

AO 120 (Rev. 08/10)

TO: Mail Stop 8 Director of the U.S. Patent and Trademark Office P.O. Box 1450 Alexandria, VA 22313-1450	REPORT ON THE FILING OR DETERMINATION OF AN ACTION REGARDING A PATENT OR TRADEMARK
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In Compliance with 35 U.S.C. § 290 and/or 15 U.S.C. § 1116 you are hereby advised that a court action has been filed in the U.S. District Court for the District of Delaware on the following

Trademarks or Patents. (the patent action involves 35 U.S.C. § 292.):

DOCKET NO.	DATE FILED	U.S. DISTRICT COURT for the District of Delaware
PLAINTIFF JOHN D'AGOSTINO,		DEFENDANT Mastercard Inc.; Mastercard International Inc., (d/b/a Mastercard Worldwide); Orbiscom Ltd.; Orbiscom Inc.; Citigroup Inc.; Discover Financial Services; Xerxes Eng.
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1 8,036,988	10/11/2011	John D'Agostino
2 7,840,486	11/23/2010	John D'Agostino
3		
4		
5		

In the above—entitled case, the following patent(s)/ trademark(s) have been included:

DATE INCLUDED	INCLUDED BY <input type="checkbox"/> Amendment <input type="checkbox"/> Answer <input type="checkbox"/> Cross Bill <input type="checkbox"/> Other Pleading		
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK	
1			
2			
3			
4			
5			

In the above—entitled case, the following decision has been rendered or judgement issued:

DECISION/JUDGEMENT

CLERK	(BY) DEPUTY CLERK	DATE
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Copy 1—Upon initiation of action, mail this copy to Director Copy 3—Upon termination of action, mail this copy to Director
 Copy 2—Upon filing document adding patent(s), mail this copy to Director Copy 4—Case file copy

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 8,036,988 B2
APPLICATION NO. : 12/902399
DATED : October 11, 2011
INVENTOR(S) : John D'Agostino

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 9, line 11, claim 1.f)

replace "purchase with defined"
with -- purchase within defined --

Signed and Sealed this
Twelfth Day of February, 2013



Teresa Stanek Rea
Acting Director of the United States Patent and Trademark Office

**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**Page 1 of 1

PATENT NO. : 8,036,988

APPLICATION NO.: 12/902,399

ISSUE DATE : October 11, 2011

INVENTOR(S) : John D'Agostino

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 9, line 11, claim 1.f)

replace "purchase with defined"
with -- purchase within defined --

MAILING ADDRESS OF SENDER (Please do not use customer number below):

Maxey Law Offices
15500 Roosevelt, Blvd., Suite 305
Clearwater, FL 33760

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.0 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: Attention Certificate of Corrections Branch, 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.

**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**Page 1 of 1

PATENT NO. : 8,036,988
APPLICATION NO.: 12/902,399
ISSUE DATE : October 11, 2011
INVENTOR(S) : John D'Agostino

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 9, line 11, claim 1.f)

replace "purchase with defined"
with -- purchase within defined --

MAILING ADDRESS OF SENDER (Please do not use customer number below):

Maxey Law Offices
15500 Roosevelt, Blvd., Suite 305
Clearwater, FL 33760

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.0 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: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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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.
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3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
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).
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6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (*i.e.*, GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
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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.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
John D'Agostino

Patent Number: 8,036,988

Serial Number: 12/902,399

Issue Date: October 11, 2011

Filed: October 12, 2010

Docket Number: 253.002

For: SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD PURCHASES

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8:

I hereby certify that this correspondence is being electronically transmitted using EFS-Web, or Deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to : _____, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, or Transmitted by facsimile on the date shown below to the United States Patent and Trademark Office at (571) 273-8300.

December 29, 2012
Date

/Stephen Lewellyn/
Stephen Lewellyn

Commissioner for Patents
Office of Patent Publication
ATTN: Certificate of Correction Branch
P.O. Box 1450
Alexandria, VA 22313-1450

REQUEST FOR CERTIFICATE OF CORRECTION

Dear Commissioner,

A Certificate of Correction under U.S.C. § 255 is respectfully requested for the above-identified patent in order to correct Applicant's mistake. The changes in the patent needed to correct the Applicant errors are as follows:

<u>Column, Line</u>	<u>Reads</u>	<u>Should Read</u>
Column 9, line 11	purchase with defined	purchase within defined

The above errors for which correction is requested under 35 U.S.C. § 255 were made as a result of the Applicant's mistake, which occurred in good faith. The errors are considered sufficiently important to justify the processing of a Certificate of Correction under 35 U.S.C. § 255. A form PTO/SB/44, in duplicate, is enclosed herewith, in addition to payment of the fee, as set forth in 37 C.F.R. § 1.20(a), in the amount of \$100.

Issuance of the Certificate of Correction would neither expand nor contract the scope of the claims, and re-examination is not required.

Respectfully submitted,
Maxey Law Offices, PLLC

December 29, 2012
Date: _____

/Stephen Lewellyn/

Stephen Lewellyn
Registration No. 51942
15500 Roosevelt Blvd., Suite 305
Clearwater, Florida 33760
Tel: 727-230-4949

Electronic Patent Application Fee Transmittal

Application Number:	12902399			
Filing Date:	12-Oct-2010			
Title of Invention:	SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSACTIONS			
First Named Inventor/Applicant Name:	JOHN D'AGOSTINO			
Filer:	Stephen James Lewellyn			
Attorney Docket Number:	253.002			
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:				
Certificate of correction	1811	1	100	100
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Miscellaneous:				
Total in USD (\$)				100

Electronic Acknowledgement Receipt

EFS ID:	14584162
Application Number:	12902399
International Application Number:	
Confirmation Number:	2006
Title of Invention:	SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSACTIONS
First Named Inventor/Applicant Name:	JOHN D'AGOSTINO
Customer Number:	34111
Filer:	Stephen James Lewellyn
Filer Authorized By:	
Attorney Docket Number:	253.002
Receipt Date:	29-DEC-2012
Filing Date:	12-OCT-2010
Time Stamp:	14:54:34
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$100
RAM confirmation Number	7306
Deposit Account	
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
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1	Request for Certificate of Correction	253002_Certificate_of_Correction_Form_1.pdf	193327 654b5579fe85eda6c6a0129a1dd834d89d83e1f	no	4
Warnings:					
Information:					
2	Request for Certificate of Correction	253002_Certificate_of_Correction.pdf	69983 332b30942408d5ea8c70b3579d7cb4fd31f7392f	no	2
Warnings:					
Information:					
3	Fee Worksheet (SB06)	fee-info.pdf	29952 ff8ac0a7365cae147a136b06f0306c8a0a4e934	no	2
Warnings:					
Information:					
Total Files Size (in bytes):				293262	
<p>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.</p> <p><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.</p> <p><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.</p> <p><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.</p>					



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.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/902,399	10/11/2011	8036988	253.002	2006

34111 7590 09/21/2011
Maxey Law Offices, PLLC
15500 Roosevelt Blvd.
SUITE 305
CLEARWATER, FL 33760

ISSUE NOTIFICATION

The projected patent number and issue date are specified above.

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

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


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

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

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

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

JOHN D'AGOSTINO, SARASOTA, FL;


Issue Classification 	Application/Control No. 12902399	Applicant(s)/Patent Under Reexamination D'AGOSTINO, JOHN
	Examiner BIJENDRA K SHRESTHA	Art Unit 3691

ORIGINAL						INTERNATIONAL CLASSIFICATION														
CLASS			SUBCLASS			CLAIMED					NON-CLAIMED									
705			44			G	0	6	Q	40 / 00 (2006.01.01)										
CROSS REFERENCE(S)																				
CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)																			

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

Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
1	1	17	17	33	33										
2	2	18	18	34	34										
3	3	19	19	35	35										
4	4	20	20	36	36										
5	5	21	21	37	37										
6	6	22	22	38	38										
7	7	23	23												
8	8	24	24												
9	9	25	25												
10	10	26	26												
11	11	27	27												
12	12	28	28												
13	13	29	29												
14	14	30	30												
15	15	31	31												
16	16	32	32												

		Total Claims Allowed:	
		38	
(Assistant Examiner)	(Date)	O.G. Print Claim(s)	O.G. Print Figure
/BIJENDRA K SHRESTHA/ Examiner, Art Unit 3691	-9/08/2011		
(Primary Examiner)	(Date)		

Index of Claims 	Application/Control No. 12902399	Applicant(s)/Patent Under Reexamination D'AGOSTINO, JOHN
	Examiner BIJENDRA K SHRESTHA	Art Unit 3691

✓	Rejected
=	Allowed


-	Cancelled
÷	Restricted

N	Non-Elected
I	Interference

A	Appeal
O	Objected

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

CLAIM		DATE									
Final	Original	09/08/2011									
1	1	✓									
2	2	✓									
3	3	✓									
4	4	✓									
5	5	✓									
6	6	✓									
7	7	✓									
8	8	✓									
9	9	✓									
10	10	✓									
11	11	✓									
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31	31	=									
32	32	=									
33	33	=									
34	34	=									
35	35	=									
36	36	=									

<i>Index of Claims</i> 	Application/Control No. 12902399	Applicant(s)/Patent Under Reexamination D'AGOSTINO, JOHN
	Examiner BIJENDRA K SHRESTHA	Art Unit 3691

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

<input type="checkbox"/> Claims renumbered in the same order as presented by applicant		<input type="checkbox"/> CPA		<input checked="" type="checkbox"/> T.D.		<input type="checkbox"/> R.1.47			
CLAIM		DATE							
Final	Original	09/08/2011							
37	37	=							
38	38	=							



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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12/902,399	10/12/2010	JOHN D'AGOSTINO	253.002	2006
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34111 7590 08/18/2011
 Maxey Law Offices, PLLC
 15500 Roosevelt Blvd.
 SUITE 305
 CLEARWATER, FL 33760

EXAMINER

SHRESTHA, BLENDRA K

ART UNIT	PAPER NUMBER
----------	--------------

3691

MAIL DATE	DELIVERY MODE
-----------	---------------

08/18/2011

PAPER

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

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

Response to Rule 312 Communication	Application No.	Applicant(s)
	12/902,399	D'AGOSTINO, JOHN
	Examiner	Art Unit
	BIJENDRA K. SHRESTHA	3691

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

1. The amendment filed on 26 July 2011 under 37 CFR 1.312 has been considered, and has been:
- a) entered.
 - b) entered as directed to matters of form not affecting the scope of the invention.
 - c) disapproved because the amendment was filed after the payment of the issue fee.
Any amendment filed after the date the issue fee is paid must be accompanied by a petition under 37 CFR 1.313(c)(1) and the required fee to withdraw the application from issue.
 - d) disapproved. See explanation below.
 - e) entered in part. See explanation below.

/BIJENDRA K. SHRESTHA/
Primary Examiner, Art Unit 3691

PART B - FEE(S) TRANSMITTAL

**Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, Virginia 22313-1450
 or Fax (571) 273-2885**

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

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

Maxey Law Offices, PLLC
 15500 Roosevelt Blvd.
 Suite 305
 Clearwater, FL 33760

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

Stephanus Yang	(Depositor's name)
/Stephanus Yang/	(Signature)
07/26/2011	(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12,902,399	10/12/2010	JOHN D'AGOSTINO	253.002	2006

TITLE OF INVENTION:

APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
Nonprovisional	Yes	\$755	\$300	\$1055	07/29/2011

EXAMINER	ART UNIT	CLASS-SUBCLASS

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).
 Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
 "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

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

- 1 Maxey Law Offices, PLLC
- 2 Stephen Lewellyn
- 3

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

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): Individual Corporation or other private group entity Government

4a. The following fee(s) are enclosed:

- Issue Fee
- Publication Fee (No small entity discount permitted)
- Advance Order - # of Copies

4b. Payment of Fee(s):

- A check in the amount of the fee(s) is enclosed.
- Payment by credit card. Form PTO-2038 is attached.
- The Director is hereby authorized by charge the required fee(s), or credit any overpayment, to Deposit Account Number

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

- a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.
- b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

The Director of the USPTO is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above. NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature /Stephen Lewellyn/

Date 07/26/2011

Typed or printed name Stephen Lewellyn

Registration No. 51,942

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 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, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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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.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
John D'Agostino

Group Art Unit: 3691

Serial Number: 12/902,399

Examiner: Shrestha, Bijendra K.

Filed: 10/12/2010

Docket Number: 253.002

For: **SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD PURCHASES**

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8:

I hereby certify that this correspondence is being electronically transmitted using EFS-Web, or Deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to : _____, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, or Transmitted by facsimile on the date shown below to the United States Patent and Trademark Office at (571) 273-8300.

July 26, 2011
Date

/Stephanus Yang/
Stephanus Yang

RESPONSE TO NOTICE OF ALLOWANCE AND FEE(S) DUE

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

Dear Sir,

In response to the Notice of Allowance and Fee(s) Due, dated April 29, 2011, the Applicant submits herewith:

1. Form PTOL-85;
2. Issue Fee in accordance with 37 CFR 1.18(a) for small entity in the amount of \$755.00;
3. Publication Fee in accordance with 37 CFR 1.18(d) in the amount of \$300.00;
4. Amendment to the Claims; and
5. Excess claim fee in the amount of \$416.00 for 16 additional dependent claims.

AMENDMENT IN THE CLAIMS

1 (previously amended). A method of performing secure credit card purchases, said method comprising:

- a) contacting a custodial authorizing entity having custodial responsibility of account parameters of a customer's account that is used to make credit card purchases;
- b) supplying said custodial authorizing entity with at least account identification data of said customer's account;
- c) defining at least one payment category to include at least limiting a number of transactions to one or more merchants , said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants ;
- d) designating said payment category;
- e) generating a transaction code by a processing computer of said custodial authorizing entity, said transaction code reflecting at least the limits of said designated payment category to make a purchase within said designated payment category;
- f) communicating said transaction code to a merchant to consummate a purchase with defined purchase parameters;
- g) verifying that said defined purchase parameters are within said designated payment category; and

h) providing authorization for said purchase so as to confirm at least that said defined purchase parameters are within said designated payment category and to authorize payment required to complete the purchase.

2 (original). The method of claim 1 further comprising the step of designating at least one of said one or more merchants subsequent to generating said transaction code.

3 (original). The method of claim 1 wherein said step of communicating the transaction code to a merchant to consummate said purchase within defined purchase parameters further comprises designation of said merchant as one of said one or more merchants.

4 (original). The method of claim 1 wherein said step of generating said transaction code further comprises said customer obtaining said transaction code.

5 (original). The method of claim 1 further comprising generating a transaction code which reflects at least one of a plurality of said payment categories.

6 (original). The method of claim 1 further comprising defining at least one payment category to include amount parameters for a cost of one or more purchases.

7 (original). The method of claim 1 further comprising defining at least one payment category to include time parameters during which the purchase can be completed.

8 (original). The method of claim 1 further comprising defining at least one payment category to include limiting said transaction code to a single transaction for a purchase within a predetermined period of time.

9 (original). The method of claim 1 further comprising defining at least one payment category to include limiting purchases to a single transaction at a maximum amount for purchase within a predetermined period of time.

10 (original). The method of claim 1 further comprising defining at least one payment category to include limiting purchases to at least two purchases at a maximum total amount for items purchased within a predetermined time period.

11 (original). The method of claim 1 further comprising defining at least one payment category to include using said transaction code for at least two purchases for a repeating transaction at a fixed amount payable at each of a fixed number of time intervals.

12 (original). The method of claim 11 further comprising defining at least one payment category to include limiting purchases to said repeating transaction at said fixed amount payable at each of said fixed number of time intervals.

13 (original). The method of claim 1 further comprising defining at least one payment category to include using said transaction code for a repeating transaction at a fixed amount payable at each of an unspecified number of time intervals.

14 (original). The method of claim 1 further comprising defining at least one payment category to include limiting a repeating transaction to a maximum dollar amount.

15 (original). The method of claim 1 further comprising defining at least one payment category to include limiting purchases to a limited time interval during which a purchase is permitted.

16 (original). The method of claim 1 further comprising communicating said transaction code to the customer at the location of the merchant for use in person.

17 (original). A method of performing secure credit card purchases, said method comprising:

- a) identifying a pre-established account that is used to make credit card purchases;
- b) selecting a predetermined payment category which limits a nature, of a series of subsequent purchases to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants;
- c) generating a transaction code by a processing computer of a custodial authorizing entity of said pre-established account, said transaction code associated with at least said pre-established account and the limits of said selected payment category and different from said pre-established account;
- d) communicating said transaction code to a merchant to consummate a purchase within defined purchase parameters;
- e) verifying that said defined purchase parameters correspond to said selected payment category;
- f) providing authorization for said purchase so as to confirm at least that said defined purchase parameters are within said selected payment category and to authorize payment required to complete the purchase; and
- g) associating the purchase with said pre-established account.

18 (original). The method of claim 17 wherein said step of verifying that said defined purchase parameters correspond to said selected payment category further identifies said merchant as one of said one or more merchants.

19 (original). A method of performing secure credit card purchases, said method comprising the steps of:

- a) identifying a pre-established account that is used to make credit card purchases;
- b) selecting a pre-determined payment category which limits a nature of a subsequent purchase to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants;
- c) generating a transaction code by a processing computer of a custodial authorizing entity of said pre-established account, said transaction code associated with at least said pre-established account and the limits of said selected payment category, and different from said pre-established account;
- d) designating a merchant as one of said one or more merchants;
- e) communicating said transaction code to said merchant to consummate a purchase within defined purchase parameters;

f) verifying that said defined purchase parameters correspond to said selected payment category;

g) providing authorization for said purchase so as to confirm at least that said defined purchase parameters are within said selected payment category and to authorize payment required to complete the purchase; and

h) associating the purchase with said pre-established account.

20 (original). The method of claim 19 wherein said step of verifying that said defined purchase parameters correspond to said selected payment category further identifies said merchant as one of said one or more merchants.

21 (previously presented). A method for implementing a system for performing secure credit card purchases, the method comprising:

a) receiving account information from an account holder identifying an account that is used to make credit card purchases;

b) receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to a single merchant, said single merchant limitation being included in said payment category prior to any particular merchant being identified as said single merchant;

c) generating a transaction code utilizing a processing computer of a custodial authorizing entity, said transaction code associated with said account and reflecting at least the limits of said payment category, to make a purchase within said payment category;

d) communicating said transaction code to said account holder;

e) receiving a request to authorize payment for a purchase using said transaction code;

f) authorizing payment for said purchase if said purchase is within said payment category.

22 (previously presented). A method for implementing a system for performing secure credit card purchases, the method comprising:

a) receiving account information from an account holder identifying an account that is used to make credit card purchases;

b) receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants;

c) generating a transaction code utilizing a processing computer of a custodial authorizing entity, said transaction code associated with said account and reflecting at least the limits of said payment category, to make a purchase within said payment category;

d) communicating said transaction code to said account holder;

e) receiving a request to authorize payment for a purchase using said transaction code;

f) authorizing payment for said purchase if said purchase is within said payment category.

23 (new). The method of claim 21 wherein the step of receiving account information from an account holder identifying an account that is used to make credit card purchases further comprises receiving information identifying a credit card account.

24 (new). The method of claim 21 wherein the step of generating a transaction code utilizing a processing computer of a custodial authorizing entity further comprises generating a transaction code which reflects at least one of a plurality of predetermined payment categories.

25 (new). The method of claim 21 wherein the step of receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to a single merchant further comprises receiving a request from said account holder for a transaction code to make a purchase within a payment category that is automatically chosen by a custodial authorizing entity.

26 (new). The method of claim 21 wherein the step of receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to a single merchant further comprises receiving a request from said account holder for a transaction code to make a purchase within a payment category that includes limiting a repeating transaction to a maximum dollar amount.

27 (new). The method of claim 21 wherein the step of receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to a single merchant further comprises receiving a request from said account holder for a transaction code to make a purchase within a payment category that includes limiting purchases to a minimum time interval after which a subsequent purchase is permitted.

28 (new). The method of claim 21 wherein the step of communicating said transaction code to said account holder further comprises communicating said transaction code to said account holder at the location of the merchant for use in person.

29 (new). The method of claim 21 wherein said step of receiving a request to authorize payment for a purchase using said transaction code further identifies said single merchant.

30 (new). The method of claim 21 wherein the step of receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to a single merchant further comprises receiving a request from said account holder for a transaction code to make a purchase within a predetermined payment category that is further limited in accordance with transaction details provided by said account holder.

31 (new). The method of claim 22 wherein the step of receiving account information from an account holder identifying an account that is used to make credit card purchases further comprises receiving information identifying a credit card account.

32 (new). The method of claim 22 wherein the step of generating a transaction code utilizing a processing computer of a custodial authorizing entity further comprises generating a transaction code which reflects at least one of a plurality of predetermined payment categories.

33 (new). The method of claim 22 wherein the step of receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to one or more merchants further comprises receiving a request from said account holder for a transaction code to make a purchase within a payment category that is automatically chosen by a custodial authorizing entity.

34 (new). The method of claim 22 wherein the step of receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to one or more merchants further comprises receiving a request from said account holder for a transaction code to make a purchase within a payment category that includes limiting a repeating transaction to a maximum dollar amount.

35 (new). The method of claim 22 wherein the step of receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to one or more merchants further comprises receiving a request

from said account holder for a transaction code to make a purchase within a payment category that includes limiting purchases to a minimum time interval after which a subsequent purchase is permitted.

36 (new). The method of claim 22 wherein the step of communicating said transaction code to said account holder further comprises communicating said transaction code to said account holder at the location of the merchant for use in person.

37 (new). The method of claim 22 wherein said step of receiving a request to authorize payment for a purchase using said transaction code further identifies a merchant as one of said one or more merchants.

38 (new). The method of claim 22 wherein the step of receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to one or more merchants further comprises receiving a request from said account holder for a transaction code to make a purchase within a predetermined payment category that is further limited in accordance with transaction details provided by said account holder.

REMARKS

A. Status of the Claims

Claims 1-22 are pending in this patent application. Claims 1-22 are allowed.

Claims 23-38 are new.

B. New Claims

New claims 23-30 depend from allowed claim 21 and add additional features thereto, and therefore, are submitted to be patentable. New claims 31-38 depend from allowed claim 22 and additional features thereto, and therefore, are submitted to be patentable.

C. Support for New Claims

New claims 23-38 are supported by the specification by at least the following:

Claim 23 – at ¶11 of the published application;

Claim 24 – at ¶14 of the published application;

Claim 25 – at ¶14 of the published application;

Claim 26 – at ¶14 of the published application;

Claim 27 – at ¶37 of the published application;

Claim 28 – at ¶28 of the published application;

- Claim 29** – at ¶19 and ¶32 of the published application;
- Claim 30** – at ¶30 of the published application;
- Claim 31** – at ¶11 of the published application;
- Claim 32** – at ¶14 of the published application;
- Claim 33** – at ¶14 of the published application;
- Claim 34** – at ¶14 of the published application;
- Claim 35** – at ¶37 of the published application;
- Claim 36** – at ¶28 of the published application;
- Claim 37** – at ¶19 and ¶32 of the published application; and
- Claim 38** – at ¶30 of the published application.

Serial No: 12/902,399
Docket No: 253.002
July 26, 2011
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D. Conclusion

In view of the foregoing, it is respectfully submitted that each of the new claims are also in condition for allowance, and entrance of the Amendment to the Claims is earnestly solicited. The Examiner is invited to contact the undersigned at (727) 230-4949 with any questions, comments, or suggestions relating to the referenced patent application.

Respectfully submitted,
Maxey Law Offices, PLLC

7/26/2011
Date: _____

/Stephen Lewellyn/

Stephen Lewellyn
Registration No. 51,942
15500 Roosevelt Blvd., Suite 305
Clearwater, Florida 33760
Tel: 727-230-4949

Electronic Patent Application Fee Transmittal

Application Number:	12902399			
Filing Date:	12-Oct-2010			
Title of Invention:	SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSACTIONS			
First Named Inventor/Applicant Name:	JOHN D'AGOSTINO			
Filer:	Stephanus H. Yang			
Attorney Docket Number:	253.002			
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:				
Claims in excess of 20	2202	16	26	416
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Utility Appl issue fee	2501	1	755	755
Publ. Fee- early, voluntary, or normal	1504	1	300	300
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				1471

Electronic Acknowledgement Receipt

EFS ID:	10600465
Application Number:	12902399
International Application Number:	
Confirmation Number:	2006
Title of Invention:	SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSACTIONS
First Named Inventor/Applicant Name:	JOHN D'AGOSTINO
Customer Number:	34111
Filer:	Stephanus H. Yang
Filer Authorized By:	
Attorney Docket Number:	253.002
Receipt Date:	26-JUL-2011
Filing Date:	12-OCT-2010
Time Stamp:	15:59:39
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$1471
RAM confirmation Number	2532
Deposit Account	
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
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1	Issue Fee Payment (PTO-85B)	253002_PTOI85b_07262011.pdf	221500 c3717313d30832313f3fec0c629702c61153450b	no	2
Warnings:					
Information:					
2	Amendment after Notice of Allowance (Rule 312)	253002_noa_response_07262011.pdf	397162 47653ab79b78c1eb71062fab6567cf86d4fdda7	no	17
Warnings:					
Information:					
3	Fee Worksheet (SB06)	fee-info.pdf	33512 69f077aba5c9f9fe039ab335b3bd71f9873545d9	no	2
Warnings:					
Information:					
Total Files Size (in bytes):			652174		
<p>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.</p> <p><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.</p> <p><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.</p> <p><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.</p>					

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 6 of 8

Inventor : John D'Agostino
 Serial No. : 12/902,399
 Title : System and Method for Performing Secure Credit Card Purchases
 Filing Date : 10/12/2010
 Group/Art Unit : 3691
 Examiner : Shrestha, Bijendra K.
 Confirmation No. : 2006
 Docket No. : 253.002

FOREIGN PATENT DOCUMENTS, CONT'D

Examiner Initials	Cite No.	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		EP 0 590 861 A2	04-06-1994	Colbert	
		EP 0 590 861 A3	04-06-1994	Colbert	
		EP 0 590 961 A2	04-06-1994	Kazuo, et al.	
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		WO 98/30985	07-16-1998	Kamil, et al.	
		WO 99/49424	09-30-1999	Flitcroft, et al.	

Change(s) applied
 to document,
 /S.R.R./
 6/9/2011

NON-PATENT DOCUMENTS

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, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.
		ANNE FINNIGAN. <i>The Safe Way to Shop Online</i> , Good Housekeeping, pp. 1-2 (Sept. 1998).
		BLAKE IVES & MICHAEL EARL. <i>Mondex International Reengineering Money</i> , London Business School Article, isds.bus.lsu.edu/cases/mondex.html, November 1, 2001.
		BOB WOODS. <i>New Dell E-Commerce Guarantee Called 'Weak'</i> , Newsbytes News, pp. 1-2 (September 1998).

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /BKS/

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 5 of 8

Inventor : John D'Agostino
 Serial No. : 12/902,399
 Title : System and Method for Performing Secure Credit Card Purchases
 Filing Date : 10/12/2010
 Group/Art Unit : 3691
 Examiner : Shrestha, Bijendra K.
 Confirmation No. : 2006
 Docket No. : 253.002

U.S. PATENT DOCUMENTS, CONT'D

Examiner Initials	Cite No.	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-4797920	01-1989	Stein	
		US-4747050	05-1988	Brachtl, et al.	
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		US-2003/0028481 A1	02-2003	Flitcroft, et al.	
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		US-2002/0152158	10-2002	Paleiov, et al.	
		US-2002/0120587 A1	08-2002	D'Agostino	
		US-2002/0077837	06-2002	Krueger, et al.	
		US-2002/0116341	08-2002	Hogan, et al.	
		US-2001/0011249	08-2001	Yanagihara, et al.	

Change(s) applied
 to document,
 /S.R.R./
 6/9/2011

FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No.	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		CA 2167543	07-19-1997	Durward	
		EP 0 081 921 A1	06-22-1983	Easterby	
		EP 0 515 448 A1	12-02-1992	Hawthorne, et al.	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /BKS/

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 4 of 8

Inventor : John D'Agostino
 Serial No. : 12/902,399
 Title : System and Method for Performing Secure Credit Card Purchases
 Filing Date : 10/12/2010
 Group/Art Unit : 3691
 Examiner : Shrestha, Bijendra K.
 Confirmation No. : 2006
 Docket No. : 253.002

U.S. PATENT DOCUMENTS, CONT'D

Examiner Initials	Cite No.	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-5478994	12-1995	Rahman, et al.	
		US-5466919	11-1995	Hovakimian	
		US-5457747	10-1995	Drexler, et al.	
		US-5434398	07-1995	Goldberg	
		US-5428684	06-1995	Akiyama, et al.	
		US-5420926	05-1995	Low, et al.	
		US-5363449	11-1994	Bestock	
		US-5361062	11-1994	Weiss, et al.	
		US-5350906	09-1994	Brody, et al.	
		US-5343529	08-1994	Goldfine, et al.	
		US-5326960	07-1994	Tannenbaum	
		US-5323338	06-1994	Hawthorne	
		US-5317636	05-1994	Vizcaino	
		US-5311594	05-1994	Penzias	
		US-5287268	02-1994	McCarthy	
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		US-5192947	03-1993	Neustein	
		US-5163098	11-1992	Dahbura	
		US-5163097	11-1992	Pegg	
		US-5130519	07-1992	Bush, et al.	
		US-5117355	05-1992	McCarthy	
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		US-5093861	03-1992	Graham	
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		US-4856062	08-1989	Weiss	

Change(s) applied
 to document,
 /S.R.R./
 6/9/2011

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /BKS/

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 3 of 8

Inventor : John D'Agostino
 Serial No. : 12/902,399
 Title : System and Method for Performing Secure Credit Card Purchases
 Filing Date : 10/12/2010
 Group/Art Unit : 3691
 Examiner : Shrestha, Bijendra K.
 Confirmation No. : 2006
 Docket No. : 253.002

U.S. PATENT DOCUMENTS, CONT'D

Examiner Initials	Cite No.	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-5777306	07-1998	Masuda	
		US-5777305	07-1998	Smith, et al.	
		US-5768381	06-1998	Hawthorne	
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		US-5729594	03-1998	Klingman	
		US-5727163	03-1998	Bezos	
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		US-5694471	12-1997	Chen, et al.	
		US-5677955	10-1997	Doggett, et al.	
		US-5671279	09-1997	Elgamal	
		US-5649118	07-1997	Carlisle, et al.	
		US-5627355	05-1997	Rahman, et al.	
		US-5621201	04-1997	Langhans, et al.	
		US-5606614	02-1997	Brady, et al.	
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		US-5559313	09-1996	Claus, et al.	
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		US-5500513	03-1996	Langhans, et al.	
		US-5485519	01-1996	Weiss	
		US-5485510	01-1996	Colbert	
		US-5479530	12-1995	Nair, et al.	
		US-5479494	12-1995	Clitherow	

Change(s) applied
 to document,
 /S.R.R./
 6/9/2011

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 1 of 8

Inventor : John D'Agostino
 Serial No. : 12/902,399
 Title : System and Method for Performing Secure Credit Card Purchases
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 Confirmation No. : 2006
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U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-6885857	04-2005	Hanson	
		US-6636833 B1	10-2003	Flitcroft, et al.	
		US-6598031 B1	07-2003	Ice	
		US-6484166	11-2002	Maynard	
		US-6470490	10-2002	Hansen	
		US-6466901	10-2002	Loofbourrow, et al.	
		US-6456984	09-2002	Demoff, et al.	
		US-6422462 B1	07-2002	Cohen	
		US-6375084 B1	04-2002	Stanford, et al.	
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		US-6014650	01-2000	Zampese	

Change(s) applied
 to document,
 /S.R.R./
 6/9/2011

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /BKS/



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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Alexandria, Virginia 22313-1450
www.uspto.gov

NOTICE OF ALLOWANCE AND FEE(S) DUE

34111 7590 04/29/2011
Maxey Law Offices, PLLC
15500 Roosevelt Blvd.
SUITE 305
CLEARWATER, FL 33760

EXAMINER

SHRESTHA, BUENDRA K

ART UNIT PAPER NUMBER

3691

DATE MAILED: 04/29/2011

Table with 5 columns: APPLICATION NO., FILING DATE, FIRST NAMED INVENTOR, ATTORNEY DOCKET NO., CONFIRMATION NO.

12/902,399 10/12/2010 JOHN D'AGOSTINO 253.002 2006

TITLE OF INVENTION: SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSACTIONS

Table with 7 columns: APPLN. TYPE, SMALL ENTITY, ISSUE FEE DUE, PUBLICATION FEE DUE, PREV. PAID ISSUE FEE, TOTAL FEE(S) DUE, DATE DUE

nonprovisional YES \$755 \$300 \$0 \$1055 07/29/2011

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

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

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

- A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.
B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

- A. Pay TOTAL FEE(S) DUE shown above, or
B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

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

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

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

**Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, Virginia 22313-1450
 or Fax (571)-273-2885**

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

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

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

34111 7590 04/29/2011
 Maxey Law Offices, PLLC
 15500 Roosevelt Blvd.
 SUITE 305
 CLEARWATER, FL 33760

Certificate of Mailing or Transmission
 I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/902,399	10/12/2010	JOHN D'AGOSTINO	253.002	2006

TITLE OF INVENTION: SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSACTIONS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$300	\$0	\$1055	07/29/2011

EXAMINER	ART UNIT	CLASS-SUBCLASS
SHRESTHA, BIJENDRA K	3691	705-044000

<p>1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).</p> <p><input type="checkbox"/> Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.</p> <p><input type="checkbox"/> "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required.</p>	<p>2. For printing on the patent front page, list</p> <p>(1) the names of up to 3 registered patent attorneys or agents OR, alternatively, _____ 1</p> <p>(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. _____ 2</p> <p>_____ 3</p>
---	---

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

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE _____ (B) RESIDENCE: (CITY and STATE OR COUNTRY) _____

Please check the appropriate assignee category or categories (will not be printed on the patent): Individual Corporation or other private group entity Government

<p>4a. The following fee(s) are submitted:</p> <p><input type="checkbox"/> Issue Fee</p> <p><input type="checkbox"/> Publication Fee (No small entity discount permitted)</p> <p><input type="checkbox"/> Advance Order - # of Copies _____</p>	<p>4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)</p> <p><input type="checkbox"/> A check is enclosed.</p> <p><input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.</p> <p><input type="checkbox"/> The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).</p>
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5. Change in Entity Status (from status indicated above)

a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____ Date _____

Typed or printed name _____ Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 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, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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Table with 5 columns: APPLICATION NO., FILING DATE, FIRST NAMED INVENTOR, ATTORNEY DOCKET NO., CONFIRMATION NO.

34111 7590 04/29/2011
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15500 Roosevelt Blvd.
SUITE 305
CLEARWATER, FL 33760

EXAMINER

SHRESTHA, BIJENDRA K

ART UNIT PAPER NUMBER

3691

DATE MAILED: 04/29/2011

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

The Patent Term Adjustment to date is 0 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 0 day(s).

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

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

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

Privacy Act Statement

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

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

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

Notice of Allowability	Application No.	Applicant(s)	
	12/902,399	D'AGOSTINO, JOHN	
	Examiner	Art Unit	
	BIJENDRA K. SHRESTHA	3691	

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

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 03/21/2011.
2. The allowed claim(s) is/are 1-22.
3. 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 the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____ .
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

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

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|---|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____ . |
| 3. <input checked="" type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____. |

EXAMINER STATEMENT

1. This action is responsive to the amendment filed on 03/21/2011. Of the original claims 1-22, claim 1 is amended by the applicant amendment. Therefore, claims 1-22 are under consideration for prosecution of this application.

This application is a continuation of application 11/252,009 which has been patented as U.S. Patent No. 7,840,486. The allowed feature in patented application ".....single merchant limitation being included in said payment category prior to any particular merchant being identified as said single merchant" is similar to feature recited in the independent claims of the instant application.

The office approved the terminal disclaimers for patents 7,840,486 and 6,324,526 filed on 03/21/2010.

Reasons for Allowance

2. With regards to claim 1, the prior art of records, alone or combined, does neither anticipate nor render obvious, inter alia, as a whole, the uniquely patentable feature of : "defining at least one payment category to include at least limiting a number of transactions to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants" in a method of performing secure credit card purchase.

The reasons for allowance for all the other independent claims and dependent claims are the same as set forth for claim 1 above because they all include same/similar limitation indicated above for the reasons for allowance.

Discussion of Cited Prior Art

3. The applicant's arguments filed in response dated March 21, 2011, see pages 12-17 for instant application are persuasive and compelling that the cited prior art of Franklin et al., (U.S. Patent No. 6,000,832) in view of Yanagihara et al. (U.S. Pub No. 2001/0011249) alone or combined, does neither disclose or renders obvious the unique features as listed above.

Applicants' arguments filed for instant application on 03/21/2011 and for patented parent application 11/252,009 (Patent No. 7,840,486) on 07/26/2010 have been fully considered, are deemed to be persuasive. Therefore, **claims 1-22** are deemed to be allowable over the prior art of record, and applicants' request for allowance is respectfully granted

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance".

Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Bijendra K. Shrestha whose telephone number is (571)

Application/Control Number: 12/902,399
Art Unit: 3691

Page 4

270-1374. The examiner can normally be reached on 8:00 AM-4:30 PM (Monday-Friday).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. 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.

/Bijendra K. Shrestha/
Examiner, Art Unit 3691
04/22/2011

Notice of References Cited	Application/Control No. 12/902,399	Applicant(s)/Patent Under Reexamination D'AGOSTINO, JOHN	
	Examiner BIJENDRA K. SHRESTHA	Art Unit 3691	Page 1 of 1

U.S. PATENT DOCUMENTS

*	Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A US-			
	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	Lee et al.: Evolutionary business models for e-cash with smart cards, Korea Advanced Institute of Science and Technology, Korea, http://koasas.kaist.ac.kr/bitstream/10203/4774/1/2000-092.pdf , pages 352-358
V	Jones, R.: Prepaid cards, an emerging internet payment mechanism, the Nuvantage Group, June 2001, pages 1-9
W	
X	

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

<i>Index of Claims</i> 	Application/Control No. 12902399	Applicant(s)/Patent Under Reexamination D'AGOSTINO, JOHN
	Examiner BIJENDRA K SHRESTHA	Art Unit 3691

✓	Rejected
=	Allowed

-	Cancelled
÷	Restricted

N	Non-Elected
I	Interference

A	Appeal
O	Objected

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

CLAIM		DATE									
Final	Original	04/22/2011									
1	1	✓									
2	2	✓									
3	3	✓									
4	4	✓									
5	5	✓									
6	6	✓									
7	7	✓									
8	8	✓									
9	9	✓									
10	10	✓									
11	11	✓									
12	12	✓									
13	13	✓									
14	14	✓									
15	15	✓									
16	16	✓									
17	17	✓									
18	18	✓									
19	19	✓									
20	20	✓									
21	21	✓									
22	22	✓									



Search Report

EIC 3600

STIC Database Tracking Number:

To: **BIJENDRA SHRESTHA**
Location: **KNX 4A11**
Art Unit: **3600**
Date: **August 13, 2010**
Case Serial Number: **11/252,009**

From: *Sylvia Keys*
Location: **EIC3600**
KNX 4B59
Phone: **(571) 272-3534**
sylvia.keys@uspto.gov

Search Notes

Dear Examiner **SHRESTHA**

:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, the Internet and EBSCO HOST.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!



I. POTENTIAL REFERENCES OF INTEREST	3
A. Dialog	3
II. INVENTOR SEARCH RESULTS FROM DIALOG.....	3
III. ABSTRACT FILES FROM DIALOG	14
A. All Databases	14
IV. FULLTEXT FILES FROM DIALOG	40
A. Fulltext Databases.....	40
V. ADDITIONAL RESOURCES SEARCHED	58

I. Potential References of Interest

A. Dialog

0 records found.

II. Inventor Search Results from Dialog

23/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0013612748 - Drawing available
WPI ACC NO: 2003-708003/200367
XRPX Acc No: N2003-565692

On-line purchase method in e-commerce transnational business environment,
involves transferring purchase request from remote computer to payment
server in buyer's nation, through web, database server in buyer or seller's
nation

Patent Assignee: WANG T (WANG-I); WANG X (WANG-I); WANG T R (WANG-I)

Inventor: WANG T; WANG X; WANG T R

Patent Family (2 patents, 1 countries)

Patent Number	Application	Kind	Date	Number	Kind	Date	Update
US 6618705	B1	20030909	US 2000552681	A	20000419	200367	B
US RE40753	E	20090616	US 2000552681	A	20000419	200940	E
			US 2005214311	A	20050830		

Priority Applications (no., kind, date): US 2000552681 A 20000419; US
2005214311 A 20050830

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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US 6618705 B1 EN 10 4
US RE40753 E EN Original reissued application US
2000552681
Reissue of patent US 6618705

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
G06F-0017/60...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...the purchase of products, goods and/or services, more particularly, to a method and system for processing the purchase by a buyer of products from one or more **sellers** of products in an on-line real-time e-Commerce business environment where the merchant server from which the goods are purchased lacks adequate encryption...

...the purchase of products, goods and/or services, more particularly, to a method and system for processing the purchase by a buyer of products from **one** or more **sellers** of products in an on-line real-time e-Commerce business environment where the merchant server from which the goods are purchased lacks adequate encryption...

Claims:

...purchasing being conducted over a computer network comprising a payment server having a credit card information transaction security system, a Web, DB server having a **credit card** information transaction security system less **secure** than the **credit card** information transaction security system of the payment server, at least one first remote computer, at least one second remote computer, at least one first communication...

...purchasing being conducted over a computer network comprising a payment server having a credit card information transaction security system, a Web, DB server having a **credit card** information transaction security system less **secure** than the **credit card** information transaction security system of the payment server, at least one first remote computer, at least one second remote computer, at least one first communication...

23/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX
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0012641700 - Drawing available
WPI ACC NO: 2002-490934/200253
XRPX Acc No: N2002-388133

Managing of financial transactions involves performing authentication for predicted transaction, performing authorization for particular transaction with actual transaction amount and time, and performing account process
Patent Assignee: AUTHENTURE INC (AUTH-N); AUTHERNATIVE INC (AUTH-N)
Inventor: MIZRAH L L; MIZRA L L

Patent Family (13 patents, 32 countries)

Patent Number	Application Kind	Date	Number	Kind	Date	Update
AU 200183647	A	20020509	AU 200183647	A	20011026	200253 B
CA 2359651	A1	20020503	CA 2359651	A	20011023	200253 E
EP 1223524	A2	20020717	EP 2001309186	A	20011030	200254 E

Priority Applications (no., kind, date): US 2000706370 A 20001103; US 2006353560 A 20060214

Alerting Abstract ...architecture of financial transactions, thus making the authentication stage of financial transactions a transaction specific one, e.g. it can be used just only for **one** particular financial transaction. It enables merchants/**sellers/ vendors** to request financial institution back offices to authorize and to account financial transaction just for one particular financial transaction requested by financial account holder. It...

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
G06F-0012/14...
Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...A clocked authentication, authorization and accounting (CAAA) system and method offers private and secure credit/
debit card online and offline financial transactions (FT) including an embedded privacy and security layer (EPSL) architecture. EPSL includes an authentication stage prior to the authorization stage...
Claims:

23/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX

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0011231626 - Drawing available

WPI ACC NO: 2002-171079/200222

XRPX Acc No: N2002-130152

Computer system for electronic-commerce, has code which verifies transaction approval request if pre-verification criteria associated with account holder is satisfied

Patent Assignee: HARRIS D N (HARR-I)

Inventor: HARRIS D N; DAVID N. H

Patent Family (10 patents, 90 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20020007345	A1	20020117	US 2000617361	A	20000717	200222 B
			US 2001760271	A	20010112	
WO 2002008995	A1	20020131	WO 2001US22313	A	20010716	200222 E

Priority Applications (no., kind, date): US 2000617361 A 20000717; US 2001760271 A 20010112

Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20020007345 A1 EN 31 16 C-I-P of application US 2000617361

WO 2002008995 A1 EN

National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200173490 A EN Based on OPI patent WO 2002008995

EP 1312009 A1 EN PCT Application WO 2001US22313

Based on OPI patent WO 2002008995

Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

JP 2004519022 W JA 95 PCT Application WO 2001US22313

Based on OPI patent WO 2002008995

NZ 523746 A EN PCT Application WO 2001US22313

Based on OPI patent WO 2002008995

KR 853868 B1 KO PCT Application WO 2001US22313

Previously issued patent KR 2004007220

Based on OPI patent WO 2002008995

Alerting Abstract ...ADVANTAGE - Provides safe and

secure credit card

transactions that are transparent to merchants, by facilitating card holder verification of each credit card transaction before transmitting an approval to merchant, and by providing...

Class Codes

International Classification (Main): **G06F**-017/60

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...CLAIM 55] The computer system of claim 49, wherein line confirmation standards include one or more

seller IDs...The computer system of claim 55, wherein the seller transmitting the transaction agreement request and the seller transmitting the transaction agreement request are discriminated among **seller** IDs with **one**; and the authentication module answering to the reception of the transaction agreement request compares the seller ID the seller confirm the transaction agreement request...

...CLAIM 64] The method for confirming the commercial transaction between **seller** and the account holder of claim 61, wherein

one or more line confirmation standards is decided by the account holder...CLAIM 67] The method for confirming the commercial transaction between seller and the account holder of claim 61, wherein line confirmation standards include **one** or more **seller** ID...

...confirmed seller and the account holder the line confirmation standards includes a plurality of seller IDs in case seller is discriminated among a plurality of **seller** IDs with **one**.

[

23/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0010535038 - Drawing available
WPI ACC NO: 2001-137517/200114
Related WPI Acc No: 1999-601237; 2000-672458; 2007-161867; 2003-113999
Personal payment number format for on-line fund transfer, has bank and personal payment numbers to identify bank to which fund is to be transferred and account to which only funds are sent and not drawn
Patent Assignee: ORBIS PATENTS LTD (ORBI-N)
Inventor: FLITCROFT D I; O'DONNELL G; O'DONNELL G
Patent Family (10 patents, 89 countries)
Patent Application
Number Kind Date Number Kind Date Update
WO 2000062259 A1 20001019 WO 2000IE44 A 20000413 200114 B
AU 200038334 A 20001114 AU 200038334 A 20000413 200114 E
BR 200009714 A 20020108 BR 20009714 A 20000413 200208 E
WO 2000IE44 A 20000413

EP 1179206 A1 20020213 EP 2000917248 A 20000413 200219 E
 WO 2000IE44 A 20000413
 KR 2001110740 A 20011213 KR 2001712995 A 20011012 200237 E
 CN 1355910 A 20020626 CN 2000808858 A 20000413 200263 E
 NZ 514454 A 20021122 NZ 514454 A 20000413 200301 E
 WO 2000IE44 A 20000413
 JP 2002541601 W 20021203 JP 2000611252 A 20000413 200309 E
 WO 2000IE44 A 20000413
 ZA 200107952 A 20030226 ZA 20017952 A 20010927 200321 E
 CA 2366517 C 20061107 CA 2366517 A 20000413 200674 E
 WO 2000IE44 A 20000413

Priority Applications (no., kind, date): US 1999129033 P 19990413

Patent Details

Number Kind Lan Pg Dwg Filing Notes

WO 2000062259 A1 EN 37 3

National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA
 CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
 KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
 SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
 GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200038334 A EN Based on OPI patent WO 2000062259

BR 200009714 A PT PCT Application WO 2000IE44

Based on OPI patent WO 2000062259

EP 1179206 A1 EN PCT Application WO 2000IE44

Based on OPI patent WO 2000062259

Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR
 IE IT LI LT LU LV MC MK NL PT RO SE SI

NZ 514454 A EN PCT Application WO 2000IE44

Based on OPI patent WO 2000062259

JP 2002541601 W JA 36 PCT Application WO 2000IE44

Based on OPI patent WO 2000062259

ZA 200107952 A EN 44

CA 2366517 C EN PCT Application WO 2000IE44

Based on OPI patent WO 2000062259

Class Codes

International Classification (Main): **G06F**-017/60

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...secure method and system of generating person to person, business to
 business, business to person and person to business transactions involving
 transfer of funds from one party (the purchaser) to a
 second party (the **vendor**). This invention extends the
 functionality of existing credit/**debit**
cards and the associated infrastructure to provide a

secure global mechanism for individuals/businesses to receive funds without revealing confidential information or having to become credit/debit accepting merchants...
 ...secure method and system of generating person to person, business to business, business to person and person to business transactions involving transfer of funds from **one** party (the purchaser) to a second party (the **vendor**). This invention extends the functionality of existing credit/**debit cards** and the associated infrastructure to provide a **secure** global mechanism for individuals/businesses to receive funds without revealing confidential information or having to become credit/debit accepting merchants...
 Claims:

23/3,K/5 (Item 5 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
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0010401856 - Drawing available
 WPI ACC NO: 2000-672458/200065
 Related WPI Acc No: 1999-601237; 2001-137517; 2003-113999; 2007-161867
 Limited use credit card number validity control in financial transaction system, by validating credit card number, to have associated limited use properties, after communicating with limited use card number issuer
 Patent Assignee: ORBIS PATENTS LTD (ORBI-N)
 Inventor: FLITCROFT D I; O'DONNELL G; O'DONNELL G
 Patent Family (15 patents, 89 countries)
 Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 2000049586	A1	20000824	WO 2000IE25	A	20000218	200065 B

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2000049586	A1	EN	91	16		
National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW						
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW						
AU 200025694	A	EN				Based on OPI patent WO 2000049586
EP 1153375	A1	EN				PCT Application WO 2000IE25 Based on OPI patent WO 2000049586
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI						
NO 200103897	A	NO				PCT Application WO 2000IE25
BR 200008315	A	PT				PCT Application WO 2000IE25 Based on OPI patent WO 2000049586

ZA 200106639 A EN 100
 JP 2002537619 W JA 95 PCT Application WO 2000IE25
 Based on OPI patent WO 2000049586
 EP 1153375 B1 EN PCT Application WO 2000IE25
 Based on OPI patent WO 2000049586
 Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE
 IT LI LU MC NL PT SE
 DE 60001216 E DE Application EP 2000903945
 PCT Application WO 2000IE25
 Based on OPI patent EP 1153375
 Based on OPI patent WO 2000049586
 ES 2191608 T3 ES Application EP 2000903945
 Based on OPI patent EP 1153375
 US 7433845 B1 EN Related to Provisional US 1999129033
 US 20090012897 A1 EN Continuation of application US
 2000548659
 Continuation of patent US 7433845
 US 7571142 B1 EN C-I-P of application US 1999235836
 Related to Provisional US 1999120747
 Related to Provisional US 1999134027
 Related to Provisional US 1999144875
 Related to Provisional US 1999147153
 C-I-P of patent US 6636833

Alerting Abstract ...ADVANTAGE - Enables providing more
secure way of using existing **credit**
cards, without any modifications to existing credit card
 systems. Offers user friendly credit card system and provides customers
 with greater confidence in security of system. Enables...

Class Codes

International Classification (Main): **G06F**-017/60...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...a single use or limited use credit card is used for "card present"
 transactions, so called "skimming" fraud is eliminated. Various other
 features enhance the credit **card**
 system which will allow **secure** trade without the use of
 elaborate encryption techniques. Methods for limiting, distributing and
 using a limited use card number, controlling the validity of a limited...

...secure method and system of generating person to person, business to
 business, business to person and person to business transactions involving
 transfer of funds from **one** party (the purchaser) to a
 second party (the **vendor**). The functionality of existing
 credit/debit cards and the associated infrastructure is extended to provide
 a secure global mechanism for individuals/businesses to receive funds...

...secure method and system of generating person to person, business to business, business to person and person to business transactions involving transfer of funds from **one** party (the purchaser) to a second party (the **vendor**). The functionality of existing credit/debit cards and the associated infrastructure is extended to provide a secure global mechanism for individuals/businesses to receive funds...

...a single use or limited use credit card is used for "card present" transactions, so called "skimming" fraud is eliminated. Various other features enhance the **credit card** system which will allow **secure** trade without the use of elaborate encryption techniques. Methods for limiting, distributing and using a limited use card number, controlling the validity of a limited...

...a single use or limited use credit card is used for "card present" transactions, so called "skimming" fraud is eliminated. Various other features enhance the **credit card** system which will allow **secure** trade without the use of elaborate encryption techniques. Methods for limiting, distributing and using a limited use card number, controlling the validity of a limited...
Claims:

23/3,K/6 (Item 6 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0010322438 - Drawing available
WPI ACC NO: 2000-636956/200061
XRPX Acc No: N2000-472254
Credit card number transmitting method for Electronic Commerce through Internet, involves entering digits of credit card number sequentially and individually to Web browser and to vendor through Internet
Patent Assignee: ACTIVEPOINT LTD (ACTI-N)
Inventor: AVRAHAM G B; SHEVCHENKO V; TAVOR O
Patent Family (1 patents, 1 countries)
Patent Application
Number Kind Date Number Kind Date Update
US 6070154 A 20000530 US 1998200719 A 19981127 200061 B

Priority Applications (no., kind, date): US 1998200719 A 19981127

Patent Details
Number Kind Lan Pg Dwg Filing Notes
US 6070154 A EN 11 4

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version

G06F-0021/00...
G06F-0021/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A method for transmitting credit **card** numbers in a **secure** manner through an electronic medium such as the Internet. Credit card numbers typically consist of a string of 10-20 digits, with the exact number...

Claims:

...credit card charge GUI by the user to form at least one entered digit;(b) sending said at least one entered digit of the credit **card** number to the **vendor** through the electronic medium from **the** credit card charge GUI to form at least **one** sent digit;(c) receiving said at least one sent digit of the credit card number **by** the **vendor**;(d) repeating steps (a) to (c) until substantially all digits of the credit card number have been received by the vendor to form a plurality...

23/3,K/7 (Item 7 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0008745005 - Drawing available
WPI ACC NO: 1998-287174/199825
Related WPI Acc No: 1998-610719; 1998-610720; 1999-132493
XRPX Acc No: N1998-225659
Method of providing automated access to computer files stored in database to client computer - by passing file location pointer to application program on client computer suitable for processing corresponding computer file

Patent Assignee: NEOMEDIA TECHNOLOGIES INC (NEOM-N)

Inventor: DURST R T; HUNTER K; KEVIN H

Patent Family (7 patents, 21 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 1998020411	A1	19980514	WO 1997US20687	A	19971108	199825 B
US 5933829	A	19990803	US 199630166	P	19961108	199937 E
			US 1997967383	A	19971108	
EP 1012694	A1	20000628	EP 1997949415	A	19971108	200035 E
			WO 1997US20687	A	19971108	
US 6108656	A	20000822	US 199630166	P	19961108	200042 E

US 1997967383 A 19971108
 US 1999309869 A 19990511
 MX 199904043 A1 20000501 MX 19994043 A 19990430 200129 E
 JP 2002515149 W 20020521 WO 1997US20687 A 19971108 200236 E
 JP 1998521878 A 19971108
 MX 226048 B 20050124 WO 1997US20687 A 19971108 200565 E
 MX 19994043 A 19990430

Priority Applications (no., kind, date): US 199630166 P 19961108; WO
 1997US20687 A 19971108; US 1997967383 A 19971108; US 1999309869 A
 19990511

Patent Details

Number Kind Lan Pg Dwg Filing Notes

WO 1998020411 A1 EN 51 10

National Designated States,Original: JP MX

Regional Designated States,Original: AT BE CH DE DK ES FI FR GB GR IE IT
 LU MC NL PT SE

US 5933829 A EN Related to Provisional US 199630166

EP 1012694 A1 EN PCT Application WO 1997US20687

Based on OPI patent WO 1998020411

Regional Designated States,Original: AT BE CH DE DK ES FI FR GB GR IE IT
 LI LU MC NL PT SE

US 6108656 A EN Related to Provisional US 199630166

Continuation of application US

1997967383

Continuation of patent US 5933829

JP 2002515149 W JA 42 PCT Application WO 1997US20687

Based on OPI patent WO 1998020411

MX 226048 B ES PCT Application WO 1997US20687

Based on OPI patent WO 1998020411

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...transmit his credit card number, thus enabling electronic commerce in a
 secure manner over the Internet.

Claims:

III. Abstract Files from Dialog

A. All Databases

File 347:JAPIO Dec 1976-2010/Apr(Updated 100726)

(c) 2010 JPO & JAPIO

File 350:Derwent WPIX 1963-2010/UD=201051

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File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.
File 2:INSPEC 1898-2010/Aug W2
(c) 2010 The IET
File 35:Dissertation Abs Online 1861-2010/Jul
(c) 2010 ProQuest Info&Learning
File 65:Inside Conferences 1993-2010/Aug 13
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File 99:Wilson Appl. Sci & Tech Abs 1983-2010/May
(c) 2010 The HW Wilson Co.
File 474:New York Times Abs 1969-2010/Aug 13
(c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Aug 13
(c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 256:TecTrends 1982-2010/Aug W2
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File 139:EconLit 1969-2010/Jun
(c) 2010 American Economic Association

Set	Items	Description
S1	60807	(CHARGE OR CREDIT OR DEBIT)()((CARD OR CARDS OR INSTRUMENT- ?) OR CREDITCARD? OR CHARGECARD? OR DEBITCARD? OR SMARTCARD?)
S2	894	S1(8N)(SECURE OR SECURED)
S3	2443	(PURCHASE OR PURCHASES OR PURCHASING OR PAYMENT OR PAYMENTS OR COST OR COSTS)(8N)(CATEGORY OR CATEGORIES)
S4	1034	(LIMIT OR LIMITS OR LIMITING)(8N)(PURCHASE OR PURCHASES OR PURCHASING)
S5	1857	TRANSACTION(3N)(CODE OR CODES)
S6	2062	(ONE OR SINGLE OR SOLE OR INDIVIDUAL OR SAME OR SOLITARY OR LONE OR SINGULAR?)(8N)(MERCHANT OR MERCHANTS)
S7	33583	(ONE OR SINGLE OR SOLE OR INDIVIDUAL OR SAME OR SOLITARY OR LONE OR SINGULAR)(8N)(SUPPLIER? OR SELLER? OR ERETAILER? OR - RETAILER? OR VENDOR? OR E()RETAILER? OR DISTRIBUTOR?)
S8	8	AU=(DAGOSTINO, J? OR DAGOSTINO J? OR JOHN(2N)DAGOSTINO)
S9	5	S2 AND S3
S10	1	S9 AND S4
S11	3	S9 AND S5
S12	3	RD (unique items)
S13	3	S9 AND S6
S14	0	S13 NOT S12
S15	0	S9 AND S7
S16	63	S1 AND S3
S17	2	S16 AND S4
S18	5	S16 AND S5
S19	4	S18 AND (S6 OR S7)
S20	4	RD (unique items)
S21	15	S7 AND S2
S22	7	S21 AND IC=G06F
S23	7	RD (unique items)

?

YOUR CASE

10/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0015607044 - Drawing available
WPI ACC NO: 2006-171216/200618
Related WPI Acc No: 2000-679121; 2002-750090
XRPX Acc No: N2006-147699
Credit card purchase performing method, involves generating transaction code reflecting designated **payment category** for making **purchase** within designated **payment category**, and communicating transaction code to merchant
Patent Assignee: DAGOSTINO J (DAGO-I)
Inventor: DAGOSTINO J
Patent Family (1 patents, 1 countries)
Patent Application
Number Kind Date Number Kind Date Update
US 20060031161 A1 20060209 US 1999231745 A 19990115 200618 B
US 200137007 A 20011109
US 2005252009 A 20051017

Priority Applications (no., kind, date): US 1999231745 A 19990115; US 200137007 A 20011109; US 2005252009 A 20051017

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20060031161	A1	EN	10	3	C-I-P of application	US 1999231745
					Continuation of application	US 200137007
					C-I-P of patent	US 6324526

Credit card purchase performing method, involves generating transaction code reflecting designated **payment category** for making **purchase** within designated **payment category**, and communicating transaction code to merchant

Original Titles:

System and method for performing **secure credit card** purchases

Alerting Abstract ...NOVELTY - The method involves contacting a custodial authorizing entity having custodial responsibility of account parameters of customer's credit card account, and designating a **payment category**. A transaction code is generated to reflect the designated **category** for making a **purchase** within the designated **category**. The code is communicated to a merchant to consummate a purchase with defined purchase parameters....ADVANTAGE - The method performs **secure credit**

card purchases, where the payment for goods or services purchased is efficiently accomplished while eliminating the necessity of disclosure or dissemination of a consumer's specific...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A method and system of performing secure

credit card purchases

in the context of

a remote commercial transaction, such as over the telephone, wherein only the customer, once generally deciding upon a product or service to be purchased...

...the custodial authorizing entity with the account identification data such as the credit card number and a requested one of a possible plurality

of predetermined **payment categories**

which define **the dollar** amount for

the **purchase** and specific, predetermined

time parameters within which authorization by the

custodial authorizing entity will remain in effect. The custodial

authorizing entity then generates a transaction code which is communicated

...

...a credit card number. The transaction code is indicative of merchant identification, credit card account identification and a designated one of

the plurality of predetermined **payment**

categories. >

Claims:

What is claimed is: 1. A method of performing

secure credit card

purchases, said method comprising the steps of:

a) contacting a custodial authorizing

entity having custodial responsibility of account parameters of customer's

credit card account; b) supplying the custodial authorizing entity with at

least account identification data; c) defining a payment

category including at least the ability to

limit purchases to a single merchant

for at least one transaction; d)

designating said payment category;

e) generating a transaction code reflecting at least

said designated payment category and the ability to

make a purchase within said

designated payment category; f)

communicating the transaction code to

a merchant to consummate a purchase

with defined purchase parameters; g)

verifying that said defined

purchase parameters are within said designated

payment category; and h) providing

authorization for said purchase so as

to confirm at least that said defined purchase parameters are within said designated payment category and complete the purchase.>

12/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0015607044 - Drawing available
WPI ACC NO: 2006-171216/200618
Related WPI Acc No: 2000-679121; 2002-750090
XRPX Acc No: N2006-147699
Credit card purchase performing method, involves generating

transaction code reflecting designated **payment category** for making **purchase** within designated **payment category**, and communicating **transaction code** to merchant
Patent Assignee: DAGOSTINO J (DAGO-I)
Inventor: DAGOSTINO J
Patent Family (1 patents, 1 countries)

Patent Number	Application Kind	Date	Number	Kind	Date	Update
US 20060031161	A1	20060209	US 1999231745	A	19990115	200618 B
			US 200137007	A	20011109	
			US 2005252009	A	20051017	

Priority Applications (no., kind, date): US 1999231745 A 19990115; US 200137007 A 20011109; US 2005252009 A 20051017

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20060031161	A1	EN	10	3	C-I-P of application	US 1999231745
					Continuation of application	US 200137007
					C-I-P of patent	US 6324526

Credit card purchase performing method, involves generating **transaction code** reflecting designated **payment category** for making **purchase** within designated **payment category**, and communicating **transaction code** to merchant

Original Titles:
System and method for performing **secure credit card** purchases

Alerting Abstract ...NOVELTY - The method involves contacting a custodial authorizing entity having custodial responsibility of account parameters of customer`s credit card account, and designating a **payment category**. A

transaction code is generated to reflect the designated **category** for making a **purchase** within the designated **category**. The code is communicated to a merchant to consummate a purchase with defined purchase parameters....ADVANTAGE - The method performs **secure credit card** purchases, where the payment for goods or services purchased is efficiently accomplished while eliminating the necessity of disclosure or dissemination of a consumer`s specific...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A method and system of performing secure

credit card purchases

in the context of

a remote commercial transaction, such as over the telephone, wherein only the customer, once generally deciding upon a product or service to be purchased...

...the custodial authorizing entity with the account identification data such as the credit card number and a requested one of a possible plurality of predetermined **payment categories** which define **the dollar** amount for the **purchase** and specific, predetermined **time** parameters within which authorization by the custodial authorizing entity will remain in effect. The custodial authorizing entity then generates a **transaction code** which is **communicated exclusively** to the customer wherein the customer in turn communicates only the **transaction code** to the **merchant** **instead** of a credit card number. The **transaction code** is indicative **of merchant** identification, credit card account identification and a designated one of the plurality of predetermined **payment categories**. >

12/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0012890620 - Drawing available
WPI ACC NO: 2002-750090/200281
Related WPI Acc No: 2000-679121; 2006-171216
XRPX Acc No: N2002-590762

Secure purchasing method using **debit card**, involves verifying **transaction code** by checking whether defined **purchase** parameters are within **payment category** designated by customer, thereby completing transaction
Patent Assignee: D'AGOSTINO J (DAGO-I)
Inventor: D'AGOSTINO J
Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020120587	A1	20020829	US 1999231745	A	19990115	200281 B
			US 200137007	A	20011109	

Priority Applications (no., kind, date): US 1999231745 A 19990115; US 200137007 A 20011109

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20020120587	A1	EN	9	3	C-I-P of application	US 1999231745 C-I-P of patent US 6324526

Secure purchasing method using **debit card**, involves verifying **transaction code** by checking whether defined **purchase** parameters are within **payment category** designated by customer, thereby completing transaction

Alerting Abstract ...NOVELTY - An account identification data is supplied to a custodial authorizing entity by a customer who designates a **payment category**. A **transaction code** different from an account identification data, is generated, and provided to the customer. The **transaction code** is verified by checking whether the defined **purchase** parameters are within the **payment category** by a verification authority, thereby completing the transaction....USE - For **secure** purchasing of goods/services using **debit card, credit card**, and ATM card...

...DESCRIPTION OF DRAWINGS - The figure shows the flowchart illustrating the **secure credit card** purchasing process.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...authorizing entity with the account identification data such as the

credit card number and may select one or more of a possible plurality of predetermined payment **categories** for the **transaction, such** as which define the dollar amount for the **purchase** and specific, predetermined time parameters within which authorization by the custodial authorizing entity will remain in effect. The custodial authorizing entity then generates a **transaction code** which is **communicated exclusively** to the customer wherein the customer in turn communicates only the **transaction code**, which is **different from** their account number, to the merchant instead of a credit card number. The **transaction code** is indicative of **merchant** identification, account identification and a designated one of the plurality of predetermined **payment categories**, and is **verifiable in** a conventional manner by the merchant without providing the merchant with access to an established, continuing account.
 Claims:

12/3,K/3 (Item 3 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
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0010363242 - Drawing available
 WPI ACC NO: 2000-679121/200066
 Related WPI Acc No: 2002-750090; 2006-171216
 XRPX Acc No: N2000-502779
 Secure credit purchase performing method involves communicating transaction code to merchant to consummate a purchase within defined purchase parameters
 Patent Assignee: D'AGOSTINO J (DAGO-I)
 Inventor: D'AGOSTINO J
 Patent Family (4 patents, 88 countries)
 Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 2000042486	A2	20000720	WO 2000US814	A	20000113	200066 B
AU 200026099	A	20000801	AU 200026099	A	20000113	200066 E
US 6324526	B1	20011127	US 1999231745	A	19990115	200175 E
US 6324526	C1	20090721	US 1999231745	A	19990115	200948 E

Priority Applications (no., kind, date): US 1999231745 A 19990115

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2000042486	A2	EN	21	3		

National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA
 CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
 KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
 SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
AU 200026099 A EN Based on OPI patent WO 2000042486

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...category; andh) obtaining said purchase authorization so as to confirm that said defined purchase parameters are within said designated payment category and complete the **purchase.**>

20/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0016696323 - Drawing available

WPI ACC NO: 2007-411406/200739

XRPX Acc No: N2007-309248

Goods e.g. grocery, purchase information manipulating method, for use in financial tracking and reporting system, involves creating report of

purchases made under customized transaction

categories assigned to **purchase**

transactions

Patent Assignee: VISA USA (VISA-N)

Inventor: CIUREA P; PATEL K; SUAREZ S

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20070055597	A1	20070308	US 2005715455	P	20050908	200739 B
			US 2006378215	A	20060316	

Priority Applications (no., kind, date): US 2005715455 P 20050908; US
2006378215 A 20060316

Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20070055597 A1 EN 30 18 Related to Provisional US 2005715455

Goods e.g. grocery, purchase information manipulating method, for use in financial tracking and reporting system, involves creating report of

purchases made under customized transaction

categories assigned to **purchase**

transactions

Alerting Abstract ...NOVELTY - The method involves receiving purchase information relating to multiple purchase transactions made using portable consumer devices e.g. **credit card**, at a server. Each **purchase** is assigned to a transaction

category within a set of transaction categories such as travel, specifically named by a user, using an application server (222). Each purchase is associated with a merchant classification

code. The **transaction**

categories are customized, and a report showing **purchases** made under the customized transaction **categories** is created by a reporting server (226)....a financial tracking and reporting system (claimed), for manipulating information of a purchase of goods e.g. clothing, electronics, grocery, coffee, sandwich, made by a **merchant** including an entity such as corporation, **sole** proprietorship, non-profit organization, restaurant, theater, gasoline and fuel store, grocery store, clothing retailer and department store, using a portable consumer device e.g. smart card, ordinary **credit card**

, **debit card**, keychain device e.g.

Speedpass (RTM: Not defined) cellular phone, personal digital assistant (PDA), pager, payment card, security card, access card, smart media, transponder and...

...ADVANTAGE - The method automatically assigns the financial transactions associated with the credit and/or **debit**

cards with the transaction categories such as business and entertainment, based on the merchant classification codes, and provides the user with the capability to customize the codes and the content of the reports derived from the user`s **purchases** to specific transaction **categories**, sub-**categories** and time periods, in a simple and **cost** effective manner...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...user's portable consumer device for both credit and debit transactions.

The system and method automatically assigns financial transactions associated with their credit and/or debit

cards with a transaction category such as business, travel, meals and entertainment, etc. based on predefined and/or user-defined merchant categorization codes. The user on...

Claims:

...1. A method comprising:receiving at a server, purchase information relating to multiple purchase transactions made using one or more portable consumer devices;assigning each **purchase** to a transaction **category** within a plurality of transaction **categories**, wherein each **purchase** is associated with a merchant classification **code** ;customizing the **transaction categories**; andcreating a report showing **purchases** made under the customized transaction **categories**.>

20/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0015607044 - Drawing available
WPI ACC NO: 2006-171216/200618
Related WPI Acc No: 2000-679121; 2002-750090
XRPX Acc No: N2006-147699

Credit card purchase performing method, involves generating **transaction code** reflecting designated **payment category** for making **purchase** within designated **payment category**, and communicating **transaction code** to merchant

Patent Assignee: DAGOSTINO J (DAGO-I)

Inventor: DAGOSTINO J

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20060031161	A1	20060209	US 1999231745	A	19990115	200618 B
			US 200137007	A	20011109	
			US 2005252009	A	20051017	

Priority Applications (no., kind, date): US 1999231745 A 19990115; US 200137007 A 20011109; US 2005252009 A 20051017

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20060031161	A1	EN	10	3	C-I-P of application US 1999231745 Continuation of application US 200137007 C-I-P of patent US 6324526

Credit card purchase performing method, involves generating **transaction code** reflecting designated **payment category** for making **purchase** within designated **payment category**, and communicating **transaction code** to merchant

Original Titles:

System and method for performing secure **credit card** purchases

Alerting Abstract ...NOVELTY - The method involves contacting a custodial authorizing entity having custodial responsibility of account parameters of customer's **credit card** account, and

designating a **payment category**. A **transaction code** is generated to reflect the designated **category** for making a **purchase** within the designated **category**. The code is communicated to a merchant to consummate a purchase with defined purchase parameters....USE - Used for performing a **credit card** purchase in context of a remote commercial transaction over a telephone...

...ADVANTAGE - The method performs secure **credit card** purchases, where the payment for goods or services purchased is efficiently accomplished while eliminating the necessity of disclosure or dissemination of a consumer`s specific **credit card** number or other account data which the customer or other individual may wish to maintain in confidence...

...DESCRIPTION OF DRAWINGS - The drawing shows a schematic representation of a flow chart of the **credit card** purchase performing method.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A method and system of performing secure credit **card** purchases in **the context** of a remote commercial transaction, such as over the telephone, wherein only the customer, once generally deciding upon a product or service to be purchased, communicates with a custodial authorizing entity, such as a **credit card** company or **issuing bank** wherein such entity has previous knowledge of the **credit card** number as **well as** custodial control of other account parameters such as interest rate, payment history, available credit limit etc. The customer supplies the custodial authorizing entity with the account identification data such as the **credit card** number and a **requested** one of a possible plurality of predetermined **payment categories** which define **the dollar** amount for the **purchase** and specific, predetermined **time** parameters within which authorization by the custodial authorizing entity will remain in effect. The custodial authorizing entity then generates a **transaction code** which is **communicated exclusively** to the customer wherein the customer in turn communicates only the **transaction code** to the **merchant** **instead** of a **credit**

20/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0012890620 - Drawing available
WPI ACC NO: 2002-750090/200281
Related WPI Acc No: 2000-679121; 2006-171216
XRPX Acc No: N2002-590762

Secure purchasing method using **debit card**, involves verifying **transaction code** by checking whether defined **purchase** parameters are within **payment category** designated by customer, thereby completing transaction
Patent Assignee: D'AGOSTINO J (DAGO-I)
Inventor: D'AGOSTINO J
Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020120587	A1	20020829	US 1999231745	A	19990115	200281 B
			US 200137007	A	20011109	

Priority Applications (no., kind, date): US 1999231745 A 19990115; US 200137007 A 20011109

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20020120587	A1	EN	9	3	C-I-P of application	US 1999231745 C-I-P of patent US 6324526

Secure purchasing method using **debit card**, involves verifying **transaction code** by checking whether defined **purchase** parameters are within **payment category** designated by customer, thereby completing transaction

Alerting Abstract ...NOVELTY - An account identification data is supplied to a custodial authorizing entity by a customer who designates a **payment category**. A **transaction code** different from an account identification data, is generated, and provided to the customer. The **transaction code** is verified by checking whether the defined **purchase** parameters are within the **payment category** by a verification authority, thereby completing the transaction....USE - For secure purchasing of goods/services using **debit card, credit card,**

and ATM card...

...DESCRIPTION OF DRAWINGS - The figure shows the flowchart illustrating the secure **credit card** purchasing process.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...purchases in the context of a commercial transaction, such as over the telephone, wherein the customer communicates with a custodial authorizing entity, such as a **credit card** company or **issuing bank** wherein such entity has previous knowledge of the account number as well as custodial control of other account parameters such as interest rate, payment history, available credit limit etc. The customer supplies the custodial authorizing entity with the account identification data such as the **credit card** number and **may select** one or more of a possible plurality of predetermined **payment categories** for the **transaction**, **such** as which define the dollar amount for the **purchase** and specific, predetermined time parameters within which authorization by the custodial authorizing entity will remain in effect. The custodial authorizing entity then generates a **transaction code** which is **communicated exclusively** to the customer wherein the customer in turn communicates only the **transaction code**, which is **different from** their account number, to the merchant instead of a **credit card** number. The **transaction code** is indicative of **merchant** identification, account identification **and** a designated **one** of the plurality of predetermined **payment categories**, and is **verifiable** in a conventional manner by the merchant without providing the merchant with access to an established, continuing account.

Claims:

...said customer's pre-established account;b) said customer supplying the custodial authorizing entity with at least account identification data;c) said customer designating a **payment category**;d) generating a **transaction code** that is different from said account identification data **and** which is associated with said designated **payment category**;e) communicating said **transaction code** to said customer;f) terminating communication with said custodial authority; **g) said** customer communicating said

transaction code

to a merchant in connection with a purchase having defined purchase parameters;h) said merchant communicating said **transaction code** to a **verifying authority**;i) said verifying authority utilizing said **transaction code** to verify that said defined **purchase** parameters are within said designated **payment category**; andj) said verifying authority communicating a **purchase** authorization to said merchant **if** said defined **purchase** parameters are within said designated **payment category** associated with said **transaction code**; andk) completing the **purchase**.>

20/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0010363242 - Drawing available
WPI ACC NO: 2000-679121/200066
Related WPI Acc No: 2002-750090; 2006-171216
XRPX Acc No: N2000-502779
Secure credit purchase performing method involves communicating transaction code to merchant to consummate a purchase within defined purchase parameters
Patent Assignee: D'AGOSTINO J (DAGO-I)
Inventor: D'AGOSTINO J
Patent Family (4 patents, 88 countries)
Patent Application
Number Kind Date Number Kind Date Update
WO 2000042486 A2 20000720 WO 2000US814 A 20000113 200066 B
AU 200026099 A 20000801 AU 200026099 A 20000113 200066 E
US 6324526 B1 20011127 US 1999231745 A 19990115 200175 E
US 6324526 C1 20090721 US 1999231745 A 19990115 200948 E

Priority Applications (no., kind, date): US 1999231745 A 19990115

Patent Details

Number Kind Lan Pg Dwg Filing Notes
WO 2000042486 A2 EN 21 3
National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA
CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH

GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
AU 200026099 A EN Based on OPI patent WO 2000042486

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...category; andh) obtaining said purchase authorization so as to confirm that said defined purchase parameters are within said designated payment category and complete the **purchase.>**

23/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0013612748 - Drawing available
WPI ACC NO: 2003-708003/200367
XRPX Acc No: N2003-565692

On-line purchase method in e-commerce transnational business environment, involves transferring purchase request from remote computer to payment server in buyer's nation, through web, database server in buyer or seller's nation

Patent Assignee: WANG T (WANG-I); WANG X (WANG-I); WANG T R (WANG-I)

Inventor: WANG T; WANG X; WANG T R

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 6618705	B1	20030909	US 2000552681	A	20000419	200367 B
US RE40753	E	20090616	US 2000552681	A	20000419	200940 E
			US 2005214311	A	20050830	

Priority Applications (no., kind, date): US 2000552681 A 20000419; US 2005214311 A 20050830

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 6618705	B1	EN	10	4		
US RE40753	E	EN				Original reissued application US 2000552681

Reissue of patent US 6618705

Class Codes

International Classification (+ Attributes)
IPC + Level Value Position Status Version
G06F-0017/60...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...the purchase of products, goods and/or services, more particularly, to a method and system for processing the purchase by a buyer of products from one or more **sellers** of products in an on-line real-time e-Commerce business environment where the merchant server from which the goods are purchased lacks adequate encryption...

...the purchase of products, goods and/or services, more particularly, to a method and system for processing the purchase by a buyer of products from **one** or more **sellers** of products in an on-line real-time e-Commerce business environment where the merchant server from which the goods are purchased lacks adequate encryption...

Claims:

...purchasing being conducted over a computer network comprising a payment server having a credit card information transaction security system, a Web, DB server having a **credit card** information transaction security system less **secure** than the **credit card** information transaction security system of the payment server, at least one first remote computer, at least one second remote computer, at least one first communication...

...purchasing being conducted over a computer network comprising a payment server having a credit card information transaction security system, a Web, DB server having a **credit card** information transaction security system less **secure** than the **credit card** information transaction security system of the payment server, at least one first remote computer, at least one second remote computer, at least one first communication...

23/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0012641700 - Drawing available
WPI ACC NO: 2002-490934/200253
XRPX Acc No: N2002-388133

Managing of financial transactions involves performing authentication for predicted transaction, performing authorization for particular transaction with actual transaction amount and time, and performing account process
Patent Assignee: AUTHENTURE INC (AUTH-N); AUTHERNATIVE INC (AUTH-N)
Inventor: MIZRAH L L; MIZRA L L
Patent Family (13 patents, 32 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
AU 200183647	A	20020509	AU 200183647	A	20011026	200253 B

CA 2359651 A1 20020503 CA 2359651 A 20011023 200253 E

Priority Applications (no., kind, date): US 2000706370 A 20001103; US
2006353560 A 20060214

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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AU 200183647	A	EN	55	9		
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CA 2359651	A1	EN				
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EP 1223524	A2	EN				
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Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR

IE IT LI LT LU LV MC MK NL PT RO SE SI TR

JP 2002245243	A	JA	73			
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NZ 515201	A	EN				
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AU 765797	B	EN			Previously issued patent	AU 200183647
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JP 2006073022	A	JA	24		Division of application	JP 2001374962
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CA 2359651	C	EN				
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US 20060136317	A1	EN			Continuation of application	US
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2000706370

US 7681228	B2	EN			Continuation of application	US
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2000706370

Alerting Abstract ...architecture of financial transactions, thus making the authentication stage of financial transactions a transaction specific one, e.g. it can be used just only for **one** particular financial transaction. It enables merchants/**sellers/vendors** to request financial institution back offices to authorize and to account financial transaction just for one particular financial transaction requested by financial account holder. It...

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0012/14...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...A clocked authentication, authorization and accounting (CAAA) system and method offers private and secure credit/

debit card online and offline

financial transactions (FT) including an embedded privacy and security layer (EPSL) architecture. EPSL includes an authentication stage prior to the authorization stage...

Claims:

23/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0011231626 - Drawing available
WPI ACC NO: 2002-171079/200222
XRPX Acc No: N2002-130152
Computer system for electronic-commerce, has code which verifies
transaction approval request if pre-verification criteria associated with
account holder is satisfied

Patent Assignee: HARRIS D N (HARR-I)
Inventor: HARRIS D N; DAVID N. H
Patent Family (10 patents, 90 countries)

Patent Number	Application Kind	Date	Number	Kind	Date	Update
US 20020007345	A1	20020117	US 2000617361	A	20000717	200222 B
			US 2001760271	A	20010112	
WO 2002008995	A1	20020131	WO 2001US22313	A	20010716	200222 E
AU 200173490	A	20020205	AU 200173490	A	20010716	200236 E
EP 1312009	A1	20030521	EP 2001952770	A	20010716	200334 E
			WO 2001US22313	A	20010716	
CN 1449537	A	20031015	CN 2001812985	A	20010716	200404 E
KR 2004007220	A	20040124	KR 2002717899	A	20021227	200435 E
JP 2004519022	W	20040624	WO 2001US22313	A	20010716	200442 E
			JP 2002514625	A	20010716	
NZ 523746	A	20041029	NZ 523746	A	20010716	200474 E
			WO 2001US22313	A	20010716	
CN 1203437	C	20050525	CN 2001812985	A	20010716	200652 E
KR 853868	B1	20080822	WO 2001US22313	A	20010716	200912 E
			KR 2002717899	A	20021227	

Priority Applications (no., kind, date): US 2000617361 A 20000717; US
2001760271 A 20010112

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20020007345	A1	EN	31	16	C-I-P	of application US 2000617361
WO 2002008995	A1	EN				

National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA
CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200173490 A EN Based on OPI patent WO 2002008995
EP 1312009 A1 EN PCT Application WO 2001US22313
Based on OPI patent WO 2002008995

Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR

IE IT LI LT LU LV MC MK NL PT RO SE SI TR
JP 2004519022 W JA 95 PCT Application WO 2001US22313
Based on OPI patent WO 2002008995
NZ 523746 A EN PCT Application WO 2001US22313
Based on OPI patent WO 2002008995
KR 853868 B1 KO PCT Application WO 2001US22313
Previously issued patent KR 2004007220
Based on OPI patent WO 2002008995

Alerting Abstract ...ADVANTAGE - Provides safe and
secure credit card
transactions that are transparent to merchants, by facilitating card holder
verification of each credit card transaction before transmitting an
approval to merchant, and by providing...

Class Codes
International Classification (Main): **G06F**-017/60

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...CLAIM 55] The computer system of claim 49, wherein line confirmation
standardses include one or more

seller IDs...The computer system of claim 55, wherein
the seller transmitting the transaction agreement request and the seller
transmitting the transaction agreement request are discriminated among
seller IDs with **one**; and the
authentication module answering to the reception of the transaction
agreement request compares the seller ID the seller confirm the transaction
agreement request...

...CLAIM 64] The method for confirming the commercial transaction between
seller and the account holder of claim 61, wherein

one or more line confirmation standards is decided by
the account holder...CLAIM 67] The method for confirming the commercial
transaction between seller and the account holder of claim 61, wherein line
confirmation standardses include **one** or more
seller ID...

...confirmed seller and the account holder the line confirmation standards
includes a plurality of seller IDs in case seller is discriminated among a
plurality of **seller** IDs with **one**.

23/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0010535038 - Drawing available
WPI ACC NO: 2001-137517/200114
Related WPI Acc No: 1999-601237; 2000-672458; 2007-161867; 2003-113999
Personal payment number format for on-line fund transfer, has bank and
personal payment numbers to identify bank to which fund is to be
transferred and account to which only funds are sent and not drawn
Patent Assignee: ORBIS PATENTS LTD (ORBI-N)
Inventor: FLITCROFT D I; O'DONNELL G; O'DONNELL G
Patent Family (10 patents, 89 countries)
Patent Application
Number Kind Date Number Kind Date Update
WO 2000062259 A1 20001019 WO 2000IE44 A 20000413 200114 B

Priority Applications (no., kind, date): US 1999129033 P 19990413

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2000062259	A1	EN	37	3		
National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW						
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW						
AU 200038334	A	EN				Based on OPI patent WO 2000062259
BR 200009714	A	PT				PCT Application WO 2000IE44 Based on OPI patent WO 2000062259
EP 1179206	A1	EN				PCT Application WO 2000IE44 Based on OPI patent WO 2000062259
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI						
NZ 514454	A	EN				PCT Application WO 2000IE44 Based on OPI patent WO 2000062259
JP 2002541601	W	JA	36			PCT Application WO 2000IE44 Based on OPI patent WO 2000062259
ZA 200107952	A	EN	44			
CA 2366517	C	EN				PCT Application WO 2000IE44 Based on OPI patent WO 2000062259

Class Codes

International Classification (Main): **G06F**-017/60

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...secure method and system of generating person to person, business to

business, business to person and person to business transactions involving transfer of funds from one party (the purchaser) to a second party (the **vendor**). This invention extends the functionality of existing credit/**debit cards** and the associated infrastructure to provide a **secure** global mechanism for individuals/businesses to receive funds without revealing confidential information or having to become credit/debit accepting merchants...

...secure method and system of generating person to person, business to business, business to person and person to business transactions involving transfer of funds from **one** party (the purchaser) to a second party (the **vendor**). This invention extends the functionality of existing credit/**debit cards** and the associated infrastructure to provide a **secure** global mechanism for individuals/businesses to receive funds without revealing confidential information or having to become credit/debit accepting merchants...

Claims:

23/3,K/5 (Item 5 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
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0010401856 - Drawing available
 WPI ACC NO: 2000-672458/200065
 Related WPI Acc No: 1999-601237; 2001-137517; 2003-113999; 2007-161867
 Limited use credit card number validity control in financial transaction system, by validating credit card number, to have associated limited use properties, after communicating with limited use card number issuer
 Patent Assignee: ORBIS PATENTS LTD (ORBI-N)
 Inventor: FLITCROFT D I; O'DONNELL G; O'DONNELL G
 Patent Family (15 patents, 89 countries)
 Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 2000049586	A1	20000824	WO 2000IE25	A	20000218	200065 B
AU 200025694	A	20000904	AU 200025694	A	20000218	200103 E

 Priority Applications (no., kind, date): US 1999235836 A 19990122; US 1999120747 P 19990218; US 1999120747 P 19990218; US 1999129033 P 19990413; US 1999134027 P 19990513; US 1999134027 P 19990513; US 1999144875 P 19990720; US 1999144875 P 19990720; US 1999147153 P 19990804; US 1999147153 P 19990804; US 2000506830 A 20000218; US 2000548659 A 20000413; US 2008222958 A 20080820

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2000049586	A1	EN	91	16		

 National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE

Alerting Abstract ...ADVANTAGE - Enables providing more **secure** way of using existing **credit cards**, without any modifications to existing credit card systems. Offers user friendly credit card system and provides customers with greater confidence in security of system. Enables...

Class Codes

International Classification (Main): **G06F**-017/60...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...a single use or limited use credit card is used for "card present" transactions, so called "skimming" fraud is eliminated. Various other features enhance the **credit card** system which will allow **secure** trade without the use of elaborate encryption techniques. Methods for limiting, distributing and using a limited use card number, controlling the validity of a limited...

...secure method and system of generating person to person, business to business, business to person and person to business transactions involving transfer of funds from **one** party (the purchaser) to a second party (the **vendor**). The functionality of existing credit/debit cards and the associated infrastructure is extended to provide a secure global mechanism for individuals/businesses to receive funds...

...secure method and system of generating person to person, business to business, business to person and person to business transactions involving transfer of funds from **one** party (the purchaser) to a second party (the **vendor**). The functionality of existing credit/debit cards and the associated infrastructure is extended to provide a secure global mechanism for individuals/businesses to receive funds...

...a single use or limited use credit card is used for "card present" transactions, so called "skimming" fraud is eliminated. Various other features enhance the **credit card** system which will allow **secure** trade without the use of elaborate encryption techniques. Methods for limiting, distributing and using a limited use card number, controlling the validity of a limited...

...a single use or limited use credit card is used for "card present" transactions, so called "skimming" fraud is eliminated. Various other features enhance the **credit card** system which will allow **secure** trade without the use of elaborate encryption techniques. Methods for limiting, distributing and using a limited use card number, controlling the validity of a limited...

Claims:

23/3,K/6 (Item 6 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0010322438 - Drawing available
WPI ACC NO: 2000-636956/200061
XRPX Acc No: N2000-472254
Credit card number transmitting method for Electronic Commerce through Internet, involves entering digits of credit card number sequentially and individually to Web browser and to vendor through Internet
Patent Assignee: ACTIVEPOINT LTD (ACTI-N)
Inventor: AVRAHAM G B; SHEVCHENKO V; TAVOR O
Patent Family (1 patents, 1 countries)
Patent Application
Number Kind Date Number Kind Date Update
US 6070154 A 20000530 US 1998200719 A 19981127 200061 B

Priority Applications (no., kind, date): US 1998200719 A 19981127

Patent Details
Number Kind Lan Pg Dwg Filing Notes
US 6070154 A EN 11 4

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
G06F-0021/00...
G06F-0021/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A method for transmitting credit **card** numbers in a **secure** manner through an electronic medium such as the Internet. Credit card numbers typically consist of a string of 10-20 digits, with the exact number...

Claims:

...credit card charge GUI by the user to form at least one entered digit;(b) sending said at least one entered digit of the credit **card** number to the **vendor** through the electronic medium from **the** credit card charge GUI to form at least **one** sent digit;(c) receiving said at least one sent digit of the credit card number **by** the **vendor**;(d) repeating steps (a) to (c) until substantially all digits of the credit card number have been received by

the vendor to form a plurality...

23/3,K/7 (Item 7 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0008745005 - Drawing available
WPI ACC NO: 1998-287174/199825
Related WPI Acc No: 1998-610719; 1998-610720; 1999-132493
XRPX Acc No: N1998-225659
Method of providing automated access to computer files stored in database
to client computer - by passing file location pointer to application
program on client computer suitable for processing corresponding computer
file
Patent Assignee: NEOMEDIA TECHNOLOGIES INC (NEOM-N)
Inventor: DURST R T; HUNTER K; KEVIN H
Patent Family (7 patents, 21 countries)
Patent Application
Number Kind Date Number Kind Date Update
WO 1998020411 A1 19980514 WO 1997US20687 A 19971108 199825 B
US 5933829 A 19990803 US 199630166 P 19961108 199937 E
Priority Applications (no., kind, date): US 199630166 P 19961108; WO
1997US20687 A 19971108; US 1997967383 A 19971108; US 1999309869 A
19990511

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 1998020411	A1	EN	51	10		
National Designated States,Original: JP MX						
Regional Designated States,Original: AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE						
US 5933829	A	EN			Related to Provisional	US 199630166
EP 1012694	A1	EN			PCT Application	WO 1997US20687
Based on OPI patent WO 1998020411						
Regional Designated States,Original: AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE						
US 6108656	A	EN			Related to Provisional	US 199630166
Continuation of application US						
1997967383						
Continuation of patent US 5933829						
JP 2002515149	W	JA	42		PCT Application	WO 1997US20687
Based on OPI patent WO 1998020411						
MX 226048	B	ES			PCT Application	WO 1997US20687
Based on OPI patent WO 1998020411						

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...transmit his credit card number, thus enabling electronic commerce in a secure manner over the Internet.

Claims:

IV. Fulltext Files from Dialog

A. Fulltext Databases

File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker

File 268:Banking Info Source 1981-2010/Jul W4
(c) 2010 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer

File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog

File 608:MCT Information Svc. 1992-2010/Aug 13
(c) 2010 MCT Information Svc.

File 324:GERMAN PATENTS FULLTEXT 1967-201031
(c) 2010 UNIVENTIO/THOMSON

File 325:Chinese Patents Fulltext 1985-20100721
(c) 2010. SciPat Benelux NV.

File 348:EUROPEAN PATENTS 1978-201031
(c) 2010 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB=20100805|UT=20100729
(c) 2010 WIPO/Thomson

File 9:Business & Industry(R) Jul/1994-2010/Aug 12
(c) 2010 Gale/Cengage

File 16:Gale Group PROMT(R) 1990-2010/Aug 12
(c) 2010 Gale/Cengage

File 20:Dialog Global Reporter 1997-2010/Aug 13
(c) 2010 Dialog

File 15:ABI/Inform(R) 1971-2010/Aug 12
(c) 2010 ProQuest Info&Learning

File 148:Gale Group Trade & Industry DB 1976-2010/Aug 11
(c) 2010 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2010/Jul 02
(c) 2010 Gale/Cengage

File 610:Business Wire 1999-2010/Aug 13
(c) 2010 Business Wire.

File 613:PR Newswire 1999-2010/Aug 13
(c) 2010 PR Newswire Association Inc

File 621:Gale Group New Prod. Annou.(R) 1985-2010/Jun 23
(c) 2010 Gale/Cengage

File 636:Gale Group Newsletter DB(TM) 1987-2010/Aug 11
(c) 2010 Gale/Cengage

File 624:McGraw-Hill Publications 1985-2010/Aug 13
(c) 2010 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2010/Aug 12
(c) 2010 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	1826248	(CHARGE OR CREDIT OR DEBIT)()((CARD OR CARDS OR INSTRUMENT-?) OR CREDITCARD? OR CHARGECARD? OR DEBITCARD? OR SMARTCARD?)
S2	43351	S1(8N)(SECURE OR SECURED)
S3	119578	(PURCHASE OR PURCHASES OR PURCHASING OR PAYMENT OR PAYMENTS OR COST OR COSTS)(8N)(CATEGORY OR CATEGORIES)
S4	34640	(LIMIT OR LIMITS OR LIMITING)(8N)(PURCHASE OR PURCHASES OR PURCHASING)
S5	19749	TRANSACTION(3N)(CODE OR CODES)
S6	93988	(ONE OR SINGLE OR SOLE OR INDIVIDUAL OR SAME OR SOLITARY OR LONE OR SINGULAR?)(8N)(MERCHANT OR MERCHANTS)
S7	1719094	(ONE OR SINGLE OR SOLE OR INDIVIDUAL OR SAME OR SOLITARY OR LONE OR SINGULAR)(8N)(SUPPLIER? OR SELLER? OR ERETAILER? OR - RETAILER? OR VENDOR? OR E()RETAILER? OR DISTRIBUTOR?)
S8	0	AU=(DAGOSTINO, J? OR DAGOSTINO J? OR JOHN(2N)DAGOSTINO)
S9	35	S2(S)S3
S10	5	S9(S)S4
S11	3	S10(S)S5
S12	2	S11(S)(S6 OR S7)
S13	2	RD (unique items)
S14	4	S10(S)(S6 OR S7)
S15	2	S14 NOT S13
S16	2	RD (unique items)
S17	2576	S1(S)S3
S18	37	S17(S)S4
S19	10	S18(S)S5
S20	6	S19(S)(S6 OR S7)
S21	6	RD (unique items)

13/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS
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01930027

Secure transaction management

Verfahren und Vorrichtung zur gesicherten Transaktionsverwaltung

Procede et dispositif de gestion de transactions securisees

PATENT ASSIGNEE:

Intertrust Technologies Corp., (2434323), 955 Stewart Drive, Sunnyvale, CA 94085, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, MD 20705, (US)

Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, CA 94530, (US)

Shear, Victor H., 5203 Battery Lane, Bethesda, MD 20814, (US)

Van Wie, David M., 51430 Williamette Street, 6, Eugene, OR 97401, (US)

LEGAL REPRESENTATIVE:

Beresford, Keith Denis Lewis (28273), BERESFORD & Co. 16 High Holborn, London WC1V 6BX, (GB)

PATENT (CC, No, Kind, Date): EP 1555591 A2 050720 (Basic)
EP 1555591 A3 051123

APPLICATION (CC, No, Date): EP 2005075672 960213;
PRIORITY (CC, No, Date): US 388107 950213
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE
RELATED PARENT NUMBER(S) - PN (AN):
EP 861461 (EP 96922371)
INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60
ABSTRACT WORD COUNT: 147
NOTE:
Figure number on first page: 23

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language Update Word Count
CLAIMS A (English) 200529 1002
SPEC A (English) 200529 194028
Total word count - document A 195030
Total word count - document B 0
Total word count - documents A + B 195030

...SPECIFICATION communications and to provide the benefits of digital signature and authentication to securely bind together the nodes of a VDE arrangement, secure processing of important **transaction** management executable **code**, and a combining of a small amount of highly secure, hardware protected storage space with a much larger "exposed" mass media storage space storing secured...

...such as:

- P upgrade pricing (e.g. suite purchases),
- P pricing discounts (including quantity discounts),
- P billing related time duration variables such as discounting new **purchases** based on the timing of past **purchases**, and
- P security budgets based on quantity of different, logically related units of electronic information used over an interval of time. Use of bitmap meters...

...above).

) provide a general purpose, secure, component based content control and distribution system that functions as a foundation transaction operating system environment that employs executable **code** pieces crafted for **transaction** control and auditing.

These code pieces can be reused to optimize efficiency in creation and operation of trusted, distributed transaction management arrangements.

VDE supports providing...

13/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS
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01898247

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen und zum Schutz von elektronischen Rechten

Systemes et procedes pour gerer des transactions securisees et pour proteger des droits electroniques

PATENT ASSIGNEE:

Intertrust Technologies Corp, (7745470), 955 Stewart Drive, Sunnyvale CA 94085-3913, (US), (Proprietor designated states: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, Maryland 20705, (US)

Shear, Victor H., 5203 Battery Lane, Bethesda, Maryland 20814, (US)

Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, California 94530, (US)

Van Wie, David M., P.O. Box 5610, Eugene, OR 97405, (US)

LEGAL REPRESENTATIVE:

Williams, Michael Ian et al (9250951), fJ Cleveland 40-43 Chancery Lane, GB-London WC2A 1JQ, (GB)

PATENT (CC, No, Kind, Date): EP 1531379 A2 050518 (Basic)

EP 1531379 A3 060222

EP 1531379 B1 090902

APPLICATION (CC, No, Date): EP 2004078195 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20090218 H EP

ABSTRACT WORD COUNT: 151

NOTE:

Figure number on first page: 75

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A (English) 200520 173

CLAIMS B (English) 200936 1214

CLAIMS B (German) 200936 1277

CLAIMS B (French) 200936 1319

SPEC A (English) 200520 167172

SPEC B (English) 200936 12981

Total word count - document A 167372

Total word count - document B 16791

Total word count - documents A + B 184163

16/3,K/1 (Item 1 from file: 325)
DIALOG(R)File 325: Chinese Patents Fulltext
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0002964997
SciPat Acc No: CN100452072C Drawing Available:

Systems and methods for secure transaction management and electronic rights protection

Patent Assignee (name, country): INTERTRUST TECH CORP, US

Patent Publications:

Patent Number Kind Date Applic Number Kind Date

Main Patent:

CN 100452072 C 20090114 CN 200610101648 A 19960213

Priority:

US 1995810795 A 19950213

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

Detailed Description:

...information content the use of the financial
f message and / or electronic money amount of. A signal 4
i and the fabric the information in

supplier na li acquiring the length of the invention
claims a given vde device and / or of the user information content of
i

information relative to...used by vde device and / or information content
container control information given. The information can be regulated the
invention such as information and / or information
category one or more of the specific field such as the
specific area and / or accurate location of the corresponding to the input
finger *. Can be...based on event triggering method control mechanism the
cross supporting base it is easy to control the process of separating.
These event method for triggering **one** or more other vde
method these methods the vde safety system can be used and is used for 4
vde pill for management of the...

16/3,K/2 (Item 1 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS
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01752676

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

PATENT ASSIGNEE:

Intertrust Technologies Corp, (7745470), 955 Stewart Drive, Sunnyvale CA 94085-3913, (US), (Proprietor designated states: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville Maryland 20705, (US)

Shear, Victor H., 5203 Battery Lane, Bethesda Maryland 20814, (US)

Spahn, Francis J., 2410 Edwards Avenue, El Cerrito California 94530, (US)

van Wie, David M., P.O. Box 5610, Eugene, OR 97405, (US)

LEGAL REPRESENTATIVE:

Williams, Michael Ian et al (9250951), fJ Cleveland 40-43 Chancery Lane, GB-London WC2A 1JQ, (GB)

PATENT (CC, No, Kind, Date): EP 1431864 A2 040623 (Basic)

EP 1431864 A3 050216

EP 1431864 B1 081231

APPLICATION (CC, No, Date): EP 2004075701 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20080416 H EP

G06Q-0010/00 A I L B 20060101 20080416 H EP

ABSTRACT WORD COUNT: 151

NOTE:

Figure number on first page: 77

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
----------------	----------	--------	------------

CLAIMS A	(English)	200426	1450
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CLAIMS B	(English)	200901	1605
----------	-----------	--------	------

CLAIMS B	(German)	200901	1497
----------	----------	--------	------

CLAIMS B	(French)	200901	1788
----------	----------	--------	------

SPEC A	(English)	200426	166929
--------	-----------	--------	--------

SPEC B	(English)	200901	98177
--------	-----------	--------	-------

Total word count - document A	168406
-------------------------------	--------

Total word count - document B	103067
-------------------------------	--------

Total word count - documents A + B	271473
------------------------------------	--------

...SPECIFICATION other elements of the preferred embodiment of the present invention, uniquely supports efficient maintenance of usage history for:

(a) rental, (b) flat fee licensing or **purchase**, (c)

licensing or **purchase** discounts based upon historical

usage variables, and (d) reporting to users in a manner enabling users to determine whether a certain item was acquired, or...information for certain content can take precedence over other submitted VDE participant control information and, for example, if allowed by senior control information, a content **distributor's** control information may itself take precedence over a client administrator's control information, which may take precedence over an end-user's control information...

...by a given, eligible party or parties, may be limited in the number of modifications, and/or degree of modification, they may make.

At least **one** secure subsystem in electronic appliances of creators, **distributors**, auditors, clearinghouses, client administrators, and end-users (understanding that two or more of the above classifications may describe a single user) provides a "sufficiently" secure...

...the administration of, and adequacy of security and rights protection for, electronic agreements implemented through the use of the present invention. Such agreements may involve **one** or more of:

- (1) creators, publishers, and other **distributors**, of electronic information,
- (2) financial service (e.g. credit) providers,
- (3) users of (other than financial service providers) information arising from content usage such as...

...to make 100,000 copies per calendar quarter, so long as such copies are provided to boni fide end-users, but may pass only a **single** copy of such content to a local **retailers** and the control information limits such a retailer to making no more than 1,000 copies per month for retail sales to end-users. In...sealed envelopes or locked briefcases delivered by courier. To ensure appropriate compensation, consumers received goods and services only after they handed cash over to a **seller**. Although information utility 200 may deliver information by transferring physical "things" such as electronic storage media, the virtual distribution environment 100 facilitates a completely electronic...

...participant to the next.

Depending upon their needs, VDE participants can specify that their "rules and controls" can be changed under conditions specified by the **same** or other "rules and controls." For example, "rules and controls" specified by the content creator 102 may permit the **distributor** 106 to "mark up" the usage price just as retail stores "mark up" the wholesale price of goods. Figure 2A shows an example in which...

...other time. The content creator 102 might deliver content to content user 112 over the electronic highway 108, or could make the content available to **anyone** on the highway. Content may be used at the time it is delivered, or it may be stored for later use or reuse.

The virtual...and for initializing the generation of pseudo-random sequences. Random number generator 542 may produce values of any convenient length, including as small as a **single** bit per use. A random number of arbitrary size may be constructed by concatenating values produced by random number generator 542. A cryptographically strong pseudo...

...520 under software control.

DMA Controller 526

DMA controller 526 controls information transfers over address/data bus 536 without requiring microprocessor 520 to process each **individual** data transfer. Typically, microprocessor 520 may write to DMA controller 526 target and destination addresses and the number of bytes to transfer, and DMA controller...

...to support any device external portions of SPU 500 software. Certain advantages may be gained by allowing the SPU 500 to use external memory. As **one** example, memory internal to SPU 500 may be reduced in size by using non-volatile read/write memory in the host electronic appliance 600 such...of the advantageous features provided by ROS 602 in the preferred embodiment:

Standardized interface provides coherent set of basic functions

- C simplifies programming
- C the **same** application can run on many different platforms

Event driven

- C eases functional decomposition
- C extendible
- C accommodates state transition and/or process oriented events
- C...

...not specifically written to use it

Network friendly

- C internal OS structures may use RPCs to distribute processing
- C subnets may seamlessly operate as a **single** node or independently

General Background Regarding Operating Systems

An "operating system" provides a control mechanism for organizing computer system resources that allows programmers to create...

...an array of main memory cells (e.g., "RAM" or "ROM") for storing instructions for execution and data acted upon or parameterizing those instructions; and **one** or more secondary storage devices (e.g., hard disk drive, floppy disk drive, CD-ROM drive, tape reader, card reader, or

"flash" memory) organized to...

...scalability. Services also allow functions to be implemented differently on different equipment. For example, a small appliance that typically has low levels of usage by **one** user may implement a database service using very different techniques than a very large appliance with high levels of usage by many users. This is...

...Certain control mechanisms within ROS 602 are "reciprocal." Reciprocal control mechanisms place one or more control components at one or more locations that interact with **one** or more components at the **same** or other locations in a controlled way. For example, a usage control associated with object content at a user's location may have a reciprocal control at a **distributor's** location that governs distribution of the usage control, auditing of the usage control, and logic to process user requests associated with the usage control. A usage control at a user's location (in addition to controlling **one** or more aspects of usage) may prepare audits for a distributor and format requests associated with the usage control for processing by a distributor. Processes...

...to a distributor to a user) and may take any relationship into account (e.g., creator/distributor, distributor/user, user/user, user/creator, user/creator/**distributor**, etc.) Reciprocal control mechanisms have many uses in VDE 100 in representing relationships and agreements in a distributed environment.

ROS 602 is scalable. Many portions...

21/3,K/1 (Item 1 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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01930027

Secure transaction management

Verfahren und Vorrichtung zur gesicherten Transaktionsverwaltung

Procede et dispositif de gestion de transactions securisees

PATENT ASSIGNEE:

Intertrust Technologies Corp., (2434323), 955 Stewart Drive, Sunnyvale, CA 94085, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, MD 20705, (US)

Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, CA 94530, (US)

Shear, Victor H., 5203 Battery Lane, Bethesda, MD 20814, (US)

Van Wie, David M., 51430 Williamette Street, 6, Eugene, OR 97401, (US)

LEGAL REPRESENTATIVE:

Beresford, Keith Denis Lewis (28273), BERESFORD & Co. 16 High Holborn, London WC1V 6BX, (GB)

PATENT (CC, No, Kind, Date): EP 1555591 A2 050720 (Basic)

EP 1555591 A3 051123

APPLICATION (CC, No, Date): EP 2005075672 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)
INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60
ABSTRACT WORD COUNT: 147
NOTE:

Figure number on first page: 23

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200529	1002
SPEC A	(English)	200529	194028
Total word count - document A			195030
Total word count - document B			0
Total word count - documents A + B			195030

...SPECIFICATION communications and to provide the benefits of digital signature and authentication to securely bind together the nodes of a VDE arrangement, secure processing of important **transaction** management executable **code**, and a combining of a small amount of highly secure, hardware protected storage space with a much larger "exposed" mass media storage space storing secured...

...such as:

- P upgrade pricing (e.g. suite purchases),
- P pricing discounts (including quantity discounts),
- P billing related time duration variables such as discounting new **purchases** based on the timing of past **purchases**, and
- P security budgets based on quantity of different, logically related units of electronic information used over an interval of time. Use of bitmap meters...

...above).

) provide a general purpose, secure, component based content control and distribution system that functions as a foundation transaction operating system environment that employs executable **code** pieces crafted for **transaction** control and auditing.

These code pieces can be reused to optimize efficiency in creation and operation of trusted, distributed transaction management arrangements.

VDE supports providing...

21/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS
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01898247

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen und zum Schutz von elektronischen Rechten

Systemes et procedes pour gerer des transactions securisees et pour proteger des droits electroniques

PATENT ASSIGNEE:

Intertrust Technologies Corp, (7745470), 955 Stewart Drive, Sunnyvale CA 94085-3913, (US), (Proprietor designated states: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, Maryland 20705, (US)

Shear, Victor H., 5203 Battery Lane, Bethesda, Maryland 20814, (US)

Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, California 94530, (US)

Van Wie, David M., P.O. Box 5610, Eugene, OR 97405, (US)

LEGAL REPRESENTATIVE:

Williams, Michael Ian et al (9250951), fJ Cleveland 40-43 Chancery Lane, GB-London WC2A 1JQ, (GB)

PATENT (CC, No, Kind, Date): EP 1531379 A2 050518 (Basic)

EP 1531379 A3 060222

EP 1531379 B1 090902

APPLICATION (CC, No, Date): EP 2004078195 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20090218 H EP

ABSTRACT WORD COUNT: 151

NOTE:

Figure number on first page: 75

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
----------------	----------	--------	------------

CLAIMS A	(English)	200520	173
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CLAIMS B	(English)	200936	1214
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CLAIMS B	(German)	200936	1277
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CLAIMS B	(French)	200936	1319
----------	----------	--------	------

SPEC A	(English)	200520	167172
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SPEC B	(English)	200936	12981
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Total word count - document A	167372
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Total word count - document B	16791
-------------------------------	-------

Total word count - documents A + B	184163
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...SPECIFICATION communications and to provide the benefits of digital signature and authentication to securely bind together the nodes of a VDE arrangement, secure processing of important

transaction management executable

code, and a combining of a small amount of highly

secure, hardware protected storage space with a much larger "exposed" mass media storage space storing secured...

...and related patterns. This flexibility is adaptable to a wide variety of billing and security control strategies such as:
P upgrade pricing (e.g. suite **purchases**),
P pricing discounts (including quantity discounts),
P billing related time duration variables such as discounting new purchases based on the timing of past **purchases**, and
P security budgets based on quantity of different, logically related units of electronic information used over an interval of time. Use of bitmap metersbased content control and distribution system that functions as a foundation transaction operating system environment that employs executable **code** pieces crafted for **transaction** control and auditing. These code pieces can be reused to optimize efficiency in creation and operation of trusted, distributed transaction management arrangements. VDE supports providing...

21/3,K/3 (Item 1 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01537571

GENIUS ADAPTIVE DESIGN
MODELE D'ADAPTATION AU GENIE

Patent Applicant/Inventor:

CABINALLA Linda, 1145 Delaware St, Fairfield, CA 94533, US, US
(Residence), US (Nationality), (Designated for all)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200781519 A2 20070719 (WO 0781519)

Application: WO 2006US48704 20061219 (PCT/WO US2006048704)

Priority Application: US 2005755291 20051230; US 2006756607 20060105; US
2006778313 20060301; US 2006783018 20060315; US 2006786906 20060328; US
2006852794 20061018

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN
KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI
NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT
TZ UA UG US UZ VC VN ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
PL PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 520275

Fulltext Availability:
Detailed Description

Detailed Description

... prompts users for when / how (w5 (what, where, why, when and how))
they can be "educated". ICON = An image on a computer screen. It
represents **one** or more features that can be activated
when clicked. IMAGE = A graphical depiction on a 'screen. 'Artist and
'edit can alter 'images. 'Icon is a...

21/3,K/4 (Item 2 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01357270 **Image available**

CONSISTENT SET OF INTERFACES DERIVED FROM A BUSINESS OBJECT MODEL
ENSEMBLE COHERENT D'INTERFACES DERIVEES D'UN MODELE D'OBJET COMMERCIAL
Patent Applicant/Assignee:

SAP AG, Dieltmar-Hopp-Allee 16, 69190 Walldorf, DE, DE (Residence), DE
(Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

SEUBERT Michael, Vogelsangstr. 10, 74889 Sinsheim, DE, DE (Residence), DE
(Nationality), (Designated for all)

2005656598 20050225; US 2005669310 20050407; US 2005145464 20050603; WO
2005US19961 20050603

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL
PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU
ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL
PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 343308

Fulltext Availability:
Detailed Description

Detailed Description

... Type term is GDT 12932, the Type Name term is Currency Code 12934, and the Cardinality is one 12936.

For GDT Rate 1293 8, the **Category** is Element 12940, the Object Class is Exchange Rate 12942, the Property is Rate 12944, the Representation/Association term is Rate 12946, the Type term...

...Type 13002, the Representation/Association term is Code - 183 , the Type term is CCT 13006, the Type Name term is Code 13008, the Length is **one** 13010. The GDT Exponential Representation Type Code 13000 may be restricted 13012.

An exponential form in base IO comprises the mantissa, as a real number ...An example of GDT FollowUpBusinessTransactionDocumentRequirementCode 13300 is.

01.

The structure of GDT FollowUpBusinessTransactionDocumentRequirementCode 13300 is depicted in Figure 133. For GDT FollowUp Business **Transaction** Document Requirement **Code** 13300, the Object Class Qualification term is Follow Up 13302, the Object Class is Business Transaction Document 13304, the Property is Requirement 13306, the Representation...

...13308, the Type tenn is CCT 133 10, the Type Name term is Code 13312, and the Length is 2 13314. The GDT FollowUp Business **Transaction** Document Requirement **Code** 13300 Enumeration = "01 02 03 04 05" 13316.

The GDT FollowUpBusinessTransactionDocumentRequirementCode 13300 can have the values 01 through 05. 01 means the follow-up document...

21/3,K/5 (Item 3 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01329846 ****Image available****
CONSISTENT SET OF INTERFACES DERIVED FROM A BUSINESS OBJECT MODEL
ENSEMBLE D'INTERFACES COHERENT DERIVE D'UN MODELE D'OBJETS COMMERCIAUX
Patent Applicant/Inventor:
SEUBERT Michael, Vogelsangstr. 10, 74889 Sinsheim, DE, DE (Residence), DE
(Nationality), (Designated for all)

ADELMANN Stefan, Tannhaeuserring 104, 68199 Mannheim, DE, DE (Residence),
DE (Nationality), (Designated for all)

ALVAREZ Gabriel, Heinrich-Boell-Strasse 23, 68766 Hockenheim, DE, DE
(Residence), US (Nationality), (Designated for all)

SAITO Marina N et al (agent), 8000 Sears Tower, 233 South Wacker Drive,
Chicago, IL 60606, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200612160 A2-A3 20060202 (WO 0612160)

Application: WO 2005US22137 20050624 (PCT/WO US2005022137)

Priority Application: US 2004582949 20040625; US 2005145464 20050603; WO
2005US19961 20050603; WO 2005US21481 20050617; US 2005155368 20050617

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL
PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU
ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL
PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 378186

Fulltext Availability:

Detailed Description

Detailed Description

... The GDT DeliveryScheduleTypeCode I 1 900 is used within the
scheduling-agreementbased release ordering to communicate the business
character of a delivery schedule to a **vendor**. It may
be used, for example, in the automotive industry.

(gggg) DeliveryTerms

The GDT DeliveryTerms 12000 summarizes conditions and agreements
formulated at the time of...

...is Delivery Priority Code 12024, the - 185 Representation/Association
term is Code 12026, the Type term is GDT 12028, the Type Name term is
Business **Transaction** Priority **Code**
12030 and the Cardinality is zero or one 12032.

For GDT Incoterms 12034, the Category is Element 12036, the Object Class
is Delivery Terms 12038...

21/3,K/6 (Item 4 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET
PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th
Floor, 2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Fulltext Availability:

Detailed Description

Detailed Description

... and it greatly simplifies communication among objects.

With the concepts of composition-relationship, encapsulation, inheritance
and polymorphism, an object can represent just about anything in the real world.
Infact, our logical perception of the reality is the offly

limit on determining the kinds of things that: can
become objects in object oriented software. Some typical categories are as
follows.

Objects can represent physical objects, such...a network. This
information includes information relating to the service provided by the

service provider. Also received utilizing the network is information from at least **one** manufacturer in operation 704. This information includes information relating to manufacturer offerings. The service is matched in operation 706 to the manufacturer offerings and the ...delivering supplies to the manufacturer as well as to track the progress in supplying the manufacturer based on the information received from, the at least **one supplier**. In such an embodiment, the periodic 5 progress reports may also include information relating to the tracking of the at least **one supplier**.

In yet a further aspect of the present invention, a network operations link may be provided for linking to the at least one service provider...

...supplied by a particular department or section. In order to achieve this, there is provided an order management system for automatically placing an order with **one** of a plurality of **suppliers** when order information is input by **one** of a plurality of orderers.

Accordingly, this embodiment of the present invention includes a terminal unit provided to each of the orderers. The terminal unit...a total cost of previously received order for each of the suppliers based on the order history information and the order information, and for selecting **one** of the **suppliers** whose total cost of previously received orders is within an order limit. Thus, exceeding the order limit previously set to each of the suppliers is prevented.

Additionally, the **supplier** selecting process may select **one** of the **suppliers** based on the order history information so that each of the suppliers equally receives orders. Optionally, the supplier selecting process manages supplier information including an...

...prohibition flag which 1 5 represents a prohibition of placing an order with a supplier indicated by the order prohibition flag. As another option, the **supplier** selecting process selects **one** of the **suppliers** offering the lowest price when an item to be ordered is supplied by a plurality of suppliers.

The order management system according to the present invention may further comprise an ordering process for placing an order through the communication network with the **suppliers** based on the order information.

According to **one** embodiment of the present invention, an order management process automatically places an order with one of a plurality of suppliers when order information is input...types of information, business market model, and/or personal objectives, Employing WAF as a general purpose electronic transaction/distribution control system allows users to maintain a **single** transaction management control

arrangement on each of their computers, networks, communication nodes, and/or other electronic appliances. Such a general purpose system can serve the...server containing most of the licenses available on a particular network is mainly responsible for maintaining the licenses.

In addition, conventional ficensing systems rely on **code** embedded in the application to establish the licensing attributes. Code is placed in the application which interprets information received from the server to establish licensing...

..license obtained, the user cannot read the license tenns prior to the request. In addition, this system lacks flexibility. To change the licensing terins, the **code** in the application must be revised.

Recently, generation and sales of software programs have become significant businesses both for companies which are primarily vendors of
...

V. Additional Resources Searched

0 results



UNITED STATES PATENT AND TRADEMARK OFFICE

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

BIB DATA SHEET

CONFIRMATION NO. 2006

SERIAL NUMBER 12/902,399	FILING or 371(c) DATE 10/12/2010 RULE	CLASS 705	GROUP ART UNIT 3691	ATTORNEY DOCKET NO. 253.002	
APPLICANTS JOHN D'AGOSTINO, SARASOTA, FL; ** CONTINUING DATA ***** This application is a CON of 11/252,009 10/17/2005 PAT 7,840,486 which is a CON of 10/037,007 11/09/2001 ABN which is a CIP of 09/231,745 01/15/1999 PAT 6,324,526 ** FOREIGN APPLICATIONS ***** ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** ** SMALL ENTITY ** 10/22/2010					
Foreign Priority claimed <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 35 USC 119(a-d) conditions met <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Verified and /BIJENDRA K SHRESTHA/ Acknowledged _____ Examiner's Signature	<input type="checkbox"/> Met after Allowance _____ Initials	STATE OR COUNTRY FL	SHEETS DRAWINGS 2	TOTAL CLAIMS 22	INDEPENDENT CLAIMS 5
ADDRESS Maxey Law Offices, PLLC 15500 Roosevelt Blvd. SUITE 305 CLEARWATER, FL 33760 UNITED STATES					
TITLE SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSATIONS					
FILING FEE RECEIVED 799	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		

EAST Search History**EAST Search History (Prior Art)**

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	10	705/44 and credit card and payment category and merchant	US-PGPUB; USPAT	ADJ	ON	2011/04/22 14:10
S1	1942	705/44 and credit card	US-PGPUB; USPAT	ADJ	ON	2010/08/14 16:11
S2	1	705/44 and credit card and single (merchant or vendor) and payment category	US-PGPUB; USPAT	ADJ	ON	2010/08/14 16:12
S3	1	705/44 and card and single (merchant or vendor) and payment category	US-PGPUB; USPAT	ADJ	ON	2010/08/14 16:13
S4	6	705/44 and card and payment category	US-PGPUB; USPAT	ADJ	ON	2010/08/14 16:13
S5	3	credit card and single (merchant or vendor) and payment category	US-PGPUB; USPAT	ADJ	ON	2010/08/14 16:15

S6	2	credit card and single merchant and payment category	US-PGPUB; USPAT	ADJ	ON	2010/08/14 16:16
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4/22/2011 2:12:55 PM

**C:\Documents and Settings\bshrestha\My Documents\EAST\Workspaces
\11252009Allowance.wsp**

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 1 of 8

Inventor : John D'Agostino
Serial No. : 12/902,399
Title : System and Method for Performing Secure Credit Card Purchases
Filing Date : 10/12/2010
Group/Art Unit : 3691
Examiner : Shrestha, Bijendra K.
Confirmation No. : 2006
Docket No. : 253.002

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 2 of 8

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U.S. PATENT DOCUMENTS, CONT'D					
Examiner Initials	Cite No.	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Examiner Initials	Cite No.	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 5 of 8

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 6 of 8

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Examiner Initials	Cite No.	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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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, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 7 of 8

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT


Sheet 8 of 8

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NON-PATENT DOCUMENTS, CONT'D		
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Examiner Signature	/Bijendra K. Shrestha/	Date Considered	04/21/2011
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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /BKS/


Issue Classification 	Application/Control No. 12902399	Applicant(s)/Patent Under Reexamination D'AGOSTINO, JOHN
	Examiner BIJENDRA K SHRESTHA	Art Unit 3691

ORIGINAL						INTERNATIONAL CLASSIFICATION														
CLASS			SUBCLASS			CLAIMED					NON-CLAIMED									
705			44			G	0	6	Q	40 / 00 (2006.01.01)										
CROSS REFERENCE(S)																				
CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)																			

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

Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
1	1	17	17												
2	2	18	18												
3	3	19	19												
4	4	20	20												
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16	16														

		Total Claims Allowed:	
		22	
(Assistant Examiner)	(Date)	O.G. Print Claim(s)	O.G. Print Figure
/BIJENDRA K SHRESTHA/ Examiner, Art Unit 3691	04/22/2011	1	3
(Primary Examiner)	(Date)		


Search Notes 	Application/Control No. 12902399	Applicant(s)/Patent Under Reexamination D'AGOSTINO, JOHN
	Examiner BIJENDRA K SHRESTHA	Art Unit 3691

SEARCHED			
Class	Subclass	Date	Examiner
705	44	04/22/2011	bks

SEARCH NOTES		
Search Notes	Date	Examiner
updated East Search attached	04/22/2011	bks
EIC search attached		
Google/Assignee/Inventors Searched		
Consulted with Primary Examiner Hani Kazimi		

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner
705	44	04/22/2011	BKS

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Application Number 	Application/Control No. 12/902,399	Applicant(s)/Patent under Reexamination D'AGOSTINO, JOHN

Document Code - DISQ	Internal Document – DO NOT MAIL
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TERMINAL DISCLAIMER	<input checked="" type="checkbox"/> APPROVED	<input type="checkbox"/> DISAPPROVED
Date Filed : 3/21/11	This patent is subject to a Terminal Disclaimer	

Approved/Disapproved by:
ANDRE ROBINSON 2 TDS WERE APPRVD.

U.S. Patent and Trademark Office



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Table with 4 columns: APPLICATION NUMBER (12/902,399), FILING OR 371(C) DATE (10/12/2010), FIRST NAMED APPLICANT (JOHN D'AGOSTINO), ATTY. DOCKET NO./TITLE (253.002)

CONFIRMATION NO. 2006

PUBLICATION NOTICE

34111
Maxey Law Offices, PLLC
15500 Roosevelt Blvd.
SUITE 305
CLEARWATER, FL 33760



Title:SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSATIONS

Publication No.US-2011-0071945-A1

Publication Date:03/24/2011

NOTICE OF PUBLICATION OF APPLICATION

The above-identified application will be electronically published as a patent application publication pursuant to 37 CFR 1.211, et seq. The patent application publication number and publication date are set forth above.

The publication may be accessed through the USPTO's publically available Searchable Databases via the Internet at www.uspto.gov. The direct link to access the publication is currently http://www.uspto.gov/patft/.

The publication process established by the Office does not provide for mailing a copy of the publication to applicant. A copy of the publication may be obtained from the Office upon payment of the appropriate fee set forth in 37 CFR 1.19(a)(1). Orders for copies of patent application publications are handled by the USPTO's Office of Public Records. The Office of Public Records can be reached by telephone at (703) 308-9726 or (800) 972-6382, by facsimile at (703) 305-8759, by mail addressed to the United States Patent and Trademark Office, Office of Public Records, Alexandria, VA 22313-1450 or via the Internet.

In addition, information on the status of the application, including the mailing date of Office actions and the dates of receipt of correspondence filed in the Office, may also be accessed via the Internet through the Patent Electronic Business Center at www.uspto.gov using the public side of the Patent Application Information and Retrieval (PAIR) system. The direct link to access this status information is currently http://pair.uspto.gov/. Prior to publication, such status information is confidential and may only be obtained by applicant using the private side of PAIR.

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

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TERMINAL DISCLAIMER TO OBTAIN A DOUBLE PATENTING REJECTION OVER A "PRIOR" PATENT	Docket Number (Optional) 253.002
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In re Application of: John D'Agostino

Application No.: 12/902,399

Filed: October 12, 2010

For: SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD PURCHASES

The owner*, John D'Agostino, of 100 percent interest in the instant application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application which would extend beyond the expiration date of the full statutory term **prior patent** No. 6,324,526 as the term of said prior patent is defined in 35 U.S.C. 154 and 173, and as the term of said **prior patent** is presently shortened by any terminal disclaimer. The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and the **prior patent** are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.

In making the above disclaimer, the owner does not disclaim the terminal part of the term of any patent granted on the instant application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. 154 and 173 of the **prior patent**, "as the term of said **prior patent** is presently shortened by any terminal disclaimer," in the event that said **prior patent** later:

- expires for failure to pay a maintenance fee;
- is held unenforceable;
- is found invalid by a court of competent jurisdiction;
- is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321;
- has all claims canceled by a reexamination certificate;
- is reissued; or
- is in any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer.

Check either box 1 or 2 below, if appropriate.

1. For submissions on behalf of a business/organization (e.g., corporation, partnership, university, government agency, etc.), the undersigned is empowered to act on behalf of the business/organization.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

2. The undersigned is an attorney or agent of record. Reg. No. 51,942

_____/Stephen Lewellyn/_____
Signature Date

Stephen Lewellyn
Typed or printed name

(727) 230-4949
Telephone Number

- Terminal disclaimer fee under 37 CFR 1.20(d) included.

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.

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

This collection of information is required by 37 CFR 1.321. 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: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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

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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.

TERMINAL DISCLAIMER TO OBTAIN A DOUBLE PATENTING REJECTION OVER A "PRIOR" PATENT	Docket Number (Optional) 253.002
<p>In re Application of: John D'Agostino</p> <p>Application No.: 12/902,399</p> <p>Filed: October 12, 2010</p> <p>For: SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD PURCHASES</p> <p>The owner*, <u>John D'Agostino</u>, of <u>100</u> percent interest in the instant application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application which would extend beyond the expiration date of the full statutory term prior patent No. <u>7,840,486</u> as the term of said prior patent is defined in 35 U.S.C. 154 and 173, and as the term of said prior patent is presently shortened by any terminal disclaimer. The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and the prior patent are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.</p> <p>In making the above disclaimer, the owner does not disclaim the terminal part of the term of any patent granted on the instant application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. 154 and 173 of the prior patent, "as the term of said prior patent is presently shortened by any terminal disclaimer," in the event that said prior patent later:</p> <ul style="list-style-type: none"> expires for failure to pay a maintenance fee; is held unenforceable; is found invalid by a court of competent jurisdiction; is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321; has all claims canceled by a reexamination certificate; is reissued; or is in any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer. <p>Check either box 1 or 2 below, if appropriate.</p> <p>1. <input type="checkbox"/> For submissions on behalf of a business/organization (e.g., corporation, partnership, university, government agency, etc.), the undersigned is empowered to act on behalf of the business/organization.</p> <p>I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.</p> <p>2. <input checked="" type="checkbox"/> The undersigned is an attorney or agent of record. Reg. No. <u>51,942</u></p> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="text-align: center;"> <p>_____ /Stephen Lewellyn/ Signature</p> <p>_____ Stephen Lewellyn Typed or printed name</p> </div> <div style="text-align: center;"> <p>_____ 03-08-2011 Date</p> <p>_____ (727) 230-4949 Telephone Number</p> </div> </div> <p><input checked="" type="checkbox"/> Terminal disclaimer fee under 37 CFR 1.20(d) included.</p> <p style="text-align: center;">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.</p> <p><small>*Statement under 37 CFR 3.73(b) is required if terminal disclaimer is signed by the assignee (owner). Form PTO/SB/96 may be used for making this certification. See MPEP § 324.</small></p>	

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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).
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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.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
John D'Agostino

Group Art Unit: 3691

Serial Number: 12/902,399

Examiner: Shrestha, Bijendra K.

Filed: October 12, 2010

Docket Number: 253.002

For: System and Method for Performing Secure Credit Card Purchases

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8:

I hereby certify that this correspondence is being electronically transmitted using EFS-Web, or Deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to : _____, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, or Transmitted by facsimile on the date shown below to the United States Patent and Trademark Office at (571) 273-8300.

March 21, 2011

/Stephanus Yang/

Date

Stephanus Yang

INFORMATION DISCLOSURE STATEMENT

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

Dear Sir/Madam,

In accordance with the duty of disclosure under 37 C.F.R. § 1.56, the references cited on the accompanying Information Disclosure Statement form are hereby brought to the attention of the Examiner for independent evaluation.

Submission of the listed documents is not intended as an admission that any of such documents constitutes prior art against the claims of the instant application. Applicant does not waive any right to take any action that would be appropriate to antedate or otherwise remove any of the listed documents as competent references against the claims of the instant application.

Applicant respectfully requests that the listed documents be considered by the Examiner and made of record in the present application and that initialed copies of the

attached form be returned in accordance with MPEP §609. The cited non-patent literature documents are not submitted herewith and are available for review in patent application 11/252,009 from which this application claims priority.

The fee set forth in 37 CFR 1.17(p) is submitted herewith.

Respectfully submitted,
Maxey Law Offices, PLLC

March 18, 2011
Date: _____

/Stephen Lewellyn/

Stephen Lewellyn
Registration No. 51,942
15500 Roosevelt Blvd., Suite 305
Clearwater, Florida 33760
Tel: 727-230-4949

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 1 of 8

Inventor : John D'Agostino
Serial No. : 12/902,399
Title : System and Method for Performing Secure Credit Card Purchases
Filing Date : 10/12/2010
Group/Art Unit : 3691
Examiner : Shrestha, Bijendra K.
Confirmation No. : 2006
Docket No. : 253.002

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-6885857	04-2005	Hanson	
		US-6636833 B1	10-2003	Flitcroft, et al.	
		US-6598031 B1	07-2003	Ice	
		US-6484166	11-2002	Maynard	
		US-6470490	10-2002	Hansen	
		US-6466901	10-2002	Loofbourrow, et al.	
		US-6456984	09-2002	Demoff, et al.	
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		US-6343279 B1	01-2002	Bissonette, et al.	
		US-6341724 B2	01-2002	Campisano	
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		US-6330544	12-2001	Walker, et al.	
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		US-6226624	05-2001	Watson, et al.	
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		US-6195649	02-2001	Gifford	
		US-6188761 B1	02-2001	Dickerman, et al.	
		US-6163771	12-2000	Walker, et al.	
		US-6154879	11-2000	Pare, et al.	
		US-6144948	11-2000	Walker, et al.	
		US-6068192	05-2000	McCabe, et al.	
		US-6064879	05-2000	Fujiwara, et al.	
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		US-6029890	02-2000	Austin	
		US-6029150	02-2000	Kravitz	
		US-6014650	01-2000	Zampese	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 2 of 8

Inventor : John D'Agostino
Serial No. : 12/902,399
Title : System and Method for Performing Secure Credit Card Purchases
Filing Date : 10/12/2010
Group/Art Unit : 3691
Examiner : Shrestha, Bijendra K.
Confirmation No. : 2006
Docket No. : 253.002

U.S. PATENT DOCUMENTS, CONT'D					
Examiner Initials	Cite No.	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-6012048	01-2000	Gustin, et al.	
		US-6000832	12-1999	Franklin, et al.	
		US-5991750	11-1999	Watson	
		US-5991749	11-1999	Morrill, Jr.	
		US-5984180	11-1999	Albrecht	
		US-5959699	09-1999	Patel, et al.	
		US-5956699	09-1999	Wong, et al.	
		US-5955961	09-1999	Wallerstein	
		US-5953710	09-1999	Fleming	
		US-5914472	06-1999	Foladare, et al.	
		US-5913203	06-1999	Wong, et al.	
		US-5905736	05-1999	Ronen, et al.	
		US-5903878	05-1999	Talati, et al.	
		US-5903830	05-1999	Joao, et al.	
		US-5899980	05-1999	Wilf, et al.	
		US-5893907	04-1999	Ukuda	
		US-5890137	03-1999	Koreeda	
		US-5883810	03-1999	Franklin, et al.	
		US-5883452	03-1999	Masuda	
		US-5878141	03-1999	Daly, et al.	
		US-5868236	02-1999	Rademacher	
		US-RE36116	02-1999	McCarthy	
		US-5864830	01-1999	Armetta, et al.	
		US-5845281	12-1998	Benson, et al.	
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		US-5826245	10-1998	Sandberg-Diment	
		US-5826243	10-1998	Musmanno, et al.	
		US-5826241	10-1998	Stein, et al.	
		US-5825881	10-1998	Colvin, Sr.	
		US-5822737	10-1998	Ogram	
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		US-5799285	08-1998	Klingman	
		US-5794221	08-1998	Egendorf	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 3 of 8

Inventor : John D'Agostino
Serial No. : 12/902,399
Title : System and Method for Performing Secure Credit Card Purchases
Filing Date : 10/12/2010
Group/Art Unit : 3691
Examiner : Shrestha, Bijendra K.
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U.S. PATENT DOCUMENTS, CONT'D					
Examiner Initials	Cite No.	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-5777306	07-1998	Masuda	
		US-5777305	07-1998	Smith, et al.	
		US-5768381	06-1998	Hawthorne	
		US-5757917	05-1998	Rose, et al.	
		US-5754653	05-1998	Canfield	
		US-5748908	03-1998	Yu	
		US-5748737	05-1998	Daggar	
		US-5729594	03-1998	Klingman	
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		US-5724424	03-1998	Gifford	
		US-5721768	02-1998	Stimson, et al.	
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		US-5696908	12-1997	Muehlberger, et al.	
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		US-5671279	09-1997	Elgama	
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		US-5590038	12-1996	Pitroda	
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		US-5583918	12-1996	Nakagawa	
		US-5577109	11-1996	Stimson, et al.	
		US-5559313	09-1996	Claus, et al.	
		US-5555497	09-1996	Helbing	
		US-5509070	04-1996	Schull	
		US-5504808	04-1996	Hamrick, Jr.	
		US-5500513	03-1996	Langhans, et al.	
		US-5485519	01-1996	Weiss	
		US-5485510	01-1996	Colbert	
		US-5479530	12-1995	Nair, et al.	
		US-5479494	12-1995	Clitherow	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 4 of 8

Inventor : John D'Agostino
Serial No. : 12/902,399
Title : System and Method for Performing Secure Credit Card Purchases
Filing Date : 10/12/2010
Group/Art Unit : 3691
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		US-5478994	12-1995	Rahman, et al.	
		US-5466919	11-1995	Hovakimian	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 5 of 8

Inventor : John D'Agostino
Serial No. : 12/902,399
Title : System and Method for Performing Secure Credit Card Purchases
Filing Date : 10/12/2010
Group/Art Unit : 3691
Examiner : Shrestha, Bijendra K.
Confirmation No. : 2006
Docket No. : 253.002

U.S. PATENT DOCUMENTS, CONT'D					
Examiner Initials	Cite No.	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 6 of 8

Inventor : John D'Agostino
 Serial No. : 12/902,399
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 Filing Date : 10/12/2010
 Group/Art Unit : 3691
 Examiner : Shrestha, Bijendra K.
 Confirmation No. : 2006
 Docket No. : 253.002

FOREIGN PATENT DOCUMENTS, CONT'D					
Examiner Initials	Cite No.	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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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, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 7 of 8

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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, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 8 of 8

Inventor : John D'Agostino
Serial No. : 12/902,399
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Filing Date : 10/12/2010
Group/Art Unit : 3691
Examiner : Shrestha, Bijendra K.
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Docket No. : 253.002

NON-PATENT DOCUMENTS, CONT'D		
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Examiner Signature		Date Considered	
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Electronic Patent Application Fee Transmittal

Application Number:	12902399			
Filing Date:	12-Oct-2010			
Title of Invention:	SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSACTIONS			
First Named Inventor/Applicant Name:	JOHN D'AGOSTINO			
Filer:	Stephanus H. Yang			
Attorney Docket Number:	253.002			
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:				
Submission- Information Disclosure Stmt	1806	1	180	180
Statutory or terminal disclaimer	2814	2	70	140
Total in USD (\$)				320

Electronic Acknowledgement Receipt

EFS ID:	9704631
Application Number:	12902399
International Application Number:	
Confirmation Number:	2006
Title of Invention:	SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSACTIONS
First Named Inventor/Applicant Name:	JOHN D'AGOSTINO
Customer Number:	34111
Filer:	Stephanus H. Yang
Filer Authorized By:	
Attorney Docket Number:	253.002
Receipt Date:	21-MAR-2011
Filing Date:	12-OCT-2010
Time Stamp:	18:42:46
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$320
RAM confirmation Number	6227
Deposit Account	
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
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Information:					
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Warnings:					
Information:					
3	Terminal Disclaimer Filed	253002_Terminal_Disclaimer_7840486.pdf	210176	no	2
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Information:					
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6	Foreign Reference	EP81921A1.pdf	194777	no	11
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This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

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

In re Application of:
John D'Agostino

Group Art Unit: 3691

Serial Number: 12/902,399

Examiner: Shrestha, Bijendra K.

Filed: 10/12/2010

Docket Number: 253.002

For: **SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD PURCHASES**

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8:

I hereby certify that this correspondence is being electronically transmitted using EFS-Web, or Deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to : _____, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, or Transmitted by facsimile on the date shown below to the United States Patent and Trademark Office at (571) 273-8300.

March 21, 2011

/Stephanus Yang/

Date

Stephanus Yang

RESPONSE TO NON-FINAL OFFICE ACTION

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

Commissioner:

This paper is submitted in response to the Non-Final Office Action dated January 14, 2011. Reconsideration of the application in view of the following amendments, remarks, and/or arguments is respectfully requested.

AMENDMENT IN THE CLAIMS

1 (currently amended). A method of performing secure credit card purchases, said method comprising:

- a) contacting a custodial authorizing entity having custodial responsibility of account parameters of a customer's account that is used to make credit card purchases;
- b) supplying said custodial authorizing entity with at least account identification data of said customer's account;
- c) defining at least one payment category to include at least limiting a number of transactions to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants ;
- d) designating a said payment category;
- e) generating a transaction code by a processing computer of said custodial authorizing entity, said transaction code reflecting at least the limits of said designated payment category to make a purchase within said designated payment category;
- f) communicating said transaction code to a merchant to consummate a purchase with defined purchase parameters;
- g) verifying that said defined purchase parameters are within said designated payment category; and

h) providing authorization for said purchase so as to confirm at least that said defined purchase parameters are within said designated payment category and to authorize payment required to complete the purchase.

2 (original). The method of claim 1 further comprising the step of designating at least one of said one or more merchants subsequent to generating said transaction code.

3 (original). The method of claim 1 wherein said step of communicating the transaction code to a merchant to consummate said purchase within defined purchase parameters further comprises designation of said merchant as one of said one or more merchants.

4 (original). The method of claim 1 wherein said step of generating said transaction code further comprises said customer obtaining said transaction code.

5 (original). The method of claim 1 further comprising generating a transaction code which reflects at least one of a plurality of said payment categories.

6 (original). The method of claim 1 further comprising defining at least one payment category to include amount parameters for a cost of one or more purchases.

7 (original). The method of claim 1 further comprising defining at least one payment category to include time parameters during which the purchase can be completed.

8 (original). The method of claim 1 further comprising defining at least one payment category to include limiting said transaction code to a single transaction for a purchase within a predetermined period of time.

9 (original). The method of claim 1 further comprising defining at least one payment category to include limiting purchases to a single transaction at a maximum amount for purchase within a predetermined period of time.

10 (original). The method of claim 1 further comprising defining at least one payment category to include limiting purchases to at least two purchases at a maximum total amount for items purchased within a predetermined time period.

11 (original). The method of claim 1 further comprising defining at least one payment category to include using said transaction code for at least two purchases for a repeating transaction at a fixed amount payable at each of a fixed number of time intervals.

12 (original). The method of claim 11 further comprising defining at least one payment category to include limiting purchases to said repeating transaction at said fixed amount payable at each of said fixed number of time intervals.

13 (original). The method of claim 1 further comprising defining at least one payment category to include using said transaction code for a repeating transaction at a fixed amount payable at each of an unspecified number of time intervals.

14 (original). The method of claim 1 further comprising defining at least one payment category to include limiting a repeating transaction to a maximum dollar amount.

15 (original). The method of claim 1 further comprising defining at least one payment category to include limiting purchases to a limited time interval during which a purchase is permitted.

16 (original). The method of claim 1 further comprising communicating said transaction code to the customer at the location of the merchant for use in person.

17 (original). A method of performing secure credit card purchases, said method comprising:

- a) identifying a pre-established account that is used to make credit card purchases;
- b) selecting a predetermined payment category which limits a nature, of a series of subsequent purchases to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants;
- c) generating a transaction code by a processing computer of a custodial authorizing entity of said pre-established account, said transaction code associated with at least said pre-established account and the limits of said selected payment category and different from said pre-established account;
- d) communicating said transaction code to a merchant to consummate a purchase within defined purchase parameters;
- e) verifying that said defined purchase parameters correspond to said selected payment category;
- f) providing authorization for said purchase so as to confirm at least that said defined purchase parameters are within said selected payment category and to authorize payment required to complete the purchase; and
- g) associating the purchase with said pre-established account.

18 (original). The method of claim 17 wherein said step of verifying that said defined purchase parameters correspond to said selected payment category further identifies said merchant as one of said one or more merchants.

19 (original). A method of performing secure credit card purchases, said method comprising the steps of:

- a) identifying a pre-established account that is used to make credit card purchases;
- b) selecting a pre-determined payment category which limits a nature of a subsequent purchase to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants;
- c) generating a transaction code by a processing computer of a custodial authorizing entity of said pre-established account, said transaction code associated with at least said pre-established account and the limits of said selected payment category, and different from said pre-established account;
- d) designating a merchant as one of said one or more merchants;
- e) communicating said transaction code to said merchant to consummate a purchase within defined purchase parameters;

f) verifying that said defined purchase parameters correspond to said selected payment category;

g) providing authorization for said purchase so as to confirm at least that said defined purchase parameters are within said selected payment category and to authorize payment required to complete the purchase; and

h) associating the purchase with said pre-established account.

20 (original). The method of claim 19 wherein said step of verifying that said defined purchase parameters correspond to said selected payment category further identifies said merchant as one of said one or more merchants.

21 (previously presented). A method for implementing a system for performing secure credit card purchases, the method comprising:

a) receiving account information from an account holder identifying an account that is used to make credit card purchases;

b) receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to a single merchant, said single merchant limitation being included in said payment category prior to any particular merchant being identified as said single merchant;

c) generating a transaction code utilizing a processing computer of a custodial authorizing entity, said transaction code associated with said account and reflecting at least the limits of said payment category, to make a purchase within said payment category;

d) communicating said transaction code to said account holder;

e) receiving a request to authorize payment for a purchase using said transaction code;

f) authorizing payment for said purchase if said purchase is within said payment category.

22 (previously presented). A method for implementing a system for performing secure credit card purchases, the method comprising:

a) receiving account information from an account holder identifying an account that is used to make credit card purchases;

b) receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants;

c) generating a transaction code utilizing a processing computer of a custodial authorizing entity, said transaction code associated with said account and reflecting at least the limits of said payment category, to make a purchase within said payment category;

d) communicating said transaction code to said account holder;

e) receiving a request to authorize payment for a purchase using said transaction code;

f) authorizing payment for said purchase if said purchase is within said payment category.

AMENDMENT IN THE SPECIFICATION

In paragraph [0034]:

~~FIGS. 3 and 4~~ FIGS. 2 and 3 are representative of the versatility of the system and method of the present invention wherein the customer 54 may receive the aforementioned promotional information from the merchant 56 by any appropriate means such as television solicitation as at 58, phone solicitation as at 60 and/or personal solicitation as at 62. Once the customer receives the promotional information, which may include the viewing of the product itself, or in advance if a general estimate as to the ultimate cost of an anticipate purchase(s) can be made prior to viewing promotional information, the customer contacts the custodial authorizing entity 64 by any appropriate electronic or conventional facilities such as direct phone to phone contact as at 66 and 66' or direct computer contact as at 46', 45'. Once the customer's authorization is confirmed, details of the anticipated transaction are established so as to determine a payment category, and the a transaction code is issued to the customer. The customer, either directly or through a representative, can then utilize the transaction code to consummate a transaction within the defined parameters of the payment category. Moreover, the merchant 56, through a conventional, yet restricted communication with the custodial authorizing entity 64 by any of a plurality of conventional or electronic methods using computer to computer linking as at 44', 45' or by telephone transmission as at 56', 66', can obtain a verification and subsequent payment utilizing the transaction code only.

REMARKS

A. Initial Remarks

The Examiner is thanked for the courtesy he extended to the undersigned in their February 8, 2011 telephone conference in which claims 1-22 and U.S. Patent 6,000,832 to Franklin et al. and U.S. patent application publication 2001/0011249 to Yanagihara, were discussed. No agreement was made regarding the discussed claims.

B. Status of the Claims

Claims 1-22 are pending in this application. Claim 1 is amended and no claims have been canceled or newly presented.

C. Nonstatutory Double Patenting Rejection is Overcome

The Applicant submits herewith a terminal disclaimer in compliance with 37 CFR 1.321(c) or 1.321(d) over U.S. Patent 7,840,486 and U.S. Patent 6,324,526. Thus, the nonstatutory double patenting rejection of claim 1-22 is overcome. Accordingly, reconsideration and withdrawal of the rejection are respectfully requested.

D. The 35 U.S.C. § 103(a) Rejections are Overcome

Claims 1-22 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent 6,000,832 to Franklin et al. (hereinafter Franklin) in view of U.S. Publication 2001/0011249 to Yanagihara (hereinafter Yanagihara). This rejection is respectfully traversed.

1. Claim 1

By the foregoing amendment to claims, claim 1 is amended from “designating a payment category” to -- designating said payment category” only to correct formalities relating to correct antecedent basis for “payment category” in the designation step. Claim 1 is directed towards a method of performing secure credit card purchases and includes the step of defining at least one payment category to include at least limiting a number of transactions to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants (emphasis added).

Contrary to the Office’s contention, Franklin requires that a particular merchant for a specific transaction to be known and identified to generate the transaction code by entering transaction-specific data into a MAC coding unit for generating a transaction account number that is specific to the identified merchant (column 9, lines 48-64). Whereas, the Applicant’s claimed method does not identify a merchant prior to the generation of the transaction code.

Clearly Yanagihara does not cure this deficiency as it is been cited solely to teach predefining and association a transaction code with a payment category. Thus, claim 1 is patentable over Franklin in view of Yanagihara. Accordingly, reconsideration and withdrawal of the rejection are respectfully requested.

2. Claim 17

Claim 17 is directed towards a method of performing secure credit card purchases and includes the step of selecting a predetermined payment category which limits a nature, of a series of subsequent purchases to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants (emphasis added).

While claim 17 differs in scope from claim 1, claim 17 and all of its dependents are patentable over Franklin in view of Yanagihara for the same reasons provided above with respect to claim 1. Accordingly, reconsideration and withdrawal of the rejection are respectfully requested.

3. Claim 21

Claim 21 is directed toward a method for implementing a system for performing secure credit card purchases including the step of receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to a single merchant, said single merchant limitation being included in

said payment category prior to any particular merchant being identified as said single merchant (emphasis added).

While claim 21 differs in scope from claim 1, claim 21 is patentable over Franklin in view of Yanagihara for the same reasons provided above with respect to claim 1. Accordingly, reconsideration and withdrawal of the rejection are respectfully requested.

4. Claim 22

Claim 22 is directed towards a method for implementing a system for performing secure credit card purchases including the step of receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants (emphasis added).

While claim 22 differs in scope from claim 1, claim 22 is patentable over Franklin in view of Yanagihara for the same reasons provided above with respect to claim 1. Accordingly, reconsideration and withdrawal of the rejection are respectfully requested.

E. Office's Remarks Regarding Intended Use Language

The Office, in the Remarks section of the Office Action, makes a reference to intended use claim language that has been *italicized* in the action which no patentable weight has been given. The Applicant respectfully notes functional limitations must be

evaluated and considered, just like any other limitation of the claim, for what it fairly conveys to a person of ordinary skill in the pertinent art in the context in which it is used. MPEP 2173.05(g). Further, each element of a method claim is usually a verb phrased as a gerund that may be coupled with a purpose. While the recited claim language may be reworded into the more positive phrase, the Applicant's preference should be heeded (*Ex parte Lewin* (1966)).

Further, in the 35 U.S.C. § 103(a) rejection of the claims the Office did not specifically raise the issue of the recitation of functional language as being considered as intended use and not being given any patentable weight. Accordingly, should the Office maintain its position, the Applicant respectfully requests that new, non-final office action be issued in which the Applicant may be given the opportunity to properly reply.

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F. Conclusion

In view of the foregoing, it is respectfully submitted that each of the pending claims is in condition for allowance, and a Notice of Allowance is earnestly solicited. The Examiner is invited to contact the undersigned at (727) 230-4949 with any questions, comments, or suggestions relating to the referenced patent application.

Respectfully submitted,
Maxey Law Offices, PLLC

March 18, 2011
Date: _____

/Stephen Lewellyn/

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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875					Application or Docket Number 12/902,399		Filing Date 10/12/2010		<input type="checkbox"/> To be Mailed			
APPLICATION AS FILED – PART I												
(Column 1)			(Column 2)			SMALL ENTITY <input checked="" type="checkbox"/> OR		OTHER THAN SMALL ENTITY				
FOR		NUMBER FILED	NUMBER EXTRA		RATE (\$)	FEE (\$)	OR		RATE (\$)	FEE (\$)		
<input type="checkbox"/> BASIC FEE <small>(37 CFR 1.16(a), (b), or (c))</small>		N/A	N/A		N/A				N/A			
<input type="checkbox"/> SEARCH FEE <small>(37 CFR 1.16(k), (i), or (m))</small>		N/A	N/A		N/A		N/A					
<input type="checkbox"/> EXAMINATION FEE <small>(37 CFR 1.16(o), (p), or (q))</small>		N/A	N/A		N/A		N/A					
TOTAL CLAIMS <small>(37 CFR 1.16(i))</small>		minus 20 =	*		X \$ =		OR		X \$ =			
INDEPENDENT CLAIMS <small>(37 CFR 1.16(h))</small>		minus 3 =	*		X \$ =		OR		X \$ =			
<input type="checkbox"/> APPLICATION SIZE FEE <small>(37 CFR 1.16(s))</small>		If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).										
<input type="checkbox"/> MULTIPLE DEPENDENT CLAIM PRESENT <small>(37 CFR 1.16(j))</small>												
* If the difference in column 1 is less than zero, enter "0" in column 2.												
TOTAL										TOTAL		
APPLICATION AS AMENDED – PART II												
(Column 1)			(Column 2)			SMALL ENTITY		OR		OTHER THAN SMALL ENTITY		
AMENDMENT	03/21/2011		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	OR		RATE (\$)	ADDITIONAL FEE (\$)
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	Independent <small>(37 CFR 1.16(h))</small>		* 5	Minus	***5	= 0	X \$110 =	0	X \$ =			
	<input type="checkbox"/> Application Size Fee <small>(37 CFR 1.16(s))</small>											
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <small>(37 CFR 1.16(j))</small>											
TOTAL ADD'L FEE							0	OR		TOTAL ADD'L FEE		
AMENDMENT			CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	OR		RATE (\$)	ADDITIONAL FEE (\$)
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	Independent <small>(37 CFR 1.16(h))</small>		*	Minus	***	=	X \$ =		X \$ =			
	<input type="checkbox"/> Application Size Fee <small>(37 CFR 1.16(s))</small>											
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <small>(37 CFR 1.16(j))</small>											
TOTAL ADD'L FEE								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".												
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The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.												
							Legal Instrument Examiner: /BRENDA HINES/					

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.
12/902,399	10/12/2010	JOHN D'AGOSTINO	253.002	2006
34111	7590	01/14/2011	EXAMINER	
Maxey Law Offices, PLLC 15500 Roosevelt Blvd. SUITE 305 CLEARWATER, FL 33760			SHRESTHA, BLENDRA K	
			ART UNIT	PAPER NUMBER
			3691	
			MAIL DATE	DELIVERY MODE
			01/14/2011	PAPER

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

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

DETAILED ACTION

Priority

Acknowledgement is made this application is CON of 11/252,009 10/17/2005 PAT 7,840,486 which is a CON of 10/037,007 11/09/2001 ABN which is a CON of 09/231,745 01/15/1999 PAT 6,324,526.

Double Patenting

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

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

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

2. Claims 1-22 rejected on the ground of nonstatutory double patenting over claims 1-30 of U. S. Patent No. 7,840,486 and claims 1-16 of U.S. Patent No. 6,324,526 since the claims, if allowed, would improperly extend the "right to exclude" already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter, as follows: *use of transaction code with purchase parameters and payment categories instead of credit card number.*

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of the application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.3

3. As per independent claims 1, 17, 19, 21 and 22 of instant application, the independent claims 1, 12 and 16 of Patent 6,324,526 and independent claims 1, 20, 25 and 29 of Patent 7,840,486 teach following claim features:

A method of performing secure credit card purchases, said method comprising:

a) contacting a custodial authorizing entity having custodial responsibility of account parameters of a customer's account that is used to make credit card purchases;

b) supplying said custodial authorizing entity with at least account identification data of said customer's account;

c) defining a payment category including at least limiting purchases to a single merchant for at least one transaction, said single merchant limitation being included in said payment category prior to any particular merchant being identified as said single merchant;

d) designating said payment category thereby designating at least that a transaction code generated in accordance with said payment category can be used by only one merchant;

e) generating a transaction code by a processing computer of said custodial authorizing entity, said transaction code reflecting at least the limits of said designated payment category to make a purchase within said designated payment category;

f) communicating said transaction code to a merchant to consummate a purchase with defined purchase parameters;

g) verifying that said defined purchase parameters are within said designated payment category; and

h) providing authorization for said purchase so as to confirm at least that said defined purchase parameters are within said designated payment category and to authorize payment required to complete the purchase.

Claim Rejections - 35 USC § 103

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

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

2. 1-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Franklin et al., U.S. Patent No. 6,000,832 (reference A in attached PTO-892) in view of Yanagihara et al. U.S. Pub No. 2001/0011249 (reference B in attached PTO-892).

3. As per claim 1, Franklin et al. teach a method of performing secure credit card purchases, said method comprising:

a) contacting a custodial authorizing entity having custodial responsibility of account parameters of customer's account that is used to make credit card purchases (see Fig. 1; Issuing Bank (26) connected to customer (22) and merchant (24) connected by Internet (34); column 4, lines 3-9; where commerce card is issued by credit card companies or card sponsoring companies);

b) supplying *said* custodial authorizing entity with at least account identification data of said customer's account (see Fig. 4; Fig. 7);

c) defining at least one payment category to include at least limiting a number of transactions to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants (see column 9, lines 52-55; where code specific to a merchant is generated by the software supplied by the issuing bank installed on customer computer as described in column 2, lines 18-37; Examiner notes merchant ID code generated by the computer hides the identity of the merchant);

d) designating said payment category (see column 2, lines 27-37; where code generated include merchant ID);

e) generating a transaction code by a processing computer of said custodial authorizing entity, said transaction code reflecting at least the limits of said designated payment category *to make a purchase within said designated payment category* (see column 2, lines 17-21; where transaction code is obtained from a computer using customer account number and private key and software modules supplied by the issuing bank).

f) communicating said transaction code to a merchant to consummate a purchase with defined purchase parameters (see Fig. 3; column 5, lines 41-58);

g) verifying that said defined purchase parameters are within said designated payment category (see column 5, lines 59-67 to column 6, lines 1-12); and

h) providing authorization for said purchase so as to confirm at least that said defined purchase parameters are within said designated payment category and *to authorize payment required to complete the purchase* (see column 12, lines 27-48).

Franklin et al. teach generating a transaction code with transaction specific data (see Fig. 4; Transaction Specific Data which include good identification; column 9, lines 40-43) and but do not teach predefining and associating with the payment categories.

Yanagihara et al. teach predefining and associating the transaction code with the payment categories (see Fig. 2: Fig. 4; paragraph [0019])

Therefore, it would be obvious to one of ordinary skill in the art at the time the invention was made to allow predefining and associating the transaction code with the payment categories of Franklin et al. because Yanagihara et al. teach that including above features would enable user to use usage identification code which indicates purpose of use and usage limit to indicate maximum amount to withdraw (Yanagihara et al., paragraph [0019]).

4. As per claim 2, Franklin et al. in view of Yanagihara et al. teach claim 1 as described above.

Franklin et al. further teaches the method comprising step of designating at least **one of** said one or more merchant subsequent to generating said transaction code (see Fig. 4; transaction specific data that include merchant ID).

5. As per claim 3, Franklin et al. in view of Yanagihara et al. teach claim 1 as described above.

Franklin et al. further teaches the method wherein step of communicating the transaction code to said merchant to consummate said purchase within defined purchase parameters further comprises designation of said merchant as **one of** said one or more merchants (see Fig. 4; column 9, lines 18-30; column 49-58).

6. As per claim 4, Franklin et al. in view of Yanagihara et al. teach claim 1 as described above.

Franklin et al. further teaches the method wherein said step of generating said transaction code further comprises said customer obtaining said transaction code (see column 3, lines 21-37; where transaction code is obtained from a computer using customer account number and private key and software modules supplied by the issuing bank).

7. As per claims 5-8, Franklin et al. in view of Yanagihara et al. teach claim 1 as described above.

Franklin et al. further teach the method comprising generating a transaction code which reflects at least one of a plurality of said payment categories that include amount parameters for a cost of one or more purchases, time parameters during which the

purchase can be completed, parameters permitting use of said transaction code for a single transaction for purchase within a predetermined period of time (see Fig. 4, column 2, lines 30-32; column 9, lines 49-58; column 10, lines 52-65; where transaction code include single purchase for specific amount for specific finite time period).

8. As per claims 9-14, Franklin et al. in view of Yanagihara et al. teach claim 1 as described above.

Franklin et al. do not teach defining at least one payment category to include limiting purchases to a single transaction at a maximum amount for purchase within a predetermined period of time; limiting purchase to at least two purchases at a maximum total amount for items purchased within a predetermined time period; using said transaction code for at least two purchases for a repeating transaction at a fixed amount payable at each of a fixed number of time intervals; limiting purchases to said repeating transaction at said fixed amount payable at each of said fixed number of time intervals; using said transaction code for a repeating transaction at a fixed amount payable at each of an unspecified number of time intervals; and defining at least one payment category to include limiting a repeating transaction to a maximum dollar amount.

Yanagihara et al. teach storing a restrictive condition for withdrawal of amount from the money card and application of the predetermined condition during withdrawal of the money from the card (Yanagihara et al., Fig. 2, Payment Condition (209) and Transaction Record (210); paragraph [0005], [0006] and 0019]; the Examiner notes any above preconditions in claims 9-13 can be set in Payment Condition (209) in Fig. 2).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to allow storing a restrictive condition for withdrawal of amount from the money card and application of the predetermined condition during withdrawal of the money from the card of Franklin et al. because Yanagihara et al. teach that including above features would enable user to use usage identification code which indicates purpose of use (Yanagihara et al., paragraph [0019]).

9. As per claim 15, Franklin et al. in view of Yanagihara et al. teach claim 1 as described above.

Franklin et al. further teaches the method defining said payment category to include limiting purchases to a limited time interval during which said purchase authorization is permitted (column 10, lines 52-65).

10. As per claim 16, Franklin et al. in view of Yanagihara et al. teach claim 1 as described above.

Franklin et al. further teach the method comprising communicating said transaction code to the customer at the location of the merchant for use in person (see column 5, lines 41-47; where customer submit transaction code to merchant which examiner interpreted as in person as well as via Internet connection).

11. As per claim 17-19, Franklin et al. teach a method of performing secure credit card purchases, said method comprising

a) identifying a pre-established account that is used to make credit card purchases; b) designating payment limiting purchases to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as **one of** said one or more merchants (see column 2, lines 9-21; column 4, lines 3-9; where commerce card is issued by credit card companies or card sponsoring companies; column 9, lines 49-58; where code number include merchant specific code for particular merchant);

c) generating a transaction code by a custodial authorizing of said pre-established account, said transaction code associated with at least said pre-established credit card account and the limits of said selected payment category, and different from said pre-established credit card account (see Fig. 4, column 2, lines 22-35);

d) communicating said transaction code to a merchant *to consummate a purchase within defined purchase parameters* (see column 2, lines 35-38);

e) verifying that said defined purchase parameters correspond to said designated payment category (see column 2, lines 47-64); and

f) providing authorization for said purchase so as *to confirm at least that said defined purchase parameters are within said designated payment category and complete the purchase* (see column 2, lines 65-67 to column 3, lines 1-6); and

g) associating the purchase with said pre-established account (see column 12, lines 34-43).

Franklin et al. teach generating a transaction code with transaction specific data (see Fig. 4; Transaction Specific Data which include good identification; column 9, lines

40-43) and but do not teach selecting a predetermined payment category which limits a nature, of a series of subsequent purchases.

Yanagihara et al. teach predefining and associating the transaction code with the payment categories (see Fig. 2: Fig. 4; paragraph [0019])

Therefore, it would be obvious to one of ordinary skill in the art at the time the invention was made to allow predefining and associating the transaction code with the payment categories of Franklin et al. because Yanagihara et al. teach that including above features would enable user to use usage identification code which indicates purpose of use and usage limit to indicate maximum amount to withdraw (Yanagihara et al., paragraph [0019]).

12. As per claim 20, Franklin et al. in view of Yanagihara et al. teach claim 19 as described above. Franklin et al. further teaches the method wherein

said step of verifying that said defined purchase parameters correspond to said selected payment category further identifies said merchant as **one of** said one or more merchants (see Fig. 4, column 9, lines 43, 52-55).

21. As per claim 21-22, Franklin et al. teach a method for implementing a system for performing secure credit card purchases, the method comprising:

a) receiving account information from an account holder identifying an account that is used to make credit card purchases (see Fig. 2; Registration Module (56));

column 7, lines 26-33; where account holder completes online application providing credit card information to issuing bank); column

b) receiving a request from said account holder for a transaction code (see column 7, lines 46-67; where issuing bank issues credit card like online commerce card having 16-digit number, if approved) *to make a purchase within a payment category that at least limits transactions to a single merchant, said single merchant limitation being included in said payment category prior to any particular merchant being identified as said single merchant* (see column 9, lines 52-55; where code specific to a merchant is generated by the software supplied by the issuing bank installed on customer computer as described in column 2, lines 18-37; Examiner notes merchant ID code generated by the computer hides the identity of the merchant);

c) generating a transaction code utilizing a processing computer of a custodial authorizing entity, said transaction code associated with said account and reflecting at least the limits of said payment; d) communicating said transaction code to said account holder (see column 2, lines 17-21; where transaction code is obtained from a computer using customer account number and private key and software modules supplied by the issuing bank).

e) receiving a request to authorize payment for a purchase using said transaction code (see column 5, lines 59-63);

f) authorizing payment for said purchase if said purchase is within said payment category (see column 2, lines 65-67 to column 3, lines 1-6).

Franklin et al. teach generating a transaction code with transaction specific data (see Fig. 4; Transaction Specific Data which include good identification; column 9, lines 40-43) and but do not teach selecting a predetermined payment category which limits a nature, of a series of subsequent purchases.

Yanagihara et al. teach predefining and associating the transaction code with the payment categories (see Fig. 2; Fig. 4; paragraph [0019])

Therefore, it would be obvious to one of ordinary skill in the art at the time the invention was made to allow predefining and associating the transaction code with the payment categories of Franklin et al. because Yanagihara et al. teach that including above features would enable user to use usage identification code which indicates purpose of use and usage limit to indicate maximum amount to withdraw (Yanagihara et al., paragraph [0019]).

Remarks

13. Examiner would like to draw applicant attention that the intended use language recitation such as “to authorize...; to consummate...;to confirm...; to make...., to ” which has been *italicized* in above office action do not carry any patentable weight. The fact that these elements are capable of performing specific functions does not mean that they actually perform the functions as recited in the claims. The functions recited in the claim are not positive limitations but only requires the elements to be able to perform the functions. A recitation of the intended use of the claimed invention must result in a structural difference between the claimed invention and the prior art in order to

patentably distinguish the claimed invention from the prior art. If the prior art structure is capable of performing the intended use, then it meets the claim. See MPEP 2114 and *Ex parte Masham*, 2 USPQ2d 1647 (Bd. Pat. App. & Inter. 1987).

Conclusion

14. The prior art made of record and not relied upon is considered pertinent to applicant's disclosures. The following are pertinent to current invention, though not relied upon:

Baker-Dean et al. (U.S. Pub No. 2010/0012720) teach system and method to select authorized vendors for prepaid debit cards/credit card.

Benson et al. (U.S. Patent No. 5,845,281) teach method and system for managing a data object so as to comply with predetermined conditions for usage.

Demoff et al. (U.S. Patent No. 6,456,984) teach method and system for providing temporary credit authorizations.

Fleming (U.S. Patent No. 5,953,710) teaches children's credit or debit card system.

Foladare et al. (U.S. Patent No. 5,914,472) teach credit card spending authorization control system.

Franco (U.S. Patent No. 4,893,330) teaches method and apparatus for restricting credit card communication calls.

Kravitz (U.S. Patent No. 6,029,150) teaches payment and transactions in electronic commerce system.

Walker et al. (U.S. Patent No. 6,163,771) teach method and device for generating a single use financial account number.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Bijendra K. Shrestha whose telephone number is (571)270-1374. The examiner can normally be reached on 8:00AM-4:30PM (Monday-Friday).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. 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.

/Bijendra K. Shrestha/
Examiner, Art Unit 3691
01/10/2011

Application/Control Number: 12/902,399
Art Unit: 3691

Page 16

Notice of References Cited	Application/Control No. 12/902,399	Applicant(s)/Patent Under Reexamination D'AGOSTINO, JOHN	
	Examiner BIJENDRA K. SHRESTHA	Art Unit 3691	Page 1 of 1

U.S. PATENT DOCUMENTS

*	Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A US-6,000,832	12-1999	Franklin et al.	700/232
*	B US-2001/0011249	08-2001	YANAGIHARA et al.	705/41
*	C US-5,500,513	03-1996	Langhans et al.	235/380
*	D US-5,845,281	12-1998	Benson et al.	1/1
*	E US-6,456,984	09-2002	Demoff et al.	705/40
*	F US-5,953,710	09-1999	Fleming, Stephen S.	705/38
*	G US-5,914,472	06-1999	Foladare et al.	235/380
*	H US-4,893,330	01-1990	Franco, Victor A.	379/91.02
*	I US-6,029,150	02-2000	Kravitz, David William	705/39
*	J US-6,163,771	12-2000	Walker et al.	705/18
*	K US-2010/0012720	01-2010	Baker-Dean et al.	235/380
	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.

<i>Index of Claims</i> 	Application/Control No. 12902399	Applicant(s)/Patent Under Reexamination D'AGOSTINO, JOHN
	Examiner BIJENDRA K SHRESTHA	Art Unit 3691

✓	Rejected
=	Allowed


-	Cancelled
÷	Restricted

N	Non-Elected
I	Interference

A	Appeal
O	Objected

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

CLAIM		DATE									
Final	Original	01/10/2011									
	1	✓									
	2	✓									
	3	✓									
	4	✓									
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	22	✓									

<i>Search Notes</i> 	Application/Control No. 12902399	Applicant(s)/Patent Under Reexamination D'AGOSTINO, JOHN
	Examiner BIJENDRA K SHRESTHA	Art Unit 3691

SEARCHED			
Class	Subclass	Date	Examiner

SEARCH NOTES		
Search Notes	Date	Examiner
google/patents, Inventors/Assignee Search in Palm (see attached)	01/10/2011	bks

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner

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BIB DATA SHEET

CONFIRMATION NO. 2006

SERIAL NUMBER 12/902,399	FILING or 371(c) DATE 10/12/2010 RULE	CLASS 705	GROUP ART UNIT 3691	ATTORNEY DOCKET NO. 253.002	
APPLICANTS JOHN D'AGOSTINO, SARASOTA, FL; ** CONTINUING DATA ***** This application is a CON of 11/252,009 10/17/2005 PAT 7,840,486 which is a CON of 10/037,007 11/09/2001 ABN which is a CIP of 09/231,745 01/15/1999 PAT 6,324,526 ** FOREIGN APPLICATIONS ***** ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** ** SMALL ENTITY ** 10/22/2010					
Foreign Priority claimed <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 35 USC 119(a-d) conditions met <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Verified and /BIJENDRA K SHRESTHA/ Acknowledged _____ Examiner's Signature	<input type="checkbox"/> Met after Allowance _____ Initials	STATE OR COUNTRY FL	SHEETS DRAWINGS 2	TOTAL CLAIMS 22	INDEPENDENT CLAIMS 5
ADDRESS Maxey Law Offices, PLLC 15500 Roosevelt Blvd. SUITE 305 CLEARWATER, FL 33760 UNITED STATES					
TITLE SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSATIONS					
FILING FEE RECEIVED 799	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		



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Table with 7 columns: APPLICATION NUMBER, FILING or 371(c) DATE, GRP ART UNIT, FIL FEE REC'D, ATTY. DOCKET NO, TOT CLAIMS, IND CLAIMS. Row 1: 12/902,399, 10/12/2010, 3621, 799, 253.002, 22, 5

CONFIRMATION NO. 2006

UPDATED FILING RECEIPT



34111
Maxey Law Offices, PLLC
15500 Roosevelt Blvd.
SUITE 305
CLEARWATER, FL 33760

Date Mailed: 12/14/2010

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)

JOHN D'AGOSTINO, SARASOTA, FL;

Power of Attorney: The patent practitioners associated with Customer Number 34111

Domestic Priority data as claimed by applicant

This application is a CON of 11/252,009 10/17/2005 PAT 7,840,486
which is a CON of 10/037,007 11/09/2001 ABN
which is a CIP of 09/231,745 01/15/1999 PAT 6,324,526

Foreign Applications

If Required, Foreign Filing License Granted: 10/22/2010

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is US 12/902,399

Projected Publication Date: 03/24/2011

Non-Publication Request: No

Early Publication Request: No
** SMALL ENTITY **

Title

SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSACTIONS

Preliminary Class

705

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

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For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, <http://www.stopfakes.gov>. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4158).

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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 12/902,399
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APPLICATION AS FILED - PART I			SMALL ENTITY		OR	OTHER THAN SMALL ENTITY	
	(Column 1)	(Column 2)					
FOR	NUMBER FILED	NUMBER EXTRA	RATE(\$)	FEE(\$)		RATE(\$)	FEE(\$)
BASIC FEE <small>(37 CFR 1.16(a), (b), or (c))</small>	N/A	N/A	N/A	82		N/A	
SEARCH FEE <small>(37 CFR 1.16(k), (l), or (m))</small>	N/A	N/A	N/A	270		N/A	
EXAMINATION FEE <small>(37 CFR 1.16(o), (p), or (q))</small>	N/A	N/A	N/A	110		N/A	
TOTAL CLAIMS <small>(37 CFR 1.16(i))</small>	22	minus 20 = * 2	x 26 =	52	OR		
INDEPENDENT CLAIMS <small>(37 CFR 1.16(h))</small>	5	minus 3 = * 2	x 110 =	220			
APPLICATION SIZE FEE <small>(37 CFR 1.16(s))</small>	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$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 1.16(s).			0.00			
MULTIPLE DEPENDENT CLAIM PRESENT <small>(37 CFR 1.16(j))</small>				0.00			
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL	734		TOTAL	

APPLICATION AS AMENDED - PART II					SMALL ENTITY		OR	OTHER THAN SMALL ENTITY		
	(Column 1)	(Column 2)	(Column 3)							
AMENDMENT A	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE(\$)	ADDITIONAL FEE(\$)		RATE(\$)	ADDITIONAL FEE(\$)		
	Total <small>(37 CFR 1.16(i))</small>	*	Minus	**	=	x	=	OR	x	=
	Independent <small>(37 CFR 1.16(h))</small>	*	Minus	***	=	x	=	OR	x	=
	Application Size Fee <small>(37 CFR 1.16(s))</small>									
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <small>(37 CFR 1.16(j))</small>									
				TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE			
AMENDMENT B	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE(\$)	ADDITIONAL FEE(\$)		RATE(\$)	ADDITIONAL FEE(\$)		
	Total <small>(37 CFR 1.16(i))</small>	*	Minus	**	=	x	=	OR	x	=
	Independent <small>(37 CFR 1.16(h))</small>	*	Minus	***	=	x	=	OR	x	=
	Application Size Fee <small>(37 CFR 1.16(s))</small>									
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <small>(37 CFR 1.16(j))</small>									
				TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE			
<p>* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.</p> <p>** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".</p> <p>*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".</p> <p>The "Highest Number Previously Paid For" (Total or Independent) is the highest found in the appropriate box in column 1.</p>										

MULTIPLE DEPENDENT CLAIM FEE CALCULATION SHEET							Application Number		Filing Date		
Substitute for Form PTO-1360 (For use with Form PTO/SB/06)							12902399				
							Applicant(s) JOHN D'AGOSTINO				
							* May be used for additional claims or amendments				
CLAIMS	AS FILED		AFTER FIRST AMENDMENT		AFTER SECOND AMENDMENT						
	Indep	Depend	Indep	Depend	Indep	Depend	Indep	Depend	Indep	Depend	
1			1								
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
JOHN D'AGOSTINO

Group Art Unit: 3621

Serial No.: 12/902,399

Examiner:

Filed: 10/12/2010

Dkt. No.: 253.002

For: SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD
PURCHASES

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December 07, 2010
Date

/Stephen Lewellyn/
Stephen Lewellyn

RESPONSE TO THE NOTICE TO FILE MISSING PARTS

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

Dear Sir,

In response to the Notice To File Missing Parts of Nonprovisional Application dated October 25, 2010, the Applicant submits herewith:

1. Statutory basic filing fee in the amount of \$82;
2. Surcharge as set forth in 37 CFR 1.16(f) in the amount of \$65;
3. Application search fee in the amount of \$270; and
4. Application examination fee for a small entity in compliance with 37 CFR 1.27 in the amount of \$110.

December 07, 2010
Date: _____

Respectfully submitted,
Maxey Law Offices, PLLC
/Stephen Lewellyn/

Stephen Lewellyn
Registration No. 51,942
15500 Roosevelt Blvd., Suite 305
Clearwater, Florida 33760
Tel: 727-230-4949

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
JOHN D'AGOSTINO

Group Art Unit: 3621

Serial No.: 12/902,399

Examiner:

Filed: 10/12/2010

Dkt. No.: 253.002

For: SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD
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Date

/Stephen Lewellyn/
Stephen Lewellyn

PRELIMINARY AMENDMENT

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

Dear Sir,

This paper is submitted as a preliminary amendment to Application Number
12/902,399 filed on October 12, 2010, in compliance with 37 CFR 1.121.

AMENDMENT IN THE CLAIMS

1 (original). A method of performing secure credit card purchases, said method comprising:

- a) contacting a custodial authorizing entity having custodial responsibility of account parameters of a customer's account that is used to make credit card purchases;
- b) supplying said custodial authorizing entity with at least account identification data of said customer's account;
- c) defining at least one payment category to include at least limiting a number of transactions to one or more merchants , said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants ;
- d) designating a payment category
- e) generating a transaction code by a processing computer of said custodial authorizing entity, said transaction code reflecting at least the limits of said designated payment category to make a purchase within said designated payment category;
- f) communicating said transaction code to a merchant to consummate a purchase with defined purchase parameters;
- g) verifying that said defined purchase parameters are within said designated payment category; and

h) providing authorization for said purchase so as to confirm at least that said defined purchase parameters are within said designated payment category and to authorize payment required to complete the purchase.

2 (original). The method of claim 1 further comprising the step of designating at least one of said one or more merchants subsequent to generating said transaction code.

3 (original). The method of claim 1 wherein said step of communicating the transaction code to a merchant to consummate said purchase within defined purchase parameters further comprises designation of said merchant as one of said one or more merchants.

4 (original). The method of claim 1 wherein said step of generating said transaction code further comprises said customer obtaining said transaction code.

5 (original). The method of claim 1 further comprising generating a transaction code which reflects at least one of a plurality of said payment categories.

6 (original). The method of claim 1 further comprising defining at least one payment category to include amount parameters for a cost of one or more purchases.

7 (original). The method of claim 1 further comprising defining at least one payment category to include time parameters during which the purchase can be completed.

8 (original). The method of claim 1 further comprising defining at least one payment category to include limiting said transaction code to a single transaction for a purchase within a predetermined period of time.

9 (original). The method of claim 1 further comprising defining at least one payment category to include limiting purchases to a single transaction at a maximum amount for purchase within a predetermined period of time.

10 (original). The method of claim 1 further comprising defining at least one payment category to include limiting purchases to at least two purchases at a maximum total amount for items purchased within a predetermined time period.

11 (original). The method of claim 1 further comprising defining at least one payment category to include using said transaction code for at least two purchases for a repeating transaction at a fixed amount payable at each of a fixed number of time intervals.

12 (original). The method of claim 11 further comprising defining at least one payment category to include limiting purchases to said repeating transaction at said fixed amount payable at each of said fixed number of time intervals.

13 (original). The method of claim 1 further comprising defining at least one payment category to include using said transaction code for a repeating transaction at a fixed amount payable at each of an unspecified number of time intervals.

14 (original). The method of claim 1 further comprising defining at least one payment category to include limiting a repeating transaction to a maximum dollar amount.

15 (original). The method of claim 1 further comprising defining at least one payment category to include limiting purchases to a limited time interval during which a purchase is permitted.

16 (original). The method of claim 1 further comprising communicating said transaction code to the customer at the location of the merchant for use in person.

17 (original). A method of performing secure credit card purchases, said method comprising:

- a) identifying a pre-established account that is used to make credit card purchases;
- b) selecting a predetermined payment category which limits a nature, of a series of subsequent purchases to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants;
- c) generating a transaction code by a processing computer of a custodial authorizing entity of said pre-established account, said transaction code associated with at least said pre-established account and the limits of said selected payment category and different from said pre-established account;
- d) communicating said transaction code to a merchant to consummate a purchase within defined purchase parameters;
- e) verifying that said defined purchase parameters correspond to said selected payment category;
- f) providing authorization for said purchase so as to confirm at least that said defined purchase parameters are within said selected payment category and to authorize payment required to complete the purchase; and
- g) associating the purchase with said pre-established account.

18 (original). The method of claim 17 wherein said step of verifying that said defined purchase parameters correspond to said selected payment category further identifies said merchant as one of said one or more merchants.

19 (original). A method of performing secure credit card purchases, said method comprising the steps of:

- a) identifying a pre-established account that is used to make credit card purchases;
- b) selecting a pre-determined payment category which limits a nature of a subsequent purchase to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants;
- c) generating a transaction code by a processing computer of a custodial authorizing entity of said pre-established account, said transaction code associated with at least said pre-established account and the limits of said selected payment category, and different from said pre-established account;
- d) designating a merchant as one of said one or more merchants;
- e) communicating said transaction code to said merchant to consummate a purchase within defined purchase parameters;

f) verifying that said defined purchase parameters correspond to said selected payment category;

g) providing authorization for said purchase so as to confirm at least that said defined purchase parameters are within said selected payment category and to authorize payment required to complete the purchase; and

h) associating the purchase with said pre-established account.

20 (original). The method of claim 19 wherein said step of verifying that said defined purchase parameters correspond to said selected payment category further identifies said merchant as one of said one or more merchants.

21 (new). A method for implementing a system for performing secure credit card purchases, the method comprising:

a) receiving account information from an account holder identifying an account that is used to make credit card purchases;

b) receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to a single merchant, said single merchant limitation being included in said payment category prior to any particular merchant being identified as said single merchant;

c) generating a transaction code utilizing a processing computer of a custodial authorizing entity, said transaction code associated with said account and reflecting at least the limits of said payment category, to make a purchase within said payment category;

d) communicating said transaction code to said account holder;

e) receiving a request to authorize payment for a purchase using said transaction code;

f) authorizing payment for said purchase if said purchase is within said payment category.

22 (new). A method for implementing a system for performing secure credit card purchases, the method comprising:

a) receiving account information from an account holder identifying an account that is used to make credit card purchases;

b) receiving a request from said account holder for a transaction code to make a purchase within a payment category that at least limits transactions to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants;

c) generating a transaction code utilizing a processing computer of a custodial authorizing entity, said transaction code associated with said account and reflecting at least the limits of said payment category, to make a purchase within said payment category;

d) communicating said transaction code to said account holder;

e) receiving a request to authorize payment for a purchase using said transaction code;

f) authorizing payment for said purchase if said purchase is within said payment category.

Serial No: 12/902,399
Docket No: 253.002
Page 11 of 11

Respectfully submitted,
Maxey Law Offices, PLLC

December 07, 2010
Date: _____

/Stephen Lewellyn/

Stephen Lewellyn
Registration No. 51,942
15500 Roosevelt Blvd., Suite 305
Clearwater, Florida 33760
Tel: 727-230-4949

Electronic Patent Application Fee Transmittal

Application Number:	12902399			
Filing Date:	12-Oct-2010			
Title of Invention:	SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSACTIONS			
First Named Inventor/Applicant Name:	JOHN D'AGOSTINO			
Filer:	Stephen James Lewellyn			
Attorney Docket Number:	253.002			
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	2	26	52
Independent claims in excess of 3	2201	2	110	220
Miscellaneous-Filing:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Late filing fee for oath or declaration	2051	1	65	65
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				799

Electronic Acknowledgement Receipt

EFS ID:	8984719
Application Number:	12902399
International Application Number:	
Confirmation Number:	2006
Title of Invention:	SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSACTIONS
First Named Inventor/Applicant Name:	JOHN D'AGOSTINO
Customer Number:	34111
Filer:	Stephen James Lewellyn
Filer Authorized By:	
Attorney Docket Number:	253.002
Receipt Date:	07-DEC-2010
Filing Date:	12-OCT-2010
Time Stamp:	16:39:09
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$799
RAM confirmation Number	3366
Deposit Account	
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
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1	Applicant Response to Pre-Exam Formalities Notice	253002_Response_To_The_Notice_To_File_Missing_Parts.pdf	59679	no	1
			2a04bd244f03a7ffec870a836b31cb3089c3812		
Warnings:					
Information:					
2	Preliminary Amendment	253002_Preliminary_Amendment.pdf	68314	no	11
			05bb12a3ed2bcd84925fe0b28f6f79895eed8c1e		
Warnings:					
Information:					
3	Fee Worksheet (PTO-875)	fee-info.pdf	40037	no	2
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Warnings:					
Information:					
Total Files Size (in bytes):			168030		
<p>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.</p> <p><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.</p> <p><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.</p> <p><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.</p>					



UNITED STATES PATENT AND TRADEMARK OFFICE

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

Table with 7 columns: APPLICATION NUMBER, FILING or 371(c) DATE, GRP ART UNIT, FIL FEE REC'D, ATTY.DOCKET.NO, TOT CLAIMS, IND CLAIMS. Row 1: 12/902,399, 10/12/2010, 3621, 0.00, 253.002, 20, 3

CONFIRMATION NO. 2006

FILING RECEIPT



34111
Maxey Law Offices, PLLC
15500 Roosevelt Blvd.
SUITE 305
CLEARWATER, FL 33760

Date Mailed: 10/25/2010

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)

JOHN D'AGOSTINO, SARASOTA, FL;

Power of Attorney: The patent practitioners associated with Customer Number 34111

Domestic Priority data as claimed by applicant

This application is a CON of 11/252,009 10/17/2005
which is a CON of 10/037,007 11/09/2001 ABN
which is a CIP of 09/231,745 01/15/1999 PAT 6,324,526

Foreign Applications

If Required, Foreign Filing License Granted: 10/22/2010

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is US 12/902,399

Projected Publication Date: To Be Determined - pending completion of Missing Parts

Non-Publication Request: No

Early Publication Request: No

** SMALL ENTITY **

Title

SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSACTIONS

Preliminary Class

705

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

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

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, <http://www.stopfakes.gov>. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4158).

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

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as

set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

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

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Bureau of Industry and Security, Department of Commerce (15 CFR parts 730-774); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

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



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UNITED STATES DEPARTMENT OF COMMERCE
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Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/902,399	10/12/2010	JOHN D'AGOSTINO	253.002

CONFIRMATION NO. 2006

POA ACCEPTANCE LETTER

34111
Maxey Law Offices, PLLC
15500 Roosevelt Blvd.
SUITE 305
CLEARWATER, FL 33760



Date Mailed: 10/25/2010

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 10/12/2010.

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.

/tmelesse/

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



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UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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Alexandria, Virginia 22313-1450
www.uspto.gov

Table with 4 columns: APPLICATION NUMBER (12/902,399), FILING OR 371(C) DATE (10/12/2010), FIRST NAMED APPLICANT (JOHN D'AGOSTINO), ATTY. DOCKET NO./TITLE (253.002)

CONFIRMATION NO. 2006

FORMALITIES LETTER

34111
Maxey Law Offices, PLLC
15500 Roosevelt Blvd.
SUITE 305
CLEARWATER, FL 33760



Date Mailed: 10/25/2010

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. 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 statutory basic filing fee is missing. Applicant must submit \$82 to complete the basic filing fee for a small entity.

The applicant needs to satisfy supplemental fees problems indicated below.

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

- To avoid abandonment, a surcharge (for late submission of filing fee, search fee, examination fee or oath or declaration) as set forth in 37 CFR 1.16(f) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this notice.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is \$527 for a small entity

- \$82 Statutory basic filing fee.
\$65 Surcharge.
The application search fee has not been paid. Applicant must submit \$270 to complete the search fee.
The application examination fee has not been paid. Applicant must submit \$110 to complete the examination fee for a small entity in compliance with 37 CFR 1.27.

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.

/afessehayel

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

POWER OF ATTORNEY TO PROSECUTE APPLICATIONS BEFORE THE UNITED STATES
PATENT AND TRADEMARK OFFICE

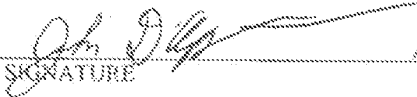
Inventor : JOHN D'AGOSTINO
Serial No. :
Title : SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD
PURCHASES
Filing Date :
Group/Art Unit :
Examiner :
Docket No : 253 001

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

I hereby appoint Practitioner(s) associated with the Customer Number 34111, namely Brittany J. Maxey, Reg. No. 37,621 and Stephen J. Lewellyn, Reg. No. 51,942, at Maxey Law Offices, PLLC, 15500 Roosevelt Blvd., Suite 305, Clearwater, Florida 33760-3734, telephone (727) 230-4949 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.

Please recognize or change the correspondence address for the above-identified application to the address associated with Customer Number 34111.

I am the Applicant/Inventor.


SIGNATURE

10-7-10
DATE

John D'Agostino
PRINTED NAME

(941) 228-1511
TELEPHONE NUMBER

TOTAL NUMBER OF FORMS SUBMITTED HEREWITH 1

DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

As the below named inventor(s), I/we declare that:

This declaration is directed to:

- The attached application;
 Patent Application No : Filed:

entitled: SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD PURCHASES

I/we believe that I/we am/are the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought;

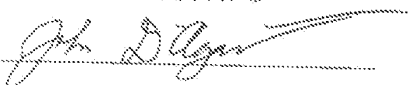
I/we have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above.

I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me/us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.

All statements made herein of my/own knowledge are true, all statements made herein 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 are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF INVENTOR(S)

Inventor one: JOHN D'AGOSTINO

Signature: 

Date: 10-7-10

Citizen of US

Electronic Patent Application Fee Transmittal

Application Number:				
Filing Date:				
Title of Invention:	SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD PURCHASES			
First Named Inventor/Applicant Name:	John D'Agostino			
Filer:	Stephen James Lewellyn			
Attorney Docket Number:	253.002			
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:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				462

Electronic Acknowledgement Receipt

EFS ID:	8605725
Application Number:	12902399
International Application Number:	
Confirmation Number:	2006
Title of Invention:	SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD PURCHASES
First Named Inventor/Applicant Name:	John D'Agostino
Customer Number:	34111
Filer:	Stephen James Lewellyn
Filer Authorized By:	
Attorney Docket Number:	253.002
Receipt Date:	12-OCT-2010
Filing Date:	
Time Stamp:	13:52:31
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Application Data Sheet	253002_ADS.pdf	967418 <small>7c7fb8862cdf21139f9c229a9ec28f0fa6b5dfs</small>	no	4

Warnings:

Information:

2		253002_app_v3.pdf	140639	yes	30
			5762a2e125e02cfa3a28cbd3fee146c8a7fead9		
Multipart Description/PDF files in .zip description					
		Document Description	Start	End	
		Specification	1	22	
		Claims	23	29	
		Abstract	30	30	
Warnings:					
Information:					
3	Drawings-only black and white line drawings	253002_drawings.pdf	41948	no	2
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Warnings:					
Information:					
4		253002_executed_documents.pdf	415862	yes	2
			a2beaa2edb58b6d6be42031902d6d8b4b446abf		
Multipart Description/PDF files in .zip description					
		Document Description	Start	End	
		Power of Attorney	1	1	
		Oath or Declaration filed	2	2	
Warnings:					
Information:					
5	Fee Worksheet (PTO-875)	fee-info.pdf	33103	no	2
			361cd5ecc94d830f6085103ad757d966256fe9ab		
Warnings:					
Information:					
Total Files Size (in bytes):				1598970	

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

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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

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

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	253.002
		Application Number	
Title of Invention	SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSATIONS		
<p>The application data sheet is part of the provisional or nonprovisional application for which it is being submitted. The following form contains the bibliographic data arranged in a format specified by the United States Patent and Trademark Office as outlined in 37 CFR 1.76. This document may be completed electronically and submitted to the Office in electronic format using the Electronic Filing System (EFS) or the document may be printed and included in a paper filed application.</p>			

Secrecy Order 37 CFR 5.2

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

Applicant Information:

Applicant 1					<input type="button" value="Remove"/>
Applicant Authority		<input checked="" type="radio"/> Inventor		<input type="radio"/> Legal Representative under 35 U.S.C. 117	<input type="radio"/> Party of Interest under 35 U.S.C. 118
Prefix	Given Name	Middle Name	Family Name	Suffix	
	JOHN		D'AGOSTINO		
Residence Information (Select One) <input checked="" type="radio"/> US Residency <input type="radio"/> Non US Residency <input type="radio"/> Active US Military Service					
City	SARASOTA	State/Province	FL	Country of Residence i	US
Citizenship under 37 CFR 1.41(b) i		US			
Mailing Address of Applicant:					
Address 1	5168 NORTHRIDGE ROAD #309				
Address 2					
City	SARASOTA	State/Province	FL		
Postal Code	34238	Country i	US		
All Inventors Must Be Listed - Additional Inventor Information blocks may be generated within this form by selecting the Add button.					<input type="button" value="Add"/>

Correspondence Information:

Enter either Customer Number or complete the Correspondence Information section below. For further information see 37 CFR 1.33(a).	
<input type="checkbox"/> An Address is being provided for the correspondence information of this application.	
Customer Number	34111
Email Address	<input type="button" value="Add Email"/> <input type="button" value="Remove Email"/>

Application Information:

Title of the Invention	SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSATIONS		
Attorney Docket Number	253.002	Small Entity Status Claimed	<input checked="" type="checkbox"/>
Application Type	Nonprovisional		
Subject Matter	Utility		
Suggested Class (if any)		Sub Class (if any)	
Suggested Technology Center (if any)			
Total Number of Drawing Sheets (if any)	2	Suggested Figure for Publication (if any)	1

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	253.002
		Application Number	
Title of Invention	SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSACTIONS		

Publication Information:

<input type="checkbox"/>	Request Early Publication (Fee required at time of Request 37 CFR 1.219)
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Application Data Sheet 37 CFR 1.76		Attorney Docket Number	253.002
		Application Number	
Title of Invention	SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD TRANSACTIONS		

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
APPLICATION FOR U.S. LETTERS PATENT**

TITLE:
SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD
PURCHASES

CROSS-REFERENCE TO RELATED APPLICATIONS

[001] This application is a continuation of pending U.S. patent application serial number 11/252,009, filed on October 17, 2005, which is a continuation of U.S. patent application serial number 10/037,007, filed on November 4, 2001, which is a continuation-in-part of U.S. patent application serial number 09/231,745, filed on January 15, 1999 and now U.S. patent number 6,324,526, issued on November 27, 2001, which the entirety of each are incorporated herein by reference.

BACKGROUND OF THE INVENTION

[002] 1. Field of the Invention

[003] This invention relates to a system and method of performing secure credit card purchases in connection with remote commercial transactions, wherein a credit card holder does not have to reveal their credit card number to a merchant or a mechanism controlled by the merchant in order to accomplish a purchase, and wherein the merchant is still assured of the necessary credit verifications and approvals prior to authorizing and/or completing a credit card transaction, thereby increasing overall security by minimizing any access to credit card numbers without having to substantially modify or deviate from existing, accepted credit card transaction practices.

[004] 2. Description of the Related Art

[005] The utilization of credit and debit cards to conduct transactions is ever increasing.

This is especially the case with remote or “mail-order” transactions wherein merchants desire to be assured of a payment prior to shipping a product. For example, recent years have seen a substantial increase in the popularity of televised shopping networks to further supplement the popularity of catalogue type sales. Moreover, the increasing use and popularity of distributed computer networks such as the internet has also contributed to the dramatic increase in the number of remote commercial transactions conducted every day.

[006] One primary reason associated with the rapid growth of remote commercial transactions is the ability of a merchant to reach an almost limitless number of potential customers at a substantially insignificant cost and with little or no operating overhead since an actual store is not required. Additionally, such sales techniques permit customers to view the products and services in a greatly expanded marketplace, representing a great number of vendors, without extensive travel and without foregoing the privacy and convenience of their home or other predetermined computer site in some cases. Simply put, a telephone or like communication avenue is all that is needed to place the consumer in contact with the merchant and complete the transaction.

[007] The vast increase in popularity of remote commercial transactions conducted over the telephone or internet is further facilitated by the relatively simple protocols and procedures necessary to conduct such transactions. In particular, in order to complete a valid transaction, a merchant need not physically see the customer or the credit card, but must merely accept and enter a customer's credit card account number and an expiration date thereof to obtain authorization. This same convenience, however, is the primary disadvantage and/or problem associated with conducting commerce in the manners set forth above. Specifically, there is a great reluctance on the part of the customer to transmit the credit card account information, including the credit card number, because of the proliferation of fraud, and a well recognized lack of security directed to the protection of such account information. Indeed, it has been established that security and privacy concerns are realistic due to the fact that credit card account data is easily readable or interceptable by unauthorized parties, and can be readily used for all types of remote transactions with minimal risk of being physically caught. In fact, unscrupulous individuals have many ways of gaining access to a consumer's legitimate remote transactions and thereby obtaining the credit card information. This information can be obtained from old credit card receipts or even from the unauthorized notation and use of the information by merchants or their employees after a legitimate transaction is made. Naturally, the latter is the most difficult to

prevent utilizing known methods and systems unless a consumer is willing to completely forego the use of a credit card for purchases.

[008] In the case of computerized remote transactions, as messages, including account data or other confidential information, move across the internet, they can easily pass through numerous computers, any one of which can be utilized to copy such confidential information or data, thereby leading to a further risk of potential fraud when conducting such transactions. Presently, some companies currently seek to address such security and privacy concerns by the employment of encryption programs and techniques. To this end there is an extensive facility associated with both public and private encryption schemes being deployed in order to guard the private or secured information being transmitted across the internet or like world wide networks. Unfortunately, however, even with such encryption techniques, the account information must usually still ultimately be transmitted to a third party who did not previously have access to that information previously. Even some more sophisticated systems which seek to interpose a separate computer or encryption entity between the consumer and the merchant so as to obtain authorization and forward it to the merchant, that information must still be made available to and/or transmitted to that third party, thereby leaving open an avenue for fraud or theft. Further, such encryption techniques, even if minimally effective for computerized remote transactions, are not truly useable

for other conventional types of remote transactions, or even normal in person transactions.

[009] Based on the above, there is an obvious need in the field of art associated with remote commercial transactions for a system and method of performing secure credit card purchases of goods and services which truly reduces the risk of potential fraud and theft by eliminating outside access to a consumer's private credit card information without requiring complex encryption equipment or significantly altering the ease and convenience of current transaction techniques. Further, such a system and method should also be effective for use in conventional, "in person" transactions as well, thereby providing an added measure of security and minimizing the hazards associated with the passing on of account information by unscrupulous merchants. Also, such a system should provide limits to potential loss or liability in a manner which does not impede the transaction.

SUMMARY OF THE INVENTION

[0010] The present invention is directed towards a system and method of performing secure credit card purchases, wherein payment for goods or services purchased is efficiently accomplished while eliminating the necessity of disclosure or dissemination of a consumers specific credit card number or other account data

which the customer or other individual may wish to maintain in confidence. The system and method of the present invention incorporates the advantage of consummating the purchase by the customer through the selection of any one of a plurality of predetermined payment categories. Collectively, the payment categories represent a variety of methods for accomplishing payment for a fixed transaction, a multiple transaction and/or a repeating transaction.

[0011] One embodiment of the system and method of the present invention comprises a customer receiving information, including specific data necessary for the purchase of any given product or service. This promotional information generated by the merchant can be received by any of a plurality of conventional means including advertisements, catalogues, computer network connections, direct person to person customer and merchant contact, telephone solicitation, mail orders, etc. Once the customer has identified the product or services which he/she wishes to purchase, the customer contacts and supplies a custodial authorizing entity with the requisite information concerning both the identification of a specific credit card or debit card account and a requested payment category. Additionally, security against unauthorized use of confidential account data may also preferably include information relating to the merchant's identification and/or location.

[0012] The custodial authorizing entity is preferably defined as the entity which has or has been assigned the custodial responsibility for the financial account data of a customer's credit card account, including a previous knowledge of the credit card number and other information such as credit limits, payment history, available credit amounts and other information which will determine the status of a given credit card account in terms of authorizing a requested payment for a current purchase.

[0013] As part of the security system for accomplishing a commercial transaction utilizing credit card or debit card payment, the custodial authorizing entity includes sufficient facilities, preferably including a processing computer or like applicable hardware for the generation of an exclusive transaction code. The transaction code is to be used in substitution for the credit card number and when utilized as authorized, will issue the merchant a credit approval, and will accomplish payment for the goods or services desired in the normal fashion normally associated with a credit or debit card transaction, without the publication or dissemination of an identifying credit card number for a specific customer's account to any entity that is not already aware of that information.

[0014] Further, a feature of the transaction code is its ability to indicate any one of preferably a plurality of predetermined payment categories which may be either

requested by the customer or automatically chosen by the custodial authorizing entity based on the type of account or the type of purchase or other commercial transaction involved. Each of the payment categories are reflective of a different type of payment desired or required to consummate the intended purchase. More specifically, the plurality of payment categories may include a single transaction involving a specific dollar amount for a purchase within a specific time period, such as twenty four hours, during which authorization of the purchase remains valid. Alternately, a single transaction may be involved wherein a maximum limit or a dollar amount is determined above which the purchase will become invalidated and further wherein a fixed period of time is preferably established for maintaining authorization of such purchase. Other alternatives would involve one or more of the categories coded to define multiple transactions involving a maximum dollar amount for purchases, as well as a fixed period of time for authorization of such purchases, and/or a repeating transaction wherein payments may be automatically accessed by a merchant over a predetermined or unspecified time interval (such as every thirty days) for a specific dollar amount or a maximum dollar amount limit. Also, limits solely as to a specific merchant or a given time period can be effectively established for which the transaction code is valid.

[0015] A further feature of the present invention to be described in greater details hereinafter, is the requirement that the transaction code, once received by the customer is transmitted to the merchant by the customer or a person specifically authorized by the customer. Only minimal contact by the merchant and the custodial authorizing entity is provided for purposes of the merchant verifying the validity of the transaction code utilizing a conventional process electronically or otherwise similar to the verification of a credit card number normally offered to a merchant for the purchase of goods or services. There is, therefore, no disclosure, publication or other dissemination of the specific credit card number of a given customer account beyond those entities who already know the information, and the transaction code is transmitted exclusively to the customer by the custodial authorizing entity who has the ability to better identify whether the customer is properly authorized to use the account. Moreover, the transaction code, once given out by the customer, only has a limited usefulness, thereby limiting the risk of misuse and minimizing the potential losses to be experienced by the credit card company and/or the account holder.

[0016] Accordingly, it is an object of the present invention to provide a system and attendant method for performing remote commercial transactions utilizing credit cards, which maximizes the security of the transaction and limits the potential liability to be experienced from a fraudulent transaction.

- [0017]** Yet another object of the present invention is to provide a secure system and method for establishing credit card purchases which eliminate the disclosure or dissemination of the actual credit card number to anyone other than a custodial authorizing entity which normally has custodial responsibilities for account information including the previously established credit card number.
- [0018]** It is another object of the present invention to provide a system and method of establishing secure credit card purchases through the generation of a transaction code which renders it extremely difficult or impossible to access or infiltrate a customer's credit card account by unauthorized means.
- [0019]** It is yet another object of the present invention to provide a secure method of completing a remote commercial transaction which eliminates the need to convey actual account information to a merchant, but which allows the merchant to conduct a normal verification of information needed to consummate a given purchase.
- [0020]** It is also an object of the present invention to provide a system and attendant method of accomplishing secure credit card purchases which eliminates the need to disclose or disseminate a given credit card number while providing the

customer with the versatility of choosing any one of a plurality of predetermined payment categories.

[0021] It is yet another feature of the present invention to provide a system and method of accomplishing secure credit card payments having the versatility of allowing the customer to select any one of a plurality of payment categories which are indicative of a variance in the amount of a purchase as well as the time in which authorization for such payment is valid.

[0022] These and other objects, features and advantages of the present invention will become more clear when the drawings as well as the detailed description are taken into consideration.

BRIEF DESCRIPTION OF THE DRAWINGS

[0023] For a fuller understanding of the nature of the present invention, reference should be had to the following detailed description taken in connection with the accompanying drawings in which:

[0024] FIG. 1 is a schematic representation of a flow chart showing various steps involved in the performance of the system and method of the present invention for the secure credit card purchasing;

[0025] FIG. 2 is a schematic representation similar to that of FIG. 1 wherein customer to merchant contact is accomplished by conventional facilities such as television; and

[0026] FIG. 3 is a schematic representation similar that of FIG. 2 wherein customer to merchant contact is established either by phone or in person.

[0027] Like reference numerals refer to like parts throughout the several views of the drawings.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

[0028] As shown in the accompanying Figures, the present invention is directed towards a system and method for accomplishing secure credit card purchases. Moreover, these purchases can be “in person”, but preferably include remote commercial transactions such as mail order, purchases over the internet, television solicitations, telephone solicitations, etc. Security is establish by virtue of the elimination of the need to disclose an active credit card number and expiration date to the merchant or any other party other than the original credit card company, issuing bank or like financial institution which already has custodial

responsibilities for the financial or account data associated with a given customer's credit card account.

[0029] More specifically and with reference to FIG. 1 the system as well as an attendant method is preferably instigated by the customer viewing a product, identifying a desired amount for a transaction and/or receiving promotional information as at 10, either in person or by any of the electronic or more conventional techniques which will be described in greater detail with reference to FIGS. 2 through 3. Once the customer reviews the product or promotional information and has sufficient information, such as including price, product or service identification, payment requirement, etc., regarding the remote commercial transaction to be conducted, the customer contacts, either by computer, telephone or in person, a custodial authorizing entity as at 12. The custodial authorizing entity may herein be defined as comprising that entity or institution which has or has been designated by the entity which has custodial responsibility for the financial data and security of a given credit card account of a customer. As set forth above such custodial authorizing entity can be represented by the credit card company issuing a credit card to a given customer or alternately can be represented by a bank or other financial institution serving to sponsor a credit card or debit card to the extent of processing the debits and credit associated therewith. The authorizing entity's custodial responsibilities of course includes the previous knowledge

and/or storage of the credit card number serving to identify a specific customer's credit card account. Once contacted, the customer then supplies appropriate identification data to inform the custodial authorizing entity of a specific customer's credit card account as at 14. In addition, the customer will supply the custodial authorizing entity with additional required information needed to consummate the purchase as well as ensure the security of the account in order to prevent its unauthorized use. Such additional information may preferably include the identification of the merchant or merchants involved, when such information is deemed necessary, and a requested one of a plurality of predetermined payment categories to facilitate consummation of the purchase of the products or services desired. Such predetermined plurality of payment categories will be discussed in greater detail hereinafter.

[0030] Once the appropriate information has been received from the customer as indicated at 16, the custodial authorizing entity verifies the credit card status and account identification of the customer to determine the viability of the account in terms of dollar amount limits, payment history, available credit balance, etc. If the accessed credit card account is not in good standing, the custodial authorizing entity will permanently or temporarily terminate the transaction as at 18 and/or communicate to the customer directly as at 18' by any applicable means for purposes of informing the customer of the unacceptable status of the accessed

credit card account. If the credit card account is in good standing, based at least in part on the requested payment category, (amount of payment), the custodial authorizing entity generates a transaction code as at 20. The transaction code is used in substitution for the specific credit card number which would normally identify a customer's credit card account and would allow access thereto by any entity having possession of the credit card number whether or not such possession was authorized or unauthorized. More specifically, the transaction code is pre-coded to be indicative of a specific credit card account, preferably a merchant or merchants identification and a designated payment category, selected from the plurality of predetermined payment categories as set forth above. Once generated, the transaction code is communicated exclusively to the authorized and verified customer by the custodial authorizing entity as at 22, wherein the system and method of the present invention preferably restricts communication between the custodial authorizing entity and the merchant except to conduct a normal verification as will be explained.

[0031] The verified customer thereafter and preferably within a time limit to be determined by the customer and pre-coded in association with the transaction code, will directly or through an authorized representative communicate the transaction code to the merchant as at 24. The system and method of the preferred embodiment of the present invention contemplates that only the verified customer

will transmit the generated transaction code to the merchant in the case of a remote commercial transaction, thereby limiting knowledge of the transaction code to those parties having a need to know. Of course, however, as the transaction code will generally have a limited value as defined by the verified customer when obtained, the verified customer may designate an agent or other entity to act as the customer on his/her behalf, with the amount of potential liability to be experienced by such a transaction to be limited to the amount defined by the verified customer when obtaining the transaction code.

[0032] At this point the purchase is consummated at least from the customer standpoint in that the customer has previously established the acceptable status of the account. Therefore the customer feels free to disclose the transaction code to the merchant or merchants instead of the actual credit card number as at 22, 24 and is relatively unconcerned if the transaction code is published or otherwise disseminated to unauthorized entities. In a preferred embodiment wherein a merchant identifier is pre-coded in association with the transaction code, the pre-coding of the transaction code will prohibit an unauthorized use due at least in part to the fact that the merchant is specifically identified and any attempt to use the transaction code other than by the identified merchant will be prohibited. In addition, the merchant is prevented from “overcharging” or “extending” the purchase by fixing the dollar amount to satisfy the specific cost or limit of the

purchase as well as a specific time limit or time parameters in which the authorization for payment is valid. Such information, as set forth above, is communicated by the requested and subsequently designated payment category as set forth above. Restricted communication between the merchant and the custodial authorizing entity as at 26 is permitted exclusively for purposes of verification of the transaction code in a manner, which may utilize, at least to some extent, conventional facilities for the verification of a credit card number by most merchants or like commercial establishments. As a result, the merchant also has a desired verification as to the validity of a transaction and can effectively make arrangements to be paid by the credit card company.

[0033] If for some reason the transaction code is refused verification, the customer may be informed directly by the merchant as at 28 and or the transaction may be terminated as at 30. Assuming verification of the transaction code by the custodial authorizing entity, the merchant proceeds to consummate the purchase and send the order, as at 32, in the case of a remote commercial transaction.

[0034] FIGS. 3 and 4 are representative of the versatility of the system and method of the present invention wherein the customer 54 may receive the aforementioned promotional information from the merchant 56 by any appropriate means such as television solicitation as at 58, phone solicitation as at 60 and/or personal

solicitation as at 62. Once the customer receives the promotional information, which may include the viewing of the product itself, or in advance if a general estimate as to the ultimate cost of an anticipate purchase(s) can be made prior to viewing promotional information, the customer contacts the custodial authorizing entity 64 by any appropriate electronic or conventional facilities such as direct phone to phone contact as at 66 and 66' or direct computer contact as at 46', 45'. Once the customer's authorization is confirmed, details of the anticipated transaction are established so as to determine a payment category, and the a transaction code is issued to the customer. The customer, either directly or through a representative, can then utilize the transaction code to consummate a transaction within the defined parameters of the payment category. Moreover, the merchant 56, through a conventional, yet restricted communication with the custodial authorizing entity 64 by any of a plurality of conventional or electronic methods using computer to computer linking as at 44', 45' or by telephone transmission as at 56', 66', can obtain a verification and subsequent payment utilizing the transaction code only.

[0035] As emphasized above, an important feature of the present invention is the ability of the customer to request a desired or a required payment category and the ability of the custodial authorizing entity 64 and/or a processing computer 45 of the custodial authorizing entity to issue a transaction code in accordance with the

payment category. The payment categories, may be collectively defined as a variety of different types of transactions. Such transactions may include a single transaction for a specific amount of a purchase to be consummated. Alternatively, the payment category may include a single transaction defined by a single purchase having a maximum limit amount, wherein the specific or precise cost of the purchase has not been determined for a variety of reasons, and as such, the customer desires to set a maximum amount for which the single transaction may be made. Accordingly, with such a payment category, the exact amount may not be known in advance, but the customer is assured of not paying over the specifically designated maximum limit. In addition, the transactions are preferably, but not necessarily, authorized to be conducted only over a fixed life period of time, such as within twenty four hours, thereby ensuring that an outstanding transaction code does not remain valid if not used as generally intended. This limited time period can, of course be varied or omitted depending upon the wishes of the customer and/or the policies of the custodial authorizing entity. Also, these or any other payment category transactions may include a specific merchant identification to further restrict use of the transaction code.

[0036] The payment category may also include a multi-transaction authorization wherein more than one purchase may be made from one or a plurality of different merchants, each of which may or may not be identified by the customer and pre-

coded in association with the transaction code, and wherein a total cost of the plurality of purchases may not exceed a maximum limit amount. This transaction can also be limited to having to take place within a predetermined, designated fixed life span, such as but not limited to twenty four hours. Accordingly, in some instances wherein a customer, or an agent of the customer, such as a child, guardian, or care giver, must make a number of transactions or purchases which are authorized by the customer, the customer may designate a maximum amount which can be spent utilizing a particular transaction code within a predetermined period of time, and/or can designate that only one merchant, whether designated or not, can use the transaction code.

[0037] As yet another alternative, the payment category may include a repeating transaction for a specific amount to be paid in each of a fixed number of intervals. For example, the customer may wish to join a gym or receive services or products over a fixed number of payment intervals, such as every thirty days. Accordingly, the merchant will be authorized to charge the credit card account designated by the corresponding transaction code a fixed monthly payment. Similarly, a repeating transaction for a stated minimum interval such as every thirty days may be authorized for a specific amount for an unspecified number of intervals wherein the merchant will be authorized to continuously obtain payment on a “monthly” basis until the customer decides to cancel such authorization.

[0038] Since many modifications, variations and changes in detail can be made to the described preferred embodiment of the invention, it is intended that all matters in the foregoing description and shown in the accompanying drawings be interpreted as illustrative and not in a limiting sense. Thus, the scope of the invention should be determined by the appended claims and their legal equivalents.

CLAIMS

What is claimed is:

1. A method of performing secure credit card purchases, said method comprising:
 - a) contacting a custodial authorizing entity having custodial responsibility of account parameters of a customer's account that is used to make credit card purchases;
 - b) supplying said custodial authorizing entity with at least account identification data of said customer's account;
 - c) defining at least one payment category to include at least limiting a number of transactions to one or more merchants , said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants ;
 - d) designating a payment category
 - e) generating a transaction code by a processing computer of said custodial authorizing entity, said transaction code reflecting at least the limits of said designated payment category to make a purchase within said designated payment category;
 - f) communicating said transaction code to a merchant to consummate a purchase with defined purchase parameters;
 - g) verifying that said defined purchase parameters are within said designated payment category; and

h) providing authorization for said purchase so as to confirm at least that said defined purchase parameters are within said designated payment category and to authorize payment required to complete the purchase.

2. The method of claim 1 further comprising the step of designating at least one of said one or more merchants subsequent to generating said transaction code.

3. The method of claim 1 wherein said step of communicating the transaction code to a merchant to consummate said purchase within defined purchase parameters further comprises designation of said merchant as one of said one or more merchants.

4. The method of claim 1 wherein said step of generating said transaction code further comprises said customer obtaining said transaction code.

5. The method of claim 1 further comprising generating a transaction code which reflects at least one of a plurality of said payment categories.

6. The method of claim 1 further comprising defining at least one payment category to include amount parameters for a cost of one or more purchases.

7. The method of claim 1 further comprising defining at least one payment category to include time parameters during which the purchase can be completed.
8. The method of claim 1 further comprising defining at least one payment category to include limiting said transaction code to a single transaction for a purchase within a predetermined period of time.
9. The method of claim 1 further comprising defining at least one payment category to include limiting purchases to a single transaction at a maximum amount for purchase within a predetermined period of time.
10. The method of claim 1 further comprising defining at least one payment category to include limiting purchases to at least two purchases at a maximum total amount for items purchased within a predetermined time period.
11. The method of claim 1 further comprising defining at least one payment category to include using said transaction code for at least two purchases for a repeating transaction at a fixed amount payable at each of a fixed number of time intervals.

12. The method of claim 11 further comprising defining at least one payment category to include limiting purchases to said repeating transaction at said fixed amount payable at each of said fixed number of time intervals.

13. The method of claim 1 further comprising defining at least one payment category to include using said transaction code for a repeating transaction at a fixed amount payable at each of an unspecified number of time intervals.

14. The method of claim 1 further comprising defining at least one payment category to include limiting a repeating transaction to a maximum dollar amount.

15. The method of claim 1 further comprising defining at least one payment category to include limiting purchases to a limited time interval during which a purchase is permitted.

16. The method of claim 1 further comprising communicating said transaction code to the customer at the location of the merchant for use in person.

17. A method of performing secure credit card purchases, said method comprising:

- a) identifying a pre-established account that is used to make credit card purchases;

b) selecting a predetermined payment category which limits a nature, of a series of subsequent purchases to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants;

c) generating a transaction code by a processing computer of a custodial authorizing entity of said pre-established account, said transaction code associated with at least said pre-established account and the limits of said selected payment category and different from said pre-established account;

d) communicating said transaction code to a merchant to consummate a purchase within defined purchase parameters;

e) verifying that said defined purchase parameters correspond to said selected payment category;

f) providing authorization for said purchase so as to confirm at least that said defined purchase parameters are within said selected payment category and to authorize payment required to complete the purchase; and

g) associating the purchase with said pre-established account.

18. The method of claim 17 wherein said step of verifying that said defined purchase parameters correspond to said selected payment category further identifies said merchant as one of said one or more merchants.

19. A method of performing secure credit card purchases, said method comprising the steps of:

- a) identifying a pre-established account that is used to make credit card purchases;
- b) selecting a pre-determined payment category which limits a nature of a subsequent purchase to one or more merchants, said one or more merchants limitation being included in said payment category prior to any particular merchant being identified as one of said one or more merchants;
- c) generating a transaction code by a processing computer of a custodial authorizing entity of said pre-established account, said transaction code associated with at least said pre-established account and the limits of said selected payment category, and different from said pre-established account;
- d) designating a merchant as one of said one or more merchants;
- e) communicating said transaction code to said merchant to consummate a purchase within defined purchase parameters;
- f) verifying that said defined purchase parameters correspond to said selected payment category;
- g) providing authorization for said purchase so as to confirm at least that said defined purchase parameters are within said selected payment category and to authorize payment required to complete the purchase; and
- h) associating the purchase with said pre-established account.

20. The method of claim 19 wherein said step of verifying that said defined purchase parameters correspond to said selected payment category further identifies said merchant as one of said one or more merchants.

ABSTRACT OF THE DISCLOSURE

A method and system of performing secure credit card purchases in the context of a remote commercial transaction, such as over the telephone, wherein only the customer, once generally deciding upon a product or service to be purchased, communicates with a custodial authorizing entity, such as a credit card company or issuing bank wherein such entity has previous knowledge of the credit card number as well as custodial control of other account parameters such as interest rate, payment history, available credit limit etc. The customer supplies the custodial authorizing entity with the account identification data such as the credit card number and a requested one of a possible plurality of predetermined payment categories which define the dollar amount for the purchase and specific, predetermined time parameters within which authorization by the custodial authorizing entity will remain in effect. The custodial authorizing entity then generates a transaction code which is communicated exclusively to the customer wherein the customer in turn communicates only the transaction code to the merchant instead of a credit card number. The transaction code is indicative of merchant identification, credit card account identification and a designated one of the plurality of predetermined payment categories.

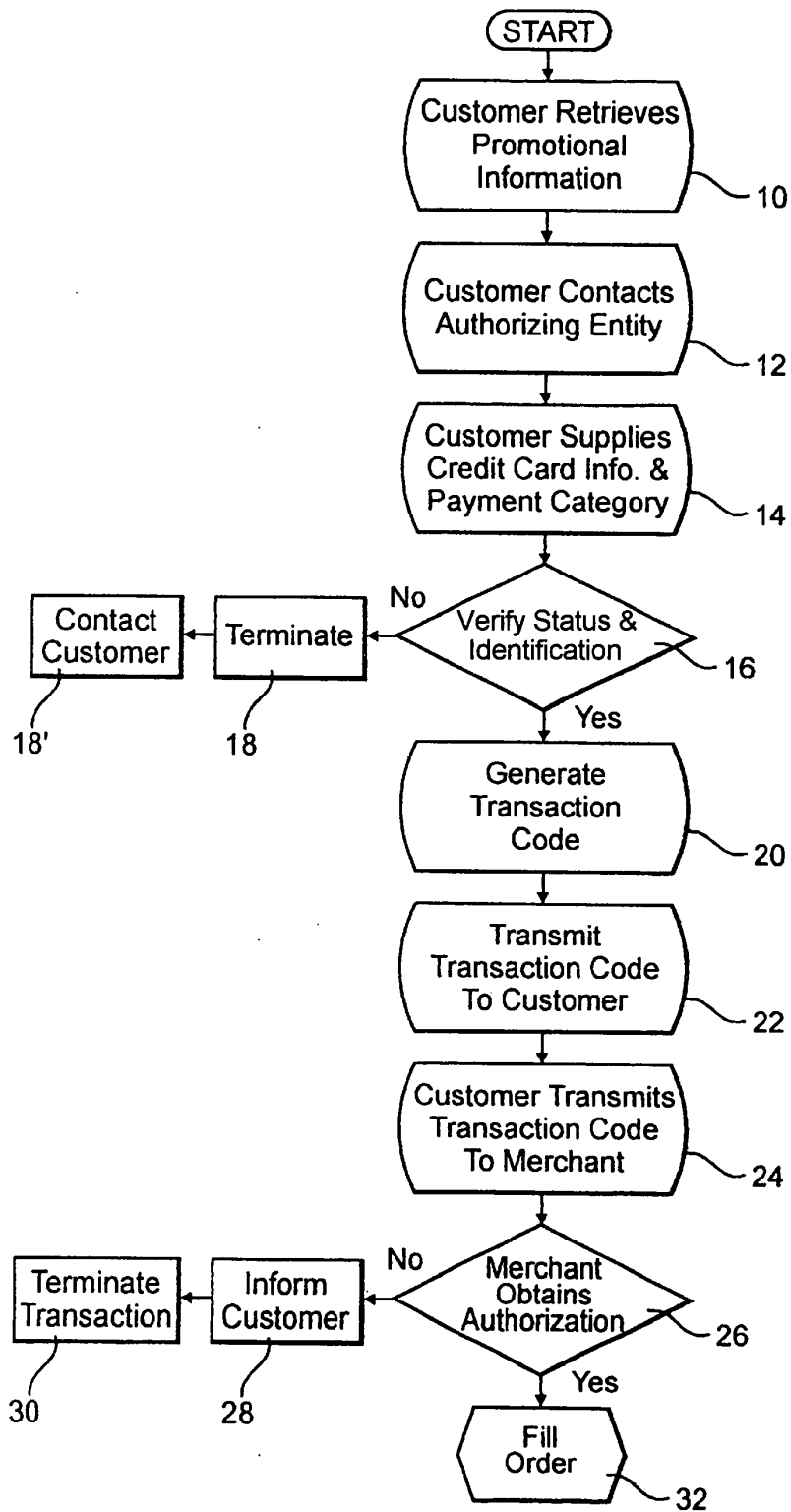


FIG. 1

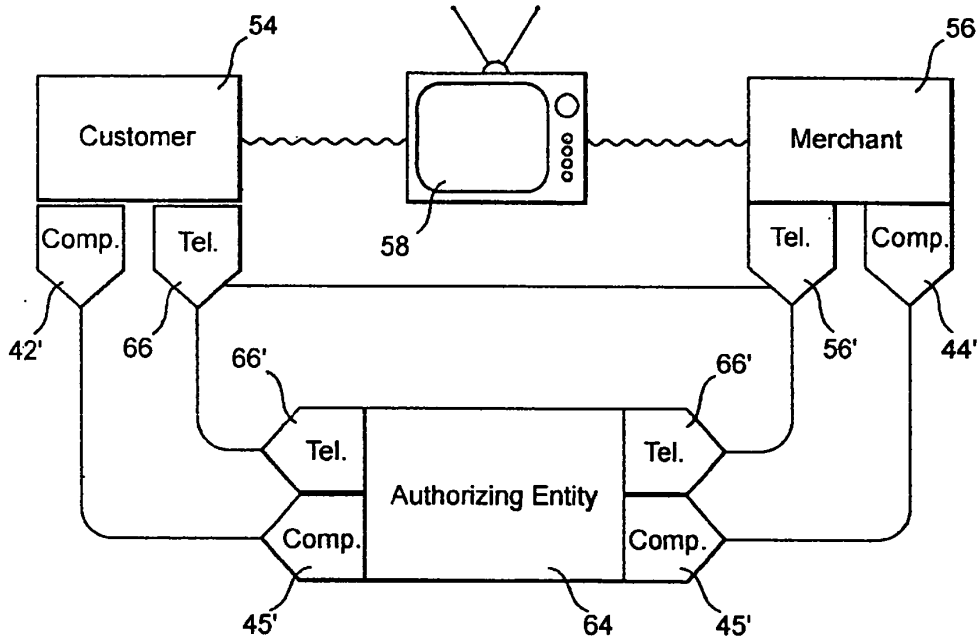


FIG. 2

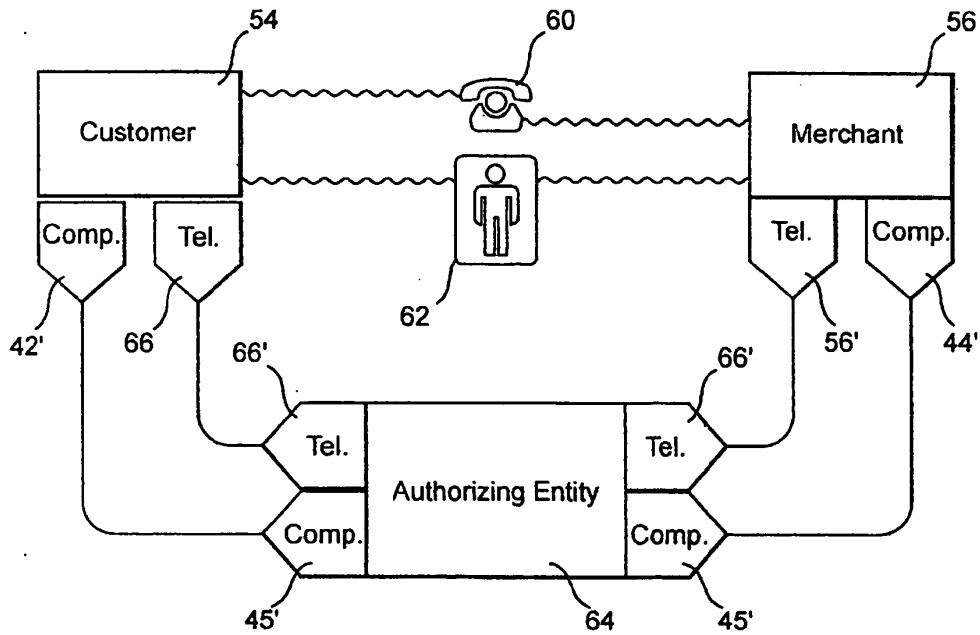


FIG. 3

Date: 10/12/10

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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 12/902,399
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APPLICATION AS FILED – PART I			SMALL ENTITY		OTHER THAN SMALL ENTITY	
FOR	NUMBER FILED (Column 1)	NUMBER EXTRA (Column 2)	RATE (\$)	FEE (\$)	RATE (\$)	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), (l), 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))	20	minus 20 =	x\$26		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 \$260 (\$130 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	462	TOTAL	

* If the difference in column 1 is less than zero, enter "0" in column 2.

APPLICATION AS AMENDED – PART II					SMALL ENTITY		OTHER THAN SMALL ENTITY	
AMENDMENT A	CLAIMS REMAINING AFTER AMENDMENT (Column 1)	MINUS (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 =		X =
Independent (37 CFR 1.16(h))	*	Minus	***	=	X =		X =	
Application Size Fee (37 CFR 1.16(s))								
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					N/A		N/A	
					TOTAL ADD'T FEE		TOTAL ADD'T FEE	

AMENDMENT B	CLAIMS REMAINING AFTER AMENDMENT (Column 1)	MINUS (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 =		X =
Independent (37 CFR 1.16(h))	*	Minus	***	=	X =		X =	
Application Size Fee (37 CFR 1.16(s))								
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					N/A		N/A	
					TOTAL ADD'T FEE		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.

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