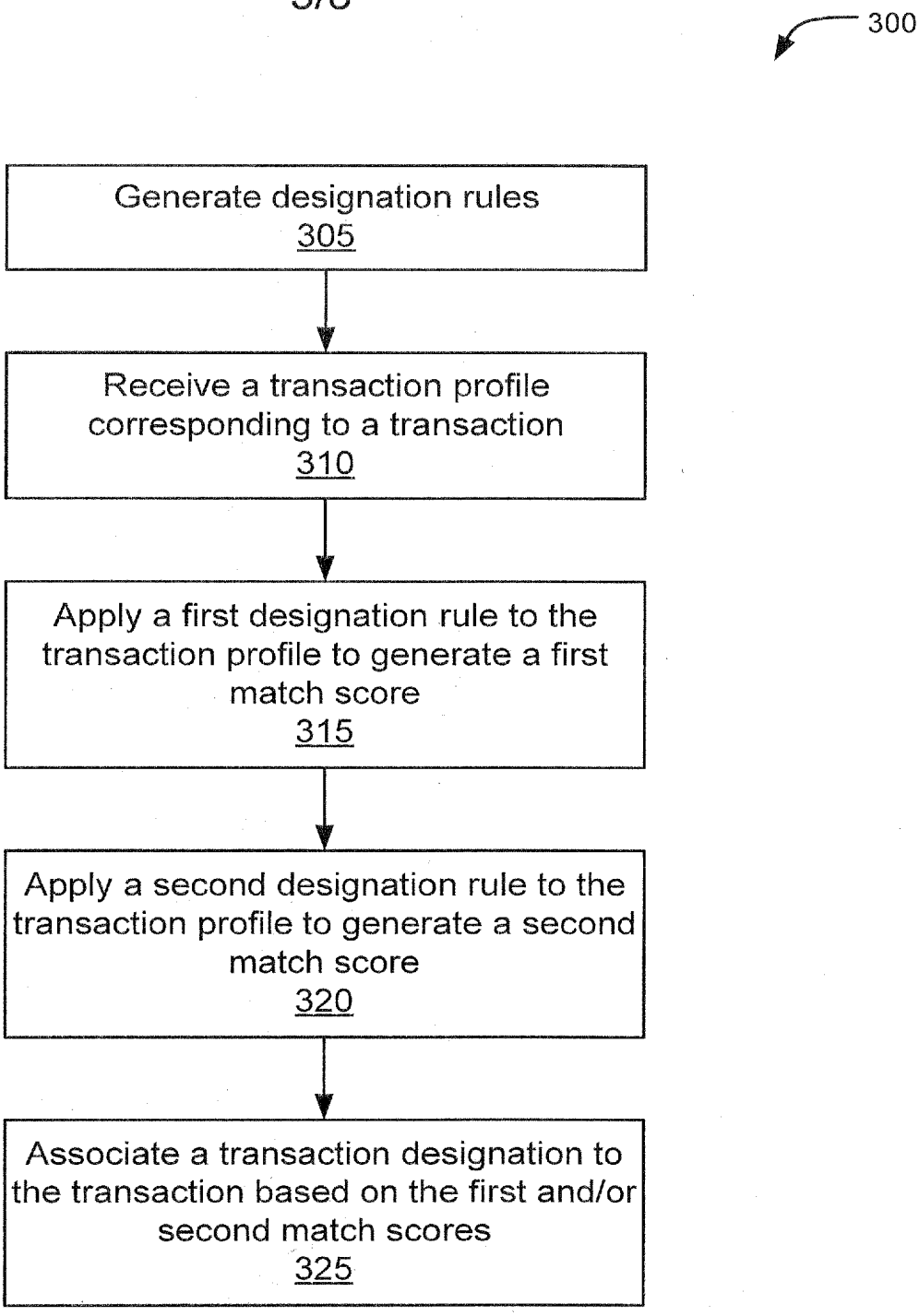

300
Generate designation rules
305
Receive a transaction profile corresponding to a transaction
310
Apply a first designation rule to the transaction profile to generate a first match score
315
Apply a second designation rule to the transaction profile to generate a second match score
320
Associate a transaction designation to the transaction based on the first and/or second match scores
325

FIG. 3

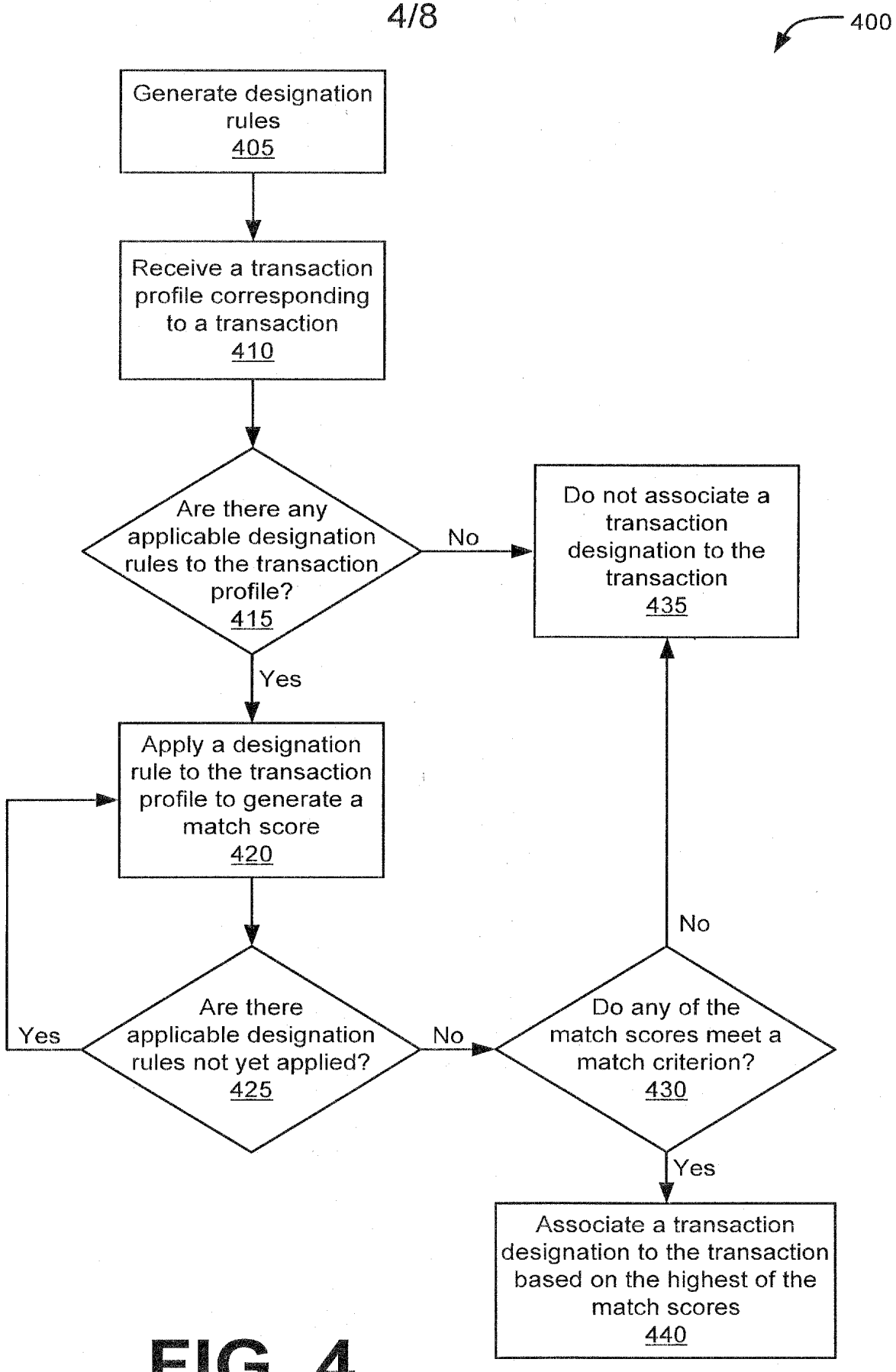

400
Generate designation rules 405
Receive a transaction profile corresponding to a transaction 410
Are there any applicable designation rules to the transaction profile? 415
No
Do not associate a transaction designation to the transaction 435
Yes
Apply a designation rule to the transaction profile to generate a match score 420
Are there applicable designation rules not yet applied? 425
Yes
No
Do any of the match scores meet a match criterion? 430
No
Yes
Associate a transaction designation to the transaction based on the highest of the match scores 440

FIG. 4

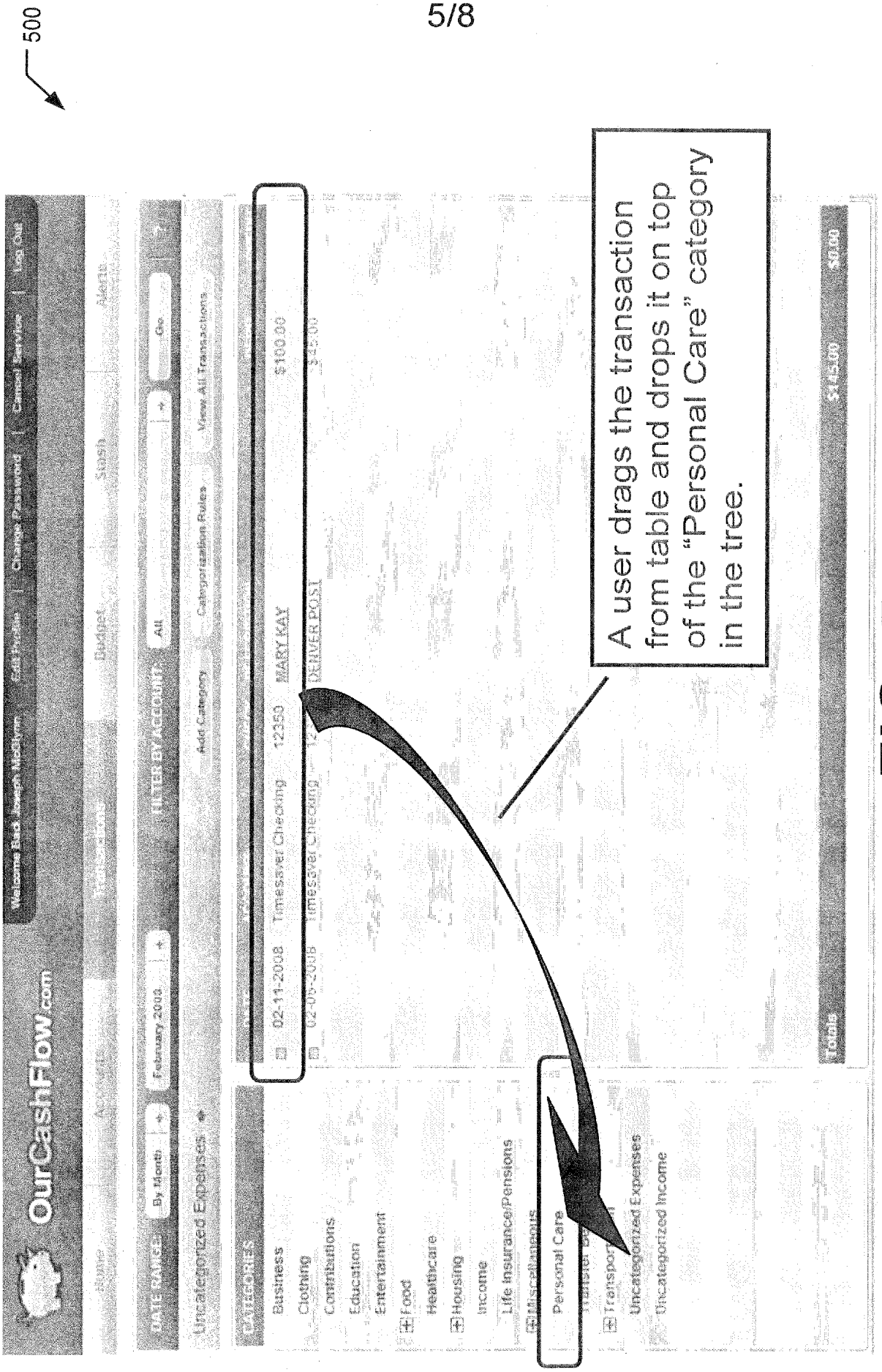

500
OurCashFlow.com
Uncategorized Expenses
Expenses
Business
Clothing
Contributions
Education
Entertainment
Food
Healthcare
Housing
Income
Life insurance/Pensions
Miscellaneous
Personal Care
Transfer
Transportation
Uncategorized Expenses
Uncategorized Income
02-11-2008 Timesaver Checking 1235 MARY KAY $100.00
DENVER POST
A user drags the transaction from table and drops it on top of the "Personal Care" category in the tree.

FIG. 5

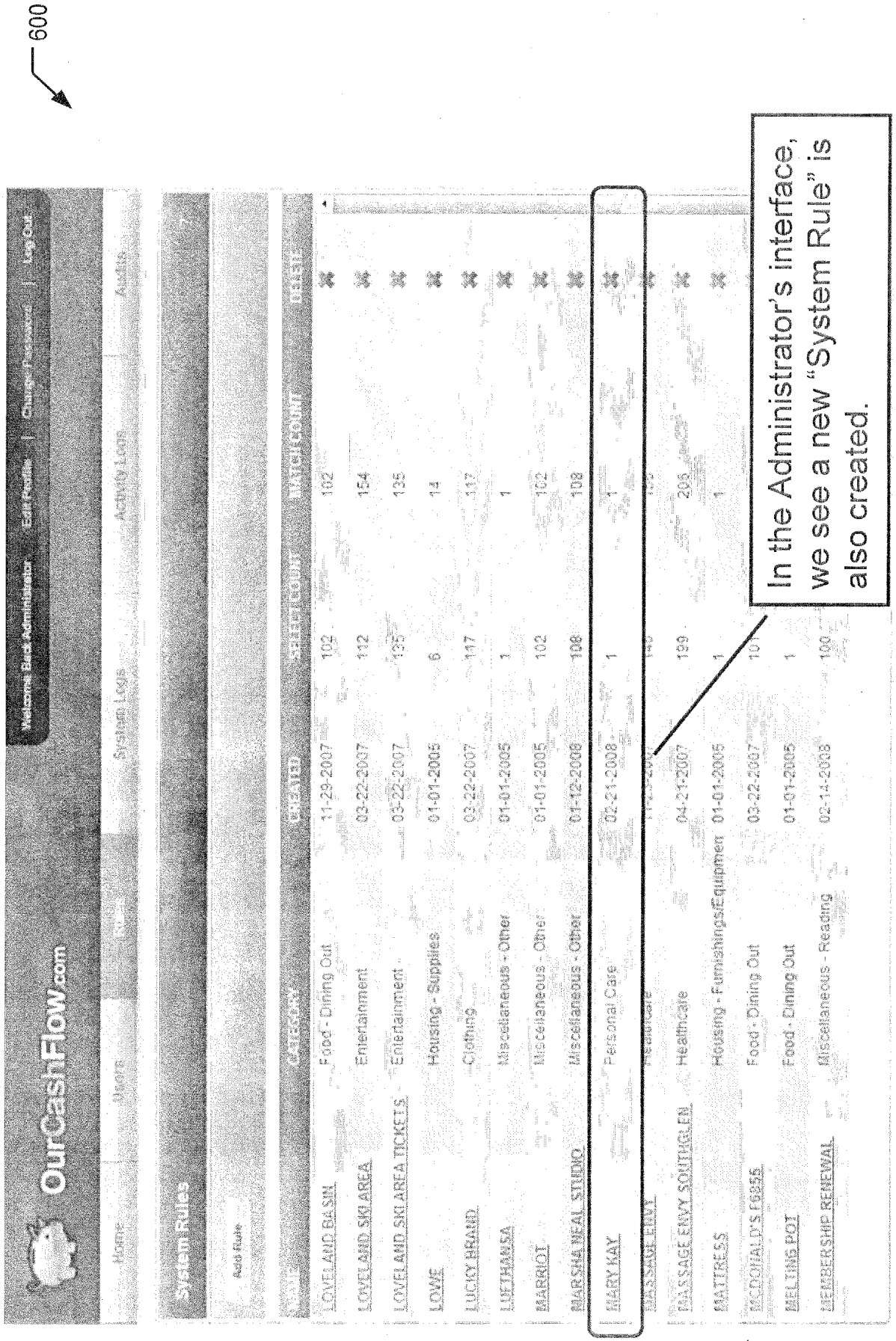

600
OurCashFlow.com
Welcome Back Administrator
Edit Profile
Change Password
Log Out
Home
Budget
System Logs
Activity Logs
Admin
System Rules
Add Rule
Category
Spending Limit
Times Found
Delete
LOVELAND BASIN
Food - Dining Out
11-29-2007
102
LOVELAND SKI AREA
Entertainment
03-22-2007
112
154
LOVELAND SKI AREA TICKETS
Entertainment
03-22-2007
135
135
LOWE
Housing - Supplies
01-01-2005
6
14
LUCKY BRAND
Clothing
03-22-2007
117
117
LUTHANSA
Miscellaneous - Other
01-01-2005
1
1
MARRIOT
Miscellaneous - Other
01-01-2005
102
102
MARSHALL'S STUDIO
Miscellaneous - Other
01-12-2008
108
108
MARY KAY
Personal Care
02-21-2008
1
1
MASSAGE ENVY SOUTHGLEN
Healthcare
04-21-2007
199
206
MATTRESS
Housing - Furnishings/Equipment
01-01-2005
1
1
MCDONALD'S #9855
Food - Dining Out
03-22-2007
101
MELTING POT
Food - Dining Out
01-01-2005
1
MEMBERSHIP RENEWAL
Miscellaneous - Reading
02-14-2008
100
In the Administrator's interface, we see a new "System Rule" is also created.

FIG. 6

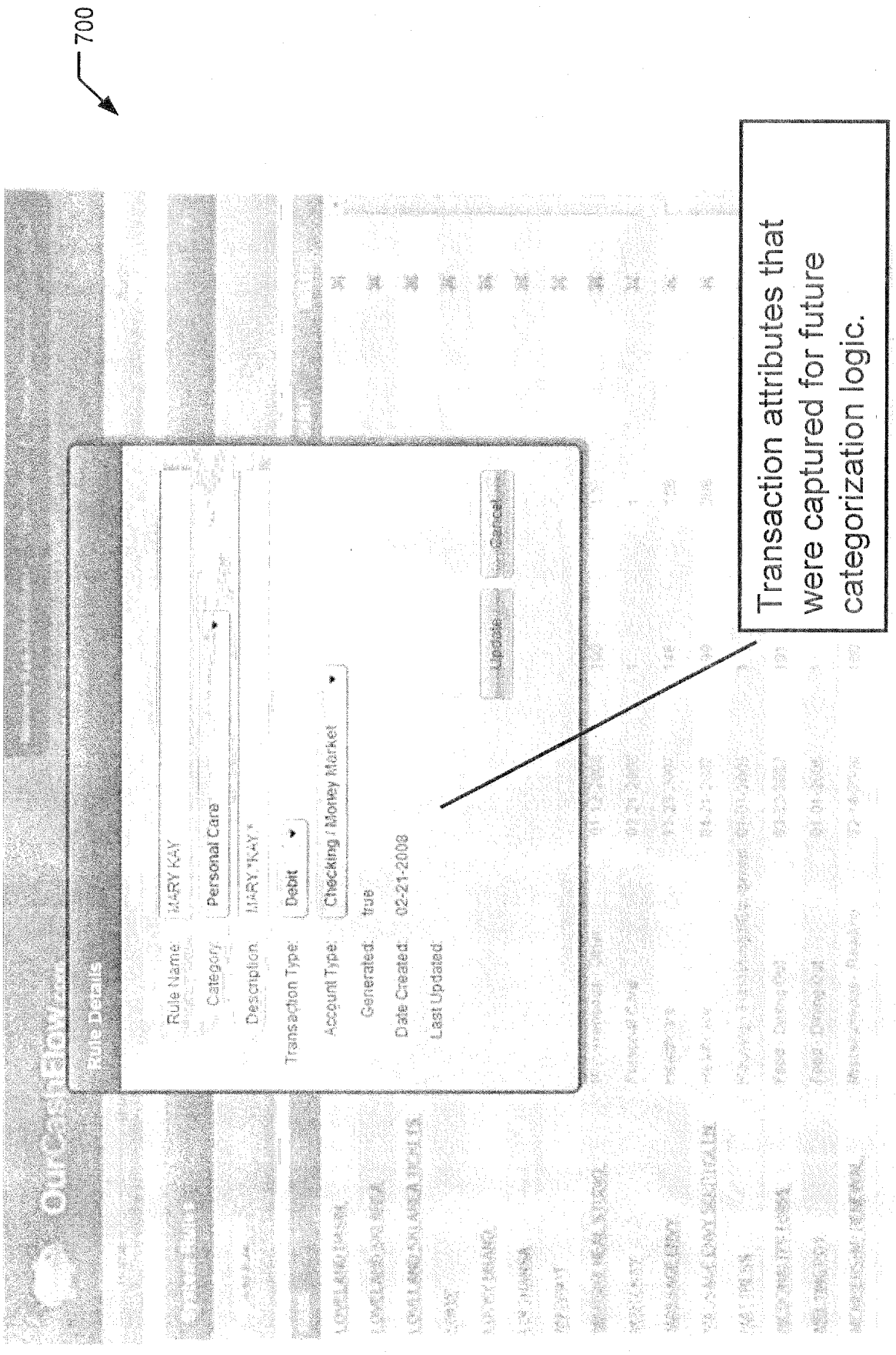
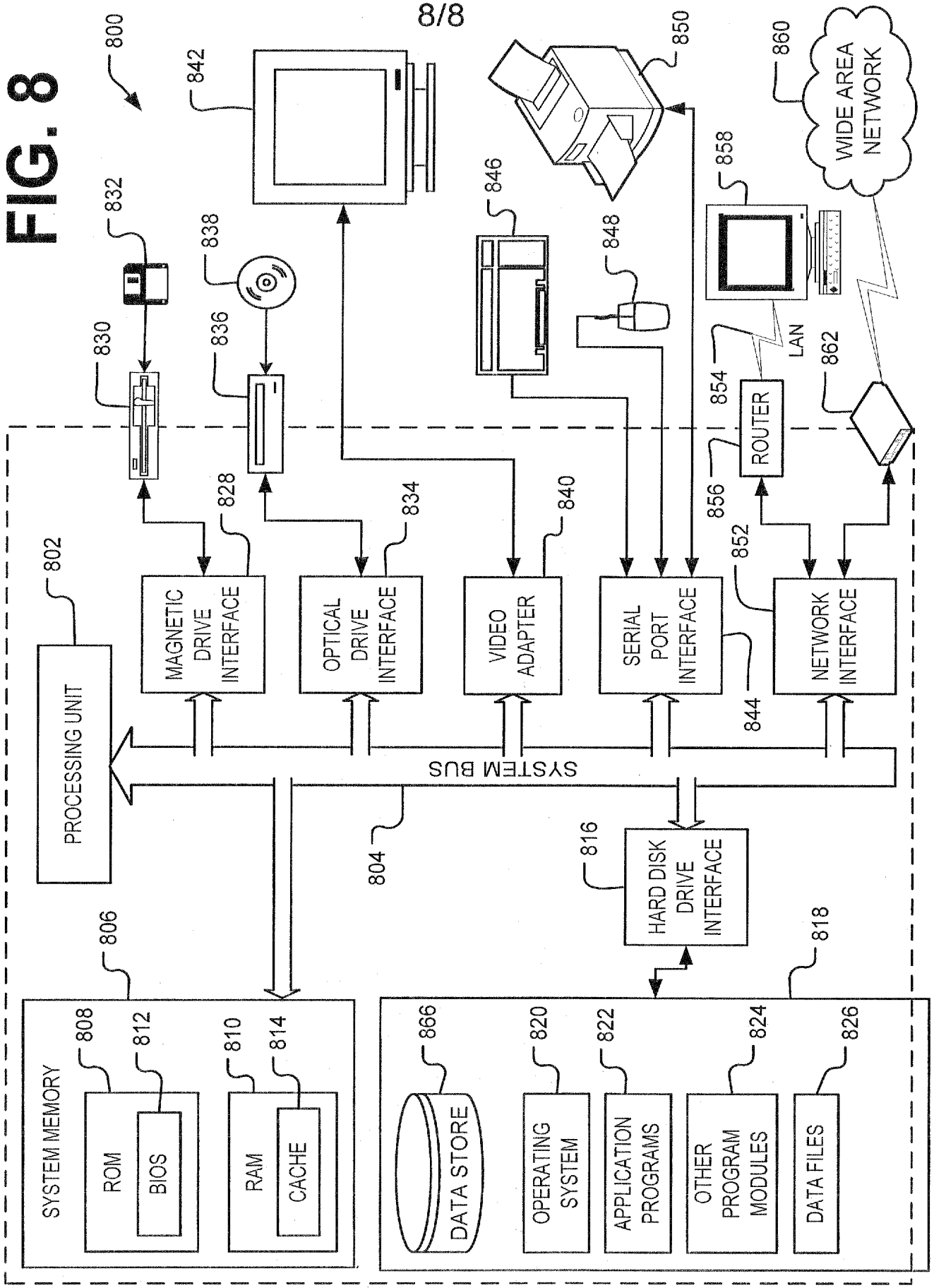

700
Rule Details
Rule Name: MARY KAY
Category: Personal Care
Description: MARY KAY
Transaction Type: Debit
Account Type: Checking / Money Market
Generated: true
Date Created: 02-21-2008
Last Updated:
Update
Cancel
Transaction attributes that were captured for future categorization logic.

FIG. 7

FIG. 8


800
842
850
860
WIDE AREA NETWORK
832
838
846
848
858
830
836
LAN
862
854
ROUTER
856
828
834
840
852
802
MAGNETIC DRIVE INTERFACE
OPTICAL DRIVE INTERFACE
VIDEO ADAPTER
SERIAL PORT INTERFACE
NETWORK INTERFACE
PROCESSING UNIT
844
SYSTEM BUS
804
816
HARD DISK DRIVE INTERFACE
806
818
SYSTEM MEMORY
808
812
810
814
866
820
822
824
826
ROM
BIOS
RAM
CACHE
DATA STORE
OPERATING SYSTEM
APPLICATION PROGRAMS
OTHER PROGRAM MODULES
DATA FILES

SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION

Inventors: Joseph A McGlynn and Conor Keane

Cross Reference

[0001] This application claims the benefit of U.S. Provisional Application No. 61/032,578 filed February 29, 2008 entitled "System and Method for Community-Based Transaction Categorization," the content of which is hereby incorporated by reference in its entirety.

Background

[0002] A major challenge in helping users get value from Personal Financial Management (PFM) systems is reducing or overcoming the administrative effort involved in obtaining meaningful financial advice from the PFM system. Today's popular PFM applications require extensive user effort to set up the PFM system and continued user effort to ensure day to day user spending is recorded and analyzed accurately.

[0003] Conventional PFM systems utilizing transaction categorization typically allow the user to manually assign a category to each transaction for budget analysis. Some conventional PFM systems store the categorization that the user associated with a merchant and apply that same categorization to all future transactions with that same merchant. Similarly, conventional PFM systems typically allow the user to manually edit a merchant name to be used later for budget analysis. Further, some conventional PFM systems utilize a database that stores common category and/or merchant name associations for known merchants, and these systems apply those associations by default unless the user specifies otherwise.

Technical Field

[0004] The subject matter discussed herein relates to systems and methods for attribute-based transaction categorization.

Summary

[0005] Presently disclosed is a system for attribute-based transaction categorization (hereinafter transaction categorization) that utilizes transaction designation attributes other than or in addition to a payee name (e.g. a merchant name) to provide reduced user effort and improved accuracy in the categorization of transactions. Further, the transaction

categorization system may retroactively re-categorize and/or re-name previously received and/or categorized transactions based on transaction categorizations of subsequently received and/or categorized transactions.

[0006] Transaction categorization collects transaction attributes and uses them to take much of the user effort out of managing user finances by automatically categorizing recognized transactions. More specifically, the transaction categorization system has access to designation rules associating attributes of transactions other than or in addition to payee name with transaction designations, such as categories and transaction names. The transaction categorization system uses these designation rules to automatically associate designations to individual transactions.

[0007] In one implementation, the transaction categorization system may assign match scores based on the number and/or type of designation attributes that match rules for associating a designation to a transaction. If a match score exceeds a predetermined threshold and/or is greater than other match scores (i.e. the best match score), the transaction is automatically designated. Otherwise, the user may manually designate the transaction.

[0008] In another implementation, the user may manually generate rules, categories, and/or transaction names for transaction designation. Further, the user may manually designate transactions and the transaction categorization system can use the manually designated transactions to generate new designation rules. Still further, the transaction categorization system can retroactively re-categorize and/or re-name previous transactions based on new rules generated by the transaction categorization system based on manually designated transactions.

Brief Description of the Drawings

[0009] FIG. 1 illustrates an example attribute-based transaction categorization system operating over a network in accordance with one implementation of the presently disclosed technology.

[0010] FIG. 2 illustrates an example attribute-based transaction categorization system with multiple users and commercial entities operating over a network in accordance with one implementation of the presently disclosed technology.

[0011] FIG. 3 is an attribute-based transaction categorization flowchart illustrating an algorithm for associating a transaction designation according to one implementation.

[0012] FIG. 4 is an attribute-based transaction categorization flowchart illustrating an algorithm for associating a transaction designation according to another implementation.

[0013] FIGs. 5 – 7 are screenshots of example user interfaces for use in an attribute-based transaction categorization system according to various implementations of the presently disclosed technology.

[0014] FIG. 8 illustrates a general purpose computer upon which components and functionality of implementations may be implemented.

Detailed Description

[0015] Attribute-based transaction categorization (hereinafter transaction categorization) takes much of the user effort out of personal financial management by automatically categorizing transactions for a user. From the moment the user accesses the transaction categorization system; his / her effort is focused on understanding their budget, reviewing their spending, making decisions on how to meet goals, and determining whether any changes should be made in their behavior manually categorizing each of his / her transactions. With implementations of the presently disclosed technology, users have more time to understand their finances and use the benefits of a corresponding Personal Financial Management (PFM) application (e.g., budgeting, financial analysis, and decision making). As a result, the PFM application accordingly to the presently disclosed technology is more beneficial to the user than a conventional PFM application.

[0016] Transaction categorization, referred to throughout this disclosure, contemplates static designations (e.g. the designation of financial categories to transactions and designation of abbreviated or customized names for transactions with a common payee). Further, transaction designation also contemplates dynamic designations, designations that alter the characteristics of a transaction attribute. For example, truncation of various features of a payee field of a transaction and payee field feature look-up in a feature database based on transaction attributes). Further, any other designations that a user may make or want a PFM system to make to help organize and analyze the user's financial transactions are contemplated herein.

[0017] FIG. 1 illustrates an example transaction categorization system 100 operating over a network 106 in accordance with one implementation of the presently disclosed technology. A commercial entity 122 (e.g., banks, stores, restaurants, etc.) is in communication with and submits transaction profiles 123 associated with a user 102 to a transaction categorization server 101 via a wireline connection, wireless connection, or any combination thereof. Transaction profiles 123 include transaction attributes describing a transaction, including, but not limited to, payee name, transaction description, transaction date, transaction amount,

transaction type code, account type, payment method, recurrence period, recurrence time, demographic information, match count, and select count.

[0018] In one implementation, the server 101 periodically accesses a server associated with the commercial entity 122, the server then downloads the transaction profiles 123 associated with the user 102 from the commercial entity 122. Designation rules 119 stored in a registry 116 are applied to the transaction profiles 123 and the results are compiled in a designated transactions report 125 sent to the user 102. Optionally, the user 102 may respond with transaction report corrections 127 if the designated transactions report 125 is incomplete or incorrect.

[0019] The transaction categorization server 101 is in operable communication with a data store, such as a registry 116, which includes one or more designation rules 119. The designation rules 119 are associated with designations and contain one or more transaction attributes that are compared with one or more transaction attributes in the transaction profiles 123. Each designations rule 119 is associated with one designation. The transaction categorization system 100 can compute match scores for each combination of transaction profile 123 and designation rule 119 based on the number of transaction attributes that match. If a designation rule 119 contains multiple transaction attributes, application of the designation rule may yield multiple attribute scores. The multiple attribute scores may be summed or averaged to yield an overall match score for the transaction.

[0020] The designation rule that yields the highest match score or a match score that meets a match criteria (e.g., exceeds a threshold) will be applied to the transaction and the transaction will be designated according to the designation rule. The transaction categorization server 101 repeats this process for all available transactions associated with the user 102 and generates a designated transactions report 125 that is sent to the user 102. Transactions where no designation rule 119 yields a match score that meets the match criteria or multiple designation rules 119 yield equal (or nearly equal) values are not designated in the designated transactions report 125 and are left for the user 102 to manually designate. Alternatively, the transaction categorization system 100 may provisionally designate such transactions but flag them for the user 102 to review later. The designated transactions report 125 is sent to the user 102 over the network 106 via wireline connection, wireless connection, or any combination thereof. The transaction designations may be categories, payee names, or any other designations that a user may make or want a PFM system to make to help organize and analyze the user's financial transactions.

[0021] The user may then review the designated transactions report 125 and optionally provide transaction report corrections 127 back to the transaction categorization server 101. In one implementation, the designated transactions report 125 may not contain all of the user's transactions. The user 102 may send the transaction categorization server 101 additional transaction profiles 123 as transaction report corrections 127 for designation and inclusion in the designated transactions report 125.

[0022] In another implementation, one or more transactions in the designated transactions report 125 may be lacking designation or mis-designated. The user 102 may send the transaction categorization server 101 corrected designations for mis-designated transactions and/or new designations for un-designated transactions. The transaction categorization system 100 may use the corrected and/or new designations to create new designation rules 119 or update existing designation rules 119 to correspond with the user's designation preferences. The corrected and/or new designations may be categories, payee names, or any other designations that a user may make or want a PFM system to make to help organize and analyze the user's financial transactions.

[0023] In yet another implementation, the transaction categorization system 100 may retroactively update previously designated transactions to be consistent with the user's corrected and/or new designations and corresponding corrected and/or new designation rules 119. This updating may be accomplished automatically or via a user prompt. The retroactively updated designations may be categories, payee names, or any other designations that a user may make or want a PFM system to make to help organize and analyze the user's financial transactions.

[0024] In yet another implementation, the user 102 may propose new designations and/or designation rules 119 associated with the new designations to be included in the transaction categorization system 100. The transaction categorization system 100 can either automatically incorporate the user's new designation rules 119 and/or designations or provide a reviewing process to test and approve the user's new designation rules 119 and/or designations. Further, if the user 102 merely provides a new designation without a corresponding designation rule 119, the transaction categorization system 100 can generate designation rules 119 for use with the new designation.

[0025] FIG. 2 illustrates an example transaction categorization system 200 with multiple users 202 and commercial entities 222 operating over a network 206 in accordance with one implementation of the presently disclosed technology. Users 202 interact with the transaction categorization system 200 via a communication network 206, which may be wireline,

wireless, or any combination thereof. The users 202 each have a user interface 208 for interfacing with the transaction categorization server 201. Graphical user interfaces such as those shown in the screenshots of FIGs. 5 – 7 can be presented via user interfaces 208.

[0026] One or more commercial entities 222 (e.g., banks, stores, restaurants, etc.) may be in communication with the transaction categorization server 201. Commercial entities 222 may be sources of transaction profiles 223 that can be submitted to the transaction categorization server 201. Users 202 may also submit transaction profiles 223 to the transaction categorization server 201. Transaction profiles 223 include transaction attributes describing a transaction, including, but not limited to, payee name, transaction description, transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, recurrence time, demographic information, match count, and select count.

[0027] The transaction categorization server 201 includes one or more designation engines 210, a transaction formatter 212, and a rules generator 214. The transaction categorization server 201 is in operable communication with a data store, such as registry 216, which includes one or more designation rules 219. The transaction formatter 212 formats incoming transaction profiles 223. In one implementation, the transaction formatter 212 derives transaction attributes based on the transaction profiles 223. Example transaction attributes are mentioned above.

[0028] The designation engine 210 correlates incoming transaction profiles 223 with designation rules 219. In various implementations, correlating a transaction profile 223 with a designation rule 219 involves determining the degree to which the associated transaction profile 223 corresponds to the designation rule 219. In one implementation, a transaction profile 223 is correlated with a designation rule 219 by correlating one or more of the transaction attributes with data in the designation rule 219, to yield attribute scores associated with each correlated transaction attribute. The attribute scores may be summed or averaged to generate an overall transaction match score. As a result, each match score is associated with a specific transaction and one of the designation rules 219.

[0029] The rules generator 214 generates designation rules 219 based on manual user transaction designation. The rules generator 214 monitors manual transaction designations of users to "learn" user-preferred designation rules 219. The rules generator 214 creates designation rules 219 that associate transaction attributes with specific transaction designations.

[0030] Some implementations of the transaction categorization system 200 may be viewed as "learning" designation strategies from users 202. Further, learned strategies can be

applied to future transactions of the user 202 who created the strategy. Designation strategies can be automatically applied to transactions without requiring manual user designation. Alternatively or in addition, a user 202 may be prompted with a number of designations having matching scores according to designation rules 219. The user 202 may be prompted to manually select from the designations having matching scores.

[0031] According to one such implementation of the presently disclosed technology that "learns" designation strategies from users 202; financial transactions are formatted for the server 201 by the transaction formatter 212. Keywords and other transaction characteristics are "tagged" in each transaction profile 223 to create an "attribute set" for each transaction. The next step is for the transaction categorization system 200 is to "learn" how attribute sets are designated. As users 202 manually designate transactions, a rules generator 214 learns "target designations" for transactions with certain attributes. This trains the transaction categorization system 200, allowing it to very quickly start to create designation rules 219.

[0032] As transactions profiles 223 are collected by the server 201, corresponding attribute sets are presented to the rules generator 214. Once a certain level of confidence is reached through this learning process, the rules generator 214 will recommend a learned target designation for a transaction and the designation engine 210 will automatically designate the transaction.

[0033] When a transaction profile 223 is received by the server 201, the transaction attribute set is presented to the designation engine 210. If the designation engine 210 has learned how to designate a transaction profile 223 with this attribute set, the designation engine 210 uses the appropriate rule(s) to designate the transaction. If the designation engine 210 does not find a target designation with acceptable confidence, it will present the transaction to the user 202 for manual designation and learning. The designation engine 210 may select a narrowed group of designation suggestions for the transaction. For example, one user 202 may shop SEARS primarily for clothing, while another user 202 shops SEARS for power tools. In this case, the designation engine 210 will suggest both designations to the user 202 and learn which designation to use on future SEARS transactions based on the user's manual designation of the transaction.

[0034] The operating environments 100 and 200 shown in FIGs. 1 and 2 are simplified from actual operating environments for ease of illustration. In an actual networked environment there may be many users 102, 202 and/or commercial entities 122, 222. In addition, the networks 106, 206 may be composed of many networks and/or sub-networks. For example, the networks 106, 206 may represent the Internet which includes numerous sub-

networks. The network connections between the transaction categorization server 101, 201 and the users 102, 202 and/or commercial entities 122, 222 may be virtual private networks. Generally the connections are secure connections using any secure communication protocol known in the art.

[0035] Using common attributes of transactions such as, but not limited to, payee name, transaction description, transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, recurrence time, demographic information, match count, and select count, the transaction categorization system 100, 200 can quickly learn how to designate transactions for spending analysis. The transaction categorization system 100, 200 automatically creates designation rules 219 for a user based on the user's initial manual designations as well as utilizing designation rules 219 defined by a system administrator.

[0036] Statistical categorization and machine learning techniques have been applied to unstructured data categorization, including multivariate regression models, Bayesian models, decision trees, neural networks, and symbolic rule learning. Most recently, Support Vector Machines (SVMs) for classification have been shown to learn faster and categorize more accurately than earlier methods. Some implementations described herein use an adapted version of SVM for providing transaction categorization functionality. Experiments conducted separately by Microsoft[1] and Joachims[2] found that SVM's categorized even the simplest document representation (using individual words delimited by white spaces with no stemming) accurately for up to 98% of the documents presented. The inventors have seen similar results in initial tests with an implementation of the presently disclosed transaction categorization system. Other implementations do not use an SVM, but rather a pattern matching – based approach.

[0037] Implementations of a method and system for transaction categorization may use any existing and emerging unstructured data categorization approaches that support tasks as diverse as real-time sorting of new reports, spam filtering, hand writing recognition, structured search, and image classification. These data categorization approaches may be adopted and modified for financial transactions designation according to the presently disclosed technology. Attribute-based designation – the assignment of unstructured data and natural language text to one or more predefined designations based on the content – is a key

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[1] Dumas et al for Microsoft, *Inductive Learning Algorithms and Representations for Text Categorization,* 1998.

[2] Joachims, T. Text categorization with support vector machines: Learning with many relevant features. In *Proceedings 10th European Conference on Machine Learning (ECML),* Springer Verlag, 1998.

component in taking the effort out of PFM administration according to the presently disclosed technology.

[0038] FIG. 3 is an attribute-based transaction categorization flowchart illustrating an algorithm for associating a transaction designation according to one implementation 300. The transaction categorization system first generates a set of designation rules relating transaction attributes to a plurality of financial transaction designations 305. The designation rules may be generated by a system administrator based on transaction attributes common to a transaction designation. Alternatively, the designation rules may be generated by a user and submitted to the system administrator for approval. The system administrator may automatically incorporate the user-defined designation rules or may utilize an approval and/or testing process before incorporating the user-defined rules. In another implementation, the user may manually designate a transaction. The system administrator can capture attributes of the manually designated transaction and generate a categorization rule associating one or more of the transaction attributes with the identified designation.

[0039] Next, the transaction categorization system receives a transaction profile corresponding to a transaction 310. The transaction profile includes transaction attributes, including, but not limited to payee name, transaction description, transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, recurrence time, demographic information, match count, and select count. The transaction profile may be sent to the transaction categorization system from a commercial entity (e.g., a bank, store, restaurant, etc.) a user of the transaction categorization system.

[0040] The transaction categorization system applies a first designation rule to the transaction profile to generate a first match score 315. More specifically, applying the first designation rule may include generating one or more transaction attribute scores, each transaction attribute score being associated with an attribute of the transaction, and combining the transaction attribute scores to generate the first match score. Generating the first match score may include weighting each of the transaction attribute scores with a weight factor associated with the corresponding attribute and/or the degree to which each attribute matches a corresponding field of the first designation rule. Further, determining the first match score may include finding transaction attributes in the transaction profile that match at least one transaction attribute in the first designation rule. Similarly, the transaction categorization system may then apply a second designation rule to the transaction profile to generate a second match score 320.

[0041] Finally, the transaction categorization system associates a transaction designation to the transaction based on the first and/or second match scores 325. In one implementation, there is only one designation rule applied and thus only one match score calculated for a transaction. The transaction categorization system may compare the match score with a match criterion (such as a value threshold) to determine if the match is sufficient to associate a transaction designation to the transaction.

[0042] In another implementation where the first and second designation rules are naming rules and the transaction designation is a payee name, the transaction categorization system may further replace the contents of the payee field of the transaction profile with the payee name as specified by the first and/or second naming rule. In another implementation, the contents of the payee field may be blank and filled in with the payee name as specified by the first and/or second naming rule.

[0043] In another implementation, the method may include applying multiple designation rules, such as the first designation rule and the second designation rule, to the transaction to generate multiple match scores. The respective match scores are compared to one another to find the best match score. The match scores may also be compared with the match criterion to determine if either match is sufficient to associate a transaction designation to the transaction. An implementation of the method may further include applying the designation rules to one or more additional transactions.

[0044] Further, the method may include communicating the designation rule to a system administrator. Further still, the method may include adding the designation rule to a register of designation rules. Further yet, the method may include incrementing a match counter counting the number of times the designation rule has matched a transaction. Still further, the method may include incrementing a selection counter counting the number of times the designation rule has been selected.

[0045] FIG. 4 is an attribute-based transaction categorization flowchart illustrating an algorithm for associating a transaction designation according to another implementation. Similar to the method of FIG. 3, the transaction categorization system first generates a set of designation rules relating transaction attributes to a plurality of financial transaction designations 405. Then, the transaction categorization system receives a transaction profile corresponding to a transaction 410.

[0046] The transaction categorization system then implements a query operation that determines if there are any applicable designation rules to the transaction profile 415. The transaction categorization system may require a transaction profile to share a minimum

number of transaction attributes with the designation rule to apply the designation rule. If there are no applicable designation rules to the transaction profile, the system does not associate a transaction designation to the transaction and the method terminates 435.

[0047] If there are applicable designation rules, they are applied in succession 420 until the transaction categorization system determines that there are no more applicable designation rules not yet applied 425. For each designation rule, transaction attributes are iterated through and a transaction attribute score is generated for each transaction attribute. Further, the transaction attribute scores may be weighted. The resulting transaction attribute scores are combined (e.g. summed, averaged) to generate the match score for the rule applied to the transaction profile.

[0048] Once all the applicable designation rules are applied to the transaction profile, the resulting match scores are compared with a match criterion to determine if any of the match scores are sufficient to apply a transaction designation to the transaction 430. If none of the match scores are sufficient, the system does not associate a transaction designation to the transaction and the method terminates 435. Otherwise, the system associates a transaction designation to the transaction based on the highest of the match scores 440.

[0049] Implementations of the transaction categorization system include functional modules or engines for carrying out the method steps described herein. Implementations of computer-readable media have computer-executable instructions that, when executed, cause a computer to carry out method steps described herein.

[0050] Some implementations of the presently disclosed technology utilize a matching algorithm to determine the best fit designation for an individual transaction. The algorithm generates a match score for a transaction with respect to each applicable designation rule. This process may be performed iteratively through all the designation rules. After the transaction has been evaluated against all designation rules, the designation rule that generates the best match score is utilized to associate a transaction designation to the transaction. In one implementation, the best match score must satisfy a match criterion (e.g. exceed a confidence threshold) to be considered applicable. If the best match score satisfies the match criterion, then the transaction will be designated according to the designation rule. If the best match score does not satisfy the match criterion, then the transaction will remain undesignated.

[0051] The scoring of a designation rule against the transaction is performed by combining (e.g. summing, averaging) individual scores on transaction attributes (e.g. textual,

non-textual, and non-transactional) with a configurable weight applied to each attribute. The weighting enables specific attributes to contribute more or less to the match score.

[0052] Example textual transaction attributes that may be used in the scoring include, but are not limited to, payee name, transaction description, and any other words that directly describe the transaction. Payee name refers to the name of the entity with whom a user made a transaction. Transaction description refers to a description that the user may assign to the transaction at the time the transaction took place, e.g., the contents of the memo field of a paper check.

[0053] Further, non-textual transaction attributes (e.g. numeric information) may also be used in the scoring, including, but not limited to, transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, and recurrence time. Transaction date refers to the date upon which the user made the transaction with the payee. Transaction amount refers to the amount of the transaction between the user and the payee. Transaction type code refers to a code assigned to a transaction that identifies the nature, purpose, and/or reason of the transaction, primarily used for regulatory reporting requirements. Account type refers to the user's funding source account for the transaction. Example account types include, but are not limited to, checking, savings, money market, credit card, and loan. Payment method refers to the type of payment used for the transaction. Example payment methods include, but are not limited to, cash, credit, and debit. Recurrence period refers to the period in which a transaction recurs. For example, rent is typically paid monthly and taxes are typically paid yearly. Additionally, recurrence time refers to the time of the week, month, and year, etc. in which a transaction recurs. For example, rent is typically paid at the beginning of each month and taxes are typically paid in April each year.

[0054] Additionally, non-transaction attributes may also be used in the scoring, including, but not limited to, demographic information, match count, select count, and any other information that may be used to associate transaction designations that does not relate to a specific transaction itself. Demographic information includes, but is not limited to race, sex, age, income, disabilities, mobility, education, home ownership, employment status, and location. Match count refers to the number of transactions, previously applied to a designation rule, that meet the requirements of the designation rule. Select count refers to the number of matched transactions, previously applied to a designation rule, that are actually categorized as the designation rule suggests. A combination of match count and select count is referred to as a confidence score.

[0055] As discussed above, the presently disclosed technology contemplates both static and dynamic designations. While categories and transaction names are described with particularly herein, any static designation associated with a designation rule may be used to designate a transaction.

[0056] Further, the presently disclosed technology contemplates dynamic designations. A dynamic designation is not a fixed designation for a financial transaction but rather a pointer to a way of revising an aspect of a financial transaction. For example, a dynamic designation may point to a look up table for modifying an aspect of the transaction. In another example, a dynamic designation may point to a formula for cleansing the payee field of a financial transaction.

[0057] An implementation of a dynamic designation function checking for a best match using the payee name in a transaction profile is described below. This implementation utilizes a pattern generation and matching process rather than an SVM. Various parts of the following process are carried out by the modules and engines of the transaction categorization server 201 as shown in FIG. 2.

[0058] In this implementation, when a user manually designates a transaction, a designation rule is created that contains a payee name cleansing function for the payee name attribute field. This function is used for scoring the payee name attribute of the transaction. For example, an incoming transaction profile may have "The Chop House #1234 (29856)" in the payee name attribute field. The payee name cleansing function may be designed to: 1) truncate all characters from the payee name field after the occurrence of "("; 2) truncate all characters from the payee name field after the occurrence of "<"; 3) truncate all characters from the payee name field after the occurrence of "'"; and/or 4) remove all dangling meta characters (e.g., replaces occurrences of "**" with "*") from the payee name field.

[0059] The resulting pattern will then consist of one or more tokens. Here, the resulting pattern is "The Chop House #1234" and is composed of 4 tokens. Individual tokens in the payee name field are then omitted if they meet certain conditions. For example, the function may omit tokens if: 1) the token is only 1 character in length; 2) the token is one of the following: AND, OR, IS, OF, BY, THE, THIS, THAT, TO, FROM; and/or 3) the token consists of only numbers (e.g., 1234 or #1234).

[0060] The resulting pattern may then join the tokens with a ".*" between them to support the technique of using regular expressions (regex) within a Java Pattern class to determine a match. In the above example, the resulting pattern that is generated is "The.*Chop.*House.*". Similarly, the cleansing function may be applied to any transaction

attribute filed that contains a string of words. As a result, when an incoming transaction profile has a payee name that matches a designation rule, after the payee name cleaning function is applied, a weighted score is applied for the payee name attribute field to the overall match score for the designation rule.

[0061] FIG. 5 is a screenshot of an example user interface for use in an attribute-based transaction categorization system according to various implementations of the presently disclosed technology. The user is presented with a list of expense categories on the left-hand side of the computer screen. These expense categories may have subcategories, sub-subcategories, and so on. The user is also presented with a list of uncategorized transactions with various transaction attributes associated with each transaction. Here, each transaction is accompanied with a transaction date, funding account, check number, transaction description, and amount. Further, the list of uncategorized transactions may be filtered to a date range or funding account.

[0062] The list of uncategorized transactions comprises transactions that the transaction categorization system does not yet know how to categorize. For example, the first time a transaction is input with a MARY KAY description attribute, the transaction categorization system may not know how to categorize the transaction. Thus the MARY KAY transaction is listed as uncategorized. The user may then manually select a category for this MARY KAY transaction. This selection may be made by any means of computer input; however, here the input is made by a "drag-and-drop" operation. The MARY KAY transaction is "dragged" from the uncategorized expenses list and "dropped" in the "Personal Care" category. To assist with this initial classification, the transaction categorization system may create a categorization rule to group transactions based on common attributes. For example, if the uncategorized expenses list contained multiple MARY KAY transactions, dragging and dropping one MARY KAY transaction in the "Personal Care" category may cause all the MARY KAY transactions to automatically move to the "Personal Care" category. Alternatively, the transaction categorization system may prompt the user asking if it should classify all MARY KAY as "Personal Care." The system may move only MARY KAY transactions that are not yet categorized, or alternatively, the system may retroactively re-categorize MARY KAY transactions according to the new system created rule. A user can thus very quickly categorize multiple similar transactions not yet learned by the application.

[0063] Referring now to FIG. 6, an administrator interface is shown. In the "Rules" section of the administrator interface, a list of system rules is shown. The system rules are listed by description and associated category along with a date created. The system rules also

show statistics such as SELECT COUNT and MATCH COUNT. MATCH COUNT indicates the number of transactions that meet the requirements of the rule. SELECT COUNT indicates the number of matched transactions that are actually categorized as the rule suggests. The reason that the SELECT COUNT is less than the MATCH COUNT in some transaction descriptions (e.g. LOVELAND SKI AREA and MASSAGE ENVY) is due to manual categorization overriding the categorization rule or another categorization rule with a higher match score overriding the categorization rule with a lower match score. Referring to the MARY KAY rule, the system rule indicates that there is one MATCH COUNT and one SELECT COUNT showing that the user rule created in FIG. 5 is the only rule referencing MARY KAY and is applied in only one instance.

[0064] Further, the Administrator may select a specific system rule to view more information. In FIG. 6, the Administrator has selected MARY KAY to view additional information shown in FIG. 7. Referring now to FIG. 7, the description, MARY KAY, has been adopted as the rule name. The corresponding category, Personal Care is also shown along with the description, transaction type, funding account type, a generated field, the date created, and date the rule was last updated. A selection is available for the Administrator to update one or more categorization parameters for the system rule. The categorization parameters shown are examples only, additional categorization parameters include but are not limited to: payee name, transaction description, transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, recurrence time, demographic information, match count, and select count.

[0065] After a short learning cycle, the system has the confidence to categorize all MARY KAY transactions as "Personal Care." For example, even transactions with no description may be classified using other attributes including but not limited to payee name, amount of the transaction, and time of month when it is paid to learn categories.

[0066] An example computer system 800 for implementing the matching, designating, categorizing, and naming processes above is depicted in FIG. 8. The computer system 800 may be in the form of server computers, personal computers (PC), or other special purpose computers with internal processing and memory components as well as interface components for connection with external input, output, storage, network, and other types of peripheral devices. Alternatively, the computer system 800 may be in the form of any of a notebook or portable computer, a tablet PC, a handheld media player (e.g., an MP3 player), a smart phone device, a video gaming device, a set top box, a workstation, a mainframe computer, a distributed computer, an Internet appliance, or other computer devices, or combinations

thereof. Internal components of the computer system in FIG. 8 are shown within the dashed line and external components are shown outside of the dashed line. Components that may be internal or external are shown straddling the dashed line.

[0067] The computer system 800 includes a processor 802 and a system memory 806 connected by a system bus 804 that also operatively couples various system components. There may be one or more processors 802, e.g., a single central processing unit (CPU), or a plurality of processing units, commonly referred to as a parallel processing environment. The system bus 804 may be any of several types of bus structures including a memory bus or memory controller, a peripheral bus, a switched-fabric, point-to-point connection, and a local bus using any of a variety of bus architectures. The system memory 806 includes read only memory (ROM) 808 and random access memory (RAM) 810. A basic input/output system (BIOS) 812, containing the basic routines that help to transfer information between elements within the computer system 800, such as during start-up, is stored in ROM 808. A cache 814 may be set aside in RAM 810 to provide a high speed memory store for frequently accessed data.

[0068] A hard disk drive interface 816 may be connected with the system bus 804 to provide read and write access to a data storage device, e.g., a hard disk drive 818, for nonvolatile storage of applications, files, and data. A number of program modules and other data may be stored on the hard disk 818, including an operating system 820, one or more application programs 822, other program modules 824, and data files 826. In an example implementation, the hard disk drive 818 may further store a registry of categorization rules and its corresponding modules. The hard disk drive 818 may additionally contain a data store 866 for maintaining the success and failure tables and other database server information described above. Note that the hard disk drive 818 may be either an internal component or an external component of the computer system 800 as indicated by the hard disk drive 818 straddling the dashed line in FIG. 8. In some configurations, there may be both an internal and an external hard disk drive 818.

[0069] The computer system 800 may further include a magnetic disk drive 830 for reading from or writing to a removable magnetic disk 832, tape, or other magnetic media. The magnetic disk drive 830 may be connected with the system bus 804 via a magnetic drive interface 828 to provide read and write access to the magnetic disk drive 830 initiated by other components or applications within the computer system 800. The magnetic disk drive 830 and the associated computer-readable media may be used to provide nonvolatile

storage of computer-readable instructions, data structures, program modules, and other data for the computer system 800.

[0070] The computer system 800 may additionally include an optical disk drive 836 for reading from or writing to a removable optical disk 838 such as a CD ROM or other optical media. The optical disk drive 836 may be connected with the system bus 804 via an optical drive interface 834 to provide read and write access to the optical disk drive 836 initiated by other components or applications within the computer system 800. The optical disk drive 830 and the associated computer-readable optical media may be used to provide nonvolatile storage of computer-readable instructions, data structures, program modules, and other data for the computer system 800.

[0071] A display device 842, e.g., a monitor, a television, or a projector, or other type of presentation device may also be connected to the system bus 804 via an interface, such as a video adapter 840 or video card. Similarly, audio devices, for example, external speakers or a microphone (not shown), may be connected to the system bus 804 through an audio card or other audio interface (not shown).

[0072] In addition to the monitor 842, the computer system 800 may include other peripheral input and output devices, which are often connected to the processor 802 and memory 806 through the serial port interface 844 that is coupled to the system bus 806. Input and output devices may also or alternately be connected with the system bus 804 by other interfaces, for example, a universal serial bus (USB), a parallel port, or a FireWire (IEEE 894) port. A user may enter commands and information into the computer system 800 through various input devices including, for example, a keyboard 846 and pointing device 848, for example, a mouse. Other input devices (not shown) may include, for example, a microphone, a joystick, a game pad, a tablet, a touch screen device, a satellite dish, a scanner, a facsimile machine, and a digital camera, and a digital video camera. Other output devices may include, for example, a printer 850, a plotter, a photocopier, a photo printer, a facsimile machine, and a press (the latter not shown). In some implementations, several of these input and output devices may be combined into a single device, for example, a printer/scanner/fax/photocopier. It should also be appreciated that other types of computer-readable media and associated drives for storing data, for example, magnetic cassettes or flash memory drives, may be accessed by the computer system 800 via the serial port interface 844 (e.g., USB) or similar port interface.

[0073] The computer system 800 may operate in a networked environment using logical connections through a network interface 852 coupled with the system bus 804 to

communicate with one or more remote devices. The logical connections depicted in FIG. 8 include a local-area network (LAN) 854 and a wide-area network (WAN) 860. Such networking environments are commonplace in home networks, office networks, enterprise-wide computer networks, and intranets. These logical connections may be achieved by a communication device coupled to or integral with the computer system 800. As depicted in FIG. 8, the LAN 854 may use a router 856 or hub, either wired or wireless, internal or external, to connect with remote devices, e.g., a remote computer 858, similarly connected on the LAN 854. The remote computer 858 may be another personal computer, a server, a client, a peer device, or other common network node, and typically includes many or all of the elements described above relative to the computer system 800.

[0074] To connect with a WAN 860, the computer system 800 typically includes a modem 862 for establishing communications over the WAN 860. Typically the WAN 860 may be the Internet. However, in some instances the WAN 860 may be a large private network spread among multiple locations. The modem 862 may be a telephone modem, a high speed modem (e.g., a digital subscriber line (DSL) modem), a cable modem, or similar type of communications device. The modem 862, which may be internal or external, is connected to the system bus 818 via the network interface 852. In alternate implementations the modem 862 may be connected via the serial port interface 844. It should be appreciated that the network connections shown are examples and other means of and communications devices for establishing a communications link between the computer system and other devices or networks may be used. Connection of the computer system 800 with a LAN 854 or WAN 860 allows an intelligent categorization application the ability to communicate with an administrator or remote community-based budgeting application similarly connected to the LAN 854 or WAN 860 to apply privately developed categorization rules to transactions generated by others in the community.

[0075] In an example implementation, a designation engine, transaction formatter, rules generator, and other modules may be embodied by instructions stored in memory 806 and/or storage devices 832 or 838 and processed by the processing unit 802. Designation rules, transaction profiles, designated transactions reports, transaction report corrections, and other data may be stored in memory 806 and/or storage devices 832 or 838 as persistent datastores.

[0076] Although various implementations of presently disclosed technology have been described above with a certain degree of particularity, or with reference to one or more individual implementations, those skilled in the art could make numerous alterations to the disclosed implementations without departing from the spirit or scope of the presently

disclosed technology. All directional references (e.g., proximal, distal, upper, lower, upward, downward, left, right, lateral, front, back, top, bottom, above, below, vertical, horizontal, clockwise, and counterclockwise) are only used for identification purposes to aid the reader's understanding of the presently disclosed technology, and do not create limitations, particularly as to the position, orientation, or use of the presently disclosed technology. Connection references (e.g., attached, coupled, connected, and joined) are to be construed broadly and may include intermediate members between a collection of elements and relative movement between elements unless otherwise indicated. As such, connection references do not necessarily infer that two elements are directly connected and in fixed relation to each other. It is intended that all matter contained in the above description or shown in the accompanying drawings shall be interpreted as illustrative only and not limiting. Changes in detail or structure may be made without departing from the basic elements of the presently disclosed technology.

Claims

What is claimed is:

1. A method of categorizing a financial transaction, the method comprising:

generating a set of designation rules, each designation rule relating a plurality of transaction attributes to a financial transaction designation;

receiving first transaction attributes specific to the financial transaction;

applying a first designation rule to the first transaction attributes to generate a first match score;

associating a selected financial transaction designation with the financial transaction if the first match score satisfies a match criterion.

2. The method of claim 1, further comprising:

applying a second designation rule to the first transaction attributes to generate a second match score; and

wherein the associating operation comprises:

selecting a first financial transaction designation as the selected financial transaction designation, if the first match score satisfies a match criterion; and

selecting a second transaction designation as the selected financial transaction designation, if the second match score satisfies the match criterion.

3. The method of claim 1, wherein the first transaction attributes include non-textual attributes associated with the financial transaction.

4. The method of claim 1, wherein the first transaction attributes include non-transaction attributes associated with a user.

5. The method of claim 1, wherein the first transaction attributes are selected from a group comprising: transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, recurrence time, demographic information, match count, and select count.

6. The method of claim 1, wherein the first designation rule is a categorization rule and the financial transaction designation represents a transaction category.

7. The method of claim 1, wherein the first designation rule is a naming rule and the financial transaction designation represents a payee name.

8. The method of claim 1, wherein the financial transaction designation indicates a designation function, further comprising

executing the designation function to modify contents of a payee field of the financial transaction to generate a revised payee name; and

replacing the contents of the payee field with the revised payee name.

9. The method of claim 1, further comprising:

receiving a user defined designation for the financial transaction if the first match score does not satisfy the match criterion; and

generating a second designation rule based on transaction attributes of the financial transaction and the user defined designation.

10. The method of claim 1, further comprising:

re-designating previously designated financial transactions based on the first designation rule.

11. A computer-readable storage medium having computer-executable instructions for performing a computer process for categorizing financial transactions, the computer process comprising:

generating a set of designation rules relating transaction attributes to a plurality of financial transaction designations;

receiving first transaction attributes specific to the financial transaction;

applying a first designation rule to the first transaction attributes to generate a first match score;

associating a financial transaction designation with the financial transaction based on the first match score.

12. The computer-readable storage medium of claim 11, the computer process further comprising:

applying a second designation rule to the first transaction attributes to generate a second match score; and

wherein the associating operation comprises:

selecting a first financial transaction designation as the selected financial transaction designation, if the first match score satisfies a match criterion; and

selecting a second transaction designation as the selected financial transaction designation, if the second match score satisfies the match criterion.

13. The computer-readable storage medium of claim 11, wherein the first transaction attributes include non-textual attributes associated with the financial transaction.

14. The computer-readable storage medium of claim 11, wherein the first transaction attributes include non-transaction attributes associated with a user.

15. The computer-readable storage medium of claim 11, wherein the first transaction attributes are selected from a group comprising: transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, recurrence time, demographic information, match count, and select count.

16. The computer-readable storage medium of claim 11, wherein the first designation rule is a categorization rule and the financial transaction designation represents a transaction category.

17. The computer-readable storage medium of claim 11, wherein the first designation rule is a naming rule and the financial transaction designation represents a payee name.

18. The computer-readable storage medium of claim 11, wherein the financial transaction designation indicates a designation function, the computer process further comprising

executing the designation function to modify contents of a payee field of the financial transaction to generate a revised payee name; and

replacing the contents of the payee field with the revised payee name.

19. The computer-readable storage medium of claim 11, the computer process further comprising:

receiving a user defined designation for the financial transaction if the first match score does not satisfy the match criterion; and

generating a second designation rule based on transaction attributes of the financial transaction and the user defined designation.

20. The computer-readable storage medium of claim 11, the computer process further comprising:

re-designating previously designated financial transactions based on the first designation rule.

21. A system for categorizing financial transactions, the system comprising:

one or more storage media that stores a set of designation rules, each designation rule relating a plurality of transaction attributes to a financial transaction designation;

a network interface that receives first transaction attributes specific to the financial transaction;

a processor that applies a first designation rule to the first transaction attributes to generate a first match score and associates a selected financial transaction designation with the financial transaction if the first match score satisfies a match criterion.

22. The system for categorizing financial transactions of claim 21, wherein the processor further applies a second designation rule to the first transaction attributes to generate a second match score; and

the processor associates the selected financial transaction designation by

selecting a first financial transaction designation as the selected financial transaction designation, if the first match score satisfies a match criterion; and

selecting a second transaction designation as the selected financial transaction designation, if the second match score satisfies the match criterion.

23. The system for categorizing financial transactions of claim 21, wherein the first transaction attributes include non-textual attributes associated with the financial transaction.

24. The system for categorizing financial transactions of claim 21, wherein the first transaction attributes include non-transaction attributes associated with a user.

25. The system for categorizing financial transactions of claim 21, wherein the first transaction attributes are selected from a group comprising: transaction date, transaction amount, transaction type code, account type, payment method, recurrence period, recurrence time, demographic information, match count, and select count.

26. The system for categorizing financial transactions of claim 21, wherein the first designation rule is a categorization rule and the financial transaction designation represents a transaction category.

27. The system for categorizing financial transactions of claim 21, wherein the first designation rule is a naming rule and the financial transaction designation represents a payee name.

28. The system for categorizing financial transactions of claim 21, wherein the financial transaction designation indicates a designation function and wherein the processor further

executes the designation function to modify contents of a payee field of the financial transaction to generate a revised payee name; and

replaces the contents of the payee field with the revised payee name.

29. The system for categorizing financial transactions of claim 21, wherein the network server receives a user defined designation for the financial transaction if the first match score does not satisfy the match criterion; and

the processor further generates a second designation rule based on transaction attributes of the financial transaction.

30. The system for categorizing financial transactions of claim 21, wherein the processor further re-designates previously designated financial transactions based on the first designation rule.

SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION

Abstract

Presently disclosed is a system for attribute-based transaction categorization that utilizes transaction designation attributes other than or in addition to a payee name to provide reduced user effort and improved accuracy in the categorization of transactions. Further, the system for transaction categorization may retroactively re-categorize and/or re-name previous transactions based on subsequent transaction categorization. The transaction categorization system may assign match scores based on the number and/or type of designation attributes that match rules for associating a designation to a transaction. If a match score exceeds a predetermined threshold and/or is greater than other match scores, the transaction is automatically designated. Otherwise, the user may manually designate the transaction. Manually designated transactions may be used by the transaction categorization system to generate new designation rules.

Electronic Patent Application Fee Transmittal

Application Number:	
Filing Date:	
Title of Invention:	SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION
First Named Inventor/Applicant Name:	Joseph A. McGlynn
Filer:	Eric Ray Drennan/Sara McPeak
Attorney Docket Number:	596-002-USP

Filed as Small Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Utility filing Fee (Electronic filing)	4011	1	82	82
Utility Search Fee	2111	1	270	270
Utility Examination Fee	2311	1	110	110
Pages:				
Claims:				
Claims in excess of 20	2202	10	26	260
Miscellaneous-Filing:				
Petition:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Miscellaneous:				
		Total in USD ($)		**722**

Electronic Acknowledgement Receipt

EFS ID:	4593763
Application Number:	12352012
International Application Number:	
Confirmation Number:	9983
Title of Invention:	SYSTEM AND METHOD FOR ATTRIBUTE-BASED TRANSACTION CATEGORIZATION
First Named Inventor/Applicant Name:	Joseph A. McGlynn
Customer Number:	45346
Filer:	Eric Ray Drennan/Sara McPeak
Filer Authorized By:	Eric Ray Drennan
Attorney Docket Number:	596-002-USP
Receipt Date:	12-JAN-2009
Filing Date:	
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Payment was successfully received in RAM	$722
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The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Transmittal of New Application	Transmittal_Patent_Application_596_002_USP.PDF	187679 729cf5bb3d0164be68b9504db10ffcd2a7333f99	no	1
Warnings:					
Information:					
2	Oath or Declaration filed	Executed_Declaration_596_002_USP.PDF	366093 341dd156cecc631792e7fc1d761b96601ef30924	no	2
Warnings:					
Information:					
3	Application Data Sheet	Application_Data_Sheet_596_002_USP.PDF	164146 c8149cc817671fd02882cff4ef46b6ca13647862	no	3
Warnings:					
Information:					
This is not an USPTO supplied ADS fillable form					
4	Drawings-only black and white line drawings	Drawings_596_002_USP.PDF	2611967 4c03e3d08786114361dd2fab18403bbbca388e5f	no	8
Warnings:					
Information:					
5		Patent_Specification_Claims_and_Abstract_596_002_USP.PDF	3267697 c47b4d9ac5bdcd2bdeac8cf4287d4f0efc70502a	yes	25

Multipart Description/PDF files in .zip description

Document Description	Start	End
Specification	1	19
Claims	20	24
Abstract	25	25

Warnings:					
Information:					
6	Fee Worksheet (PTO-06)	fee-info.pdf	36778 18f02520b0956018e3632370f51702257e2338a9	no	2
Warnings:					
Information:					
			Total Files Size (in bytes):	6634360	

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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.

DocCode - SCORE

SCORE Placeholder Sheet for IFW Content

Application Number: 12352012 Document Date: 1/12/2009

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Form Revision Date: October 12, 2006

PTO/SB/06 (12-04)

Filing Date: 01/12/09

Approved for use through 7/31/2006. OMB 0651-0032
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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 12/352,012

APPLICATION AS FILED – PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY RATE ($)	SMALL ENTITY FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY FEE ($)
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	82		N/A	
SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A	270		N/A	
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	110		N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	30 minus 20 =	10	x$26	260	OR	x$52	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	3 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	
			TOTAL	722		TOTAL	

* If the difference in column 1 is less than zero, enter "0" in column 2.

APPLICATION AS AMENDED – PART II

		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	SMALL ENTITY RATE ($)	SMALL ENTITY ADDITIONAL FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY ADDITIONAL FEE ($)
AMENDMENT A	Total (37 CFR 1.16(i))	*	Minus	**	=	x =		OR	x =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x =		OR	x =	
	Application Size Fee (37 CFR 1.16(s))									
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					N/A		OR	N/A	
						TOTAL ADD'T FEE		OR	TOTAL ADD'T FEE	

		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)	OR	RATE ($)	ADDITIONAL FEE ($)
AMENDMENT B	Total (37 CFR 1.16(i))	*	Minus	**	=	x =		OR	x =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x =		OR	x =	
	Application Size Fee (37 CFR 1.16(s))									
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					N/A		OR	N/A	
						TOTAL ADD'T FEE		OR	TOTAL ADD'T 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.

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

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