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Application Data Sheet 37 CFR 1.76		Attorney Docket Number	MERO-48062
		Application Number	
Title of Invention	REGISTRATION, VERIFICATION AND NOTIFICATION SYSTEM		
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	Shlomo		Gonen		
Residence Information (Select One) <input checked="" type="radio"/> US Residency <input type="radio"/> Non US Residency <input type="radio"/> Active US Military Service					
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Mailing Address of Applicant:					
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	Jonathan	A.	Gonen		
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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	
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	Alon		Gonen		
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		Application Number		
Title of Invention	REGISTRATION, VERIFICATION AND NOTIFICATION SYSTEM			
Citizenship under 37 CFR 1.41(b) i	IL			
Mailing Address of Applicant:				
Address 1	Italia 39			
Address 2				
City	Haifa	State/Province		
Postal Code	34980	Country ⁱ	IL	
Applicant 4				<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	
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City	Valley Village	State/Province	CA	Country of Residence ⁱ
				US
Citizenship under 37 CFR 1.41(b) i	US			
Mailing Address of Applicant:				
Address 1	11818 Riverside Drive			
Address 2	Apt. 106			
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Application Information:

Title of the Invention	REGISTRATION, VERIFICATION AND NOTIFICATION SYSTEM		
Attorney Docket Number	MERO-48062	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)	10	Suggested Figure for Publication (if any)	1

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	Application Number	
Title of Invention	REGISTRATION, VERIFICATION AND NOTIFICATION SYSTEM	

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Prior Application Status	Pending	Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
	Continuation in part of	11034421	2005-01-11

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Application Data Sheet 37 CFR 1.76		Attorney Docket Number	MERO-48062	
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Title of Invention	REGISTRATION, VERIFICATION AND NOTIFICATION SYSTEM			
Organization Name	Metro Enterprises, Inc.			
Mailing Address Information:				
Address 1	9454 Wilshire Boulevard			
Address 2	Suite 525			
City	Beverly Hills	State/Province	CA	
Country ⁱ	US	Postal Code	90212	
Phone Number		Fax Number		
Email Address				
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Signature	/Scott W. Kelley/		Date (YYYY-MM-DD)	2006-10-05
First Name	Scott W.	Last Name	Kelley	Registration Number
				30762

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REGISTRATION, VERIFICATION AND NOTIFICATION SYSTEM

DESCRIPTION

BACKGROUND OF THE INVENTION

[Para 1] The present invention generally relates to on-line or web-site registration. More particularly, the present invention relates to a process for verifying an on-line registration by a telephone connection separate from the on-line connection between the web-site and potential registrant. The present invention also relates to a process for notifying registrants of predetermined events using information obtained during the registration process.

[Para 2] With the increasing popularity of the Internet, and web-site surfing and usage, both commercial and personal, it has become increasingly popular to require users to register at the web-site in order to obtain information from the web-site, order goods through the web-site, etc. In some instances, the owners of the web-site wish to use the registration information to selectively target promotions, advertisements, etc. to the registrant and thus get a secondary gain in addition to having the registrant visit the web-site or use the services provided through the web-site. In other instances, the registrant's registration information is not used whatsoever, but instead, the registration information is kept completely confidential and is used only for the purposes of allowing the registrant to enter the web-site and obtain information or goods and services through the web-site.

[Para 3] Authentication is fundamental to every Internet transaction. Individuals and businesses who wish to engage in trade on-line must authenticate themselves by reliably establishing their identity, and presenting credentials as proof of that identity. However, when doing business on the Internet, potential registrants often register with untraceable or

false e-mail addresses and phone numbers. This can compromise the intended purpose of the registration, create a breach of security and constitute fraud on the web-site owners.

[Para 4] Aside from Internet transactions, individuals and businesses may wish to have a notification procedure in place. For example, to prevent fraud or identity theft, either the business or individual may wish to be alerted to certain events. For example, a consumer may wish to be notified every time a withdrawal or more than one thousand dollars is requested from his checking account, or charged to his credit card. A business may wish to notify a consumer when more than five transactions post to a consumer's account within twenty-four hours. When credit cards, account numbers, and the like are stolen, these accounts are quickly drained of cash or credit over a short period of time. This can be largely avoided by notifying the account owner of these acts or even seeking his or her authorization before permitting such transactions to occur. Of course, this limits the financial liability for both the bank, as well as the consumer. There are other instances when such notification can be helpful, such as being alerted to when a teenage son or daughter charges more than \$500.00 on their credit card, when automatic deposits occur, etc. There are also instances which are not financially based in which notification could benefit both the consumer as well as the business. For example, the consumer may want to be alerted to news information, updated sports scores, etc.

[Para 5] Accordingly, there is a continuing need for a method of verifying a registrant's identity, such as through the registrant's telephone number. There is also a continuing need for a method to notify a registrant, such as through the registrant's telephone number, of events which are established either by the individual registrant or the company through which the registrant is conducting services. The present invention fulfills these needs and provides other related advantages.

SUMMARY OF THE INVENTION

[Para 6] The present invention resides in a process for verifying the identity of a registrant, as well as using the registration information to notify the registrant of events that are either established by the registrant or the business through which the registrant has registered. Generally, the process comprises providing a registration form to a registrant, who at least partially completes the registration form. At least one registration electronic contact is provided by the registrant. The registrant is then verified, such as by establishing a connection with the registrant vis a vis at least one registrant contact. A verification code is then communicated to the registrant. The verification code is then input by the registrant into an on-line form or a telephone verification system.

[Para 7] In a particularly preferred embodiment, the registration form is provided in a web-site. The registrant is informed via the web-site that an electronic message is being sent to the registrant via the electronic contact, which is typically a telephone number. The electronic message may comprise a short message service (SMS) message received by registrant's telephone, or a voice message. The electronic message includes either the verification code or a verification system telephone number for the registrant to call to receive the verification code. Although the system typically establishes a telephonic connection with the registrant via the registrant's telephone number, the invention contemplates providing a system telephone number for the registrant to call to obtain this information. The verification code is then input by telephone using voice or keypad entry, or entered into a form on the web-site.

[Para 8] During the registration and verification process, the information provided by the registrant in the registration form may be compared to a database containing personally identifying information. For example, such personal identifying information can include

registrant's names, telephone numbers, addresses, e-mail addresses, social security numbers, etc., to verify and authenticate that the registrant is who he or she represents themselves to be.

[Para 9] After registration, notification events are established. Establishing the notification events can be done by either the registrant and/or the business or other third party utilizing the system and process of the present invention. Such notification events may comprise a news event, or a request to access or alter registrant's account. For example, registrant's account may comprise a financial account. Upon the occurrence of a previously established notification event, the registrant is notified by establishing a connection with the registrant, typically by contacting the registrant through a telephonic connection with the registrant via at least one registrant telephone number provided by the registrant during the registration process.

[Para 10] The system of the present invention is designed so as to detect an answering machine message, and delay a predetermined amount of time before playing an automated message concerning the notification. If this occurs during the registration process, or a reverification process, the automated message includes the verification code.

[Para 11] If the telephone number provided by the registrant is not a direct-line number, or is a PBX number, the registrant during the registration process indicates that the telephone number requires an extension and whether a live operator will answer a call. In the event that a live operator answers the call, an automated message is played directing the live operator to dial the extension of the registrant. Afterwards, a pause for a predetermined amount of time occurs before an automated message is played which includes either the verification code or notifying the registrant of the occurrence of a preestablished event. However, if a live operator does not answer the call, after a pause,

the extension is automatically dialed. After another pause, an automated message is played, including either the verification code or notification of the occurrence of the event.

[Para 12] The registrant may be required to reverify, as described above, before permitting access or alteration of the registrant's account or receiving notification of the occurrence of the preestablished event. The registrant may be charged for the notification.

[Para 13] Other features and advantages of the present invention will become apparent from the following more detailed description, taken in conjunction with the accompanying drawings which illustrate, by way of example, the principles of the invention.

BRIEF DESCRIPTION OF THE DRAWINGS

[Para 14] The accompanying drawings illustrate the invention. In such drawings:

[Para 15] FIGURE 1 is a flow chart depicting the general steps taken in accordance with the verification process of the present invention;

[Para 16] FIGURE 2 is another flow chart depicting the steps of the verification process of the present invention;

[Para 17] FIGURE 3 is a flow chart depicting the steps of one embodiment of the present invention;

[Para 18] FIGURE 4 is a flow chart depicting the steps taken in another embodiment of the present invention;

[Para 19] FIGURE 5 is a flow chart depicting the steps taken in yet another embodiment of the present invention;

[Para 20] FIGURE 6 is a flow chart depicting the steps taken in still another embodiment of the present invention;

[Para 21] FIGURE 7 is a flow chart depicting the steps taken in another embodiment of the present invention;

[Para 22] FIGURE 8 is a flow chart depicting the steps in yet another embodiment of the present invention;

[Para 23] FIGURE 9 is a flow chart depicting the steps taken in accordance with the present invention for registering and verifying a registrant as a prelude to notification; and

[Para 24] FIGURE 10 is a flow chart depicting the steps taken in accordance with the present invention when the registrant is not contacted directly, but through an operator or automated message system.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

[Para 25] As shown in the accompanying drawings, for purposes of illustration, the present invention resides in a process for verifying the identity of a registrant, and utilizing the verification and/or registration information to notify the registrant of predetermined events established by either the registrant or the business.

[Para 26] In a particularly preferred embodiment, as illustrated in FIG. 1, the registration process involves an on-line registration form accessed through a web-site. However, it will be appreciated by those skilled in the art that the registration form nor process need involve an on-line form. The verification and notification processes, as will be more fully described herein, could be achieved through other registration forms, such as a handwritten form. The registrant is contacted via an electronic contact, such as a telephone number. One premise of the present invention is that it is difficult to filter, stop, or penetrate a telephonic voice call, whereas other means of communication, including, but not limited to, text

messaging, e-mail, etc., can be intercepted, stopped, automatically filtered, trashed, or deleted by a third party.

[Para 27] As used herein, a registrant or user is one filling out the registration form in order to register with the web-site or business. The registrant is typically a consumer, which can be an individual, but can also be companies, organizations, governments, etc. Typically, the registrant is registering with another business, which may also comprise an individual, company, or organization or government. For example, the registrant or consumer could be an individual attempting to access a web-site and set up an account with a financial institution. The various identities, types and the like of the consumer and business are varied, as is the purpose of registration and verification.

[Para 28] As illustrated in FIG. 1, the end-user or registrant begins the verification process (100), by filling out a form (102). Typically, this form is provided at a web-site. If the user does not complete the form (104), the user receives notification that they did not complete telephone verification (106). However, if the user does fill out the form, he or she is allowed to log in (108). The user is routed to, or is able to access, a page that requests telephone verification (110). The user then attempts telephone verification (112), as will be more fully described herein.

[Para 29] With reference to FIG. 2, in one registration embodiment, an on-line registration form is provided to a potential registrant at a web-site (200). The registrant at least partially completes a portion of the registration form (202). At the web-site, the registrant is prompted to supply his telephone number (204), or a verification system telephone number is supplied to the registrant and the registrant is prompted to call this number (206). A telephonic connection is established between the registrant and the verification system (208). During the registration process, a registration code is communicated to the registrant (210). The registration code is then input into the on-line

registration form, or otherwise at the web-site, or into the verification system by telephone (212). The verification and authentication is completed and the user is allowed to log into the web-site.

[Para 30] As described above, a present problem with on-line registrations is that the registrant often registers with untraceable and false e-mail addresses and telephone numbers. The present invention provides a process for verifying an on-line registration, or at least the true identify of the registrant's telephone number so as to provide an additional layer of security and reduce fraud. In the event of consumer or potential registrant verification failure, it is assumed that the registrant who is not verified through the verification system or through manual means is fraudulent. Therefore, the business may elect to contact the consumer to determine why the consumer verification failed. This contact may be completed by automated or manual means of communication between the business and the consumer, including, but not limited to, automatically generated e-mail, manually generated e-mail, manually or automatically generated telephone calls, text messaging, etc.

[Para 31] With reference now to FIG. 3, in another embodiment, the verification process begins by the registrant at least partially completing the on-line web registration form (300). At the web-site, the registrant is prompted to enter the registrant's telephone number (302). The registrant is advised that the automated system will now call his telephone number in search for verification (304). If the phone does not ring, indicating that the potential registrant has provided an untraceable or false telephone number, the user is once again prompted to enter his telephone number (302). However, if the phone rings and a connection is established between the registrant and a verification system (306), the registrant answers the telephone and obtains a greeting and a registration code to enter into the on-line web-site registration and verification form (308). The registrant is then

given the opportunity to enter the registration code, typically a three digit code, into the on-line registration form (310). If the registrant does not correctly enter the code, the registrant is given another opportunity to do so (312). Typically, the registrant will be given a limited number of attempts to enter the registration code. This prevents potential registrants from attempting to enter a registration code by trial and error without providing the correct telephone number in order to obtain the correct registration code via telephone. However, if the registrant enters the code correctly, the registration is complete and the registrant obtains a message, such as "you have been verified and can now log in" (314) or the like. The registrant is then given access to the web-site or the services of the web-site for which registration is required. The authentication and verification process is concluded.

[Para 32] With reference now to FIG. 4, yet another verification and authentication process embodying the present invention is illustrated. The registrant completes, at least partially, an on-line web registration form, and during the registration process is prompted to enter his telephone number (400). The registrant is then given, at the web-site, a registration code that needs to be entered by phone when the registrant is called (402). A telephonic connection is then established by calling the telephone number provided by the registrant (404). If the phone does not ring and a telephonic connection is not established, the registration is not accepted (406), and the registrant may then be prompted again to register his telephone number (400).

[Para 33] However, if the phone rings and a telephonic connection is established, the registrant answers the phone and gets a greeting which includes a prompting to enter the registration code obtained at the web-site (408). The registrant is then given the opportunity to enter the registration code by telephone (410), such as by speaking into the phone such that the verification system of the invention is enabled with speech recognition software, or by entering the code via keypad or the like. If the registration code is not

entered correctly (412), the user or the registrant is given another opportunity to correctly enter the code. Preferably, as described above, the registrant is given a limited number of opportunities to insert the registration code correctly, such as two or three attempts, before the telephonic connection is disconnected and the registrant must begin the registration process over again. This is primarily to conserve system resources. However, if the registrant correctly enters the code via telephone, the registration is complete and the registrant typically obtains a message such as “you have been verified and can now log in” (414) or the like indicating that the authentication and verification process has ended and that the registrant is given access to the web-site for the particular services for which registration was initiated.

[Para 34] With reference now to FIG. 5, in yet another process for verifying an on-line registration embodying the present invention is shown. The registrant at least partially completes an on-line web registration form and is prompted to enter his telephone number. Typically, in this embodiment, the registrant is informed at the web-site that he is now getting an electronic message. In a particularly preferred embodiment, the electronic message is a Short Message Service (SMS) message which is a service for sending messages of up to a predetermined number of characters to mobile phones, such as those that use the Global System for Mobile (GSM) or CFMA communication. Although the electronic message can also comprise an e-mail message, instant message, page, or the like, SMS messages are preferred as they do not require that the mobile phone be active and within the range, and can be held for a number of days until the phone is active and within range. The SMS messages can be sent to digital phones from a web-site equipped with appropriate software and hardware such as PC Link, or even from one digital phone to another.

[Para 35] After the registrant has at least partially filled out the on-line web registration form, and entered his telephone number (500), the electronic message is sent to the

registrant, prompting him to call a telephone number to receive a registration code in order to complete the on-line registration (502). The registrant is then given the opportunity to call the verification system (504). If the registrant does not, the registration is not accepted (506), and the registration and verification process ends. However, if the registrant calls the number given in the electronic message, the registrant is communicated a registration code (508). After obtaining the registration code, the registrant is given the opportunity to input the registration code correctly into the on-line web registration form (510). If the registrant does not correctly enter the registration code, the registrant is typically given additional opportunities to do so again (512). Preferably, as described above, the registrant is allowed a limited number of attempts to correctly enter the registration code. Typically, the registration code is short, such as three characters, so as to provide hundreds if not thousands of possible registration codes, but which is easy to write down and remember when properly obtained.

[Para 36] If the registrant correctly enters the registration code into the on-line registration form at the web-site, registration is complete and the registrant typically obtains message such as “you have been verified and can now log in” (514), which ends the verification and authentication process and enables the registrant to access the web-site or services provided to the web-site for which registration is required.

[Para 37] With reference now to FIG. 6, a similar process to that of FIG. 5 is illustrated. In order to begin the verification and authentication process, the registrant is first presented an on-line registration form at the web-site, and during the registration process is prompted to enter his telephone number. Preferably, the registrant is informed that he will be getting an electronic message shortly (600). Similar to that described above, the message is preferably an SMS message, but can comprise other types of message services, such as e-mail messages, instant messaging, voice messaging, etc.

[Para 38] In this embodiment, the electronic message provides the registrant a registration code and prompts the registrant to call a verification system telephone number to enter the registration code in order to complete the on-line registration (602). The registrant is then given an opportunity to call the telephone number (604). If the registrant does not call the telephone number (606), the registration is unaccepted and the registration process ends. However, if the registrant does call the telephone number provided in the electronic message, the registrant is given the opportunity to enter the code correctly via telephone (608). This can occur in a variety of ways. Typically, the system will be enabled with speech recognition software or the like such that the registrant can simply speak the registration code into the telephone when calling the number. However, the system can also be devised such that the telephone keypad or the like is used to enter the previously communicated registration code. If the registrant does not correctly enter the code (610), the registrant is typically given a limited number of additional attempts to correctly enter the registration code. However, if the registrant correctly enters the registration code by telephone, registration is completed and the registrant typically obtains a message such as "you have been verified and can now log in" (612), thereby ending the verification and authentication process and enabling the registrant to complete the registration process, log into the web-site or obtain the necessary services that the registration requires.

[Para 39] With reference now to FIG. 7, yet another embodiment of the process of the present invention is shown. In order to initiate the registration, verification and authentication process, the registrant first at least partially completes or fills out an on-line web-site registration form, and is given a registration code at that time (700). The registrant is prompted to call a telephone number provided at the web-site to complete the verification (702).

[Para 40] The registrant is then given the opportunity to call the verification system telephone number previously provided at the web-site (704). If the registrant does not call the telephone number, the registration is not accepted (706) and the registration process ends. However, if the registrant does call and establish a telephonic connection between himself and the verification system, the registrant gets a greeting and is prompted to "enter registration code now" (708) or the like.

[Para 41] The registrant then enters the registration code provided at the web-site via telephone (710). If the registrant does so incorrectly (712) the registrant is given additional opportunities to do so. However, such opportunities are usually limited, as described above. If the registrant does enter the code correctly, such as by voice or keypad entry using the telephone, the registration is complete and the registrant typically obtains a message such as "you have been verified and can now log in" (714) so as to end the verification and authentication process. With the registration complete and the telephone number of the registrant verified, the registrant is given access to the web-site, or services offered through the web-site for which registration was acquired.

[Para 42] With reference now to FIG. 8, an embodiment similar to that of FIG. 7 is illustrated wherein in order to begin the registration and verification process, the registrant at least partially fills out an on-line registration form at a web-site. The registrant is prompted to call a telephone number of a verification system in order to receive a registration code in order to complete the on-line registration (800). The verification system telephone number is provided to the registrant at the web-site.

[Para 43] The registrant then calls the verification system telephone number (802). If the registrant does not (804), the registration is not accepted and the registration process ends. However, if the registrant does call the given verification system telephone number, the registrant is given a registration code (806).

[Para 44] The registrant then uses the registration code communicated by telephone and is given the opportunity to correctly enter the registration code into the on-line web registration form (808) at the web-site. If the registration code is not correctly entered, the registrant is typically given additional attempts to correctly do so (810). However, these attempts are typically limited in number so as to prevent fraud as unscrupulous registrants might attempt to randomly enter a registration code into the registration form at the web-site in an attempt to gain access without actually calling the verification system telephone number. It will be appreciated that by calling the verification system telephone number, the registrant's telephone number can typically be obtained by caller identification or the like. If the registrant correctly enters the registration code into the on-line registration form, registration is completed and the registrant obtains a message, typically, to the effect of "you have been verified and can now log in" (812), thus ending the verification and registration process.

[Para 45] Those skilled in the art will appreciate that in all of the previously described embodiments, a telephone connection is established between the verification system and the potential registrant in order to either obtain a registration code or to input a registration code. This method of telephone verification, in real-time, provides an additional layer of security, and thereby reduces fraud. The system can be automated so as to work twenty-four hours a day without the need to train employees or have staff on hand in order to create the telephone connection and complete registration.

[Para 46] The verification system, particularly during a registration process, may be used in conjunction with third party databases which contain personally identifiable information about consumers. The information given by the consumer, such as name, age, address, telephone number, social security number, etc., may be matched with this third party database to ensure the integrity of the information and the identity of the potential

registrant. In such instances, the verification system may compare the third party database with the provided information before providing a verification code or placing a verification call to the potential registrant.

[Para 47] The present invention not only provides a method of verifying a potential registrant, such as through his or her telephone number by establishing connection on-line with the registrant as well as via a telephone connection, it is also designed and configured so as to provide notifications, alerts, information, etc., as established by either the registrant or business. Such notifications, alerts, etc., are achieved through the information provided by the registrant during the registration process, typically via the registrant provided telephone number. However, it will be appreciated by those skilled in the art that other notification means are possible, such as via e-mail, text messaging, or the like.

[Para 48] With reference now to FIG. 9, in one embodiment, a user registers for an account (900), such as by filling out a registration form, which can be done as described above. During the registration process, the user enters one or more telephone numbers where he or she can be reached (902). Such numbers are stored in the user's account (904), and can be used in the verification process, as well as an alert or notification process.

[Para 49] For example, if the user logs into his or her account (906), attempts to make a transaction (908), or attempts to modify account information (910), the user may be notified or even required to become telephone verified (912). This can be established previously by the business, so as to prevent fraud on the business, or by the user/registrant in order to protect his or her identity and account status. For example, the process of the present invention can be used to thwart identity thieves otherwise trying to make an unauthorized transaction, obtain personal identifying information or account information, or modify account information to their benefit.

[Para 50] If a previously established event occurs, then the system will notify and/or verify the user. The user must receive a verification call at one of the phone numbers previously stored in the account (914). That is, a telephonic connection with the registrant is established, and an electronic message is sent. Electronic message includes the verification code, or provides means to obtain the verification code, such as a telephone number for the registrant to call to obtain the verification code. The electronic message may comprise an electronic message, such as a SMS (short message service) message received by registrant's telephone. Of course, the message can comprise a voice message alerting the user of the event. The user then completes the telephone verification (916), such as by entering the verification code into a form in a web-site or via the user's telephone using voice or keypad entry. This verifies the identity of the registrant/user, and provides confirmation of receipt of the information and, where necessary, authorization for the event to occur, such as access to the account, etc. If the code is incorrectly entered into the web-site or by phone, repeat attempts are allowed, but typically only a finite number of times so as to prevent automated dialers and the like from fraudulently entering an access code (918). However, once the verification and authorization is completed, the process is complete (920).

[Para 51] The system may be configured such so as to detect an answering machine message, and delay a predetermined amount of time before playing an automated message. Typically, however, during the registration process, the potential registrant/user indicates whether the provided telephone numbers are a direct line telephone number, or an indirect line, such as one answered by a receptionist or operator, or handled through an automated system, such as an PBX system.

[Para 52] In such instance, when a verification call is initiated (1000), as illustrated in FIG. 10, the system determines whether the user needs to be reached at an extension (1002). If not, the verification message is played once the telephone line is picked up (1004).

[Para 53] However, if the user needs to be reached at an extension, the system then determines whether an operator will answer the phone (1006). If so, when the call is picked up (1008), an automated message plays requesting that the call be transferred to the user's extension (1010). After directing the live operator to dial the extension, the call is paused for a predetermined amount of time. Then, the verification message is played (1004), which includes either the verification code and/or occurrence of the notification event.

[Para 54] If an operator does not answer the phone, but rather is an automated system, once the call is picked up (1012), the extension is automatically dialed, including any necessary pauses, additional numbers, such as pound or star signs, etc. (1014). Upon reaching the user's telephone line or message machine, the verification message is played automatically (1004).

[Para 55] In the instance where the verification message includes the verification code or personal identification number (PIN), the end user enters the PIN number given in the verification message into a web-site (1016). Of course, the user can also be asked to call a telephone number to enter the code, or even enter the code while on the line with the system. The system then determines whether the entered code is correct (1018) and, if not, the user is typically allowed to retry a finite number of times (1020), as discussed above. However, if the code is entered correctly, the process is completed (1022), and the user is verified either during the registration process, has confirmed receipt of the alert or information sought, or has authorized the transaction to occur.

[Para 56] During the registration process, when the user or consumer fills out a form, but is not able to or chooses not to phone verify using the verification system at the time of

filling out the form, the system will preferably allow the consumer to reverify at a later time using a method that may include, but is not limited to, permitting the consumer to log into the web-site under the previous chosen user name, password, etc. The consumer's previously provided information, including address, telephone number, etc., will be stored in the system so the consumer does not need to reenter the information and can automatically be redirected to a page that will allow the consumer to attempt verification. The consumer must then phone verify, as described above, before they are able to access any area of the web-site that requires the user verification. Alternatively, an e-mail can be generated and sent to the consumer when there is a verification failure. The e-mail will contain a link to a page on the business' website where the consumer may reattempt to phone verify. The consumer previously entered information, such as name, address, user name, password, etc., will be stored in the business' system so the consumer need not have to reenter this information. The consumer must then phone verify before they are able to access any area of the web-site that requires user verification.

[Para 57] The verification system can be used at any point during a business transaction. For example, a merchant may verify a user before allowing the user to reach a transaction page. The merchant may also verify the user upon submission of a transaction, or after a transaction has been submitted. The merchant may verify after the transaction has been submitted to prevent hindering the completion of the transaction. Nonetheless, the verification system of the present invention is implemented in such a way as to make a fraudulent transaction more difficult by requiring a fraudulent user to gain access through the registrant's phone. This method of fraud prevention can be achieved, as indicated above, by collecting the consumer's phone numbers and storing these as part of the consumer's account. The business may choose to not allow the consumer to alter phone numbers associated with the consumer's account after initially collecting the numbers from

the consumer, or require a safeguard process such as going through another registration process in order to add or change telephone numbers. Thus, when a consumer attempts to make certain transactions, as specified by either the consumer or the business, the consumer may be notified or alerted in a variety of way. For example, all the phone numbers on record may be called to alert or notify the consumer of the transaction, or to verify a consumer's transaction. However, a single phone number, such as a preferred phone number, may be set as the default number to call and alert or notify the consumer of the transaction. The consumer may be given the opportunity to choose which phone number is called and set as the default number.

[Para 58] The alert/notification aspect of the present invention can be implemented in a wide variety of scenarios. For example, with respect to ATM transactions, the business or consumer may wish the consumer to be informed of a transaction that meets certain qualifications, as previously set by the business or consumer. For example, the consumer may wish to be notified every time a withdrawal of more than one thousand dollars is requested from his or her checking account. Or, the business may wish to notify the consumer when more than five transactions post to the consumer's account within twenty-four hours. Other financial transactions can also be monitored and the consumer alerted. For example, with respect to credit card transactions, a consumer who is a parent may wish to be notified when the consumer's child makes a purchase or more than amount specified by the business or consumer. The business or consumer may wish to have a notification sent when the financial account is accessed, or sought to be altered in any way. The consumer may wish to be alerted by the business when a bank transaction occurs that meets certain qualifications. For example, a consumer may wish to be informed of his checking account balance every Friday at noon, when automatic withdrawals or payments are made, etc.

[Para 59] The present invention is not limited to notifying a user of events that occur with respect to a financial account. Instead, alerts or notifications can be given to the user for any reason. For example, the time of delivery of an item to the consumer can be automated in such a fashion. Sports scores or other user information can be relayed to the user as dictated by the business or user. The user may be informed of airline flight changes, traffic conditions, weather conditions, change in stock markets, status of credit reports, etc.

[Para 60] The verification can be imposed either by the business or consumer. The business may allow the consumer to “opt-in” to the system and charge the consumer each time the verification system is used. This creates a new string of revenue for the business. However, this also provides a service to the consumer. In certain circumstances, the business may require the user to use the verification system, and charge the consumer each time the verification system is used. This can be done, for example, to protect the business from financial losses due to identity theft, account information misappropriation, etc. For example, a credit card company may require that cardholders use the verification system, and be notified when certain suspect transactions occur, such as charging more than \$500.00 in a single transaction, in order to limit the financial liability to the credit card company.

[Para 61] The business can choose to implement the verification system of the present invention with a call delay capability. This allows the consumer to choose when to receive the verification phone call. The business may allow the consumer to choose from various options, including, call in 10 minutes, call every 5 minutes if the line is busy, call every 10 minutes for up to three attempts, call me now, etc., during the registration process, or even during the notification process if the line is busy. This can be established during the registration process, as decided between the consumer and the business

[Para 62] The business may also elect to automatically or manually require consumers to reverify after initial verification. This reverification process may occur at times, including, but not limited to, certain intervals of time, such as once every month. This can be done in order to ensure the integrity of the information. For example, this may be used to verify that the consumer can still be reached at the given telephone number. This process may also occur when a consumer requests another consumer to be verified, or even if the consumer chooses to be reverified at certain intervals, for example, to rest assured that the system is tracking their account.

[Para 63] The business, under certain circumstances, may elect to accumulate a database of verified members for use with various purposes. This database can comprise the third party database described above which could be used during the registration process to verify or authenticate the identity of the potential registrants. Such a database may also be used for marketing purposes, including, but not limited to, mass text messaging, mass verbal messaging, mass verbal calls, or any other way of communicating with a consumer directly through the telephone. This may be completed through automated systems, manual calling, or messaging.

[Para 64] With the advent of the CAN-SPAM Act of August 2004, a disclaimer may be provided when a consumer uses the verification system that notifies the consumer that the business may send text message advertisements or notifications to the consumer's telephone unless he or she opts out. Once this permission is established, the business may then send commercial text messages at a time and quantity of its choosing until the consumer notifies the business that he or she wants to opt out in accordance with the CAN-SPAM Act. Businesses may use a community database of verified numbers to generate revenue by storing or selling numbers for third parties, as well as for their own use.

[Para 65] Although several embodiments have been described in detail for purposes of illustration, various modifications may be made without departing from the scope and spirit of the invention. Accordingly, the invention is not be limited, except as by the appended claims.

What is claimed is:

[Claim 1] A verification and notification process, comprising the steps of:
providing a registration form to a registrant;
at least partially completing the registration form, including providing at least one registrant electronic contact;
verifying the registrant, including establishing a connection with the registrant via the at least one registrant contact;
communicating a verification code to the registrant;
inputting the verification code into an on-line form or a telephone verification system;
establishing notification events; and
notifying the registrant of the occurrence of a previously established notification event by establishing a connection with the registrant via the at least one registrant contact.

[Claim 2] The process of claim 1, wherein the electronic registration contact comprises at least one registrant telephone number.

[Claim 3] The process of claim 2, wherein the verifying step comprises the step of establishing a telephonic connection with the registrant via the at least one registrant telephone number.

[Claim 4] The process of claim 2, wherein the notifying step includes the step of establishing a telephonic connection with the registrant via the at least one registrant telephone number upon the occurrence of the previously established event.

[Claim 5] The process of claim 2, including the step of sending the registrant an electronic message using the registrant telephone number.

[Claim 6] The process of claim 5, wherein the electronic message includes the verification code or provides means to obtain the verification code.

[Claim 7] The process of claim 6, wherein the providing verification code means step includes providing a telephone number for the registrant to call to obtain the verification code.

[Claim 8] The process of claim 5, wherein the electronic message comprises a short message service (SMS) message received by registrant's telephone.

[Claim 9] The process of claim 5, wherein the electronic message comprises a voice message.

[Claim 10] The process of claim 1, wherein the providing a registration form step includes the step of providing a website including the registration form.

[Claim 11] The process of claim 10, including the step of informing the registrant via the website that an electronic message is being sent to the registrant via a registrant provided telephone number.

[Claim 12] The process of claim 11, wherein the electronic message includes the verification code to enter into a form on the website.

[Claim 13] The process of claim 10, including the step of sending the registrant an electronic message including a verification system telephone number for the registrant to call to receive the verification code.

[Claim 14] The process of claim 10, including the step of sending the registrant an electronic message including the verification code and a verification system telephone number for the registrant to call and input the verification code.

[Claim 15] The process of claim 14, wherein the verification code is input by telephone using voice or key pad entry.

[Claim 16] The process of claim 1, wherein the notification event comprises a news event.

[Claim 17] The process of claim 1, wherein the notification event comprises a request to access or alter registrant's account.

[Claim 18] The process of claim 17, wherein the registrant's account comprises a financial account.

[Claim 19] The process of claim 17, including the step of reverifying the registrant before permitting access or alteration of the registrant's account.

[Claim 20] The process of claim 1, including the step of charging the registrant for notifying the registrant of a previously established notification event.

[Claim 21] The process of claim 2, including the step of detecting an answering machine message, and delaying a predetermined amount of time before playing an automated message.

[Claim 22] The process of claim 21, wherein the automated message includes the verification code or notification of the occurrence of a notification event.

[Claim 23] The process of claim 2, including the step of indicating that the registrant telephone number requires an extension and whether a live operator will answer a call to the registration number.

[Claim 24] The process of claim 23, including the steps of calling the registrant telephone number, playing an automated message directing the live operator to dial the extension, pausing a predetermined amount of time, and playing an automated message including either the verification code or occurrence of notification event.

[Claim 25] The process of claim 23, including the step of calling the registrant telephone number, pausing a predetermined amount of time, automatically dialing the extension, pausing a predetermined amount of time, and playing an automated message including either the verification code or occurrence of notification event.

[Claim 26] The process of claim 1, including the step of comparing information provided by the registrant in the registration form to a database containing personal identifying information.

[Claim 27] The process of claim 26, wherein the personal identifying information includes at least one of: name, telephone number, address, email address, and social security number.

[Claim 28] A verification and notification process, comprising the steps of:
providing a registration form to a registrant;
at least partially completing the registration form, including providing at least one registrant electronic contact;
verifying the registrant, including establishing a connection with the registrant via the at least one registrant contact;
communicating a verification code to the registrant;
inputting the verification code into an on-line form or a telephone verification system; and
comparing information provided by the registrant in the registration form to a database containing personal identifying information.

[Claim 29] The process of claim 28, wherein the personal identifying information includes at least one of: name, telephone number.

[Claim 30] The process of claim 28, including the step of establishing notification events.

[Claim 31] The process of claim 30, including the step of notifying the registrant of the occurrence of a previously established notification event by establishing a connection with the registrant via the at least one registrant contact.

[Claim 32] The process of claim 28, wherein the electronic registration contact comprises at least one registrant telephone number.

[Claim 33] The process of claim 32, wherein the verifying step comprises the step of establishing a telephonic connection with the registrant via the at least one registrant telephone number.

[Claim 34] The process of claim 30, wherein the notifying step includes the step of establishing a telephonic connection with the registrant via the at least one registrant telephone number upon the occurrence of the previously established event.

[Claim 35] The process of claim 32, including the step of sending the registrant an electronic message using the registrant telephone number.

[Claim 36] The process of claim 35, wherein the electronic message includes the verification code or provides means to obtain the verification code.

[Claim 37] The process of claim 36, wherein the providing verification code means step includes providing a telephone number for the registrant to call to obtain the verification code.

[Claim 38] The process of claim 35, wherein the electronic message comprises a short message service (SMS) message received by registrant's telephone.

[Claim 39] The process of claim 35, wherein the electronic message comprises a voice message.

[Claim 40] The process of claim 28, wherein the providing a registration form step includes the step of providing a website including the registration form.

[Claim 41] The process of claim 40, including the step of informing the registrant via the website that an electronic message is being sent to the registrant via a registrant provided telephone number.

[Claim 42] The process of claim 41, wherein the electronic message includes the verification code to enter into a form on the website.

[Claim 43] The process of claim 40, including the step of sending the registrant an electronic message including a verification system telephone number for the registrant to call to receive the verification code.

[Claim 44] The process of claim 40, including the step of sending the registrant an electronic message including the verification code and a verification system telephone number for the registrant to call and input the verification code.

[Claim 45] The process of claim 44, wherein the verification code is input by telephone using voice or key pad entry.

[Claim 46] The process of claim 30, wherein the notification event comprises a news event.

[Claim 47] The process of claim 30, wherein the notification event comprises a request to access or alter registrant's account.

[Claim 48] The process of claim 47, wherein the registrant's account comprises a financial account.

[Claim 49] The process of claim 47, including the step of reverifying the registrant before permitting access or alteration of the registrant's account.

[Claim 50] The process of claim 30 including the step of charging the registrant for notifying the registrant of a previously established notification event.

[Claim 51] The process of claim 32 including the step of detecting an answering machine message, and delaying a predetermined amount of time before playing an automated message.

[Claim 52] The process of claim 51, wherein the automated message includes the verification code or notification of the occurrence of a notification event.

[Claim 53] The process of claim 32 including the step of indicating that the registrant telephone number requires an extension and whether a live operator will answer a call to the registration number.

[Claim 54] The process of claim 53, including the steps of calling the registrant telephone number, playing an automated message directing the live operator to dial the extension, pausing a predetermined amount of time, and playing an automated message including either the verification code or occurrence of notification event.

[Claim 55] The process of claim 53, including the step of calling the registrant telephone number, pausing a predetermined amount of time, automatically dialing the extension, pausing a predetermined amount of time, and playing an automated message including either the verification code or occurrence of notification event.

[Claim 56] A verification and notification process, comprising the steps of:
providing a registration form to a registrant;
at least partially completing the registration form, including providing at least one registrant electronic contact;
verifying the registrant, including establishing a connection with the registrant via the at least one registrant contact;
communicating a verification code to the registrant;
inputting the verification code into an on-line form or a telephone verification system; and
indicating whether the registrant telephone number requires an extension and whether a live operator will answer a call to the registration number.

[Claim 57] The process of claim 56, including the steps of calling the registrant telephone number, playing an automated message directing the live operator to dial the extension, pausing a predetermined amount of time, and playing an automated message including either the verification code or occurrence of a preestablished notification event.

[Claim 58] The process of claim 56, including the step of calling the registrant telephone number, pausing a predetermined amount of time, automatically dialing the extension, pausing a predetermined amount of time, and playing an automated message including either the verification code or occurrence of a preestablished notification event.

[Claim 59] The process of claim 56, including the steps of establishing notification events, and notifying the registrant of the occurrence of a previously established notification event by establishing a connection with the registrant via the at least one registrant contact.

[Claim 60] The process of claim 56, wherein the electronic registration contact comprises at least one registrant telephone number.

[Claim 61] The process of claim 60, wherein the verifying step comprises the step of establishing a telephonic connection with the registrant via the at least one registrant telephone number.

[Claim 62] The process of claim 60, wherein the notifying step includes the step of establishing a telephonic connection with the registrant via the at least one registrant telephone number upon the occurrence of the previously established event.

[Claim 63] The process of claim 60, including the step of sending the registrant an electronic message using the registrant telephone number.

[Claim 64] The process of claim 63, wherein the electronic message includes the verification code or provides means to obtain the verification code.

[Claim 65] The process of claim 64, wherein the providing verification code means step includes providing a telephone number for the registrant to call to obtain the verification code.

[Claim 66] The process of claim 65, wherein the electronic message comprises a short message service (SMS) message received by registrant's telephone.

[Claim 67] The process of claim 65, wherein the electronic message comprises a voice message.

[Claim 68] The process of claim 56, wherein the providing a registration form step includes the step of providing a website including the registration form.

[Claim 69] The process of claim 68, including the step of informing the registrant via the website that an electronic message is being sent to the registrant via a registrant provided telephone number.

[Claim 70] The process of claim 69, wherein the electronic message includes the verification code to enter into a form on the website.

[Claim 71] The process of claim 68, including the step of sending the registrant an electronic message including a verification system telephone number for the registrant to call to receive the verification code.

[Claim 72] The process of claim 68, including the step of sending the registrant an electronic message including the verification code and a verification system telephone number for the registrant to call and input the verification code.

[Claim 73] The process of claim 72, wherein the verification code is input by telephone using voice or key pad entry.

[Claim 74] The process of claim 59, wherein the notification event comprises a news event.

[Claim 75] The process of claim 59, wherein the notification event comprises a request to access or alter registrant's account.

[Claim 76] The process of claim 75, wherein the registrant's account comprises a financial account.

[Claim 77] The process of claim 75, including the step of reverifying the registrant before permitting access or alteration of the registrant's account.

[Claim 78] The process of claim 59, including the step of charging the registrant for notifying the registrant of a previously established notification event.

[Claim 79] The process of claim 56, including the step of detecting an answering machine message, and delaying a predetermined amount of time before playing an automated message.

[Claim 80] The process of claim 79, wherein the automated message includes the verification code or notification of the occurrence of a notification event.

[Claim 81] The process of claim 56, including the step of comparing information provided by the registrant in the registration form to a database containing personal identifying information.

[Claim 82] The process of claim 82, wherein the personal identifying information includes at least one of: name, telephone number, address, email address, and social security number.

[Claim 83] A verification and notification process, comprising the steps of:
providing a registration form to a registrant;
at least partially completing the registration form, including providing at least one registrant electronic contact;
verifying the registrant, including establishing a connection with the registrant via the at least one registrant contact;
communicating a verification code to the registrant;
inputting the verification code into an on-line form or a telephone verification system;
permitting the registrant access; and
requiring the registrant to reverify upon registrant's subsequent access requests.

[Claim 84] The process of claim 83 wherein the verifying step comprises the step of establishing a telephonic connection with the registrant via the at least one registrant telephone number.

[Claim 85] The process of claim 83 wherein the electronic registration contact comprises at least one registrant telephone number.

[Claim 86] The process of claim 83 including the steps of establishing notification events, and notifying the registrant of the occurrence of a previously established notification event by establishing a connection with the registrant via the at least one registrant contact.

[Claim 87] The process of claim 84 wherein the notifying step includes the step of establishing a telephonic connection with the registrant via the at least one registrant telephone number upon the occurrence of the previously established event.

[Claim 88] The process of claim 84 including the step of sending the registrant an electronic message using the registrant telephone number.

[Claim 89] The process of claim 88 wherein the electronic message includes the verification code or provides means to obtain the verification code.

[Claim 90] The process of claim 89 wherein the providing verification code means step includes providing a telephone number for the registrant to call to obtain the verification code.

[Claim 91] The process of claim 88, wherein the electronic message comprises a short message service (SMS) message received by registrant's telephone.

[Claim 92] The process of claim 88, wherein the electronic message comprises a voice message.

[Claim 93] The process of claim 83, wherein the providing a registration form step includes the step of providing a website including the registration form.

[Claim 94] The process of claim 93, including the step of informing the registrant via the website that an electronic message is being sent to the registrant via a registrant provided telephone number.

[Claim 95] The process of claim 94, wherein the electronic message includes the verification code to enter into a form on the website.

[Claim 96] The process of claim 93, including the step of sending the registrant an electronic message including a verification system telephone number for the registrant to call to receive the verification code.

[Claim 97] The process of claim 93, including the step of sending the registrant an electronic message including the verification code and a verification system telephone number for the registrant to call and input the verification code.

[Claim 98] The process of claim 97, wherein the verification code is input by telephone using voice or key pad entry.

[Claim 99] The process of claim 83, wherein the notification event comprises a news event.

[Claim 100] The process of claim 83, wherein the notification event comprises a request to access or alter registrant's account.

[Claim 101] The process of claim 100, wherein the registrant's account comprises a financial account.

[Claim 102] The process of claim 100, including the step of reverifying the registrant before permitting access or alteration of the registrant's account.

[Claim 103] The process of claim 83, including the step of charging the registrant for notifying the registrant of a previously established notification event.

[Claim 104] The process of claim 88, including the step of detecting an answering machine message, and delaying a predetermined amount of time before playing an automated message.

[Claim 105] The process of claim 104, wherein the automated message includes the verification code or notification of the occurrence of a notification event.

[Claim 106] The process of claim 83, including the step of indicating that the registrant telephone number requires an extension and whether a live operator will answer a call to the registration number.

[Claim 107] The process of claim 106, including the steps of calling the registrant telephone number, playing an automated message directing the live operator to dial the extension, pausing a predetermined amount of time, and playing an automated message including either the verification code or occurrence of notification event.

[Claim 108] The process of claim 106, including the step of calling the registrant telephone number, pausing a predetermined amount of time, automatically dialing the extension, pausing a predetermined amount of time, and playing an automated message including either the verification code or occurrence of notification event.

[Claim 109] The process of claim 83, including the step of comparing information provided by the registrant in the registration form to a database containing personal identifying information.

[Claim 110] The process of claim 109, wherein the personal identifying information includes at least one of: name, telephone number, address, email address, and social security number.



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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/538,989	10/05/2006	Shlomo Gonen	METRO-48062	2931
26252 7590 06/29/2011 KELLY LOWRY & KELLEY, LLP 6320 CANOGA AVENUE SUITE 1650 WOODLAND HILLS, CA 91367			EXAMINER SING, SIMON P	
			ART UNIT 2614	PAPER NUMBER
			MAIL DATE 06/29/2011	DELIVERY MODE 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.

Office Action Summary	Application No. 11/538,989	Applicant(s) GONEN ET AL.	
	Examiner SIMON SING	Art Unit 2614	

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

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 05 October 2006.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-110 is/are pending in the application.
 - 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-23,26-53,56,59-106,109 and 110 is/are rejected.
- 7) Claim(s) 24,25,54,55,57,58,107 and 108 is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on 05 October 2006 is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some * c) None of:
 - 1. Certified copies of the priority documents have been received.
 - 2. Certified copies of the priority documents have been received in Application No. _____.
 - 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

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

Attachment(s)

- | | |
|---|--|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____. |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date <u>10/05/2006</u> . | 6) <input type="checkbox"/> Other: _____. |

DETAILED ACTION

Claim Rejections - 35 USC § 103

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.

1. Claims 1-23, 26 and 27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Woodhill US 6,934,858 in view of Putta et al. US 2001/0032192.

1.1 Regarding claim 1, Woodhill teaches:

providing a registration form to a registrant (visitor) (column 8, lines 13-36; column 9, lines 6-20);

at least partially completing the registration form, including providing at least one registrant electronic contact (column 8, lines 13-36; column 9, lines 6-20);

verifying the registrant, including establishing a connection with the registrant via the at least one registrant contact (column 8, lines 17-22, 31-45; column 9, lines 21-32);

communicating a verification code to the registrant (column 8, lines 17-22, 31-45; column 9, lines 21-27); and

inputting the verification code into an on-line form or a telephone verification system (column 8, lines 45-54; column 9, lines 21-27).

Woodhill teaches registering a registrant (visitor) for e-commerce (column 4, lines 47-65), but does not teach notifying the registrant of the occurrence of a previously established notification event by establishing a connection with the registrant via the at least one registrant contact.

However, Putta teaches notifying a user of e-commerce of a notification event, such as any violations on the user account by telephone (paragraph [0123]).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Woodhill reference with the teaching of Putta, so that a registrant would have been notified when an notification event occurred, because such a modification would have notify the registrant the activity of his account, including any unauthorized transactions as taught by Putta.

1.2 Regarding claim 2, Woodhill teaches a registrant's telephone number (column 8, lines 39-41; column 9, lines 9-11, 21-24).

1.3 Regarding claim 3, Woodhill placing a call to the telephone number of the registrant (column 8, lines 39-41; column 9, lines 9-11, 21-24).

1.4 Regarding claim 4, the modified Woodhill teaches teaches calling a registrant telephone number when an (notification) event occurs to the registrant's account as stated above.

1.5 Regarding claim 5, in the modified Woodhill reference, Putta teaches sending a notification to the registrant via a communication media, such a registrant's cellular telephone. Examiner takes an office notice that it was well known in the art and obvious that a SMS notification could be sent to a user cellular telephone.

1.6 Regarding claim 6, examiner takes an official notice that sending an electronic message, such as a SMS includes a confirmation code was well known in the art (see the Abstract of Geddes et al. US 7,043,230).

1.7 Regarding claim 7, examiner takes an official notice that it was well known in the art to provide a telephone for an registrant to call (see Kai US 2004/0030935, paragraphs [0050], [0069]).

1.8 Regarding claim 8, the electronic message is a SMS as stated in claim 6.

1.9 Regarding claim 9, the modified Woodhill reference obviously teaches sending a voice message (Putta: paragraph [0123]).

1.10 Regarding claim 10, Woodhill teaches a web site including the registration form (column 8, lines 5-6).

1.11 Regarding claim 11, Woodhill teaches receiving confirmation information (code) via a telephonic connection, and entering the confirmation information into a registration form of a website as stated in claim 1.

1.12 Regarding claim 12, Woodhill teaches providing confirmation information (code) via a telephonic connection, and entering the confirmation information into a registration form of a website as stated in claim 1.

1.13 Regarding claim 13, examiner takes an official notice that it was well known in the art to provide a telephone for an registrant to call (see Kai US 2004/0030935, paragraphs [0050], [0069]).

1.14 Regarding claim 14, examiner takes an official notice that it was well known in the art to provide a telephone for an registrant to call (see Kai US 2004/0030935, paragraphs [0050], [0069]).

1.15 Regarding claim 15, Woodhill teaches inputting confirmation information (code) via a telephone keypad as stated in claim 1.

1.16 Regarding claim 16, examiner takes an official notice that it was well known in the art to notify a user of news associated with his account (see Kjelberg et al. US 7,233,790, column 7, lines 23-30).

1.17 Regarding claim 17, the modified Woodhill reference teaches notifying the registrant of an unauthorized access to his account as stated in claim 1.

1.18 Regarding claim 18, the modified Woodhill reference teaches a financial account as stated in claim 1 (see Putta reference).

1.19 Regarding claim 19, Woodhill teaches verifying the registrant before permitting the registrant to access his account as stated in claim 1 (Woodhill: column 8, lines 47-65).

1.20 Regarding claim 20, the modified Woodhill reference teaches notifying the registrant of a notification event as stated in claim 1, and examiner takes an official notice that the notification is a service provided by a service provider, and the service provider obviously would have charged the registrant for its service.

1.21 Regarding claim 21, examiner takes an official notice that it was well known in the art to detect whether a call is answered by a live person or by an answering machine, and if answered by an answering machine, delaying the

output of a message until the answering machine is ready for recording (see Ladd, US 6,097,791, column 5, lines 12-17).

1.22 Regarding claim 22, Woodhill teaches sending a confirmation code (information) via telephone as stated in claim 1.

1.23 Regarding claim 23, examiner takes an official notice that it was well known in the art that if a telephone number was an extension of a PBX, a live operator would answer the call intended to the extension number (see Verdonk US 6,256,512, column 1, lines 21-28).

1.24 Regarding claims 26 and 27, examiner takes an official notice that it was known and obvious to compare information received from the registrant to information stored in a database (see Ohmae US 2003/0191712, paragraph [0108]-[0111]).

2. Claims 28-53 are rejected under 35 U.S.C. 103(a) as being unpatentable over Woodhill US 6,934,858 in view of Ohmae US 2003/0191712.

2.1 Regarding claim 28, Woodhill teaches:

providing a registration form to a registrant (visitor) (column 8, lines 13-36; column 9, lines 6-20);

at least partially completing the registration form, including providing at least one registrant electronic contact (column 8, lines 13-36; column 9, lines 6-20);

verifying the registrant, including establishing a connection with the registrant via the at least one registrant contact (column 8, lines 17-22, 31-45; column 9, lines 21-32);

communicating a verification code to the registrant (column 8, lines 17-22, 31-45; column 9, lines 21-27); and

inputting the verification code into an on-line form or a telephone verification system (column 8, lines 45-54; column 9, lines 21-27).

Woodhill teaches registering a registrant (visitor) for e-commerce (column 4, lines 47-65), but does not teach comparing the registration information provided by the registrant with personal identification information from a database.

However, Ohmae teaches that during registration, receiving information from a user and retrieving the user's identification information from an institution the user has previously registered (paragraph [0108-[0111]]).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Woodhill reference with the teaching of Ohmae, so that the information inputted by the registrant would have been compared with information retrieved from an institutional database to authorized the registrant, because such a modification would have verified the identity of the registrant based on a previous verified identification.

2.2 Regarding claim 29, the modified Woodhill reference teaches that identification includes a user's name (Ohmae: paragraph [0010]).

2.3 Regarding claim 30, examiner takes an official notice that it was well known and obvious to notify the registrant a (notification) event (see Putta et al. US 2001/00321922, paragraph [0123]).

2.4 Regarding claims 31-33, Woodhill teaches placing a call to a registrant telephone number as stated in claim 28.

2.5 Regarding claim 34, examiner takes an official notice that it was well known and obvious to call a registrant telephone number when an (notification) event occurs to the registrant's account (see the Putta reference).

2.6 Regarding claims 35, 36 and 38, Examiner takes an official notice that it was well known in the art and obvious that a SMS notification including a confirmation code could be sent to a user cellular telephone (see the Abstract of Geddes et al. US 7,043,230).

2.7 Regarding claim 37, examiner takes an official notice that it was well known in the art to provide a telephone for a registrant to call and a confirmation

code to enter via a telephone keypad (see Kai US 2004/0030935, paragraphs [0050], [0069]).

2.8 Regarding claim 39, Woodhill obviously teaches sending a voice message (column 8, lines 45-48).

2.9 Regarding claim 40, Woodhill teaches a web site including the registration form (column 8, lines 5-6).

2.10 Regarding claims 41 and 42, Examiner takes an official notice that it was well known in the art and obvious that a SMS notification including a confirmation code could be sent to a user cellular telephone and inputted in the registration form (see the Abstract of Geddes et al. US 7,043,230).

2.11 Regarding claims 43-45, examiner takes an official notice that it was well known in the art to provide a telephone for a registrant to call and a confirmation code to enter via a telephone keypad (see Kai US 2004/0030935, paragraphs [0050], [0069]).

2.12 Regarding claim 46, examiner takes an official notice that it was well known in the art to notify a user of news associated with his account (see Kjelberg et al. US 7,233,790, column 7, lines 23-30).

2.13 Regarding claims 47 and 48, examiner takes an official notice that it was well known in the art to notify the registrant of an unauthorized access to his financial account as stated in claim 30.

2.14 Regarding claim 49, Woodhill teaches verifying the registrant before permitting the registrant to access his account as stated in claim 1 (Woodhill: column 8, lines 47-65).

2.15 Regarding claim 50, the modified Woodhill reference teaches notifying the registrant of a notification event as stated in claim 30, and examiner takes an official notice that the notification is a service provided by a service provider, and the service provider obviously would have charged the registrant for its service.

2.16 Regarding claim 51, examiner takes an official notice that it was well known in the art to detect whether a call is answered by a live person or by an answering machine, and if answered by an answering machine, delaying the output of a message until the answering machine is ready for recording (see Ladd, US 6,097,791, column 5, lines 12-17).

2.17 Regarding claim 52, Woodhill teaches sending a confirmation code (information) via telephone as stated in claim 28.

2.18 Regarding claim 53, examiner takes an official notice that it was well known in the art that if a telephone number was an extension of a PBX, a live operator would answer the call intended to the extension number (see Verdonk US 6,256,512, column 1, lines 21-28).

3. Claims 56 and 59-82 are rejected under 35 U.S.C. 103(a) as being unpatentable over Woodhill US 6,934,858 in view of Verdonk US 6,256,512.

3.1 Regarding claim 56, Woodhill teaches:

providing a registration form to a registrant (visitor) (column 8, lines 13-36; column 9, lines 6-20);

at least partially completing the registration form, including providing at least one registrant electronic contact (column 8, lines 13-36; column 9, lines 6-20);

verifying the registrant, including establishing a connection with the registrant via the at least one registrant contact (column 8, lines 17-22, 31-45; column 9, lines 21-32);

communicating a verification code to the registrant (column 8, lines 17-22, 31-45; column 9, lines 21-27); and

inputting the verification code into an on-line form or a telephone verification system (column 8, lines 45-54; column 9, lines 21-27).

Woodhill does not teach indicating whether the registration telephone number is an extension number.

However, it was well known in the art that when the registrant's telephone number was an extension of a PBX system, the registrant would have indicated the extension number by entering the PBX number plus the extension number (e.g. 333-555-6000 X 2345) which indicated the a call placed to the PBX number would have been answered by an operator, and Verdonk teaches such limitation in column 1, lines 21-28.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Woodhill reference with the teaching of Verdonk, so that when the registrant's telephone number was an extension of a PBX system, the registrant would have indicated that the registrant's number as an extension number by entering a PBX number plus his extension number, and such a modification would have notified the verification system that calls placed to his number would have been answered by a PBX operator first because the registrant's number (a PBX extension) could not directly dialed by any telephone outside the PBX system.

3.2 Regarding claim 59, examiner takes an official notice that it was well known and obvious to call a registrant telephone number when an (notification) event occurs to the registrant's account (see the Putta reference).

3.3 Regarding claim 60 and 61, Woodhill teaches placing a call to a registrant telephone number as stated in claim 56.

3.4 Regarding claims 62-64, Woodhill teaches sending the confirmation code to the registrant by phone as stated in claim 56.

3.5 Regarding claim 65, examiner takes an official notice that it was well known in the art to provide a telephone for a registrant to call and a confirmation code to enter via a telephone keypad (see Kai US 2004/0030935, paragraphs [0050], [0069]).

3.6 Regarding claim 66, Examiner takes an official notice that it was well known in the art and obvious that a SMS notification including a confirmation code could be sent to a user cellular telephone (see the Abstract of Geddes et al. US 7,043,230).

3.7 Regarding claim 67, Woodhill obviously teaches sending a voice message (column 8, lines 45-48).

3.8 Regarding claim 68, Woodhill teaches a web site including the registration form (column 8, lines 5-6).

3.9 Regarding claims 69 and 70, Examiner takes an official notice that it was well known in the art and obvious that a SMS notification including a confirmation code could be sent to a user cellular telephone and inputted in the registration form (see the Abstract of Geddes et al. US 7,043,230).

3.10 Regarding claims 71-73, examiner takes an official notice that it was well known in the art to provide a telephone for a registrant to call and a confirmation code to enter via a telephone keypad (see Kai US 2004/0030935, paragraphs [0050], [0069]).

3.11 Regarding claim 74, examiner takes an official notice that it was well known in the art to notify a user of news associated with his account (see Kjelberg et al. US 7,233,790, column 7, lines 23-30).

3.12 Regarding claims 75 and 77, examiner takes an official notice that it was well known in the art to notify the registrant of an unauthorized access to his financial account as stated in claim 56.

3.13 Regarding claim 76, Woodhill teaches verifying the registrant before permitting the registrant to access his financial account (Woodhill: column 8, lines 47-65).

3.14 Regarding claim 78, examiner takes an official notice that the notification is a service provided by a service provider, and the service provider obviously would have charged the registrant for its service.

3.15 Regarding claim 79, examiner takes an official notice that it was well known in the art to detect whether a call is answered by a live person or by an answering machine, and if answered by an answering machine, delaying the output of a message until the answering machine is ready for recording (see Ladd, US 6,097,791, column 5, lines 12-17).

3.16 Regarding claim 80, Woodhill teaches sending a confirmation code (information) via telephone as stated in claim 56.

3.17 Regarding claims 81 and 82, examiner takes an official notice that it was known and obvious to compare information received from the registrant to information stored in a database (see Ohmae US 2003/0191712, paragraph [0108]-[0111]).

4. Claims 83-106, 109 and 110 are rejected under 35 U.S.C. 103(a) as being unpatentable over Woodhill US 6,934,858.

4.1 Regarding claim 83, Woodhill teaches:

providing a registration form to a registrant (visitor) (column 8, lines 13-36;
column 9, lines 6-20);

at least partially completing the registration form, including providing at
least one registrant electronic contact (column 8, lines 13-36; column 9, lines 6-
20);

verifying the registrant, including establishing a connection with the
registrant via the at least one registrant contact (column 8, lines 17-22, 31-45;
column 9, lines 21-32);

communicating a verification code to the registrant (column 8, lines 17-22,
31-45; column 9, lines 21-27);

inputting the verification code into an on-line form or a telephone
verification system (column 8, lines 45-54; column 9, lines 21-27); and

permitting the registrant to access (column 8, lines 52-62).

Woodhill does not explicitly teach requiring the registrant to verify upon
subsequent access requests.

However, Woodhill further teaches that when the registrant logs onto a
web site, it request an authentication (authorization or verification), and the web
site comprises a database D for storing information in connection with previous
transaction. Therefore, it is obvious that Woodhill teaches that each time when
the registrant accesses the web site and requests a transaction, the registrant is
verified (authenticated).

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4.2 Regarding claims 84 and 85, Woodhill teaches contacting the registrant via telephone as stated in claim 83 (column 8, lines 31-48).

4.3 Regarding claims 86 and 87, examiner takes an official notice that it was well known and obvious to call a registrant telephone number when an (notification) event occurs to the registrant's account (see the Putta reference).

4.4 Regarding claims 88 and 89, Woodhill teaches sending an electronic message, including a verification code to the registrant's telephone number (column 8, lines 31-48).

4.5 Regarding claim 90, examiner takes an official notice that it was well known in the art to provide a telephone for a registrant to call and a confirmation code to enter via a telephone keypad (see Kai US 2004/0030935, paragraphs [0050], [0069]).

4.6 Regarding claim 91, Examiner takes an official notice that it was well known in the art and obvious that a SMS notification including a confirmation code could be sent to a user cellular telephone (see the Abstract of Geddes et al. US 7,043,230).

4.7 Regarding claim 92, Woodhill teaches a voice message (column 8, lines 37-48).

4.8 Regarding claim 93, Woodhill teaches a web site including the registration form (column 8, lines 5-6).

4.9 Regarding claims 94 and 95, Examiner takes an official notice that it was well known in the art and obvious that a SMS notification including a confirmation code could be sent to a user cellular telephone and inputted in the registration form (see the Abstract of Geddes et al. US 7,043,230).

4.10 Regarding claims 96-98, examiner takes an official notice that it was well known in the art to provide a telephone for a registrant to call and a confirmation code to enter via a telephone keypad (see Kai US 2004/0030935, paragraphs [0050], [0069]).

4.11 Regarding claim 99, examiner takes an official notice that it was well known in the art to notify a user of news associated with his account (see Kjelberg et al. US 7,233,790, column 7, lines 23-30).

4.12 Regarding claims 100 and 102, examiner takes an official notice that it was well known in the art to notify the registrant of an unauthorized access to his financial account as stated in claim 56.

4.13 Regarding claim 101, Woodhill teaches verifying the registrant before permitting the registrant to access his financial account (Woodhill: column 8, lines 47-65).

4.14 Regarding claim 103, examiner takes an official notice that the notification is a service provided by a service provider, and the service provider obviously would have charged the registrant for its service

4.15 Regarding claim 104, examiner takes an official notice that it was well known in the art to detect whether a call is answered by a live person or by an answering machine, and if answered by an answering machine, delaying the output of a message until the answering machine is ready for recording (see Ladd, US 6,097,791, column 5, lines 12-17).

4.16 Regarding claim 105, Woodhill teaches sending a confirmation code (information) via telephone as stated in claim 56.

4.17 Regarding claim 106, examiner takes an official notice that it was well known in the art that if a telephone number was an extension of a PBX, a live operator would answer the call intended to the extension number (see Verdonk US 6,256,512, column 1, lines 21-28).

4.18 Regarding claims 109 and 110, examiner takes an official notice that it was known and obvious to compare information received from the registrant to information stored in a database (see Ohmae US 2003/0191712, paragraph [0108]-[0111]).

Allowable Subject Matter

5. Claims 24, 25, 54, 55, 57, 58, 107 and 108 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

Conclusion

6. Any inquiry concerning this communication or earlier communication from the examiner should be directed to Simon Sing whose telephone number is 571-272-7545. The examiner can normally be reached on Monday - Friday from 8:30 AM to 5:30 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Fan Tsang, can be reached at 571-272-7547. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300. Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 571-272-2600.

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/Simon Sing/

Primary Examiner, Art Unit 2614

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.

Request for Continued Examination (RCE) Transmittal Address to: Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450	Application Number	11/538,989-Conf. #2931
	Filing Date	October 5, 2006
	First Named Inventor	Shlomo Gonen
	Art Unit	2614
	Examiner Name	S. P. Sing
	Attorney Docket Number	827978001US2

This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application.
 Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, or to any design application. See Instruction Sheet for RCEs (not to be submitted to the USPTO) on page 2.

1. Submission required under 37 CFR 1.114. Note: If the RCE is proper, any previously filed unentered amendments and amendments enclosed with the RCE will be entered in the order in which they were filed unless applicant instructs otherwise. If applicant does not wish to have any previously filed unentered amendment(s) entered, applicant must request non-entry of such amendment(s).

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

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

 ii. Other _____

b. Enclosed

 i. Amendment/Reply

 ii. Affidavit(s)/Declaration(s)

 iii. Information Disclosure Statement (IDS)

 iv. Other Petition for Extension of Time

2. Miscellaneous

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

b. Other _____

3. Fees. The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.

a. The Director is hereby authorized to charge any deficiencies or credit any Overpayments, to Deposit Account No. 50-0665

b. Check in the amount of \$ _____ enclosed


c. Payment by credit card

 i. RCE fee required under 37 CFR 1.17(e) - \$465.00

 ii. Extension of time fee (37 CFR 1.136 and 1.17) - \$635.00

 iii. Other _____

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.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED			
Signature		Date	August 2, 2012
Name (Print/Type)	Robert C. McIver	Registration No.	68,860

Docket No.: 827978001US2
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Gonen et al.

Application No.: 11/538,989

Confirmation No.: 2931

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Art Unit: 2614

For: REGISTRATION, VERIFICATION AND
NOTIFICATION SYSTEM

Examiner: S. P. Sing

AMENDMENT AND REQUEST FOR CONTINUED EXAMINATION

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

Madam:

INTRODUCTORY COMMENTS

In response to the Office Action dated February 3, 2012, finally rejecting claims 1-13, 16-43, 46-53, 56, 56-71, 74-96, 99-106, 109 and 110, 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 12 of this paper.

82797-8001.US02/LEGAL23873919.4

AMENDMENTS TO THE CLAIMS

1-27. (Cancelled)

28. (Currently Amended) A verification and notification process, comprising the steps of:

~~providing a registration form to a registrant on-line through a web-site;~~

~~receiving prompting the registrant to complete information responsive to, at least partially, the part of a registration form that is presented to a registrant on the a web-site, including to provide the received information including at least one a registrant electronic contact and at least part of a name or an address;~~

~~comparing the received information from the registration form to a database containing personal identifying information; and~~

~~verifying the received registrant electronic contact, including by:~~

~~establishing a telephonic connection with the registrant via the at least one using the received registrant electronic contact;~~

~~communicating a verification code to the registrant through the telephonic connection; and~~

~~prompting the registrant to input thereceiving a verification code into an on-line form through after it is entered by the registrant via the web-site and verifying the received registrant electronic contact if the received verification code is the same as the communicated verification code and the at least part of the name or the address is identified in the database containing personal identifying information; and~~

~~comparing information provided by the registrant in the registration form to a database containing personal identifying information.~~

29. (Canceled)

30. (Currently Amended) The process of claim 28, ~~including the step of~~ further comprising establishing notification events for which the recipient is to be notified.

31. (Currently Amended) The process of claim 30, ~~including the step of~~ further comprising notifying the registrant of the occurrence of a ~~previously~~ an established notification event by establishing a telephonic connection with the registrant via ~~the at least one~~ the registrant electronic contact.

32. (Currently Amended) The process of claim 28, wherein the registrant ~~electronic registration~~ contact comprises ~~at least one~~ a registrant telephone number.

33. (Currently Amended) The process of claim 32, wherein ~~the verifying step~~ comprises the step of establishing a telephonic connection with the registrant ~~via the at least one~~ utilizes the registrant telephone number.

34. (Currently Amended) The process of claim 30, wherein ~~the~~ further comprising notifying the registrant upon the occurrence of a notification event, ~~the notification notifying step includes the step of~~ including establishing a telephonic connection with the registrant via ~~the at least one~~ registrant telephone number ~~upon the occurrence of the previously established notification event.~~

35. (Currently Amended) The process of claim 32, ~~including the step of~~ wherein establishing a telephonic connection with the registrant comprises sending the registrant an electronic message using the registrant telephone number.

36. (Original) The process of claim 35, wherein the electronic message includes the verification code or provides means to obtain the verification code.

37. (Cancelled)

38. (Currently Amended) The process of claim 35, wherein the electronic message comprises a text message~~short message service (SMS) message received by registrant's telephone or SMS-enabled device.~~

39. (Original) The process of claim 35, wherein the electronic message comprises a voice message.

40. (Canceled)

41. (Currently Amended) The process of claim ~~40~~28, ~~including the step of informing the registrant via~~wherein the website informs the registrant that an electronic message is being sent to the registrant via a registrant provided telephone number.

42-45. (Canceled)

46. (Currently Amended) The process of claim 30, wherein the established notification event ~~comprises~~is a news event.

47. (Currently Amended) The process of claim 30, wherein the established notification event ~~comprises~~is a request to access or alter an account of the registrant's account.

48. (Previously Presented) The process of claim 47, wherein the registrant's account comprises a financial account.

49. (Currently Amended) The process of claim 47, ~~including the step of further comprising~~ reverifying the registrant before permitting access to or alteration of the registrant's account.

50. (Currently Amended) The process of claim 30 ~~including the step of further comprising~~ charging the registrant for notifying the registrant of a ~~previously the occurrence of an~~ established notification event.

51. (Currently Amended) The process of claim 32, wherein communication of the verification code to the registrant is via an automated message, and the process further comprises: including the step of
detecting an answering machine message, ~~;~~ and
delaying a predetermined amount of time before playing an ~~the~~ automated message.

52. (Currently Amended) The process of claim 51, wherein the automated message includes the verification code ~~or notification of the occurrence of a notification event.~~

53. (Currently Amended) The process of claim 32 ~~including the step of further comprising~~ receiving an indication from the registrant indicating that the registrant telephone number requires an extension and an indication of whether a live operator will answer a call to the registration-registrant telephone number.

54. (Currently Amended) The process of claim 53, ~~including the steps of~~ wherein establishing a telephonic connection with the registrant comprises calling the registrant telephone number, playing an automated message directing the live operator to dial the extension, and pausing a predetermined amount of time, and wherein

communicating a verification code to the registrant comprises playing an automated message including either the verification code or occurrence of notification event.

55. (Currently Amended) The process of claim 53, ~~including the step of~~ wherein establishing a telephonic connection with the registrant comprises calling the registrant telephone number, pausing a predetermined amount of time, automatically dialing the extension, and pausing a predetermined amount of time, and wherein communicating a verification code to the registrant comprises playing an automated message including either the verification code or occurrence of notification event.

56-82. (Cancelled)

83. (Currently Amended) A verification and notification process, comprising the steps of:

~~providing a registration form to a registrant on-line through a web-site;~~

receiving prompting the registrant to complete, information responsive to at least partially, the part of a registration form that is presented to the registrant on the a web-site, including to provide the received information including at least one registrant electronic contact;

~~verifying the a received registrant electronic contact, wherein verifying the received registrant electronic contact includes: including~~

~~establishing a first telephonic connection with the registrant via the at least one using the received registrant electronic contact;~~

~~communicating a first communicated verification code to the registrant through the first telephonic connection; and~~

~~prompting the registrant to input the receiving a first submitted verification code into an on-line form through after it is entered by the registrant via the web-site and verifying the received registrant electronic~~

contact if the first submitted verification code is the same as the first communicated verification code;
permitting the registrant access establishing a notification event associated with the registrant;
identifying an occurrence of the established notification event; and
after identifying the occurrence of the established notification event, re-verifying the registrant electronic contact, wherein re-verifying includes:
establishing a second telephonic connection with the registrant using the verified registrant electronic contact;
communicating a second communicated verification code to the registrant through the second telephonic connection;
receiving a second submitted verification code that is entered by the registrant via the web-site; and
re-verifying the registrant electronic contact if the second submitted verification code is the same as the second communicated verification code.
access; and
requiring the registrant to reverify upon registrant's subsequent access requests.

84. (Previously Presented) The process of claim 83, wherein the at least one registrant electronic contact comprises at least one registrant telephone number.

85. (Currently Amended) The process of claim 84, wherein ~~the telephonic connections~~ is are established through ~~the at least one a~~ at least one a registrant telephone number.

86. (Currently Amended) The process of claim 84 ~~including the steps of~~ further comprising:
establishing notification events recipient, and

notifying the registrant of the occurrence of ~~athe~~ previously established notification event by establishing a telephonic connection with the registrant via ~~the at least one~~ a registrant electronic contact.

87. (Currently Amended) The process of claim 86 wherein ~~the notifying step includes the step of the~~ registrant comprises establishing a telephonic connection with the registrant via ~~the at least one~~ a registrant telephone number upon the occurrence of the ~~previously~~ established notification event.

88. (Currently Amended) The process of claim 84, ~~including the step of~~ wherein establishing a first telephonic connection with the registrant comprises sending the registrant an electronic message using the registrant telephone number.

89. (Currently Amended) The process of claim 88, wherein the electronic message includes the first communicated verification code or provides means to obtain the first communicated verification code.

90. (Cancelled)

91. (Currently Amended) The process of claim 88, wherein the electronic message comprises a text message ~~short message service (SMS) message received by registrant's telephone or SMS-enabled device.~~

92. (Original) The process of claim 88, wherein the electronic message comprises a voice message.

93. (Canceled)

94. (Currently Amended) The process of claim ~~9383~~, ~~including the step of informing the registrant via~~wherein the website informs the registrant that an electronic message is being sent to the registrant via a registrant provided telephone number.

95-103. (Canceled)

104. (Currently Amended) The process of claim 88, wherein communication of at least one of the communicated verification codes to the registrant is via an automated message, and the process further comprises: including the step of
detecting an answering machine message, ~~;~~ and
delaying a predetermined amount of time before playing an ~~the~~ automated message.

105. (Currently Amended) The process of claim 104, wherein the automated message includes the at least one of the communicated verification codes ~~or notification of the occurrence of a notification event~~.

106. (Currently Amended) The process of claim 83, ~~including the step of~~further comprising receiving an indication from the registrant indicating that the registrant telephone number requires an extension and an indication of whether a live operator will answer a call to the registrant telephone number.

107. (Currently Amended) The process of claim 106, wherein establishing a telephonic connection with the registrant comprises calling the registrant telephone number, playing an automated message directing the live operator to dial the extension, and pausing a predetermined amount of time, and wherein communicating a communicated verification code to the registrant comprises playing an automated message including either the communicated verification code ~~or occurrence of a notification event~~.

108. (Currently Amended) The process of claim 106, ~~including the step of~~wherein establishing a telephonic connection with the registrant comprises calling the registrant telephone number, pausing a predetermined amount of time, automatically dialing the extension, and pausing a predetermined amount of time, and wherein communicating a communicated verification code to the registrant comprises playing an automated message including ~~either the verification code or occurrence of notification event.~~

109. (Currently Amended) The process of claim 83, ~~including the step of~~further comprising comparing information provided by the registrant in the registration form to a database containing personal identifying information.

110. (Currently Amended) The process of claim 109, wherein the personal identifying information includes at least one of: a name, a telephone number, an address, an email address, and or a social security number.

111. (New) The process of claim 83, wherein the established notification event pertains to fraud associated with an account of the registrant.

112. (New) The process of claim 83, wherein the established notification event is a request to access an account associated with the registrant.

113. (New) The process of claim 83, wherein the established notification event is a transaction.

114. (New) The process of claim 83, wherein the established notification event is a request to alter an account associated with the registrant.

115. (New) The process of claim 38, wherein the text message is a short message service (SMS) message sent to a registrant's telephone or SMS-enabled device.

116. (New) The process of claim 91, wherein the text message is a short message service (SMS) message sent to a registrant's telephone or SMS-enabled device.

REMARKS

Based on the following remarks, the applicants respectfully request that the rejections set forth in the Office Action mailed February 3, 2012 (the "Office Action") be withdrawn.

The applicants have reviewed the Office Action and respectfully submit that each objection and rejection raised in the Office Action has been appropriately resolved herein. Each objection and rejection is addressed below, preceded by a heading similar to that found in the Office Action.¹

Claims 1-13, 16-43, 46-71, 74-96, and 99-110 were pending in the application when the Office Action was mailed February 3, 2012. By this Response, claims 1-13, 16-27, 29, 37, 40, 42-45, 56-71, 74-82, 90, 93, and 95-103 have been cancelled; claims 28, 30-35, 38, 41, 46-47, 49-55, 83, 85-89, 91, 94, and 104-110 have been amended, and claims 111-116 have been added. The foregoing claims have been amended or cancelled for the purpose of expediting prosecution of the application, without commenting on or conceding the merits of any rejections of these claims, and without prejudice to pursuing these claims in unamended or other form in a continuation or other application. Accordingly, claims 28, 30-36, 38-39, 41, 46-55, 83-89, 91-92, 94, 104-116 are currently pending.

Applicants have amended the claims in order to clarify certain features of the claims or to highlight some of the differences between the claims and the applied art. Accordingly, support for the amendments may be found in the originally-filed claims as well as throughout the specification. Independent claims 28 has been amended so that it now includes the feature of "verifying the received registrant electronic contact if the received verification code is the same as the communicated verification code and the at

¹ Silence regarding the position taken, or argument made, by the Examiner does not indicate any acquiescence to that position or argument. Furthermore, arguments made by the applicants with respect to a particular claim or claims apply only to those claim or claims, and not to other claims or patents/applications, unless specifically noted herein.

least part of the name or the address is identified in the database containing personal identifying information." Support for this amendment may be found, for example, in the originally-filed claims and in paragraph [0008] and [0046]. Claim 83 has been amended so that it now includes the features of:

- establishing a notification event associated with the registrant;
- identifying an occurrence of the established notification event; and
- after identifying the occurrence of the established notification event, re-verifying the registrant electronic contact, wherein re-verifying includes:
 - establishing a second telephonic connection with the registrant using the verified registrant electronic contact;
 - communicating a second communicated verification code to the registrant through the second telephonic connection;
 - receiving a second submitted verification code that is entered by the registrant via the web-site; and
 - re-verifying the registrant electronic contact if the second submitted verification code is the same as the second communicated verification code.

Support for the amendments to claim 83 may be found, for example, in the originally-filed claims, including claim 1, and throughout the specification, including paragraphs [0009], [0012], [0059] and [0062]. Support for new claims 111-116 may be found, for example, in the previously presented claims as well as generally throughout the specification, including paragraphs [0009] and [0056]-[0059].

I. Summary of the Examiner Interview

The undersigned wishes to thank the Examiner for the telephone interview on July 19, 2012 (the "Examiner Interview") with applicants' representatives, Robert McIver and Steve Bishop, and applicants' Co-Founder and representative, Darren Berkovitz.

During that interview, the claimed subject matter and teachings of the cited references were discussed. The foregoing and following remarks summarize and expand upon the points discussed during the telephone interview as well as the agreements reached. If the Examiner believes that any additional summary is required, he is encouraged to contact the undersigned attorney.

II. Claim Rejections – 35 U.S.C. § 103

In the Office Action, claims 1-13, 16-43, 46-53, 56, 59-71, 74-96, 99-106, 109 and 110 were rejected. More specifically, the status of the application in light of this Office Action is as follows:

- Claims 1-13, 16-23, 26 and 27 were rejected under 35 U.S.C. § 103(a) over the combination of U.S. Patent No. 6,934,858 to Woodhill ("Woodhill"), U.S. Patent No. 8,024,567 to Han ("Han") and U.S. Patent Publication No. 2001/0032192 to Putta et al. ("Putta");
- Claims 28-43 and 46-53 were rejected under 35 U.S.C. § 103(a) over the combination of Woodhill, Han, and U.S. Patent Publication No. 2003/0191712 to Ohmae ("Ohmae");
- Claims 56, 59-71 and 74-82 were rejected under 35 U.S.C. § 103(a) over the combination of Woodhill, Han, and U.S. Patent No. 6,256,512 to Verdonk ("Verdonk");
- Claims 83-96, 99-106, 109 and 110 were rejected under 35 U.S.C. § 103(a) over the combination of Woodhill and Han; and
- Claims 24, 25, 54, 55, 57, 58, 107 and 108 were objected to as being dependent upon a rejected base claim, but were indicated to be allowable if rewritten in independent form.

For at least the following reasons, the applied references do not support a Section 103 rejection of the claims.

1. *The Cited References Lack Claimed Elements*

It remains well settled law that a finding of obviousness "requires a suggestion of *all limitations* in a claim." CFMT, Inc. v. Yieldup Intern. Corp., 349 F.3d 1333, 1342

(Fed. Cir. 2003) (emphasis added) (cited in Ex Parte Wada, 2008 WL 142652, *4 (Bd.Pat.App. & Interf., Jan. 14, 2008)). Applicants submit that the cited references, individually and in combination, fail to disclose or suggest all of the elements recited by the pending claims.

Both pending independent claims include elements that are not taught or suggested by the applied art. As discussed during the Examiner interview, the applied references do not teach or suggest “verifying the received registrant electronic contact if the received verification code is the same as the communicated verification code and the at least part of the name or the address is identified in the database containing personal identifying information,” as recited in claim 28. Nor do the applied references teach or suggest “identifying an occurrence of the established notification event; and after identifying the occurrence of the established notification event, re-verifying the registrant electronic contact, wherein re-verifying includes: establishing a second telephonic connection with the registrant using the verified registrant electronic contact; communicating a second communicated verification code to the registrant through the second telephonic connection; receiving a second submitted verification code after it is entered by the registrant via the web-site, and re-verifying the registrant electronic contact if the second submitted verification code is the same as the second communicated verification code,” as recited in claim 83. Applicants have amended claim 83 slightly from what was discussed during the Examiner Interview by clarifying the process for re-verifying the registrant electronic contact, but the applicants respectfully submit that claim 83 is patentable over the applied art for at least the same reasons as discussed during the Examiner Interview.

A. The Applied References Fail to Teach or Suggest Verifying the Received Registrant Electronic Contact, as Disclosed in Claim 28

Applicants respectfully submit that none of the applied references teach or suggest at least the element from claim 28 of “verifying the received registrant electronic contact if the received verification code is the same as the communicated verification

code and the at least part of the name or the address is identified in the database containing personal identifying information.” Applicants agree with the Office Action that neither Woodhill nor Han teaches comparing the registration information provided by the registrant with personal identification information from a database, as previously included in claim 28.² Applicants respectfully submit that Ohmae, which was applied for allegedly disclosing this previously presented feature, does not teach or suggest verifying the received registrant electronic contact if the received verification code is the same as the communicated verification code and the at least part of the name or the address is identified in the database containing personal identifying information, as in claim 28. For example, the portions of Ohmae cited in the Office Action merely disclose how to confirm a user’s bank account based on personal identification information submitted by the user to a “float system” and communicated to a branch computer of a bank.³ Indeed, assuming for arguments sake that this disclosure corresponds to claim 28’s feature that the “at least part of the name or the address is identified in the database containing personal identifying information,” Ohmae does not teach to also compare a verification code submitted by the user to a communicated verification code, and to verify the user based on both the confirmation of the user’s bank account and the comparison of the verification code, as provided for in claim 28. As discussed with the Examiner during the Examiner Interview, not one of these references teaches the aforementioned feature. Accordingly, the applied references fail to teach or suggest all of the features of claim 28.

Overall, none of the applied references, singly or in any motivated combination, disclose or suggest the features recited in independent claim 28. Since independent claim 28 is allowable, based on at least the foregoing reasons, the claims which depend from claim 28 are likewise allowable. Indeed, the dependent claims provide further clarification of the applicants’ system and recite additional limitations not found in the applied references. For example, claims 30-36, 38-39, 41, 46-55, and 115 specify

² Office Action, p. 9.

additional details about the electronic message. Applicants therefore respectfully request reconsideration and withdrawal of the Section 103 rejections of claims 28, 30-36, 38-39, 41, 46-55, and 115.

B. The Applied References Fail to Teach or Suggest Re-verifying the Registrant Electronic Contact, as Disclosed in Claim 83

Applicants respectfully submit that none of the applied references teach or suggest at least the element from claim 83 of "identifying an occurrence of the established notification event; and after identifying the occurrence of the established notification event, re-verifying the registrant electronic contact, wherein re-verifying includes: establishing a second telephonic connection with the registrant using the verified registrant electronic contact; communicating a second communicated verification code to the registrant through the second telephonic connection; receiving a second submitted verification code that is entered by the registrant via the web-site; and re-verifying the registrant electronic contact if the second submitted verification code is the same as the second communicated verification code." For example, an established notification event may include receiving a request to access an account associated with the registrant from a device that is not associated with the account. Accordingly, fraud may be prevented by requiring that the registrant re-verify the previously-verified registrant electronic contact after an established notification event occurs.

The applied references fail to teach or suggest re-verifying the registrant electronic contact, as recited in claim 83. Woodhill discloses authenticating a user when a user logs in to a site.⁴ Han discloses settling a bill by requiring that a user submit an authentication code included in an SMS message sent to the user.⁵ And Putta, which was applied for allegedly disclosing a notification event as previously presented in claim 1, merely discloses alerting a customer regarding recent

³ Ohmae, ¶¶ [0108]-[0112].

⁴ E.g., Woodhill, Abstract.

⁵ Han at 2:48-63.

authorizations or violations made on the customer's account.⁶ As discussed with the Examiner during the Examiner Interview, not one of these references teaches or suggests re-verifying a registrant electronic contact using the verified registrant electronic contact after identifying the occurrence of an established notification event. Accordingly, the applied references fail to teach or suggest all of the features of claim 83.

Overall, none of the applied references, singly or in any motivated combination, disclose or suggest the features recited in independent claim 83. Since independent claim 83 is allowable, based on at least the foregoing reasons, the claims which depend from claim 83 are likewise allowable. Indeed, the dependent claims provide further clarification of the applicants' system and recite additional limitations not found in the applied references. For example, claims 84-89, 91-92, 94, 104-114, and 116 specify additional details about the established notification event. Applicants therefore respectfully request reconsideration and withdrawal of the Section 103 rejections of claims 83-89, 91-92, 94, 104-114, and 116.

III. Allowable Subject Matter

Applicants wish to thank the Examiner for indicating that claims 24, 25, 54, 55, 57, 58, 107 and 108 would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims. Claims 24, 25, 57 and 58 have been cancelled. For the reasons set forth above, applicants believe that the independent claims from which claims 54, 55, 107, and 108 depend are allowable. Pending consideration of the remarks set forth herein, applicants have therefore not amended the base claims to include the limitations from claims 54, 55, 107 and 108.

⁶ Putta at ¶ [0123].

IV. Conclusion

In view of the above, applicants believe the pending application is in condition for allowance. If the Examiner has any questions or believes a telephone conference would expedite prosecution of this application, the Examiner is encouraged to call the undersigned at (206) 359-8288.

Although the present communication may include alterations to the application or claims, or characterizations of claim scope or referenced art, the applicants are not conceding that previously pending claims are not patentable over the cited references; instead, any alteration or characterizations are being made to facilitate expeditious prosecution of this application.

The applicants reserve the right to later pursue any previously pending or other broader or narrow claims that capture any subject matter supported by the present disclosure, including subject matter that might be found disclaimed herein or by any prior prosecution. Accordingly, reviewers of this or any parent, child or related prosecution history shall not reasonably infer that the applicants have made any disclaimers or disavowals of any subject matter supported by the present application.

Please charge any underpayment or credit any overpayment to our Deposit Account No. 50-0665, under Order No. 827978001US2 from which the undersigned is authorized to draw.

Dated: August 2, 2012

Respectfully submitted,

By 
Robert C. McIver

Registration No.: 68,860
PERKINS COIE LLP
P.O. Box 1247
Seattle, Washington 98111-1247
(206) 359-8000
(206) 359-7198 (Fax)
Attorney for Applicant