

Electronic Acknowledgement Receipt

EFS ID:	28899668
Application Number:	09802481
International Application Number:	
Confirmation Number:	5875
Title of Invention:	CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT
First Named Inventor/Applicant Name:	Paul Willard
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Filer Authorized By:	Marc A. Hubbard
Attorney Docket Number:	NEXTC-P0004US
Receipt Date:	11-APR-2017
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Application Type:	Utility under 35 USC 111(a)

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Statutory disclaimers per MPEP 1490	NEXT-disclaimer.pdf	190782	no	2
			0103fa8d54b4992ffa2b11242ccdbcd7117d8cf7		

Warnings:

Information:

2	Fee Worksheet (SB06)	fee-info.pdf	30491	no	2
			ec80f9519665fd765e24bd0bc76356766114cc5c		

Warnings:

Information:

Total Files Size (in bytes):	221273
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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

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DISCLAIMER IN PATENT UNDER 37 CFR 1.321(a)

Name of Patentee Willard et al.	Docket Number (Optional)
Patent Number 7,552,080	Date Patent Issued June 23, 2009

Title of Invention
 Customized Credit Offer Strategy Based on Terms Specified by an Applicant.

I hereby disclaim the following complete claims in the above identified patent: _____ I hereby disclaim and hereby dedicate to the public the following complete claims in the above identified patent: claims 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, and 11, said claims being all the claims in the above-identified patent.

The extent of my interest in said patent is (if assignee of record, state liber and page, or reel and frame, where assignment is recorded): Assignee of record, reel/frame 011840/0679, 019341/0216, 019341/0418, 019881/0350

The fee for this disclaimer is set forth in 37 CFR 1.20(d).

- Patentee claims small entity status. See 37 CFR 1.27.
- Small entity status has already been established in this case, and is still proper.
- A check in the amount of the fee is enclosed.
- Payment by credit card. Form PTO-2038 is attached.
- The Director is hereby authorized to charge any fees which may be required or credit any overpayment to Deposit Account No. _____.

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.

Signed at Dallas, State of Texas, this 11th day of April 2017.

/Marc Hubbard/	32,506
Signature	Registration Number, if applicable
Marc A. Hubbard	214-396-6001
Typed or printed name of patentee/ attorney or agent of record	Telephone Number

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Dallas, Texas 75206

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This collection of information is required by 37 CFR 1.321. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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

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

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

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6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (*i.e.*, GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspection or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.