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Dated: March 7, 2013
Electronic Signature for Matthew H. Grady: /Matthew H. Grady/

Docket No.: W0537-701320
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Kenneth P. Weiss

Application No.: 13/237,184

Confirmation No.: 7352

Filed: September 20, 2011

Art Unit: 3621

For: UNIVERSAL SECURE REGISTRY

Examiner: C. K. Cheung

AMENDMENT AFTER FINAL ACTION UNDER 37 C.F.R. 1.116

Commissioner for Patents

Dear Madam:

INTRODUCTORY COMMENTS

In response to the Office Action dated January 17, 2013, finally rejecting claims 1, 2 and 4-28, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.

AMENDMENTS TO THE CLAIMS

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

Listing of Claims:

1. (Currently Amended) An electronic ID device configured to allow a user to select any one of a plurality of accounts associated with the user to employ in a financial transaction, comprising:
 - a biometric sensor configured to receive a biometric input provided by the user;
 - a user interface configured to receive a user input including secret information known to the user and identifying information concerning an account selected by the user from the plurality of accounts;
 - a communication interface configured to communicate with a secure registry; ~~and~~
 - a processor coupled to the biometric sensor to receive information concerning the biometric input, the user interface and the communication interface, the processor being programmed to activate the electronic ID device based on successful authentication by the electronic ID device of at least one of the biometric input and the secret information, the processor also being programmed such that once the electronic ID device is activated the processor is configured to generate a non-predictable value and to generate encrypted authentication information from the non-predictable value, information associated with ~~derived from~~ at least a portion of the biometric input, and the secret information, and to communicate the encrypted authentication information via the communication interface to the secure registry; and
wherein the communication interface is configured to wirelessly transmit the encrypted authentication information to a point-of-sale (POS) device, and wherein the secure registry is configured to receive at least a portion of the encrypted authentication information from the POS device.
2. (Cancelled)

3. (Cancelled)
4. (Currently Amended) The electronic ID device of claim [[2]] 1, wherein the electronic ID device comprises a discrete code associated with the electronic ID device.
5. (Currently Amended) The electronic ID device of claim 1, wherein at least a portion of the biometric input received by the biometric sensor is communicated to the secure registry for authentication prior to generation of the encrypted authentication information.
6. (Currently Amended) The electronic ID device of claim 1, wherein the secret information includes the identifying information.
7. (Currently Amended) The electronic ID device of claim 1, further comprising a memory coupled to the processor, wherein the memory stores information employed by the electronic ID device to authenticate the biometric received by the biometric sensor.
8. (Currently Amended) The electronic ID device of claim 7, wherein the electronic ID device does not permit the entry of the user input if the biometric input received by the biometric sensor is determined to not belong to an authorized user of the electronic ID device.
9. (Currently Amended) The electronic ID device of claim 8, wherein the secret information known to the user includes a PIN, and wherein the authentication of both the secret information and the biometric input activate the electronic ID device for a financial transaction.
10. (Currently Amended) The electronic ID device of claim 9, further comprising a memory coupled to the processor, wherein data stored in the memory is unavailable to an individual in possession of the electronic ID device until the electronic ID device is activated.

11. (Currently Amended) The electronic ID device of claim 10, wherein the data is subject to a mathematical operation that acts to modify the data such that it is unintelligible until the electronic ID device is activated.

12. (Currently Amended) The electronic ID device of claim 9, further comprising a memory coupled to the processor and configured to store an electronic serial number of the electronic ID device, wherein the processor is configured to generate a seed using at least two of the electronic serial number, a discrete code associated with the electronic ID device, the PIN, a time value, and the biometric input to generate the encrypted authentication information, and wherein the seed is employed by the processor to generate the non-predictable value.

13. (Currently Amended) The electronic ID device of claim 1, wherein the biometric sensor is configured to receive and process at least one of a fingerprint, a speech/voice input, an iris scan, a retina scan, a facial scan, written information and a DNA input.

14. (Currently Amended) The electronic ID device of claim 13, wherein the processor is configured to generate account identifying information for the respective one of the plurality of accounts, wherein the account identifying information does not identify an account number of the respective one of the plurality of accounts.

15. (Currently Amended) A method of generating authentication information comprising acts of:
 - authenticating an identity of a user to an electronic ID device based on at least one of biometric data received by the electronic ID device from the user and secret information known to the user and provided to the electronic ID device;
 - activating the electronic ID device based on successful authentication;
 - generating, responsive to activating, a non-predictable value with the electronic ID device;
 - receiving, in a user interface, identifying information from the user concerning a selected one of a plurality of user accounts;

generating encrypted authentication information from the non-predictable value, information associated with ~~derived from~~ at least a portion of the biometric data, and the secret information; and communicating, by a communication interface, the encrypted authentication information from the electronic ID device to a secure registry via a point-of-sale (POS) device to authenticate the electronic ID device with the secure registry.

16. (Currently Amended) The method of claim 15, further comprising an act of displaying, on the user interface indicators for the plurality of user accounts stored in a memory of the electronic ID device.

17. (Currently Amended) The method of claim 15, further comprising an act of de-activating the electronic ID device without generating the encrypted authentication information if the identity of the user is not successfully authenticated to the electronic ID device.

18. (Currently Amended) The method of claim 15, further comprising an act of generating a seed from which the authentication information is generated by employing at least two of the biometric data, the secret information known to the user, and an electronic serial number of the electronic ID device.

19. (Original) The method of claim 15, further comprising an act of generating encrypted authentication information in a manner that allows the identification of the user and the selected one of the plurality of user accounts by a secure registry.

20. (Currently Amended) A method of controlling access to a plurality of accounts, the method comprising acts of:

generating, with an electronic ID device, a non-predictable value;
generating, with a the electronic ID device, encrypted authentication information from a the
non-predictable value generated by the electronic ID device, information associated with ~~derived~~

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