IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Reexam of U.S. Patent No. Confirmation No.: 5785

8,036,988 (D'Agostino) Group Art Unit: 3992

Control Number: 90/012,517 Examiner: Hotaling, John M.

Filed: March 15, 2011 Docket Number: 253.005

For: System and Method for Performing Secure Credit Card Transactions

Patent Owner's Response to Non-Final Rejection Mailed September 11, 2013

Mail Stop: Ex Parte Reexamination

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

Dear Commissioner:

In reply to the Non-Final Rejection dated September 11, 2012, Patent Owner, John

D'Agostino submits this Response and requests confirmation of all claims.

Table of Contents begins on page 2.

Listing of Claims begins on page 4.

Listing of Appendices begins on page 15.

Remarks begin on page 16.



TABLE OF CONTENTS

LI	STII	NG	OF	CLAIMS	4	
LI	STII	NG	OF	APPENDICES	15	
RE	EMA	RK	S		16	
I.	INITIAL REMARKS					
	A.	Re	exa	mination summary and claim status	16	
	В.	Su	mm	ary of Patent Owner initiated interview	16	
	C.	C. D'Agostino explicitly referenced Cohen to the examiner for consideration				
	D.			mination was ordered solely on the "one or more merchants" claim language of on the "single merchant" claim language of claims 21 and 23-30	19	
II.	ANALYSIS AND REBUTTAL OF CLAIM REJECTIONS					
	A.	The rejection of claims 1-10 and 13-38 under 35 U.S.C. § 102(b) is improper because Cohen is only available under 35 U.S.C. § 102(e)				
	В.	Claims 1-10 and 13-38 are not anticipated by Cohen because Cohen fails to identically teach every element of the claims				
		1.	a p	aims 1-10, 13-20, 22, and 31-38 are not anticipated by Cohen because particular type of charge limitation is not a merchant limitation, merchant type limitation cannot be made before any particular merchant is entified, and one or more merchants is a finite number of merchants	22	
			i.	A type of charge limitation is not a number of merchants limitation because it does not limit use to any number of merchants at all	23	
			ii.	A type of charge limitation does not necessarily operate to create a merchant type limitation	23	
			iii.	Even if Cohen discloses a merchant type limitation this limitation cannot be created before any particular merchant is identified	24	
			iv.	It is unreasonable to interpret the one or more merchant claim language to include an entire specific industry of merchants	25	
		2.	the	aims 21 and 23-30 are not anticipated because Cohen does not disclose e single merchant limitation being included in the payment category	20	
			prı	or to any particular merchant being identified as the single merchant	28	



i.	A one or more merchants limitation does not anticipate a single merchant limitation	29
ii.	Cohen requires identification of a particular store in advance at the time of customization	30
iii	The Requester constructively conceded Cohen does not anticipate the single merchant claim language	31
C. Claim	as 11 and 12 are nonobvious over Cohen	32
III. CONCL	USION	32
CERTIFICA	TE OF SERVICE	34



LISTING OF 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 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 within 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.



Control No. 90/012,517 Docket No. 253.005

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.



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