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UTILITY PATENT APPLICATION TRANSMITTAL <small>(Only for new nonprovisional applications under 37 CFR 1.53(b))</small>	Attorney Docket No.	1002 CIP III
	First Inventor	George Likourezos
	Title	System and Method For Effecting A Real-Time ...
	Express Mail Label No.	ET 921224961 US

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<p style="text-align: center;">APPLICATION ELEMENTS</p> <p><i>See MPEP chapter 600 concerning utility patent application contents.</i></p> <p>1. <input checked="" type="checkbox"/> Fee Transmittal Form (e.g., PTO/SB/17) <small>(Submit an original and a duplicate for fee processing)</small></p> <p>2. <input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27.</p> <p>3. <input checked="" type="checkbox"/> Specification [Total Pages 45] <small>(preferred arrangement set forth below)</small> - Descriptive title of the invention - Cross Reference to Related Applications - Statement Regarding Fed sponsored R & D - Reference to sequence listing, a table, or a computer program listing appendix - Background of the Invention - Brief Summary of the Invention - Brief Description of the Drawings (if filed) - Detailed Description - Claim(s) - Abstract of the Disclosure</p> <p>4. <input checked="" type="checkbox"/> Drawing(s) (35 U.S.C. 113) [Total Sheets 9]</p> <p>5. Oath or Declaration [Total Pages 2]</p> <p>a. <input checked="" type="checkbox"/> Newly executed (original or copy) Copy from a prior application (37 CFR 1.63 (d))</p> <p>b. <input type="checkbox"/> (for continuation/divisional with Box 18 completed)</p> <p>i. <input type="checkbox"/> DELETION OF INVENTOR(S) Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).</p> <p>6. <input checked="" type="checkbox"/> Application Data Sheet. See 37 CFR 1.76</p>	<p>ADDRESS TO: Assistant Commissioner for Patents Box Patent Application Washington, DC 20231</p> <p>7. <input type="checkbox"/> CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)</p> <p>8. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)</p> <p>a. <input type="checkbox"/> Computer Readable Form (CRF)</p> <p>b. Specification Sequence Listing on:</p> <p>i. <input type="checkbox"/> CD-ROM or CD-R (2 copies); or</p> <p>ii. <input type="checkbox"/> paper</p> <p>c. <input type="checkbox"/> Statements verifying identity of above copies</p>
ACCOMPANYING APPLICATION PARTS	
<p>9. <input type="checkbox"/> Assignment Papers (cover sheet & document(s))</p> <p>10. <input type="checkbox"/> 37 CFR 3.73(b) Statement of Attorney (when there is an assignee) <input type="checkbox"/> Power of Attorney</p> <p>11. <input type="checkbox"/> English Translation Document (if applicable)</p> <p>12. <input checked="" type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations</p> <p>13. <input type="checkbox"/> Preliminary Amendment</p> <p>14. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) (Should be specifically itemized)</p> <p>15. <input type="checkbox"/> Certified Copy of Priority Document(s) (if foreign priority is claimed)</p> <p>16. <input type="checkbox"/> Request and Certification under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.</p> <p>17. <input type="checkbox"/> Other:</p>	

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

Continuation Divisional Continuation-in-part (CIP) of prior application No.: 09 / 993,818

Prior application information: Examiner Not Yet Assigned Group Art Unit: 1756

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS

Customer Number or Bar Code Label (Insert Customer No. or Attach bar code label here) or Correspondence address below

Name					
George Likourezos					
Address					
9321 Ridge Boulevard					
City	Brooklyn	State	New York	Zip Code	11209
Country	U.S.A	Telephone	(718) 680-3565	Fax	

Name (Print/Type)	George Likourezos	Registration No. (Attorney/Agent)	40,067
Signature		Date	January 11, 2002

CERTIFICATION UNDER 37 C.F.R. § 1.10
I hereby certify that this correspondence and the documents referred to as enclosed are being deposited with the United States Postal Service on date below in an envelope as "Express Mail Post Office to Addressee" Mail Label Number ET 921224961 US addressed to: Assistant Commissioner for Patents, Box Patent Application, Washington, D.C. 20231.

Dated: January 11, 2002

George Likourezos

CLAIMS

We Claim:

1. A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic
5 auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of:

10 sending an e-mail by the electronic auction system to the buyer of the at least one item;

15 receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment;

20 providing a payment page to the buyer after receiving the at least one input from the buyer;

25 receiving, via the payment page, authorization from the buyer to deduct funds from a payment account corresponding to the buyer;

30 deducting funds from the payment account corresponding to the buyer; and

35 using at least a portion of the deducted funds to effect payment to at least the seller, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller.

40 2. The method according to Claim 1, further comprising the step of using at least another portion of the deducted funds to effect payment to an operator of the electronic auction system.

3. The method according to Claim 1, further comprising the step of sending an e-mail to at least the seller indicating that payment has been made by the buyer.

4. The method according to Claim 3, wherein the e-mail sent to the seller contains a link to a web site for leaving comments regarding the payment transaction between the buyer and the seller.

5. The method according to Claim 1, wherein the payment page includes a plurality of fields, and further comprising the steps of:
receiving information from the seller; and
automatically filling out at least a group of the plurality of fields using at least the information received from the seller.

6. The method according to Claim 5, wherein the plurality of fields consist of a sales tax field, and a shipping and handling field.

7. The method according to Claim 1, wherein the step of sending the e-mail occurs after an auction conducted by the electronic auction system for the at least one item has closed.

8. The method according to Claim 1, further comprising the step of receiving authorization from the buyer to loan funds thereto for effecting payment prior to the step of deducting funds.

9. The method according to Claim 1, further comprising the step of skipping the providing a payment page and receiving authorization steps if the at least one input is not received within a predetermined time period.

10. The method according to Claim 1, further comprising the following steps
5 prior to the deducting step:

determining whether notification has been received from the seller that payment has not been made by the buyer within a predetermined time period; and

skipping the providing a payment page and receiving authorization steps, if it is determined that notification has been received.

11. The method according to Claim 1, wherein the method comprises the
10 following steps prior to the step of receiving the at least one input from the buyer:

activating a character recognition mode;

receiving characters corresponding to a portion of a hyperlink provided on the e-mail;

and

15 recognizing the received characters as corresponding to the portion of the hyperlink.

12. A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of:

- 5 sending an e-mail by the electronic auction system to the buyer of the at least one item;
- receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment;
- 10 providing a payment page to the buyer after receiving the at least one input from the buyer;
- receiving, via the payment page, authorization from the buyer to effect payment to the seller of the at least one item; and
- effecting payment to at least the seller.

13. The method according to Claim 12, further comprising the step of effecting
15 payment to an operator of the electronic auction system.

14. The method according to Claim 12, further comprising the step of sending an e-mail to the seller indicating that payment has been made by the buyer.

15. The method according to Claim 12, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller.

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