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United States Patent and Trademark Office
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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
09/802,481	03/09/2001	Paul Willard	132538-1014

CONFIRMATION NO. 5875

108626
Hubbard Law PLLC
740 East Campbell Road, Suite 550
Richardson, TX 75081

POA ACCEPTANCE LETTER

OC000000057960883

Date Mailed: 12/05/2012

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 11/20/2012.

The Power of Attorney in this application is accepted. Correspondence in this application will be mailed to the above address as provided by 37 CFR 1.33.

/sharris/

Office of Data Management, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101

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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
09/802,481	03/09/2001	Paul Willard	132538-1014

CONFIRMATION NO. 5875

POWER OF ATTORNEY NOTICE

32914
GARDERE WYNNE SEWELL LLP
INTELLECTUAL PROPERTY SECTION
3000 THANKSGIVING TOWER
1601 ELM ST
DALLAS, TX 75201-4761

OC000000057960835

Date Mailed: 12/05/2012

NOTICE REGARDING CHANGE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 11/20/2012.

- The Power of Attorney to you in this application has been revoked by the assignee who has intervened as provided by 37 CFR 3.71. Future correspondence will be mailed to the new address of record(37 CFR 1.33).

/sharris/

Office of Data Management, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101

PTO/SB/80 (11-08)
Approved for use through 11/30/2011. OMB 0651-0035
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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.

POWER OF ATTORNEY TO PROSECUTE APPLICATIONS BEFORE THE USPTO

I hereby revoke all previous powers of attorney given in the application identified in the attached statement under 37 CFR 3.73(b).

I hereby appoint:

☑ Practitioners associated with the Customer Number: 108626

OR

☐ Practitioner(s) named below (if more than ten patent practitioners are to be named, then a customer number must be used):

Name	Registration Number	Name	Registration Number

as attorney(s) or agent(s) to represent the undersigned before the United States Patent and Trademark Office (USPTO) in connection with any and all patent applications assigned only to the undersigned according to the USPTO assignment records or assignment documents attached to this form in accordance with 37 CFR 3.73(b).

Please change the correspondence address for the application identified in the attached statement under 37 CFR 3.73(b) to:

☑ The address associated with Customer Number: 108626

OR

☐ Firm or Individual Name			
Address			
City		State	Zip
Country			
Telephone		Email	

Assignee Name and Address:

NextCard, LLC
104 East Houston Street, Suite 145
Marshall, Texas 75670

A copy of this form, together with a statement under 37 CFR 3.73(b) (Form PTO/SB/96 or equivalent) is required to be filed in each application in which this form is used. The statement under 37 CFR 3.73(b) may be completed by one of the practitioners appointed in this form if the appointed practitioner is authorized to act on behalf of the assignee, and must identify the application in which this Power of Attorney is to be filed.

SIGNATURE of Assignee of Record

The individual whose signature and title is supplied below is authorized to act on behalf of the assignee

Signature	[signature]	Date	2012.10.03
Name	John Bateman	Telephone	214.871.6816
Title	Vice President, IP & Licensing of MobileTechnologies, LP, its manager		

This collection of information is required by 37 CFR 1.31, 1.32 and 1.33. 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 3 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.

Electronic Acknowledgement Receipt

EFS ID:	14271528
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
Customer Number:	32914
Filer:	Marc A. Hubbard/Denise Wilson
Filer Authorized By:	Marc A. Hubbard
Attorney Docket Number:	132538-1014
Receipt Date:	20-NOV-2012
Filing Date:	09-MAR-2001
Time Stamp:	00:33:58
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Assignee showing of ownership per 37 CFR 3.73.	sb0096.pdf	429789 3a978582d9e428b32c20e0ea2d6fa21fd9f01078	no	2

Warnings:	
Information:	

2	Power of Attorney	nextcardpoa.pdf	118046 2103a64082669051bf000fddfb4843168495be63	no	1

Warnings:	
Information:	
Total Files Size (in bytes):	547835

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

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
If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

PTO/SB/96 (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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.

STATEMENT UNDER 37 CFR 3.73(b)

Applicant/Patent Owner: NextCard LLC

Application No./Patent No.: 7552080 Filed/Issue Date: 06/23/2009

Titled:
CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT

NextCard LLC , a limited liability company
(Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.

states that it is:

1. [X] the assignee of the entire right, title, and interest in;

2. [ ] an assignee of less than the entire right, title, and interest in
(The extent (by percentage) of its ownership interest is _____ %); or

3. [ ] the assignee of an undivided interest in the entirety of (a complete assignment from one of the joint inventors was made)

the patent application/patent identified above, by virtue of either:

A. [ ] An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy therefore is attached.

OR

B. [X] A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows:

1. From: Inventors To: NextCard, Inc.
The document was recorded in the United States Patent and Trademark Office at
Reel 011840 , Frame 0679 , or for which a copy thereof is attached.

2. From: NextCard, Inc. To: Marshall Credit Strategies, LLC
The document was recorded in the United States Patent and Trademark Office at
Reel 019341 , Frame 0216 , or for which a copy thereof is attached.

3. From: Marshall Credit Strategies, LLC To: NextCard, LLC
The document was recorded in the United States Patent and Trademark Office at
Reel 019881 , Frame 0350 , or for which a copy thereof is attached.

[ ] Additional documents in the chain of title are listed on a supplemental sheet(s).

[X] As required by 37 CFR 3.73(b)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was, or concurrently is being, submitted for recordation pursuant to 37 CFR 3.11.

[NOTE: A separate copy (*i.e.*, a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, to record the assignment in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

/Marc A. Hubbard/ 11/19/2012
Signature Date

Marc A. Hubbard, Reg. No. 32506 Attorney for Assignee
Printed or Typed Name Title

This collection of information is required by 37 CFR 3.73(b). 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.

Privacy Act Statement

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:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether disclosure of these records is required by the Freedom of Information Act.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
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.

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
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www.uspto.gov

APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/802,481	06/23/2009	7552080	132538-1014	5875

32914 7590 06/03/2009

GARDERE WYNNE SEWELL LLP
INTELLECTUAL PROPERTY SECTION
3000 THANKSGIVING TOWER
1601 ELM ST
DALLAS, TX 75201-4761

ISSUE NOTIFICATION

The projected patent number and issue date are specified above.

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)
(application filed on or after May 29, 2000)

The Patent Term Adjustment is 1250 day(s). Any patent to issue from the above-identified application will include an indication of the adjustment on the front page.

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (http://pair.uspto.gov).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at (571)-272-4200.

APPLICANT(s) (Please see PAIR WEB site http://pair.uspto.gov for additional applicants):

Paul Willard, Alameda, CA;
Faye Anderson, San Mateo, CA;
Jonathan Goldenstein, San Francisco, CA;

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: Mail **Mail Stop ISSUE FEE**
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax (571) 273-2885

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

GARDERE WYNNE SEWELL LLP
INTELLECTUAL PROPERTY SECTION
3000 THANKSGIVING TOWER
1601 ELM ST
DALLAS, TX 75201-4761

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

Amelia C. Nearing	(Depositor's name)
/Amelia C. Nearing/	(Signature)
May 5, 2009	(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/802,481	03/09/2001	Paul Willard	132538-1014	5875

TITLE OF INVENTION:

APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	$1510	$0	$1510	05/06/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

(1) the names of up to 3 registered patent attorneys or agents OR, alternatively,

(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 Gardere Wynne Sewell LLP
2
3

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE	(B) RESIDENCE: (CITY and STATE OR COUNTRY)
NextCard, LLC	Dallas, TEXAS

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☑ Corporation or other private group entity ☐ Government

4a. The following fee(s) are enclosed:

☑ Issue Fee
☐ Publication Fee (No small entity discount permitted)
☐ Advance Order - # of Copies _____

4b. Payment of Fee(s):

☐ A check in the amount of the fee(s) is enclosed.
☑ Payment by credit card. Form PTO-2038 is attached.
☑ The Director is hereby authorized by charge the required fee(s), or credit any overpayment, to Deposit Account Number 07-0153 (enclose an extra copy of this form).

5. **Change in Entity Status** (from status indicated above)

☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.
☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

The Director of the USPTO is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above.
NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature /Marc A. Hubbard/ Date May 5, 2009

Typed or printed name Marc A. Hubbard Registration No. 32,506

This collection of information is required by 37 CFR 1.311. 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 1.14. 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, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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Docket No.: 132538-1014
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Paul Willard et al.

Application No.: 09/802,481 — Allowed: February 6, 2009

Filed: March 6, 2001 — Art Unit: 3692

For: CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT — Examiner: N. Subramanian

TRANSMITTAL OF DRAWINGS

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

Dear Madam:

Submitted herewith is one set (nine sheets, eleven figures) of corrected drawings for replacing all drawing sheets originally filed in the application.

The examiner objected to the drawings as being "informal drawings, which are acceptable for examination purposes only" as stated in the Office Action mailed March 20, 2006. The enclosed replacement sheets correct this informality. It is respectfully submitted that no new matter has been added.

Favorable consideration of the enclosed drawings is respectfully requested.

Dated: May 5, 2009

Respectfully submitted,

By /Marc A. Hubbard/
Marc A. Hubbard
Registration No.: 32,506
GARDERE WYNNE SEWELL LLP
1601 Elm Street, Suite 3000
Dallas, Texas 75201-4761
(214) 999-4880
Attorney For Applicants

DALLAS 2●4●161v.1

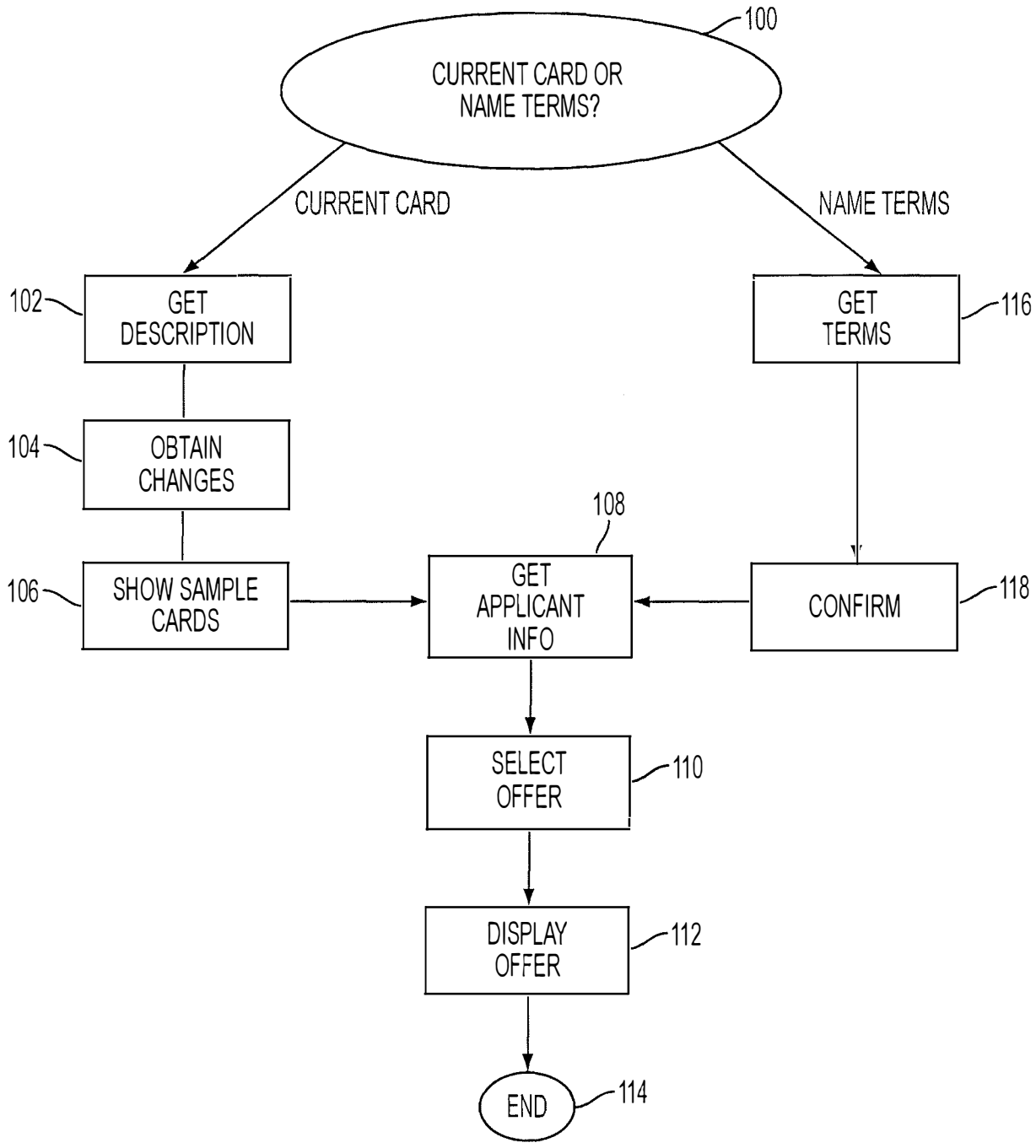
100
CURRENT CARD OR NAME TERMS?
CURRENT CARD
NAME TERMS
102
GET DESCRIPTION
104
OBTAIN CHANGES
106
SHOW SAMPLE CARDS
108
GET APPLICANT INFO
110
SELECT OFFER
112
DISPLAY OFFER
114
END
116
GET TERMS
118
CONFIRM

FIG. 1

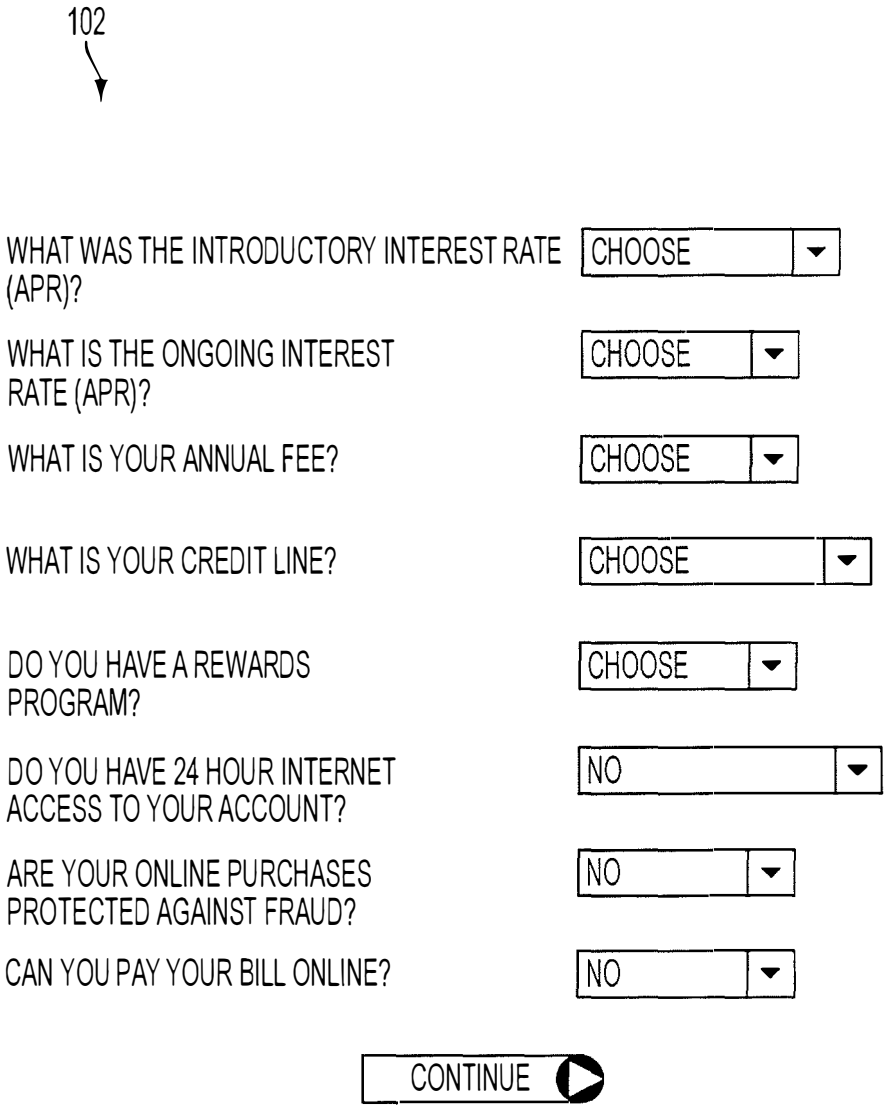
102
WHAT WAS THE INTRODUCTORY INTEREST RATE (APR)?
CHOOSE
WHAT IS THE ONGOING INTEREST RATE (APR)?
CHOOSE
WHAT IS YOUR ANNUAL FEE?
CHOOSE
WHAT IS YOUR CREDIT LINE?
CHOOSE
DO YOU HAVE A REWARDS PROGRAM?
CHOOSE
DO YOU HAVE 24 HOUR INTERNET ACCESS TO YOUR ACCOUNT?
NO
ARE YOUR ONLINE PURCHASES PROTECTED AGAINST FRAUD?
NO
CAN YOU PAY YOUR BILL ONLINE?
NO
CONTINUE

FIG. 2

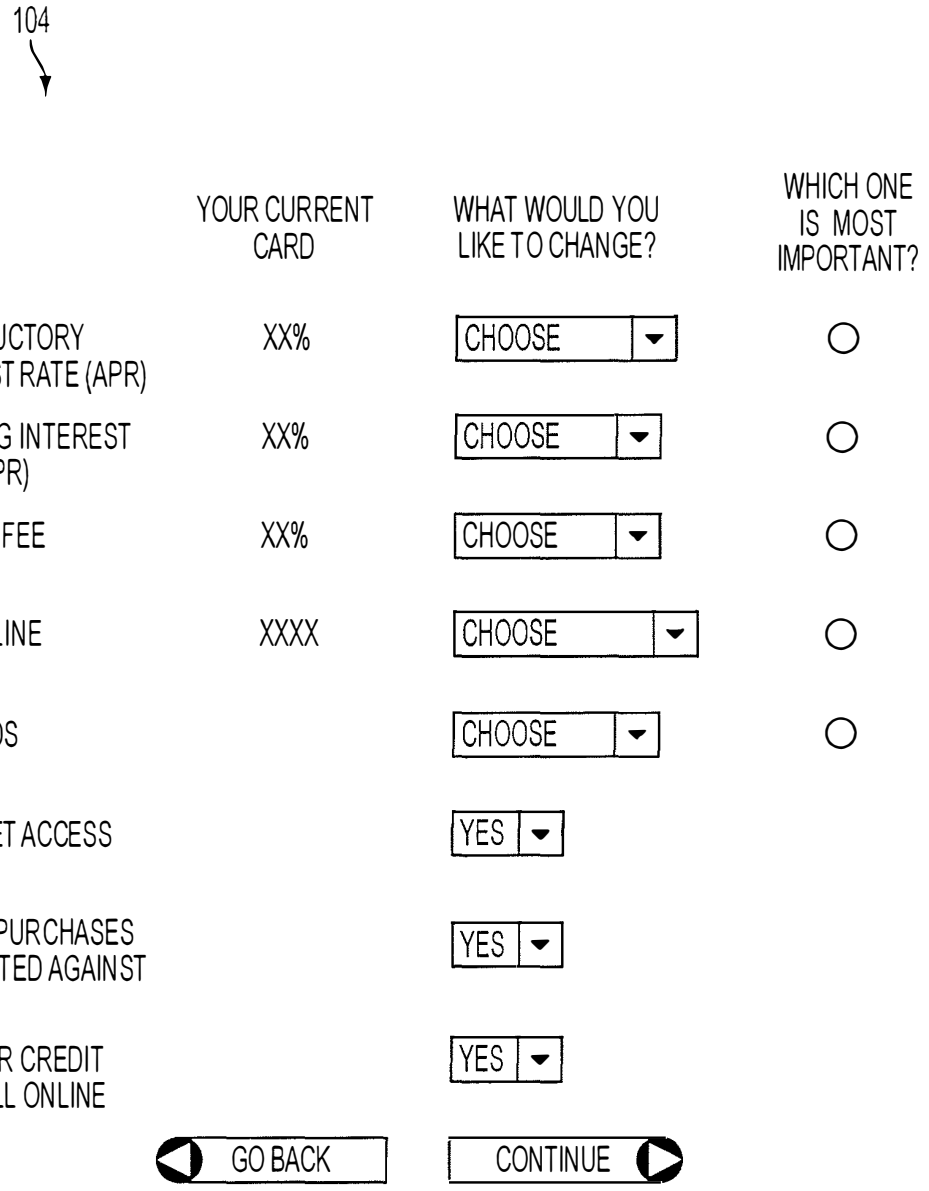
104
YOUR CURRENT CARD
WHAT WOULD YOU LIKE TO CHANGE?
WHICH ONE IS MOST IMPORTANT?
INTRODUCTORY INTEREST RATE (APR)
XX%
CHOOSE
ONGOING INTEREST RATE (APR)
XX%
CHOOSE
ANNUAL FEE
XX%
CHOOSE
CREDIT LINE
XXXX
CHOOSE
REWARDS
CHOOSE
INTERNET ACCESS
YES
ONLINE PURCHASES PROTECTED AGAINST FRAUD
YES
PAY YOUR CREDIT CARD BILL ONLINE
YES
GO BACK
CONTINUE

FIG. 3

106

PLEASE INDICATE WHICH PRODUCT MOST CLOSELY MATCHES YOUR PREFERENCES:	CARD A ○	CARD B ○
INTRODUCTORY RATE		
APR		
ANNUAL FEE	$0	$0
CREDIT LINE	UP TO $20,000	UP TO $20,000
REWARDS PROGRAM	YES	YES
24- HOUR INTERNET ACCESS	YES	YES
GUARANTEED SAFE ONLINE SHOPPING	YES	YES

CONTINUE

FIG. 4

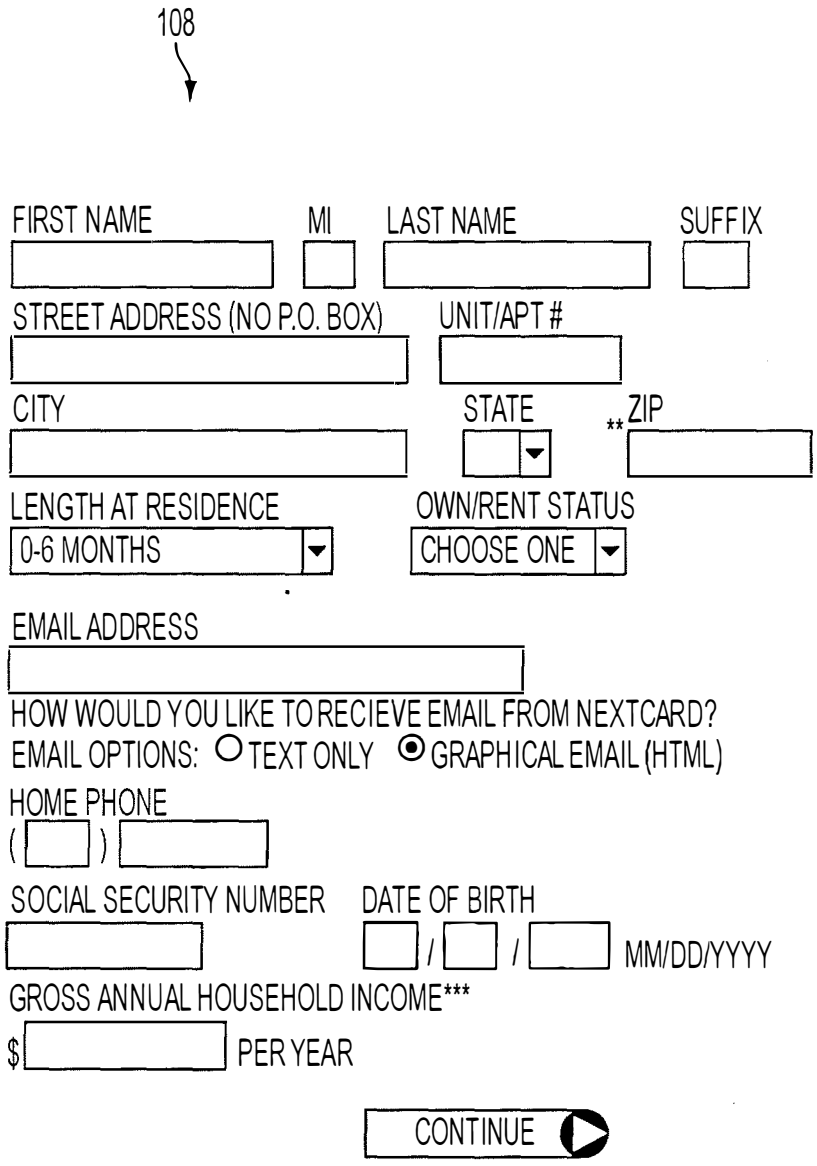
108
FIRST NAME
MI
LAST NAME
SUFFIX
STREET ADDRESS (NO P.O. BOX)
UNIT/APT #
CITY
STATE
** ZIP
LENGTH AT RESIDENCE
0-6 MONTHS
OWN/RENT STATUS
CHOOSE ONE
EMAIL ADDRESS
HOW WOULD YOU LIKE TO RECIEVE EMAIL FROM NEXTCARD?
EMAIL OPTIONS: TEXT ONLY GRAPHICAL EMAIL (HTML)
HOME PHONE
SOCIAL SECURITY NUMBER
DATE OF BIRTH
MM/DD/YYYY
GROSS ANNUAL HOUSEHOLD INCOME***
$
PER YEAR
CONTINUE

FIG. 5

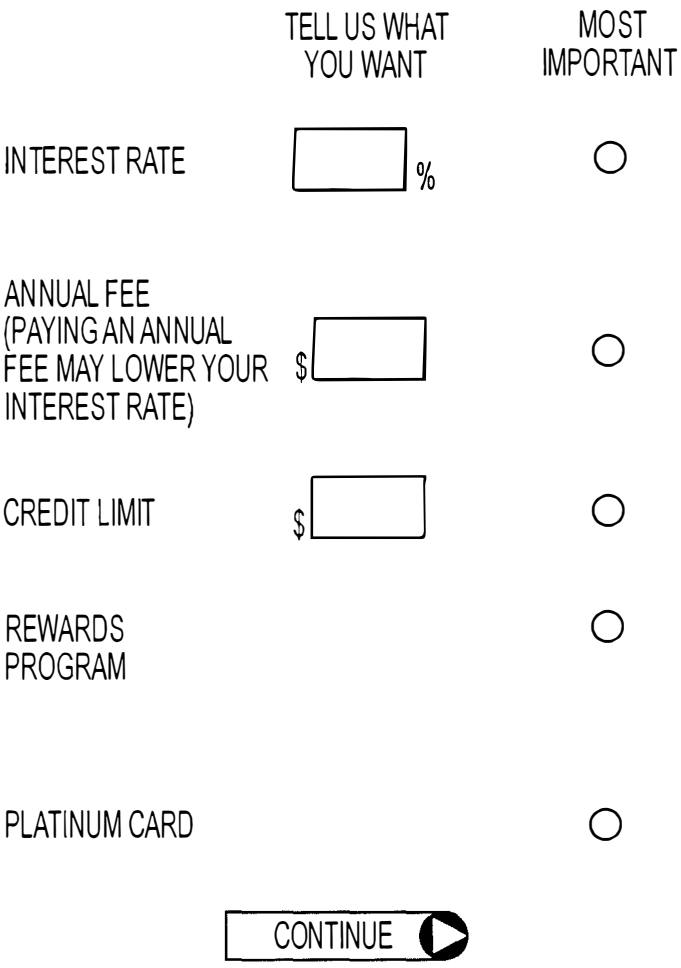
TELL US WHAT YOU WANT
MOST IMPORTANT
INTEREST RATE
%
ANNUAL FEE (PAYING AN ANNUAL FEE MAY LOWER YOUR INTEREST RATE)
$
CREDIT LIMIT
$
REWARDS PROGRAM
PLATINUM CARD
CONTINUE

FIG. 6A

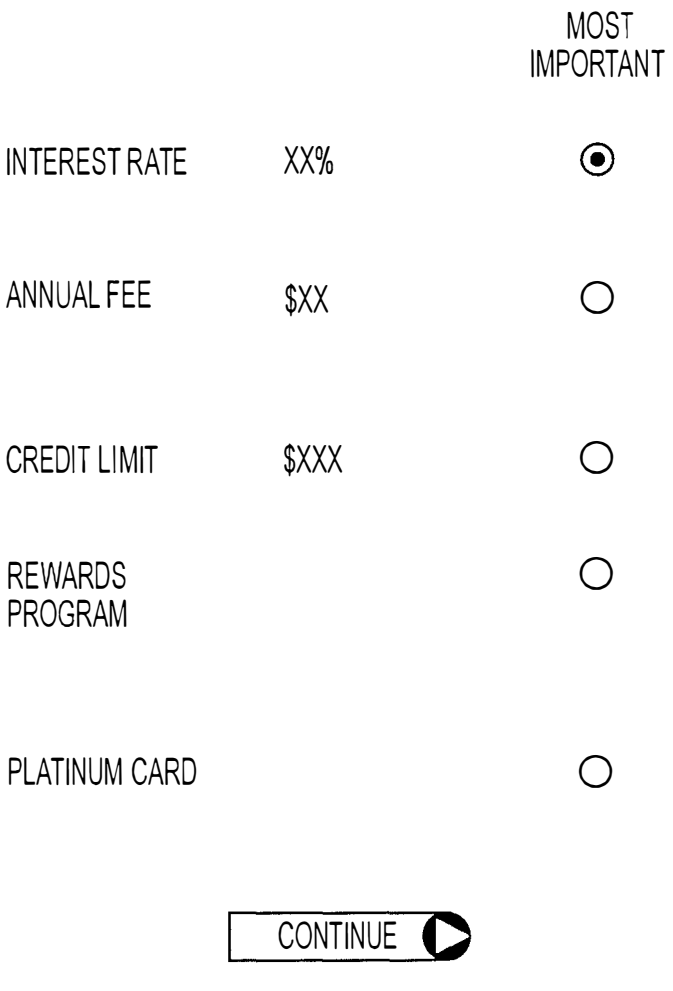
MOST IMPORTANT
INTEREST RATE
XX%
ANNUAL FEE
$XX
CREDIT LIMIT
$XXX
REWARDS PROGRAM
PLATINUM CARD
CONTINUE

FIG. 6B

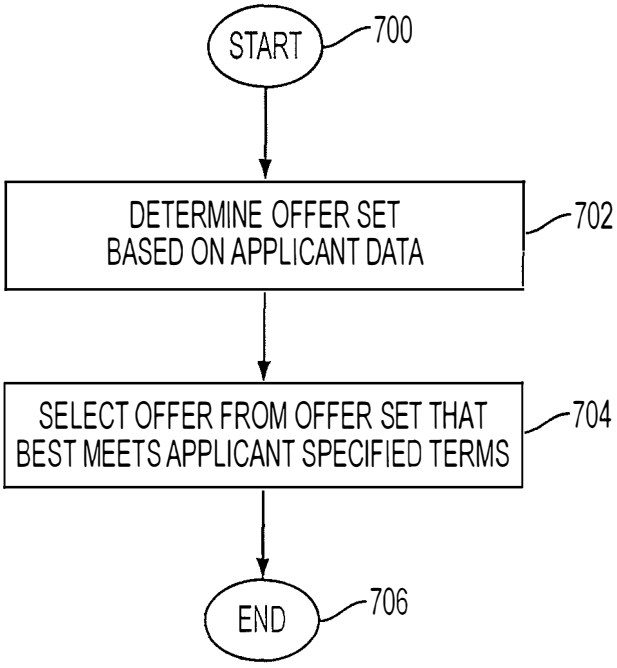
START
700
DETERMINE OFFER SET BASED ON APPLICANT DATA
702
SELECT OFFER FROM OFFER SET THAT BEST MEETS APPLICANT SPECIFIED TERMS
704
END
706

FIG. 7A

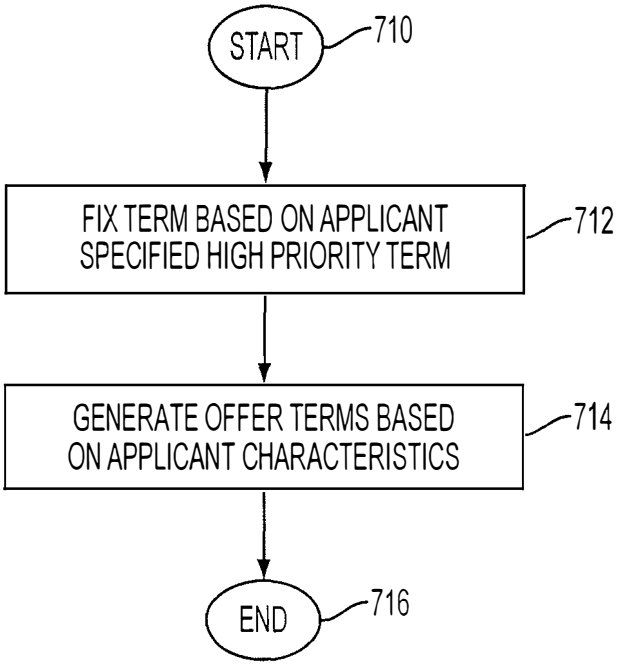
START
710
FIX TERM BASED ON APPLICANT SPECIFIED HIGH PRIORITY TERM
712
GENERATE OFFER TERMS BASED ON APPLICANT CHARACTERISTICS
714
END
716

FIG. 7B

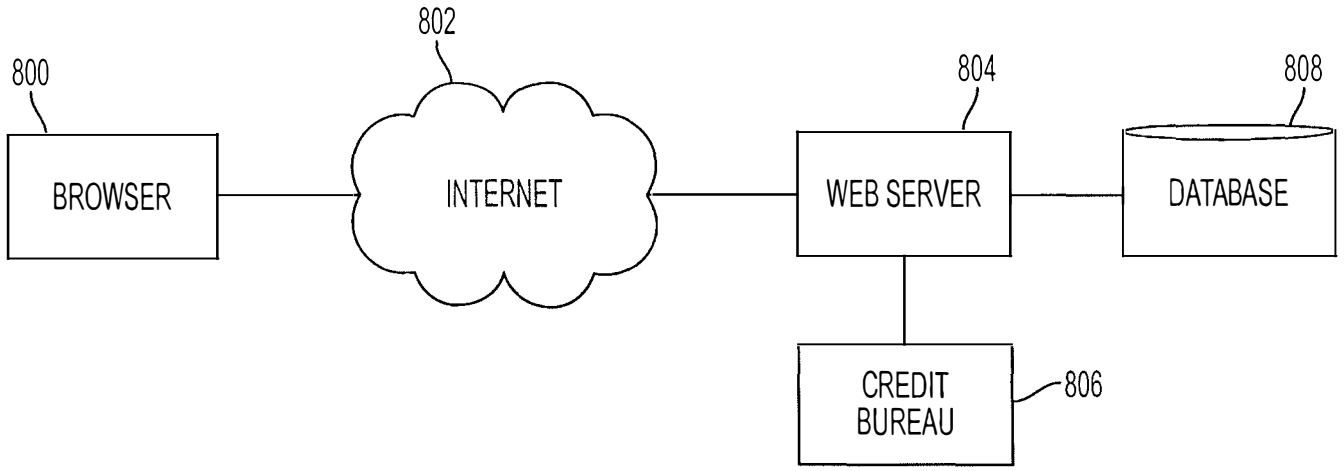

FIG. 8A

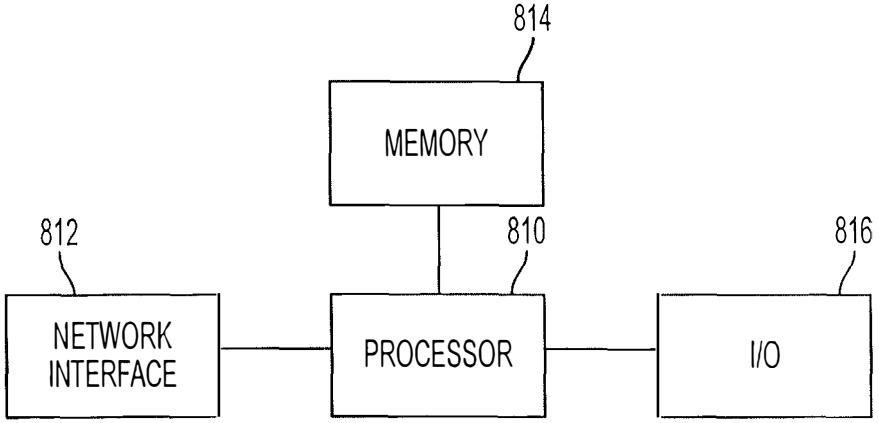

FIG. 8B

Replacement Sheet

Electronic Patent Application Fee Transmittal

Application Number:	09802481
Filing Date:	09-Mar-2001
Title of Invention:	CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT
First Named Inventor/Applicant Name:	Paul Willard
Filer:	Marc A. Hubbard/Amelia Nearing
Attorney Docket Number:	132538-1014

Filed as Large Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Utility Appl issue fee	1501	1	1510	1510
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
			Total in USD ($)	**1510**

Electronic Acknowledgement Receipt	
EFS ID:	5278760
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
Customer Number:	32914
Filer:	Marc A. Hubbard/Amelia Nearing
Filer Authorized By:	Marc A. Hubbard
Attorney Docket Number:	132538-1014
Receipt Date:	05-MAY-2009
Filing Date:	09-MAR-2001
Time Stamp:	15:08:35
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$1510
RAM confirmation Number	1241
Deposit Account	070153
Authorized User	HUBBARD,MARC A.
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees) Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Issue Fee Payment (PTO-85B)	1325381014IssueFeeTransmittal.pdf	36361 88bbbf1baa246ed3b053a4ace5bf3a0de34fe3dcd	no	1
Warnings:					
Information:					
2	Transmittal Letter	1325381014DrawingTransmittal.pdf	67675 3ebc6e6ff4e408f1dcef0310d85fc5ef5bbcbc94	no	1
Warnings:					
Information:					
3	Drawings-only black and white line drawings	1325381014ReplacementDrawings.pdf	114131 52da6bbfd3839218eaa84179bf852f02d59194b1	no	9
Warnings:					
Information:					
4	Fee Worksheet (PTO-875)	fee-info.pdf	30310 d94651af6ac06a6b29d4521097b40cd8881d0701	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	248477		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

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

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

Bib Data Sheet

CONFIRMATION NO. 5875

SERIAL NUMBER	FILING OR 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
09/802,481	03/09/2001 RULE	705	3695	132538-1014

APPLICANTS

Paul Willard, Alameda, CA;
Faye Anderson, San Mateo, CA;
Jonathan Goldenstein, San Francisco, CA;

** CONTINUING DATA **********

** FOREIGN APPLICATIONS **********

IF REQUIRED, FOREIGN FILING LICENSE GRANTED
** 04/19/2001

Foreign Priority claimed	STATE OR COUNTRY	SHEETS DRAWING	TOTAL CLAIMS	INDEPENDENT CLAIMS
☐ yes ☐ no	CA	9	14	6
35 USC 119 (a-d) conditions met ☐ yes ☐ no ☐ Met after Allowance				
Verified and Acknowledged Examiner's Signature Initials				

ADDRESS
32914

TITLE

CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT

FILING FEE RECEIVED	FEES: Authority has been given in Paper
1290	No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:

☐ All Fees
☐ 1.16 Fees (Filing)
☐ 1.17 Fees (Processing Ext. of time)
☐ 1.18 Fees (Issue)
☐ Other _____
☐ Credit

Docket No.: 132538-1014
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Paul Willard et al.

Application No.: 09/802,481 | Confirmation No.: 5875

Filed: March 6, 2001 | Art Unit: 3692

For: CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT | Examiner: N. Subramanian

NOTIFICATION OF LOSS OF ENTITLEMENT TO SMALL ENTITY STATUS

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

Dear Madam:

Assignee, NextCard, LLC, hereby notifies the Patent and Trademark Office that it is not entitled to status as a small entity, and that the claim for small entity status filed by the Applicant is hereby withdrawn.

Dated: April 29, 2009

Respectfully submitted,

By /Marc A. Hubbard/
Marc A. Hubbard
Registration No.: 32,506
GARDERE WYNNE SEWELL LLP
1601 Elm Street, Suite 3000
Dallas, Texas 75201-4761
214-999-4880
Attorneys For Applicant

DALLAS 2040106v.1

Docket No.: 132538-1014
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Paul Willard et al.

Application No.: 09/802,481 | Confirmation No.: 5875

Filed: March 6, 2001 | Art Unit: 3692

For: CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT | Examiner: N. Subramanian

REQUEST THAT FAILURE TO NOTIFY OFFICE OF LOSS OF SMALL ENTITY STATUS BE EXCUSED UNDER 37 C.F.R. §1.28(c)

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

Dear Madam:

Status as a small entity was established in good faith on March 13, 2008 in the referenced application. Through error, the Office was not notified of the subsequent loss of entitlement to small entity status as required by 37 C.F.R. §1.27(g)(2).

It is respectfully requested that this error be excused, pursuant to 37 C.F.R. §1.28(c), upon compliance with the submission and itemization requirements of 37 C.F.R. §1.28(c)(1) and (c)(2) as set forth below, and payment of the deficiency payment requirement pursuant to 37 C.F.R. §1.28(c)(2).

Set forth below is an itemization of the deficiency payment:

Fee Incorrectly Paid as Small Entity	**Amount Paid Payment Date**	**Current Amount for Large Entity**	**Deficiency Payment Owed**
Independent Claim Fee	$210 03/31/2008	$440	$230
2 month extension fee	$230 03/31/2008	$490	$260
Request for Continued Examination Fee	$405 03/31/2008	$810	$405
Request for Continued Examination Fee	$405 10/31/2008	$810	$405

The total deficiency payment owed is $1,300. The Commissioner is hereby authorized to charge the $1,300 deficiency and any additional fees owed in this regard to Deposit Account 07-0153, referencing Docket No. 132538-1014.

Dated: April 29, 2009

Respectfully submitted,

/Marc A. Hubbard/

Marc A. Hubbard
Registration No.: 32,506
GARDERE WYNNE SEWELL LLP
1601 Elm Street, Suite 3000
Dallas, Texas 75201-4761
(214) 999-4880
Attorneys For Applicant

DALLAS 2040107v.1

Electronic Acknowledgement Receipt

EFS ID:	5249115
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
Customer Number:	32914
Filer:	Marc A. Hubbard/Pam Kerr
Filer Authorized By:	Marc A. Hubbard
Attorney Docket Number:	132538-1014
Receipt Date:	30-APR-2009
Filing Date:	09-MAR-2001
Time Stamp:	12:12:46
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Miscellaneous Incoming Letter	132538-1014_-_132538-1014_Loss_of_Small_Entity_Status_Notification.PDF	18820 42f06e2a8e8b1f03aadf7cb24960c114c0e16a908	no	1

Warnings:	
Information:	

2	Miscellaneous Incoming Letter	132538-1014_-_132538-1014_Request_That_Loss_of_Small_Entity_Status_Be_Excused.PDF	26018 1b9e4c9bac824166741eb6ea490f7613e48762bd	no	2

Warnings:	
Information:	
Total Files Size (in bytes):	44838

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

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

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

NOTICE OF ALLOWANCE AND FEE(S) DUE

32914 7590 02/06/2009

GARDERE WYNNE SEWELL LLP
INTELLECTUAL PROPERTY SECTION
3000 THANKSGIVING TOWER
1601 ELM ST
DALLAS, TX 75201-4761

EXAMINER	
SUBRAMANIAN, NARAYANSWAMY	
ART UNIT	PAPER NUMBER
3695	

DATE MAILED: 02/06/2009

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/802,481	03/09/2001	Paul Willard	132538-1014	5875

TITLE OF INVENTION: CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	$1510	$0	$0	$1510	05/06/2009

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PTOL-85 (Rev. 08/07) Approved for use through 08/31/2010.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: Mail **Mail Stop ISSUE FEE**
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax (571)-273-2885

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

32914 7590 02/06/2009

GARDERE WYNNE SEWELL LLP
INTELLECTUAL PROPERTY SECTION
3000 THANKSGIVING TOWER
1601 ELM ST
DALLAS, TX 75201-4761

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)

(Signature)

(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/802,481	03/09/2001	Paul Willard	132538-1014	5875

TITLE OF INVENTION: CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	$1510	$0	$0	$1510	05/06/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS
SUBRAMANIAN, NARAYANSWAMY	3695	705-037000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

(1) the names of up to 3 registered patent attorneys or agents OR, alternatively,

(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 _____

2 _____

3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

☐ Issue Fee

☐ Publication Fee (No small entity discount permitted)

☐ Advance Order - # of Copies _____

4b. Payment of Fee(s): (**Please first reapply any previously paid issue fee shown above**)

☐ A check is enclosed.

☐ Payment by credit card. Form PTO-2038 is attached.

☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. **Change in Entity Status** (from status indicated above)

☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.

☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____ Date _____

Typed or printed name _____ Registration No. _____

This collection of information is required by 37 CFR 1.311. 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 1.14. 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, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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.

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/802,481	03/09/2001	Paul Willard	132538-1014	5875

32914 7590 02/06/2009

GARDERE WYNNE SEWELL LLP
INTELLECTUAL PROPERTY SECTION
3000 THANKSGIVING TOWER
1601 ELM ST
DALLAS, TX 75201-4761

EXAMINER	
SUBRAMANIAN, NARAYANSWAMY	
ART UNIT	PAPER NUMBER
3695	

DATE MAILED: 02/06/2009

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)
(application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 1305 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 1305 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (http://pair.uspto.gov).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

PTOL-85 (Rev. 08/07) Approved for use through 08/31/2010.

Notice of Allowability	Application No.	Applicant(s)	
	09/802,481	WILLARD ET AL.	
	Examiner	Art Unit	
	Narayanswamy Subramanian	3695	

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

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *11/4/08*.

2. ☒ The allowed claim(s) is/are *1-9,11 and 12*.

3. ☐ 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 the:
      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)).

   * Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☒ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
   (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
      1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
   (b) ☒ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date 3/20/06.

   Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____ .
7. ☐ Examiner's Amendment/Comment
8. ☐ Examiner's Statement of Reasons for Allowance
9. ☒ Other *Detailed Action*.

DETAILED ACTION

1. This communication is in response to Applicant's communications filed on November 4, 2008. Amendments to the specification have been entered. The information disclosure statements (IDS) submitted on November 4, 2008 and December 23, 2008 have been considered by the Examiner. Applicants are respectfully reminded about the objections to the drawings made in the Office action mailed on March 20, 2006. Formal drawings are required. Claims 1- 9, 11 and 12 are pending in this application. Applicants are requested to note the Examiner's new art unit number (**AU 3695**) in their reply to this office action.

Allowable Subject Matter

2. Claims 1- 9, 11 and 12 are allowed.

Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee, and to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled Comments on Statement of Reasons for allowance.

Conclusion

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Narayanswamy Subramanian whose telephone number is (571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles R. Kyle can be reached at (571) 272-6746. The fax number for Formal or Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PMR or Public PAIR. Status information for unpublished applications is available through Private PMR only. For more information about the PMR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

/Narayanswamy Subramanian/
Art Unit 3695
Primary Examiner

January 30, 2009

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 6

Complete if Known	
Application Number	09/802,481-Conf. #5875
Filing Date	March 6, 2001
First Named Inventor	Paul Willard
Art Unit	3692
Examiner Name	N. Subramanian
Attorney Docket Number	132538-1014

U.S. PATENT DOCUMENTS

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	A1*	US-6,567,791	05-20-2003	Lent et al.	
	A2*	US-6,064,987	05-16-2000	Walker et al.	
	A3*	US-6,272,506	08-07-2001	Bell	
	A4*	US-6,289,319	09-11-2001	Lockwood	
	A5*	US-6,311,169	10-30-2001	Duhon	
	A6*	US-6,349,290	02-19-2002	Horowitz et al.	
	A7*	US-20010011246	08-01-2001	TAMMARO	
	A8*	US-20010011282	08-01-2001	KATSUMATA et al.	
	A9*	US-20010014877	08-01-2001	DEFRANCESCO et al.	
	A10*	US-7,143,063-A1	11-28-2006	Lent et al.	
	A11*	US-20040064412	04-01-2004	Phillips et al.	
	A12*	US-6,324,524	11-27-2001	Lent et al.	
	A13*	US-5,819,235	10-06-1998	Tamai et al.	
	A14*	US-6,718,313	04-06-2004	Lent et al.	
	A15*	US-5,372,507	12-13-1994	Goleh	
	A16*	US-5,764,916	06-09-1998	Busey et al.	
	A17*	US-6,138,139	10-24-2000	Beck et al.	
	A18*	US-6,144,991	11-07-2000	England	
	A19*	US-6,167,395	12-26-2000	Beck et al.	

FOREIGN PATENT DOCUMENTS

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	B1	WO-9944152	09-02-1999	Koninkl Philips Electronics Nv et al.		
	B2	WO-9909470	02-25-1999	Citicorp Dev Center Inc		
	B3	WO-9845797	10-15-1998	Propay U.S.A.		

Examiner Signature		Date Considered	

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I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: 10/31/08 Signature: [signature] (Pam Kerr)

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Sheet 2 of 6

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Attorney Docket Number	132538-1014

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	A20*	US-6,449,646	09-10-2002	Sikora et al.	
	A21*	US-6,516,421	02-04-2003	Peters et al.	
	A22*	US-6,535,492	03-18-2003	Shtivelman	
	A23*	US-20020016731	02-01-2002	Kupersmit	
	A24*	US-6,795,812	09-21-2004	Lent et al.	
	A25*	US-5,375,055	12-20-1994	Togher et al.	
	A26*	US-5,866,889	02-02-1999	Weiss et al.	
	A27*	US-6,185,543	02-06-2001	Galperin et al.	
	A28*	US-6,622,131	09-16-2003	Brown et al.	
	A29*	US-20010027436	10-01-2001	Tenembaum	
	A30*	US-20020023051	02-01-2002	Kunzle et al.	
	A31*	US-20020029188	03-01-2002	Schmid	
	A32*	US-20030055778	03-01-2003	ERLANGER	
	A33*	US-6,542,936-B1	04-01-2003	Mayle e al.	
	A34*	US-6,085,195-A	07-04-2000	Hoyt et al.	
	A35*	US-6,058,428-A	05-02-2000	Wang et al.	
	A36*	US-5,724,155-A	03-03-1998	Saito	
	A37*	US-20010011262-A1	08-02-2001	Hoyt et al.	
	A38*	US-20030195848-A1	10-16-2003	Felger	

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Attorney Docket Number	132538-1014

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	A39*	US-20020067500-A1	06-06-2002	Yokomizo et al.	
	A40*	US-6,766,302-B2	07-20-2004	Bach	
	A41*	US-6,085,126-A	07-04-2000	Mellgren, III et al.	
	A42*	US-5,235,519-A	08-10-1993	Miura	
	A43*	US-6,374,230-B1	04-16-2002	Walker et al.	
	A44*	US-6,510,418-B1	01-21-2003	Case et al.	
	A45*	US-5,778,164-A	07-07-1998	Watkins et al.	
	A46*	US-6,202,155-B1	03-13-2001	Tushie et al.	
	A47*	US-5,748,755-A	05-05-1998	Johnson et al.	
	A48*	US-5,590,038	12-31-1996	Pitroda	
	A49*	US-5,857,079	01-05-1999	Claus et al.	
	A50*	US-6,044,360	03-28-2000	Picciallo	
	A51*	US-6,267,292	07-31-2001	Walker et al.	
	A52*	US-6,070,149	05-30-2000	Tavor et al.	
	A53*	US-20010011245	08-02-2001	DUHON	
	A54*	US-6,049,784	04-11-2000	Weatherly et al.	
	A55*	US-5,963,625	10-05-1999	Kawecki et al.	
	A56*	US-6,330,546	12-11-2001	Gopinathan et al.	

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Sheet 4 of 6

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Art Unit	3692
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Attorney Docket Number	132538-1014

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T[2]
	C1	"Creditnet.com--An Online Guide to Credit Cards", http://www.creditnet/com.	
	C2	Kantrow, Yvette D., "Banks Press Cardholders to Take Cash Advances", American Banker, v. 157, n. 18, pp. 1-2. Jan. 28, 1992.	
	C3	Black, H.C., Black's Law Dictionary, p. 1586-1589, West Publishing Co., St. Paul, Minnesota, 1990.	
	C4	Emigh, J., "AnswerSoft Unveils Concerto for Web-Based Call Centers Feb. 5, 1996," Newsbytes, Feb. 5, 1997.	
	C5	Grigonis, R., "Webphony--It's not Just Callback Buttons Anymore," Computer Telephony, p. 92, Dec., 1997.	
	C6	Wagner, M., "Caring for Customers," Internet World, Sep. 1, 1999.	
	C7	Sweat, J., "Human Touch--A New Wave of E-Service Offerings Blends the Web, E-Mail, and Voice Bringing People back into the Picture," Informationweek, Oct. 4, 1999.	
	C8	Kirkpatrick, K., "Electronic Exchange 2000, The, " Computer Shopper, Nov. 1999.	
	C9	Anon., "InstantService.com Teams with Island Data to provide Integrated Solution for Online Customer Response," Business Wire, May 22, 2000.	
	C10	Kersnar, S., "Countrywide Offers Proprietary Technology for Online Wholesale Lending," National Mortgage News, vol. 24, No. 38, p. 8, Jun. 5, 2000.	

Examiner Signature		Date Considered	

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Sheet 5 of 6

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Art Unit	3692
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	C11	Microsoft Press Computer Dictionary, Third Edition, Microsoft Press, Redmond, 1997, pp. 88 and 265.	
	C12	Whiteside, D.E., "One Million and Counting," Collections and Credit Risk, vol. 1, No. 11, p. 38, Nov. 1996.	
	C13	Fickenscher, L., "Providian Undercuts rivals with 7.9% Rate Offer," American banker, vol. 163, p. 16, Oct. 8, 1998.	
	C14	Fargo, J., "The Internet Specialists," Credit Card Management, vol. 11, No. 10, pp. 38-45, Jan. 1999.	
	C15	Lemay, T., "Browsing for a Mortgage a Click away," Financial Post, p. 1, Jan. 15, 2000.	
	C16	Wijnen, R., "Banks Fortify Online Services," Bank Technology News, vol. 13, No. 3, p. 8, Mar., 2000.	
	C17	Armstrong, Douglas "Firstar Web Site Helps Add Up Future", Milwaukee Journal Sentinel, March 28, 1996, Final Edition, front page through page 8.	
	C18	Anon. "IAFC Launches NextCard, The First True Internet VISA," Business Wire, New York: February 6, 1998, pg. 1 (3 pages).	
	C19	Lazarony, Lucy, "Only Online Applicants Need Apply," Bank Advertising News, North Palm Beach, March 23, 1998, Volume 21, Issue 15, pg. 1 (3 pages).	
	C20	FIData, Inc., News & Press Releases, "Instant Credit Union Loans via the Internet," http://web.archive.org/web/19990221115203/www.fidata-inc.com/news-pr01.htm.	

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	C21	FIData, Inc., Press Releases, "Instant Loan Approvals via the Internet," http://www.fidata-inc.com/news/pr_040198.htm, April 1, 1998.	
	C22	Staff, "On-Line System Approves Loans While Customer Waits" - Abstract, Communication News, Volume 31, Issue 9, September 1994.	
	C23	Hibbard, Justin; Dalton, Gregory; Thyfault, Mary E.; "Web-based Customer Care," InformationWeek, June 1, 1998, 684, 18-20 (3 pages).	
	C24	"ESL Federal Credit Union Inaugurates Internet Target Marketing," PR Newswire, 210, October 6, 1998 (3 pages).	
	C25	Nash, Kim S. "Calling all Customers," Computerworld, December 1997, p. 25 and 28 (2 pages).	
	C26	Anon. "Affordable Lending Systems Now Available for Smaller Financial Institutions," Business Wire, May 18, 1998 (2 pages).	
	C27	Nexis - All News Sources - Examiner's NPL Search Results in Appl. Serial No. 11/932,498, included with Office Action issued October 8, 2008.	
	C28	"Sample Experian Credit Report" by Consumer Information @222.consumerinfo.con/espsam.htm at we.archive.org/web/ July 9, 1998.	

Examiner Signature	/Narayanswamy Subramanian/	Date Considered	01/30/2009

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	A2*	US-20050004864	01-06-2005	Lent et al.	
	A3*	US-20070027785	02-01-2007	Lent et al.	
	A4*	US-20080021816	01-24-2008	Lent et al.	
	A5*	US-20080270295	10-30-2008	Lent et al.	
	A6*	US-20080270294	10-30-2008	Lent et al.	
	A7*	US-7,346,576	03-18-2008	Lent et al.	

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First Named Inventor	Paul Willard
Art Unit	3692
Examiner Name	N. Subramanian
Attorney Docket Number	132538-1014

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No.[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T[2]
	C1	Anon. "AnswerSoft Announces Concerto; First to Combine Call Center Automation with Power of Web, " Business Wire, February 3, 1997.	
	C2	Plaintiff's Original Complaint, Nextcard, LLC v. Liveperson, Inc.; Civil Action No. 2:08-cv-00184-TJW, In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 30, 2008 (7 pages).	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 3 of 4

Complete if Known	
Application Number	09/802,481-Conf. #5875
Filing Date	March 6, 2001
First Named Inventor	Paul Willard
Art Unit	3692
Examiner Name	N. Subramanian
Attorney Docket Number	132538-1014

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	C21	Non-Final Office Action mailed July 21, 2008, in U.S. Application Serial No. 09/991,894 (25 pages).	

Examiner Signature	/Narayanswamy Subramanian/	Date Considered	01/30/2009

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Issue Classification	Application/Control No.	Applicant(s)/Patent under Reexamination	
	09/802,481	WILLARD ET AL.	
	Examiner	Art Unit	
	Narayanswamy Subramanian	3695	

ISSUE CLASSIFICATION

ORIGINAL		CROSS REFERENCE(S)							
CLASS	SUBCLASS	CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)						
705	37	705	35						
INTERNATIONAL CLASSIFICATION									
G 0 6 Q	40/00								
	/								
	/								
	/								
	/								

(Assistant Examiner) (Date)	/Narayanswamy Subramanian/ January 30, 2009 (Primary Examiner) (Date)	Total Claims Allowed: 11	
(Legal Instruments Examiner) (Date)		O.G. Print Claim(s): 1	O.G. Print Fig.: 7A

☒ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47

Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
1	1		31		61		91		121		151		181
2	2		32		62		92		122		152		182
3	3		33		63		93		123		153		183
4	4		34		64		94		124		154		184
5	5		35		65		95		125		155		185
6	6		36		66		96		126		156		186
7	7		37		67		97		127		157		187
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	29		59		89		119		149		179		209
	30		60		90		120		150		180		210

Search Notes

Application/Control No.	Applicant(s)/Patent under Reexamination	
09/802,481	WILLARD ET AL.	
Examiner	**Art Unit**	
Narayanswamy Subramanian	3695	

SEARCHED			
Class	Subclass	Date	Examiner
705	35, 37	7/2/2008	NS

INTERFERENCE SEARCHED			
Class	Subclass	Date	Examiner
705	**37**	**7/2/2008**	**NS**

SEARCH NOTES (INCLUDING SEARCH STRATEGY)		
	DATE	EXMR
PLUS SEARCH (Notes Enclosed)	7/1/2008	NS
WEST SEARCH (Notes Enclosed)	7/2/2008	NS
Consulted 101 Panel	7/2/2008	NS
DIALOG SEARCH	6/20/2008	EIC
Allowance Conference	7/2/2008	NS

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BIB DATA SHEET

CONFIRMATION NO. 5875

SERIAL NUMBER	FILING or 371(c) DATE RULE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
09/802,481	03/09/2001	705	3695	132538-1014

APPLICANTS

Paul Willard, Alameda, CA;
Faye Anderson, San Mateo, CA;
Jonathan Goldenstein, San Francisco, CA;

**** CONTINUING DATA ***************************

**** FOREIGN APPLICATIONS ***************************

**** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ****
04/19/2001

Foreign Priority claimed	Met after Allowance	STATE OR COUNTRY	SHEETS DRAWINGS	TOTAL CLAIMS	INDEPENDENT CLAIMS
☐ Yes ☑ No	☐	CA	9	~~14~~ 11	~~6~~ 3
35 USC 119(a-d) conditions met ☐ Yes ☑ No					
Verified and Acknowledged /NARAYANSWAMY SUBRAMANIAN/ Examiner's Signature	/NS/ Initials				

ADDRESS

GARDERE WYNNE SEWELL LLP
INTELLECTUAL PROPERTY SECTION
3000 THANKSGIVING TOWER
1601 ELM ST
DALLAS, TX 75201-4761
UNITED STATES

TITLE

CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT

FILING FEE RECEIVED	FEES: Authority has been given in Paper	
1290	No._____ to charge/credit DEPOSIT ACCOUNT No._____ for following:	☐ All Fees ☐ 1.16 Fees (Filing) ☐ 1.17 Fees (Processing Ext. of time) ☐ 1.18 Fees (Issue) ☐ Other _____ ☐ Credit

Docket No.: 132538-1014
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Paul Willard et al.

Application No.: 09/802,481 Confirmation No.: 5875

Filed: March 6, 2001 Art Unit: 3692

For: CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT Examiner: N. Subramanian

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)

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

Dear Madam:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Supplemental Information Disclosure Statement is filed before the mailing date of a Final Office Action or Notice of Allowance (37 CFR 1.97(c)). It is being filed at the suggestion of Examiner Subramanian in order to list on Form PTO/SB/08 related patents and applications identified in a prior supplemental information disclosure statement. The opportunity is also being taken to supply copies of the pleadings in the actions referenced in the previously filed information disclosure statement, as well as certain recent Office actions and responses in the pending, related applications.

Applicant has not submitted copies of each cited U.S. patent and published U.S. patent application in accordance with 37 CFR 1.98(a)(2). Applicant submits herewith copies of

any cited non-patent documents (including unpublished patent applications) and foreign patent documents in accordance with 37 CFR 1.98(a)(2).

In accordance with 37 CFR 1.97(g), the filing of this Supplemental Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing of this Supplemental Information Disclosure Statement shall not be construed to be an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

It is submitted that the Supplemental Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

Applicants are paying the $180.00 fee as set forth in 37 CFR 1.17(p) via credit card at the time of electronic filing of this paper. The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 07-0153, under Ref. No. 132538-1014.

Dated: January 30, 2009

Respectfully submitted,

Electronic signature: /Marc A. Hubbard/
Marc A. Hubbard
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DALLAS 2●11141v.1

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 4

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Application Number	09/802,481-Conf. #5875
Filing Date	March 6, 2001
First Named Inventor	Paul Willard
Art Unit	3692
Examiner Name	N. Subramanian
Attorney Docket Number	132538-1014

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Document Number: Number-Kind Code[2] (*if known*)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A1*	US-6,405,181	06-11-2002	Lent et al.	
	A2*	US-20050004864	01-06-2005	Lent et al.	
	A3*	US-20070027785	02-01-2007	Lent et al.	
	A4*	US-20080021816	01-24-2008	Lent et al.	
	A5*	US-20080270295	10-30-2008	Lent et al.	
	A6*	US-20080270294	10-30-2008	Lent et al.	
	A7*	US-7,346,576	03-18-2008	Lent et al.	

FOREIGN PATENT DOCUMENTS

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Examiner Signature		Date Considered	

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Electronic Acknowledgement Receipt

EFS ID:	4708928
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
Customer Number:	32914
Filer:	Marc A. Hubbard/Pam Kerr
Filer Authorized By:	Marc A. Hubbard
Attorney Docket Number:	132538-1014
Receipt Date:	30-JAN-2009
Filing Date:	09-MAR-2001
Time Stamp:	15:47:30
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement Letter	132538-1014idstatement.pdf	37306 51c33a722ea001631dca3c889f90e0e86ab5be	no	2

Warnings:	
Information:	

2	Information Disclosure Statement (IDS) Filed (SB/08)	132538-1014sb08.pdf	69174 e836650662731784fef7e82348abb630a15c0b9c	no	4
Warnings:					
Information:					
This is not an USPTO supplied IDS fillable form					
3	NPL Documents	NPLAnswerSoft.pdf	1813207 6fd65ad4860ca00edef2959a9a68a8d5bd43da54	no	3
Warnings:					
Information:					
4	NPL Documents	NPL184complaint.pdf	1163144 2cc638999ee814658bafd450b92600bb336c5c61	no	7
Warnings:					
Information:					
5	NPL Documents	NPL62amendcomplaint.pdf	1002998 82de951aa71aa7431baeb99ab10adced5b18a16a	no	5
Warnings:					
Information:					
6	NPL Documents	NPL3542damendcomplaint.pdf	2260526 cd19bd8e953d65b3ffdcfc2c78f277493485c96a	no	12
Warnings:					
Information:					
7	NPL Documents	NPL354answerHSBC.pdf	2553180 b5188f2df84083ea32dd26ebcb58e7282f023f8b	no	13
Warnings:					
Information:					
8	NPL Documents	NPL354answerdfs.pdf	2454262 5d3c0c29bb382205667e6fc35f80527b4623784	no	13
Warnings:					
Information:					
9	NPL Documents	NPL354pncanswer.pdf	1655099 b70c001d68e21c427b202805ded64a6b806b1b3d	no	10
Warnings:					
Information:					
10	NPL Documents	NPL3542dreplyhsbc.pdf	761180 1276c98278404f3586566a57c04271837dd1c362	no	5

Warnings:					
Information:					
11	NPL Documents	NPL3542dreplydfs.pdf	1094229 27a9084621f13be6b97aa2b39525577345c78c97	no	7
Warnings:					
Information:					
12	NPL Documents	NPL3542dreplyamex.pdf	1177989 f15af057fd3d9b218d6bae869d095388842d4d312	no	8
Warnings:					
Information:					
13	NPL Documents	NPLRsptoOAmailed09052007.pdf	2078270 0c0b6b79ea53b581f88a662d94bcbca284aa5653	no	13
Warnings:					
Information:					
14	NPL Documents	NPLReplytoOAmailed01192007.pdf	964946 6dc28df689b151bb3060c0d75b9c1ca241d6d118	no	4
Warnings:					
Information:					
15	NPL Documents	NPLRsptoOAmailed12122007.pdf	2324997 300806ff28917638b3967cb29431f8c6dd2aa515	no	10
Warnings:					
Information:					
16	NPL Documents	NPLRsptoOAmailed07212008.pdf	3235889 a007c2e0961baa87cdd7ad2bfa3b17cbb9235901	no	14
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17	NPL Documents	NPLRsptoOAmailed08212008.pdf	1562104 8e03dce8475975bb7d62bfc416efbb6f84366f53	no	10
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Information:					
18	NPL Documents	NPLOnlineBalanceTransfers09991894.pdf	9100477 ae97004065e28632ad690802678b6749d5876fca	no	43
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Information:					
19	NPL Documents	NPLOAmailed01192007.pdf	210676 c67b1492bba548a929356e1566cd254f8cfde2af	no	8

Warnings:					
Information:					
20	NPL Documents	NPLOAmailed08212008.pdf	297990 d6911a6a354b54bd1eb33b2b18c2e4d4bfa8a766	no	8
Warnings:					
Information:					
		Total Files Size (in bytes):	35817643		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

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

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

Electronic Patent Application Fee Transmittal

Application Number:	09802481
Filing Date:	09-Mar-2001
Title of Invention:	CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT
First Named Inventor/Applicant Name:	Paul Willard
Filer:	Marc A. Hubbard/Pam Kerr
Attorney Docket Number:	132538-1014

Filed as Large Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
Submission- Information Disclosure Stmt	1806	1	180	180
		Total in USD ($)		**180**

Electronic Acknowledgement Receipt

EFS ID:	4709070
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
Customer Number:	32914
Filer:	Marc A. Hubbard/Pam Kerr
Filer Authorized By:	Marc A. Hubbard
Attorney Docket Number:	132538-1014
Receipt Date:	30-JAN-2009
Filing Date:	09-MAR-2001
Time Stamp:	15:53:40
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$180
RAM confirmation Number	1398
Deposit Account	070153
Authorized User	HUBBARD,MARC A.

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	NPL Documents	NPLOAmailed09052007.pdf	408228 e706bc4fe274856b[illegible]3645[illegible]03828819e6c870[illegible]807	no	15
Warnings:					
Information:					
2	NPL Documents	NPLOAmailed12122007.pdf	466025 6063223ca7a355a1b0c25343f53896e[illegible]0650841[illegible]	no	12
Warnings:					
Information:					
3	NPL Documents	NPLOAmailed07212008.pdf	1106693 a2999efe1e6cb67e853aa77294836b666200e615	no	25
Warnings:					
Information:					
4	Fee Worksheet (PTO-06)	fee-info.pdf	30571 6b[illegible]806ac65cf04356f4fb[illegible]2fba7f0e1e27[illegible]b0	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	2011517		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

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New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

Docket No.: 132538-1014
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Paul Willard et al.

Application No.: 09/802,481 | Confirmation No.: 5875

Filed: March 9, 2001 | Art Unit: 3692

For: CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT | Examiner: N. Subramanian

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)

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

Dear Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the following statement. It is respectfully requested that the information in this Statement be expressly considered during the prosecution of this application.

This Information Disclosure Statement is filed more than three months after the U.S. filing date, but before the mailing date of a Final Office Action or Notice of Allowance (37 CFR 1.97(c)).

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing of this Information Disclosure Statement shall not be construed to be an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

The owner of the patent application, NextCard, LLC, is defending an action styled LivePerson, Inc. v. NextCard, LLC, et al., Civil Action No. 08-062 (GMS), in the U.S. District Court for the District of Delaware, in which patent owner alleges infringement of U.S. Patent nos. 6,718,313 and 7,346,576, and in which the plaintiff is seeking a declaration that the patents are invalid and not infringed. No facts supporting these allegations have been alleged. The '313 and '576 patents are commonly owned with the present application, and relate to methods and apparatus for conducting an on-line chat with an applicant for credit.

NextCard, LLC has filed an action styled NextCard, LLC v. American Express Company, et al., Civil Action No. 2:07-cv-354 (TJW), in the U.S. District Court for the Eastern District of Texas, Marshall Division alleging infringement of U.S. Patent Nos. 6,405,181; 6,567,791; 7,143,063; 6,718,313; and 7,346,576. Each of the defendants alleges that the patents are invalid by reason of the failure to comply with one or more of the requirements of Title 35, United States Code, including, but not limited to, 35 U.S.C. §§102, 103 and 112. One defendant also has alleged that the patents are unenforceable because of "inequitable conduct committed by the named inventor and/or others during the filing and/or prosecution of the [patents] before the Patent Office." No facts have been alleged in support of any of the allegations. This application is a continuation in part of the '181, '791 and '063 patents. The '313 and '576 patents are commonly owned with the present application, and relate to methods and apparatus for conducting an on-line chat with an applicant for credit.

NextCard, LLC is bringing an action styled NextCard, LLC v. LivePerson, Inc., Civil Action No. 2:08-cv-00184 (TJW), in the U.S. District Court for the Eastern District of Texas, Marshall Division that alleges infringement by defendant of U.S. Patent Nos. 6,718,313 and 7,346,576. No answer has been filed by the defendant. The '313 and '576 patents relate to methods and apparatus for conducting an on-line chat with an applicant for credit.

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the above information.

Applicants are paying the $180.00 fee as set forth in 37 CFR 1.17(p) via credit card at the time of electronic filing of this paper. The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with

any paper hereafter filed in this application by this firm) to our Deposit Account No. 07-0153, under Ref. No. 132538-1016.

Dated: December 23, 2008

Respectfully submitted,

By /Marc A. Hubbard/
Marc A. Hubbard
Registration No.: 32,506
GARDERE WYNNE SEWELL LLP
1601 Elm Street, Suite 3000
Dallas, Texas 75201-4761
(214) 999-4880
Attorneys For Applicant

DALLAS 1997311v.1

Electronic Patent Application Fee Transmittal

Application Number:	09802481
Filing Date:	09-Mar-2001
Title of Invention:	CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT
First Named Inventor/Applicant Name:	Paul Willard
Filer:	Marc A. Hubbard/Pam Kerr
Attorney Docket Number:	132538-1014

Filed as Small Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
Submission- Information Disclosure Stmt	1806	1	180	180
		Total in USD ($)		**180**

Electronic Acknowledgement Receipt	
EFS ID:	4513247
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
Customer Number:	32914
Filer:	Marc A. Hubbard/Pam Kerr
Filer Authorized By:	Marc A. Hubbard
Attorney Docket Number:	132538-1014
Receipt Date:	23-DEC-2008
Filing Date:	09-MAR-2001
Time Stamp:	14:53:22
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$180
RAM confirmation Number	234
Deposit Account	070153
Authorized User	HUBBARD,MARC A.

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement Letter	132538-1014idstatement.pdf	83912 b80df70aeaba23cc2fd20029ba1ee62fd61de58d	no	3
Warnings:					
Information:					
2	Fee Worksheet (PTO-06)	fee-info.pdf	30439 f28491648126eb07f16827173eab4236d1614a0b	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	114351		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

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

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New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

OIPE MAP78 NOV 04 2008 PATENT & TRADEMARK OFFICE

LFW RCE 5

PTO/SB/30 (09-08)
Approved for use through 10/31/2008. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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	09/802,481-Conf. #5875
Filing Date	March 6, 2001
First Named Inventor	Paul Willard
Art Unit	3692
Examiner Name	N. Subramanian
Attorney Docket Number	132538-1014

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. [x] Enclosed
      i. [x] Amendment/Reply
      ii. [ ] Affidavit(s)/Declaration(s)
      iii. [ ] Information Disclosure Statement (IDS)
      iv. [ ] Other _____

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. [X] The Director is hereby authorized to charge the following fees, any underpayment of fees, or credit any Overpayments, to Deposit Account No. 07-0153 .
      i. [x] RCE fee required under 37 CFR 1.17(e)
      ii. [ ] Extension of time fee (37 CFR 1.136 and 1.17)
      iii. [ ] Other _____

   b. [x] Check in the amount of $ 405.00 enclosed

   c. [ ] Payment by credit card (Form PTO-2038 enclosed)

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	October 31, 2008
Name (Print/Type)	Marc A. Hubbard	Registration No.	32,506

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: MS RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: October 31, 2008 Signature: _____ (Pam Kerr)

11/04/2008 WABDELR1 00000037 09802481
01 FC:2801 405.00 OP

OIPE
NOV 04 2008
PATENT & TRADEMARK OFFICE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.	09/802,481
Confirmation No.	5875
Applicant:	Paul Willard et al.
Filed:	March 9, 2001
Title:	Customized Credit Offer Strategy Based on Terms Specified By An Applicant
Examiner:	Subramanian, Narayanswamy
Art Unit:	3692
Docket:	132538-1014
Customer No.:	32914

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: 10/31/08 Signature: Pamela K. Kerr

BOX: RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT TO ACCOMPANY
REQUEST FOR CONTINUED EXAMINATION

Dear Sir:

This paper accompanies a Request for Continued Examination (RCE) filed contemporaneously herewith.

Amendments to the specification begin on page 2.

The current claim listing begins on page 4 of this paper.

Remarks begin on page 7 of this paper.

AMENDMENTS TO THE SPECIFICATION

Please add the following new section entitled "Brief Description of the Drawings" at the bottom of page 3, after the last paragraph of "Summary of the Invention" section:

BRIEF DESCRIPTION OF THE DRAWINGS

FIGURE 1 is a flow chart illustrating a process for obtaining a set of requested terms or preferences from an applicant.

FIGURE 2 is a sample web page used in one embodiment to obtain information about a current credit card used by an applicant.

FIGURE 3 is an illustration of a web page used to display the terms entered by an applicant for a current card and provide the applicant an opportunity to specify how the applicant would like the terms to be changed and what changes are most important to the applicant.

FIGURE 4 is an illustration of a web page that displays the terms of two cards to an applicant and allows the applicant to indicate which card is preferable.

FIGURE 5 is a diagram illustrating an input screen used to obtain information about an applicant.

FIGURE 6A is an illustration of a web page used to obtain desired terms from an applicant.

FIGURE 6B is an illustration of a web page used to confirm an applicant's specification of terms and the selection of the most important term.

FIGURE 7A is a flow chart illustrating a process for using applicant specified terms to obtain offers to present to the applicant.

FIGURE 7B is a flow chart illustrating a process for using applicant specified terms in determining an offer set.

Petitioner Askeladden - Exhibit 1002 - Page 73

FIGURE 8A is a block diagram illustrating interaction of an applicant with a server that determines an offer for the applicant.

FIGURE 8B is a block diagram illustrating the structure of a typical server or machine for implementing a web browser.

Petitioner Askeladden - Exhibit 1002 - Page 74

CLAIM LISTING

1. (Previously presented) A computer implemented method of transmitting a customized offer to an applicant comprising:

receiving over a network a plurality of terms requested by the applicant, wherein at least one of the requested terms is indicated by the applicant as preferred over at least another one of the requested terms;

determining with one or more computers a set of offers for the applicant;

if the set of offers includes at least one offer that meets all of the requested terms, selecting with the one or more computer from among the set of offers at least one offer that meets all of the requested terms;

if the set of offers does not include at least one offer that meets all of the requested terms but includes at least one offer that meets at least one of the preferred requested terms, selecting with the one or more computers from among the set of offers at least one offer that meets the at least one of the preferred requested terms;

otherwise, not selecting an offer from the set of offers; and

transmitting any selected offer from the set of offers to the applicant.

2. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein a plurality of offers are selected from the set of offers and transmitted to the applicant.

3. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein if it is not possible for any offer in the set of offers to meet at least one of the preferred requested terms, at least one of the requested terms is adjusted.

4. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein one of the terms is identified by the applicant as the most important term.

5. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 4 wherein selecting the at least one offer includes selecting offers that have preferred values for the most important term.

Petitioner Askeladden - Exhibit 1002 - Page 75

6. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein the requested terms are ranked by the applicant.

7. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein receiving the plurality of terms requested by the applicant includes obtaining terms for a current card from the applicant and receiving desired changes to those terms.

8. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein receiving the plurality of terms requested by the applicant includes displaying a plurality of cards having different terms to the applicant and determining which of the cards is requested.

9. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein selecting the at least one offer includes selecting offers that have preferred values for the requested term.

10. Cancelled.

11. (Previously presented) A system for preparing a customized offer for an applicant comprising:

an interface configured to:

receive a plurality of terms requested by the applicant, wherein at least one of the requested terms is indicated by the applicant as preferred over at least another one of the requested terms; and

transmit at least one offer to the applicant; and

a processor coupled with the interface and with a memory for storing program instructions, the processor configured by the program instructions to:

determine a set of offers for the applicant;

Petitioner Askeladden - Exhibit 1002 - Page 76

if the set of offers includes at least one offer that meets all of the requested terms, select from among the set of offers the at least one offer that meets all of the requested terms; and

otherwise, select from among the set of offers the at least one offer that meets the at least one of the preferred requested terms.

12. (Previously presented) A computer program product for preparing a customized offer to an applicant, the computer program product being embodied in a computer readable medium and comprising computer instructions for:

receiving a plurality of terms requested by the applicant, wherein at least one of the requested terms is indicated by the applicant as preferred over at least another one of the requested terms;

determining a set of offers for the applicant;

if the set of offers includes at least one offer that meets all of the requested terms, selecting from among the set of offers at least one offer that meets all of the requested terms;

otherwise, selecting from among the set of offers at least one offer that meets the at least one of the preferred requested terms; and

transmitting the at least one offer to the applicant if an offer is selected; otherwise, not transmitting the at least one offer to an applicant.

13. Cancelled.

14. Cancelled.

Petitioner Askeladden - Exhibit 1002 - Page 77

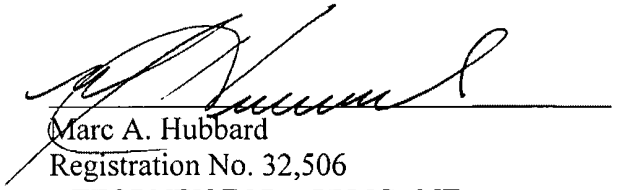
REMARKS

After the Notice of Allowance was mailed, the examiner telephoned the undersigned representative to explain that it had been discovered that the specification contained no brief description of the drawings, and asked applicants to file a request for continued examination in order to insert into the specification a brief description of the drawings. Such a request is being filed contemporaneously with this amendment. The foregoing amendments insert such a brief description and make no other changes.

Applicants hereby authorize the Commissioner to charge any fees due but not submitted with this paper to Deposit Account No. 07-0153. The examiner is respectfully requested to call the attorney of record for any reasons that would advance the current application to issue. Please reference attorney docket no. 132438-1014.

Respectfully submitted,

GARDERE WYNNE SEWELL LLP



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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 6

Complete if Known	
Application Number	09/802,481-Conf. #5875
Filing Date	March 6, 2001
First Named Inventor	Paul Willard
Art Unit	3692
Examiner Name	N. Subramanian
Attorney Docket Number	132538-1014

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Document Number Number-Kind Code[2] (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A1*	US-6,567,791	05-20-2003	Lent et al.	
	A2*	US-6,064,987	05-16-2000	Walker et al.	
	A3*	US-6,272,506	08-07-2001	Bell	
	A4*	US-6,289,319	09-11-2001	Lockwood	
	A5*	US-6,311,169	10-30-2001	Duhon	
	A6*	US-6,349,290	02-19-2002	Horowitz et al.	
	A7*	US-20010011246	08-01-2001	TAMMARO	
	A8*	US-20010011282	08-01-2001	KATSUMATA et al.	
	A9*	US-20010014877	08-01-2001	DEFRANCESCO et al.	
	A10*	US-7,143,063-A1	11-28-2006	Lent et al.	
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	A18*	US-6,144,991	11-07-2000	England	
	A19*	US-6,167,395	12-26-2000	Beck et al.	

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	B1	WO-9944152	09-02-1999	Koninkl Philips Electronics Nv et al.		
	B2	WO-9909470	02-25-1999	Citicorp Dev Center Inc		
	B3	WO-9845797	10-15-1998	Propay U.S.A.		

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Dated: 10/31/08 Signature: Pamela K Lee (Pam Kerr)

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Complete if Known	
Application Number	09/802,481-Conf. #5875
Filing Date	March 6, 2001
First Named Inventor	Paul Willard
Art Unit	3692
Examiner Name	N. Subramanian
Attorney Docket Number	132538-1014

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	A38*	US-20030195848-A1	10-16-2003	Felger	

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Art Unit	3692
Examiner Name	N. Subramanian
Attorney Docket Number	132538-1014

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	A41*	US-6,085,126-A	07-04-2000	Mellgren, III et al.	
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Filing Date	March 6, 2001
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Art Unit	3692
Examiner Name	N. Subramanian
Attorney Docket Number	132538-1014

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	C2	Kantrow, Yvette D., "Banks Press Cardholders to Take Cash Advances", American Banker, v. 157, n. 18, pp. 1-2. Jan. 28, 1992.	
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	C6	Wagner, M., "Caring for Customers," Internet World, Sep. 1, 1999.	
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	C8	Kirkpatrick, K., "Electronic Exchange 2000, The, " Computer Shopper, Nov. 1999.	
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	C24	"ESL Federal Credit Union Inaugurates Internet Target Marketing," PR Newswire, 210, October 6, 1998 (3 pages).	
	C25	Nash, Kim S. "Calling all Customers," Computerworld, December 1997, p. 25 and 28 (2 pages).	
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	C27	Nexis - All News Sources - Examiner's NPL Search Results in Appl. Serial No. 11/932,498, included with Office Action issued October 8, 2008.	
	C28	"Sample Experian Credit Report" by Consumer Information @222.consumerinfo.con/espsam.htm at we.archive.org/web/ July 9, 1998.	

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(74) Agent: WHITE, Andrew, Gordon; Prof. Holstlaan 6, NL-5656 AA Eindhoven (NL).

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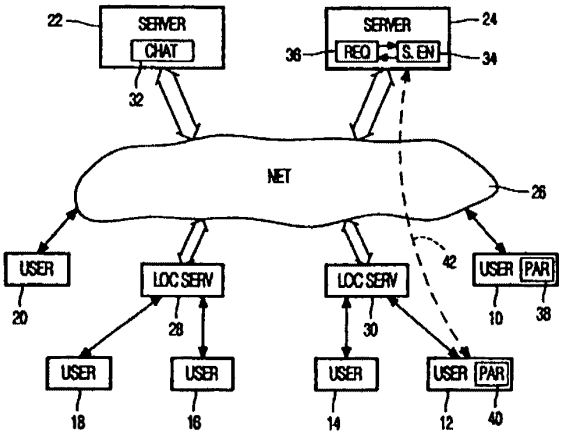
(54) Title: APPARATUS AND DATA NETWORK BROWSER FOR PROVIDING CONTEXT SENSITIVE WEB COMMUNICATIONS



(57) Abstract

In a computer communications system wherein a number of user stations (10, 12, 14, 16, 18, 20) are connected via a data network (26) to a remote server (22) hosting a chat-space (32) where text messages may be exchanged, a parsing subsystem (38, 40) is provided in at least some of the user stations (10, 12). These parsing subsystems identify keywords in the exchanged text messages and, using these as search terms sent to a further server (24) hosting a search engine (34), obtains and makes available to the user auxiliary sources of data which may be of interest. In an alternative embodiment, the parser subsystem is held by the chat-space server (22) and transmits the data from, or identifying, the auxiliary sources of data to the users on-line.

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DESCRIPTION

APPARATUS AND DATA NETWORK BROWSER FOR PROVIDING CONTEXT SENSITIVE WEB COMMUNICATIONS

The present invention relates to user access systems and service provider host systems for data and service networks, particularly but not exclusively for use with the Internet/World Wide Web, and to communications between users when on-line.

Recent years have seen a rapid increase in the amount of data available to a user via data network coupling to a remote server, with cheap browser packages for home personal computer (PC) users continuing to increase the number of people on-line. A number of examples of network access and server systems, whether for the Internet or on a smaller local area network (LAN), are described in the introduction to EP-A-0 732 660 (Kambayashi et al/Toshiba). In the systems described, a number of user-operated "client systems" (for example home users) are enabled to access, via network, data stored by a server. As noted in EP-A-0 732 660, person to person communications systems such as telephone, electronic mail (e-mail), network talk and Internet chat spaces are well known, but these have traditionally existed separately from networked access systems with delays being introduced as the user switches between them as required. In order to reduce these delays, the system of EP-A-0 732 660 provides the data holding server with a store of user data (e.g. photograph, telephone number and e-mail address) which data is matched to a user logging on via a client station of the system. As a user navigates a particular area of the data held by the server, the server makes available to them some of the personal data of other users currently navigating the same area, such as respective screen icons comprising the other users photographs. By selecting one of these icons, the user has a communications channel (whether telephone, e-mail etc.)

automatically set up with the identified user without having to break off navigation for any great length of time.

Whilst the above-described system reduces discontinuities in establishing communications whilst navigating stored data, the present applicants have recognised the need for a means to handle the converse problem, namely the avoidance of breaks in an established communications session to undertake stored data navigation.

It is therefore an object of the present invention to provide a means by which a user may have made available to him/her relevant information to accompany a communications session with another user without requiring conspicuous action on the part of either user and without unnecessary interruption of the communications session.

In accordance with a first aspect of the present invention there is provided a message parsing apparatus for use in a network communications system, said apparatus comprising: an input to receive text messages sent from a first communications device of the system to another; a parser subsystem coupled to receive said text messages, and including processing means arranged to process the received text in accordance with a predetermined processing strategy to identify one or more keywords therein; and a search subsystem coupled with the parser subsystem and arranged to receive the or each selected keyword, to selectively transmit one or more such keywords via said network to a search engine coupled with the network, to receive results from the search engine, and to output them to a user of the system. By the use of the parser subsystem to identify keywords during, for example, a web chat-space communications session, ancillary information of interest and/or relevance to one or more of the users is called up and may be made available automatically without requiring specific actions of the user, such as having to temporarily disrupt communications with another user in order to carry out a data search.

The parser subsystem suitably further comprises a first memory into which the words of a received text message may be loaded, each with a respective initial value, which values may then be subsequently modified during processing by the processing means, with the parser subsystem further being configured, at the conclusion of processing, to identify those stored words having an associated value exceeding a predetermined threshold and output said words as keywords to said search subsystem. The parser subsystem is preferably arranged to accumulate in such a storage device keywords from successive messages, and may be arranged to reduce the associated value of all stored keywords prior to, or whilst, identifying keywords and their respective associated values in a newly received message.

The search subsystem is suitably configured to select, for transmission to the search engine, those stored keywords meeting a selection criteria including at least partially the respective associated values. The first memory is suitably a non-volatile storage device and, at the start of a message communication session, the associated values for any stored keywords from a previous session may be halved, such that they are unlikely to be searched if the general topic of the communications session differs from that of the previous session, but will quickly gain sufficient value to trigger a search if the topics are the same.

The apparatus may further comprise user feedback means coupled to supply a feedback signal to said parser subsystem indicative of user response to received and output results from the search engine, with the parser subsystem being configured to adjust the stored keyword associated values in dependence on said feedback signal. Alternatively, this feedback means may select text strings from the received results and parse these in the same manner as user text messages to identify useful further keywords related to those already searched.

The present invention also provides a data network browser and a network server configured as a chat space provider, each incorporating the

above described message parsing apparatus. Further features of these devices are described hereinafter and recited in the attached claims to which reference should now be made and whose disclosure is incorporated herein by reference.

Further features and advantages of the present invention will become apparent from reading of the following description of preferred embodiments of the present invention, given by way of example only and with reference to the accompanying drawings in which:

Figure 1 is a block schematic diagram of a network communications system according to a first embodiment of the present invention;

Figure 2 is a block diagram of a personal computer system suitable for use as a user station in the system of Figure 1;

Figure 3 is a schematic diagram of the functional components hosted by the computer system of Figure 2;

Figure 4 is a flow chart illustrating the general operation of the parser component of Figure 3;

Figure 5 is a flow chart illustrating in greater detail the word-test step of the chart of Figure 4;

Figure 6 is a table listing the different tests applied during the routine of Figure 5 and their respective effects;

Figure 7 is a table showing the result of sequential application of the tests of Figure 6 to a sample phrase;

Figures 8 and 9 show different possible screen displays that may accompany operation of the system of Figure 2; and

Figure 10 is a block schematic diagram of an alternative arrangement of network communication system embodying the invention.

A first embodiment of system configuration is illustrated in Figure 1 and comprises a number of user computer systems 10, 12, 14, 16, 18, and 20,

each of which has means to access a number of remote servers 22, 24, via a communications network 26: as shown, the user systems 10, 20, may couple with the network 26 directly or, as for user systems 12, 14, 16, 18, via one or more local servers 28, 30. In the following examples, an Internet/World-Wide Web system will be considered although it will be recognised that many of the aspects are applicable to smaller local-area network (LAN) systems, and even to the latest generation of mobile telephones and personal digital assistants (PDA's) having network access and browsing facilities.

The first 22 of the two servers shown maintains a chat space 32 to which users may log-on and exchange text messages. The second server 24 supports a network search service such as the PlanetSearch Internet information gateway developed by, and housed at, the Philips Multimedia Center in Palo Alto, USA. The network search service is based on a search engine 34, with associated request handling and processing stage 36. At least some of the user systems 10, 12 include a parser subsystem 38, 40 to be described in detail below. In operation, with a pair of user systems 12, 20 in communication via the chat-space 32, the parser subsection 40 of the system 12 identifies keywords in the text messages exchanged (or just in those messages sent by the user of system 12) and sends selected ones of those keywords in a string (or as separate entities) as search terms to the search engine 34, as indicated by dashed line 42. On receipt of the search results (typically in the form of one or more uniform resource locators - URL's - followed by a short segment of human readable content) the user system 12 presents them to the user in such a way as not to intrude on the chat space communication, for example at the periphery of a display on which the text messages are being shown.

The parsing may be applied to just a users own messages or it may additionally be applied to received messages and/or results downloaded by the user. In this last case, the users selection of a result from the search (e.g. calling up the URL) may be taken as indicative of the value of that result and,

by passing selected text or the originally received human readable segment from the identified site back through the parser, the terms of the search may be refined and/or related information and topics may be discovered. Where communicating with a user system without the parser facility, a system so equipped is suitably configured to include the results in data sent to the other system. For complete compatibility, all stations would be configured to receive and handle such results when sent from another user rather than from the search engine 34.

A typical user system, in the form of a personal computer (PC) which may be configured to host the parser facility, is shown in Figure 2. The system comprises a central processor (CPU) 44 linked via an address and data bus 46 to non-volatile read-only memory (ROM) 48 and random access memory (RAM) 50. A further source of, or destination for, stored data may suitably be magnetic or optical disc 52 accessed by a suitable read/write stage 54 controlled by the CPU via the bus 46. For connection of peripheral devices, a number of suitable interfaces are provided, again accessed via the bus 46. These interfaces include a keyboard interface 56 to receive signals (including input text messages) from a conventional keyboard or keypad 58; a pointer interface 60 to receive two-dimensional (or optionally three-dimensional for some applications) movement signals from an XY pointer device such as a mouse or trackball 62; and an external interface 64 linking the data and address bus 46 to a modem 66 or other data transfer means as determined by the form of network to be accessed. Also coupled with the bus are a display driver stage 68 and frame buffer 70, with the display driver calling up images assembled in the frame buffer for output to a display 72, such as a cathode-ray or liquid crystal display device. As illustrated, an on-screen cursor 74 is provided, with movement and selection being controlled via the mouse or trackball device 62.

The functional subsystems provided by the apparatus of Figure 2 are shown in Figure 3 and are based around a parsing engine 76 coupled with a

search subsystem 78, both of which will be hosted by CPU 44. User input to the system is handled by interfacing stage 80 (interfaces 56, 60 under control of CPU 44) with the input text messages, referred to herein as 'phrases', being initially loaded into a phrase buffer 82 before processing by the parsing engine 76. Also coupled with the parsing engine are stores for the definition of the various parsing tests 84 applied by the engine 76, for accumulation of values 86 assigned to the separate words of a phrase as parsing is undertaken, and for keywords 88 selected by a current or preceding operation. The buffer 82 and stores 84, 86, 88 will be distributed in discrete areas of system ROM 48 and RAM 50 and, optionally, also on disk 52: in a preferred embodiment, for reasons which will become apparent, keyword store 88 is hosted in non-volatile memory.

The search subsystem 78 handles the sending of search terms and receipt of results via a network interface 90 (external interface 64 under control of CPU 44). As shown by dashed line 92, text strings in received information - whether messages from another user or data downloaded following search - may be loaded into the phrase buffer 82 for parsing in the same way as user-input messages. This facility may not always be required or desired and consequently is preferably made selectable by the user (by operation of switch 94) although this data will, regardless of whether or not it is parsed, be sent to the display subsystem for presentation to the user.

Data for display (text input from the user, search results, text from other users and cursor position/selection data) is accumulated in memory 96 coupled with the input interface 80, phrase buffer 82 and search subsystem 78. This data, together with formatting information from further store 98, is used by formatting stage 100 to generate a screen image, in which the data is presented to the user, for output on display 72.

In a modification or addition to the apparatus making up a user system, further input in the form of speech may be accommodated. In such a case, the audio is passed through a conventional speech/text converter stage 102

before passing to the input interface 80 where it is treated in the same way as directly input text messages.

The operation of the parser will now be described with reference to the functional diagram of Figure 3, the flow charts of Figures 4 and 5, and the tables of Figures 6 and 7. This parser applies a sequence of tests to received phrases to identify keywords which may then be searched: it is a relatively simple arrangement dedicated to the handling of English language phrases, but has been found to give good results. The exact details of the parser are not an essential feature of the present invention and the skilled reader will understand that different and/or more complex tests may be employed: indeed, other tests will be required for parsing phrases in languages other than English and having different vocabularies and grammatical rules for sentence construction.

Referring initially to Figures 3 and 4, the procedure begins at step 401 with the selection of the next phrase from buffer 82 and its transfer to phrase cache 86 where each of the separate words has a respective associated value: on first loading, all words are given an associated value of zero.

The next step 402 involves carrying out a number of tests on the words of the phrase with corresponding adjustments 403 made to their stored associated values (in cache 86) in dependence on the test outcomes. The test procedure is shown in greater detail in Figure 5 and commences with the selection at 501 of the first word (in written order) of the phrase, followed by the application 502 of the first of a number of tests and any resultant adjustment 503 of the stored value for that word. A check 504 determines whether the last word of the phrase has been tested and, if not, the next untested word is selected at 505 and the procedure reverts to step 502 (first test). If the check of 504 shows that all words of the phrase have been subjected to the first test, the procedure moves to step 506 where the next test is selected from data held in test store 84. Following selection of the first word 507, application of the selected test 508, and the associated adjustment 509 of

one or more of the stored values, check 510 determines whether all words of the phrase have been subjected to the particular test. If not, the next is selected at 511 and the procedure reverts to step 508: if so, a further check 512 determines whether all tests have been applied and, if not, the procedure reverts to step 506 (select test).

Returning now to Figure 4, the procedure continues (once check 512 of Figure 5 returns positive) with a final pass through the stored values in which half the currently assigned value of a word is added to the value of the succeeding word (404) and any negative values are set to zero (405). At 406, a check is made as to whether there are any existing stored keywords (in keyword store 88) and, if so, before adding the words from the current phrase to the store (407), those already stored are reduced in value to avoid old topics prevailing in keyword search selection. The reduction is accomplished by a first test 408 determining whether the existing stored keywords result from a previous communications session (hence the requirement for keyword store 88 to be in non-volatile memory) or from earlier in the current session. In the former case, the keywords are less likely to be relevant and consequently the stored value for each will be halved at step 409: in the latter case, the value is merely reduced by a value of 1 at step 410.

Having determined values for all words of a current phrase and made appropriate adjustment to the values of any existing stored keywords, those having insufficiently high values to rate as potentially interesting (for example less than 2) are deleted from store 88 at step 411 following which those remaining are ordered in terms of their respective values. From this ordered list, the top word or words (e.g. the first three or the top 30%) are selected at 413 as search terms and passed to the search subsystem 78 which will send them to the search engine (34; Figure 1) at step 414, process the received results at step 415, and finally display the results, at step 416, alongside the display of exchanged text messages.

The different tests applied in step 402 and their effect on the stored

associated values for the words of a phrase are set out in the table of Figure 6. As previously noted, these tests are only simple examples but have been tried and found to work well.

The first test (PLU) checks for possible plurals by simply identifying those words ending in the letter "s": from an initial value of zero, 1 is added to each identified word. The second test (CAP) identifies those words that begin with a capital letter as being potentially more important and adds 2 to the value of each such word. The third test (VERB) identifies those words ending in the letters "-ed" or "-ing" as possible verb forms and adds 2 to the value of each. The fourth test (QUES) determines whether the phrase may be a question (for example if it begins with "what", "when", "where" etc.): if so, the value of the whole phrase in enhanced and 1 is added to the value of each word in the phrase. The fifth test (JUNK) merely compares the individual words with a stored list of common terms that are not likely to be of interest and subtracts 2 from the value of any matched words. The sixth test (APOS) searches for apostrophes as potentially indicating the subject of the phrase and adds 2 to the value of any such words. The seventh test (INDI) again compares against a stored list, this time of words which may indicate that the following word is the subject of the phrase (for example "the", "in", "on", "a"): for any such 'indicator' words, the stored value is reduced by 2 whilst that of the respective immediately following word is increased by 2. The last test (UNSU) simply identifies those words that have not been classified as common or indicators (fifth and seventh tests) and adds 1 to the value of each.

The table of Figure 7 shows a simple worked example of the application of the above tests to the phrase "The cat sat on the mat". The first row (INIT) shows the starting (zero) values applied to each word. None of the words end in "s" so the PLU test does not alter any of the values. The CAP test adds 2 to the first occurrence of "the" but has no effect on any other values. There is no result from the following tests VERB, QUES, JUNK ("the" and "on" are assumed excepted from the list as they are potential indicators) and APOS.

As shown by the apostrophes, in the INDI test "on" and "the" (both instances) are identified: each has 2 deducted from its value and added to the immediately following word. Next, the UNSU test identifies "cat", "sat", and "mat" and adds 1 to the value of each. The final pass FPASS (steps 404, 405; Figure 4) sets the negative values to zero and adds to each non-negative word half the value of the preceding word. The last row shows the selection (step 411) of those words having a value of 2 or more, namely "cat", "sat", and "mat" (with "cat" and "mat" preceding "sat" when the words are ordered at step 412). When a subsequent phrase is considered, the value of each of these stored words will be reduced by 1 such that "sat" will be deleted at step 411 unless it occurs again in the newly-considered phrase.

Note that the final values not only determine which words are searched, but also may select a search strategy. From the previous example, if "cat", "sat", and "mat" were all to be searched, the relatively lower value of "sat" may require that it only be searched in combination with a higher value keyword, such as to give a search string of:

(cat) OR (sat AND mat)

Figures 8 and 9 show two possible display formats that may be presented by the display subsystem. The first (Fig.8) is in the form of a multiple windowed display with the screen area 104 featuring a pair of opened windows 106, 108. The first window 106 carries the most recent exchanges of a web-chat session with another user. The other window 108 is periodically updated to carry links in the form of URL's for the five most relevant search results as determined either by the search engine 34 or search subsystem 78. The remote sites indicated by the listed results may simply be accessed by cursor selection of either the recited identifier 110 (where a HTML link) or an adjacent icon 112. Suitably, the selection results in display from the selected site in a window (not shown) which either abuts or only partially overlaps the window 106 in which the ongoing web-chat is displayed.

The alternative display format shown in Figure 9 again features an area

106A for display of web-chat. In this case it is surrounded by reduced scale still images 114, 116, 118 downloaded from the sites identified by the search subsection. Cursor 74 selection of one of these images will cause it to be zoomed up (again without fully obscuring the text area 106A) and the on-line link to the particular site reestablished. By presenting and updating the images around the periphery of the screen in the order in which they were first accessed, the border provides a visual recent history of the web-chat topics of conversation which, if downloaded en masse to a newly logged-on user, may provide a useful introduction.

From reading the present disclosure, other modifications will be apparent to persons skilled in the art. Such modifications, whilst remaining within the scope of the following claims, may involve other features which are already known in the design, manufacture and use of data transmission and presentation systems, display apparatuses and component parts thereof and which may be used instead of or in addition to features already described herein. Some of these modifications or variations are illustrated in Figure 10, the features of which otherwise correspond to Figure 1, and for which the same reference numerals have been used, which features will not be again described. In this embodiment, the parser subsystems 38, 40 of Figure 1 are absent from the user systems 10, 12. Instead, the server 22A hosting the chat space 32 also hosts an associated parser subsystem 120 which performs the previously described procedures for keyword identification and access to a remote search engine 34 (as shown by dashed line 122) on all chat space messages. The parser subsystem 120 may be a single entity handling all received text messages as successive phrases to be parsed, and transmitting the selected search data to all currently logged-on users. Alternately, the subsystem 120 may comprise an array of parsers with respective ones being assigned to each user logged-on and subsequently parsing the messages of, and reporting back to, just that user.

Although claims have been formulated in this application to particular

combinations of features, it should be understood that the scope of the disclosure of the present invention also includes any novel feature or any novel combination of features disclosed herein either explicitly or implicitly or any generalisation thereof, whether or not it relates to the same invention as presently claimed in any claim and whether or not it mitigates any or all of the same the technical problems as does the present invention. The applicants hereby give notice that new claims may be formulated to such features and/or combinations of features during the prosecution of the present application or of any further application derived therefrom.

CLAIMS

1. A message parsing apparatus for use in a network communications system, said apparatus comprising:

an input to receive text messages sent from a first communications device of the system to another;

a parser subsystem coupled to receive said text messages, and including processing means arranged to process the received text in accordance with a predetermined processing strategy to identify one or more keywords therein; and

a search subsystem coupled with the parser subsystem and arranged to receive the or each selected keyword, to selectively transmit one or more such keywords via said network to a search engine coupled with the network, to receive results from the search engine, and to output them to a user of the system.

2. Apparatus as claimed in Claim 1, wherein said parser subsystem further comprises a first memory into which the words of a received text message are loaded, each with a respective initial value which values are subsequently modified during processing by said processing means, the parser subsystem further being configured, at the conclusion of processing, to identify those stored words having an associated value exceeding a predetermined threshold and output said words as keywords to said search subsystem.

3. Apparatus as claimed in Claim 2, wherein said parser subsystem is arranged to accumulate in said storage device keywords from successive messages.

4. Apparatus as claimed in Claim 3, wherein said parser subsystem is arranged to reduce the associated value of all stored keywords prior to

identifying keywords and their respective associated values in a newly received message.

5. Apparatus as claimed in any of Claims 1 to 4, wherein said search subsystem is configured to select, for transmission to said search engine, those stored keywords meeting a selection criteria including at least partially the respective associated values.

6. Apparatus as claimed in Claim 4, wherein the first memory is a non-volatile storage device and, at the start of a message communication session, the associated values for any stored keywords from a previous session are halved.

7. Apparatus as claimed in Claim 2, further comprising user feedback means coupled to supply a feedback signal to said parser subsystem indicative of user response to received and output results from the search engine, said parser subsystem being configured to adjust the stored keyword associated values in dependence on said feedback signal.

8. A data network browser comprising a message parsing apparatus as claimed in any of Claims 1 to 7, together with interfacing means to said network communications system, user operable message input means coupled with said input to receive text messages, and a display subsystem coupled with said parser and search subsystems and arranged to generate a display image including one or more text messages and one or more indicators of received results from the search engine.

9. A data network browser as claimed in Claim 8, wherein the display subsystem is further operable to display text messages received via said interfacing means from other users of said communications system.

10. A data network browser as claimed in Claim 9, further comprising user operable switch means in response to the setting of which the parser subsystem will identify, and output to the search subsystem, keywords from both messages input by the user of the browser and messages received via the interfacing means, or just those messages input by the user of the browser.

11. A data network browser as claimed in Claim 8, 9, or 10, wherein the display subsystem is configured to display said indicators of received results from the search engine as user selectable screen icons, the selection of which causes the search subsystem to access, via said communications system, a remote data source as identified by said received result indicator.

12. A data network browser as claimed in Claim 8, 9, or 10, wherein the display subsystem is configured to display said indicators of received results from the search engine as partial screen images downloaded by the search subsystem, via said communications system, from a remote data source as identified to said search subsystem by a received result indicator.

13. A data network browser as claimed in any of Claims 8 to 12, further comprising audio message input means, coupled via a speech-to-text converter subsystem to said input to receive text messages, and providing a user with alternate message input means.

14. A network server configured as a chat space service provider in a network communications system, said server including message parsing apparatus as claimed in any of Claims 1 to 7, coupled with an interface to receive text messages addressed from one remote user to another, the message parsing apparatus being further configured to include corresponding received results from said search engine with text messages received from a

first user and transmitted to a second user.

15. A network server as claimed in Claim 14, wherein said message parsing apparatus is further configured to transmit said corresponding received results to the user originating a text message.

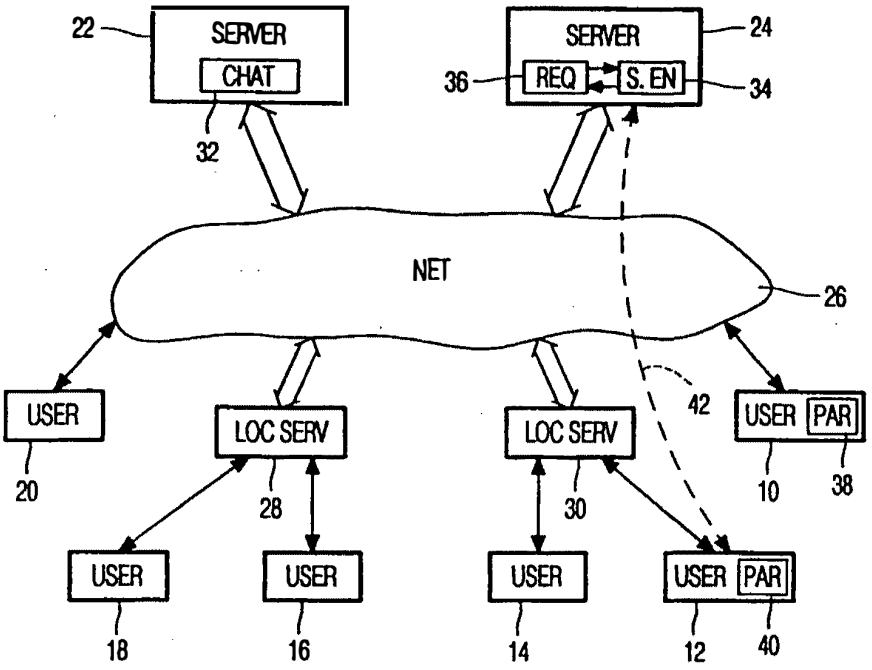
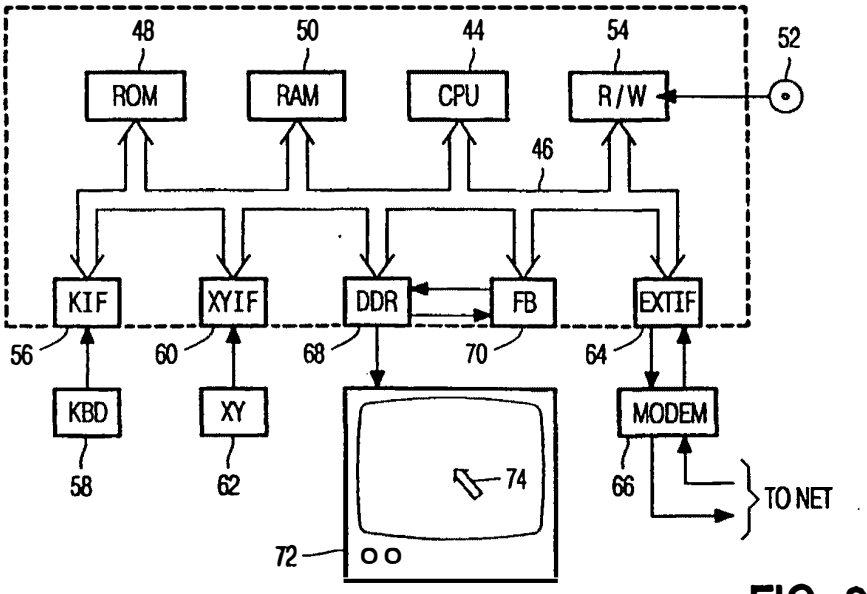

22
SERVER
CHAT
32
SERVER
24
36
REQ
S. EN
34
NET
26
USER
20
LOC SERV
28
LOC SERV
30
42
USER
PAR
10
38
USER
18
USER
16
USER
14
USER
PAR
12
40

FIG. 1


48
50
44
54
52
ROM
RAM
CPU
R/W
46
KIF
XYIF
DDR
FB
EXTIF
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60
68
70
64
KBD
XY
MODEM
58
62
74
66
TO NET
72

FIG. 2

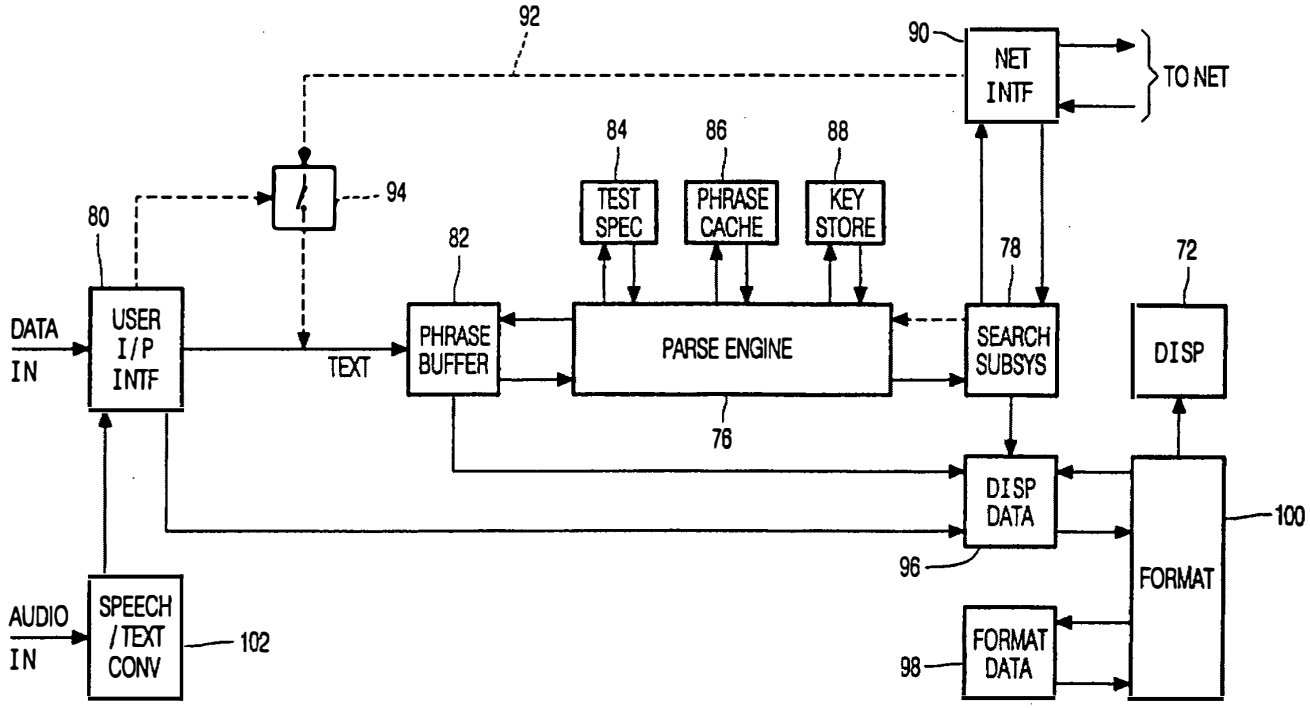
92
90
NET INTF
TO NET
84
86
88
TEST SPEC
PHRASE CACHE
KEY STORE
94
80
82
78
72
DATA IN
USER I/P INTF
TEXT
PHRASE BUFFER
PARSE ENGINE
SEARCH SUBSYS
DISP
76
DISP DATA
100
96
FORMAT
AUDIO IN
SPEECH /TEXT CONV
102
FORMAT DATA
98

FIG. 3

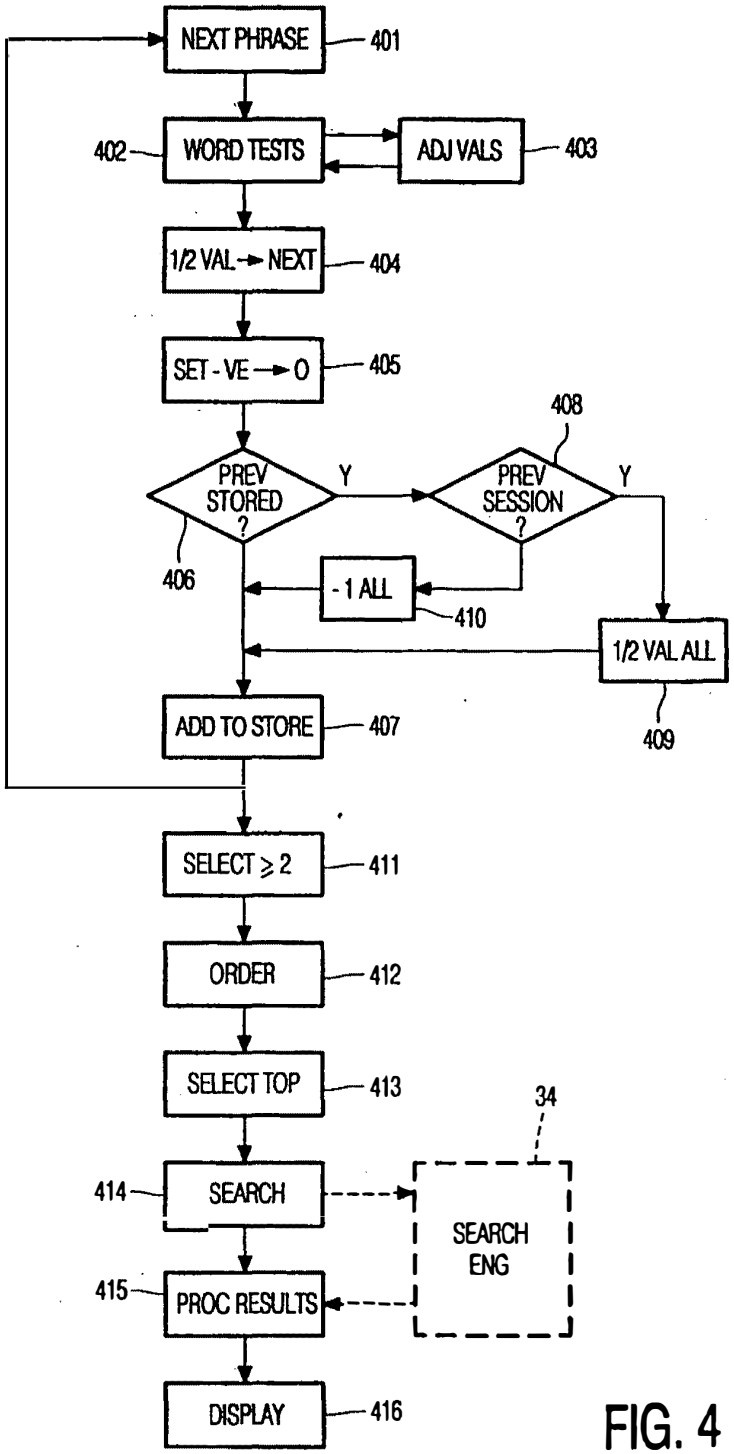
NEXT PHRASE
401
WORD TESTS
402
ADJ VALS
403
1/2 VAL → NEXT
404
SET - VE → 0
405
PREV STORED ?
Y
406
408
PREV SESSION ?
Y
- 1 ALL
410
1/2 VAL ALL
409
ADD TO STORE
407
SELECT ≥ 2
411
ORDER
412
SELECT TOP
413
34
414
SEARCH
SEARCH ENG
415
PROC RESULTS
DISPLAY
416

FIG. 4

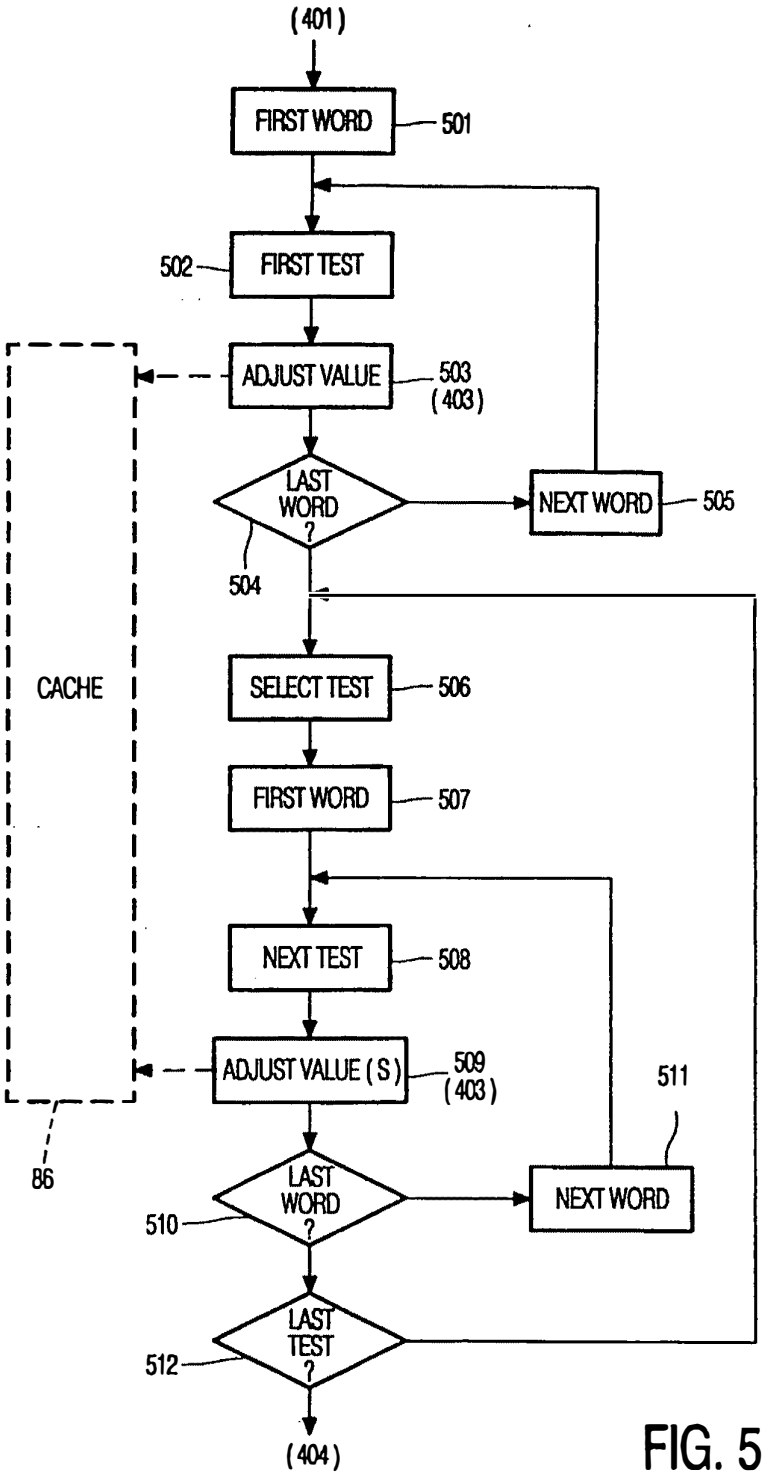
(401)
FIRST WORD
501
502
FIRST TEST
ADJUST VALUE
503
(403)
LAST WORD ?
NEXT WORD
505
504
CACHE
SELECT TEST
506
FIRST WORD
507
NEXT TEST
508
ADJUST VALUE (S)
509
(403)
511
86
LAST WORD ?
NEXT WORD
510
LAST TEST ?
512
(404)

FIG. 5

CLASS	VALUE CHANGE	APPLIED TO :
PLU	+ 1	WORD
CAP	+ 2	WORD
VERB	+ 2	WORD
QUES	+ 1	EACH WORD IN MESSAGE
JUNK	- 2	WORD
APOS	+ 2	WORD
INDI	- 2 + 2	WORD FOLLOWING WORD
UNSU	+ 1	WORD

FIG. 6

	The	cat	sat	on	the	mat
INIT	0	0	0	0	0	0
PLU	0	0	0	0	0	0
CAP	2	0	0	0	0	0
VERB	2	0	0	0	0	0
QUES	2	0	0	0	0	0
JUNK	2	0	0	0	0	0
APOS	2	0	0	0	0	0
INDI	*0	2	0	*-2	*0	2
UNSU	0	3	1	-2	0	3
FPASS	0	3	2	0	0	3
>=2	x	✓	✓	x	x	✓

FIG. 7

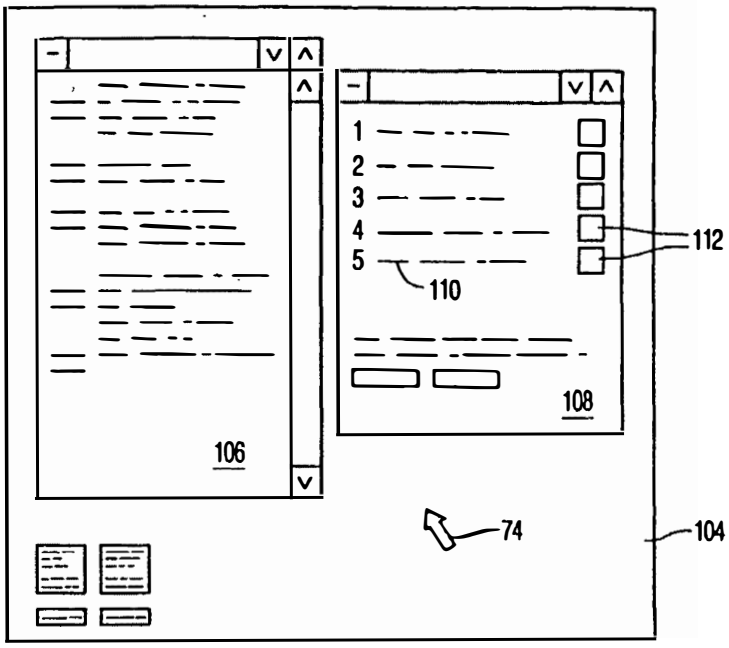

FIG. 8

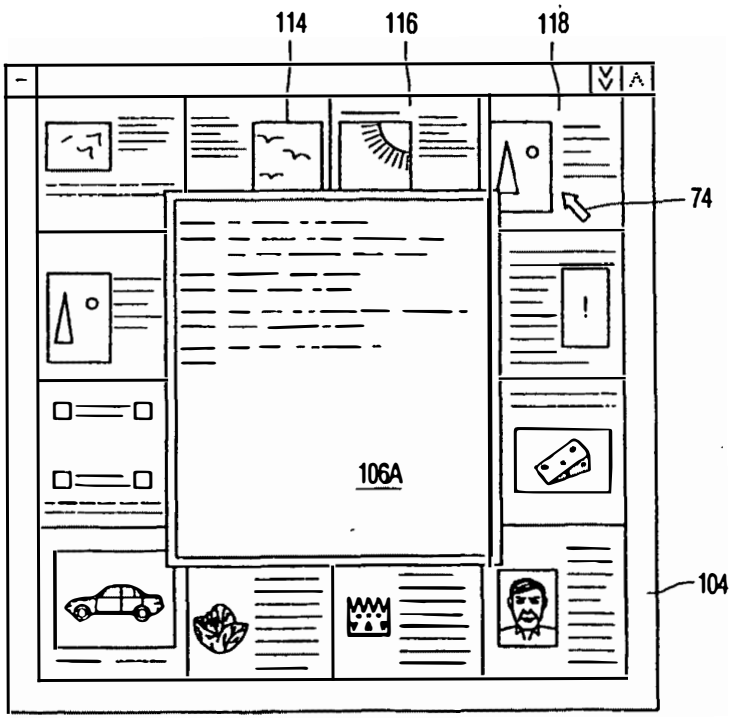

FIG. 9

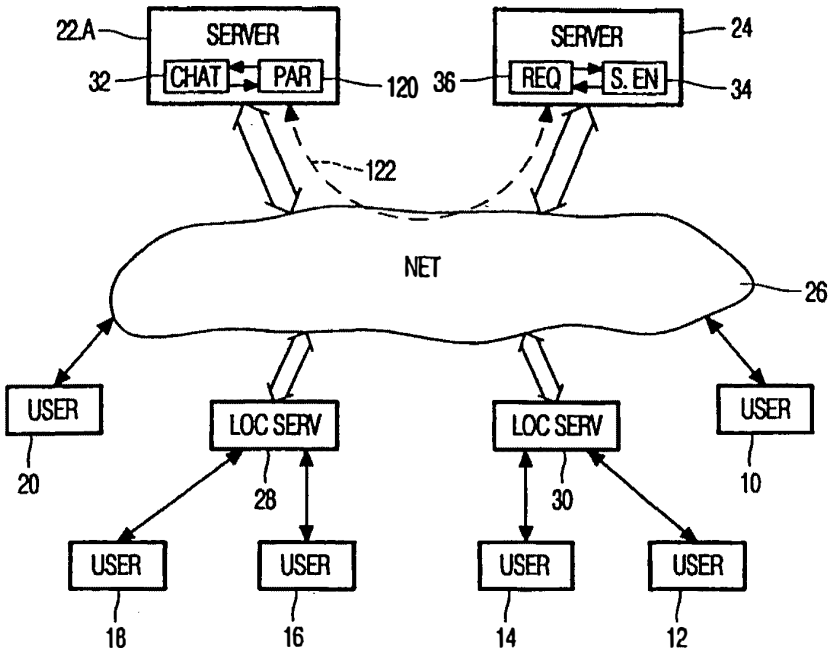
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FIG. 10

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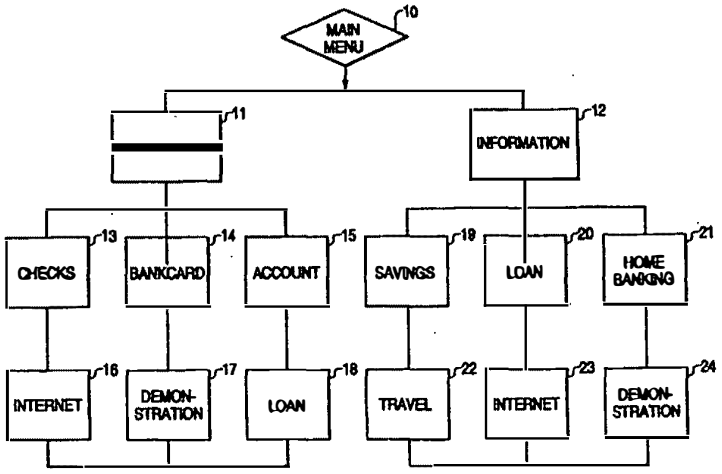

(57) Abstract

A method and system (2) for performing banking transaction and obtaining information about banking products and services. The system (2) includes features for performing banking transactions. The transaction functions include services such as applying for and receiving checks (13), bankcards (14), opening accounts (15), applying for loans (20), and accessing the Internet (23). The system (2) also includes information functions which permit the user to gain information on savings accounts (19), loans (20), home banking (21) travel related services (22), and retrieve informationfrom the Internet. The system (2) also provides a demonstration (24) of the various bank products and services. The system (2) allows these functions to be performed by customers and non-customers in a 24-hour or extended operating hours environment without the need for interaction with or assistance from a customer service representative or local bank staff member.

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PERSONAL BANKING MACHINE

FIELD OF THE INVENTION

The present invention relates generally banking methods and systems for bank customers and non-customers to perform financial transactions and acquire information regarding banking products and services. The present invention allows a user to establish a new banking relationship. The invention includes features for performing and completing bank transactions such as, obtaining checks, bankcards, and account information, as well as establishing new accounts. Other aspects of the invention enable users to acquire information regarding banking products and services, as well as information from the Internet, anywhere, anytime without the aid of a traditional banking customer service representative being locally present.

BACKGROUND OF INVENTION

There is an increasing consumer need for banks to deliver 24 hours a day, 7 days a week full service at the branch office level. Presently, the self-service banking products and services which are offered at the local level are limited to such simple functions as withdrawals, deposits and the delivery of account statements. It has not been possible for bank customers to obtain increasingly complex information, and perform those associated transactions, which have become the substance of such information, without directly being assisted by a local office staff member during normal business day operating hours.

In order to fulfill this need, banks are seeking to transform portions of the traditional branch office into a "personal space" in which both customer and customer representatives are better equipped to meet the customers' increasingly complex financial needs. This transformation will result in the integration of information-based banking into a retail space which today is devoted almost exclusively to routine transaction-based banking.

The future bank will enable customers to be more in control of their financial well-being, a cornerstone of any financial institution's goal of providing full-fledged money management for all of its customers. This objective is supported by the

Petitioner Askeladden - Exhibit 1002 - Page 113

introduction of advanced technologies into the branch setting, such as access to the Internet, self service account functions, home banking, global products and services. This technology allows customers and non-customers access to information and transactions which provides a true market differentiation in retail banking.

Finally, the activities customers are beginning to perform at the local branch level are qualitatively different from those done previously. Despite the growing popularity of remote access channels among consumers, it is clear that financial institution's worldwide branches will continue to be a vital presence to bank customers and non-customers for the foreseeable future. Accordingly, there is a need to engage and interact with millions of customers worldwide, while efficiently delivering superior products and services to in-branch customers and non-customers.

SUMMARY OF THE INVENTION

Three primary needs of a bank are fulfilled with the Personal Banking Machine (PBM); 1) to service customers and non-customers in 24 hour or extended operating hours environment without the need for interaction or assistance with a customer service representative or local bank staff member, including the enrollment of a non-customer in a banking relationship, 2) to provide customers and non-customers with banking product and service information, and 3) to provide customers with the ability to perform banking transactions.

The PBM also facilitates an increase in the volume of customers and potential customers. They will be attracted by this new and convenient means of accessing information and products. Since the local branch office staff will be primarily focused on assisting customers, it is a very important aspect of the PBM that it's self service functionality be available for information and transactions that currently require a personal banker or a bank teller.

It is an object of the present invention to meet the needs of bank customers and non-customers by allowing 24 hour access to both information and transactions at the local branch level. It is a further object of the present invention to provide a user who is a non-customer with the ability to establish a banking relationship through the access to and operation of the PBM.

Petitioner Askeladden - Exhibit 1002 - Page 114

It is an object of the present invention to provide the user with information on a bank's savings accounts, loans, and home banking services, related travel services. Internet-based information is also accessible. A demonstration of the various bank products and services is also provided by the present invention.

It is an object of the invention to allow users who are bank customers to perform banking transactions such as obtaining checks, bankcards, open and alter bank accounts. In addition, the invention allows the user to perform Internet-based banking transactions.

It is an object of this invention to provide such information and allow such transactions to be performed without requiring a customer service representative during either peak or off-peak hours.

To achieve the stated and other objects of the present invention, as embodied and described below, the invention includes a method for a user to obtain financial information and perform banking transactions, by allowing the user to access the PBM by a user interface that automatically prompts the user to enter user identification data. After the user inputs such identification data the interface transmits the data a remote processing unit having a database, wherein the data is verified and it is automatically determined if the user is an existing account holder or non-customer. The remote processing unit then transmits database information to the user interface, upon which a function menu is displayed and selected by the user. The user interface then prompts the user to input data for the selected function which is then performed by the PBM.

Additional objects, advantages and novel features of the invention will be set forth in part in the description that follows, and in part will become more apparent to those skilled in the art upon examination of the following or upon learning by practice of the invention.

BRIEF DESCRIPTION OF THE DRAWINGS

In the drawings:

FIG. 1 presents a general view of the PBM workstation for an embodiment of the invention;

Petitioner Askeladden - Exhibit 1002 - Page 115

FIG. 2 illustrates the PBM from a right-of-center viewpoint for an embodiment of the invention;

FIG. 3 is a block diagram of the tool function groups for an embodiment of the invention;

FIG. 4 is a block diagram of the transaction tool functions for an embodiment of the invention;

FIG. 5 is a flowchart of the process steps for a user to access the PBM with a bankcard for an embodiment of the invention;

FIG. 6 is a flowchart of the process steps for a user to access the PBM thru the touch screen for an embodiment of the invention;

FIG. 7 is a flowchart of the process steps for a user to access the PBM with a bankcard issued by another banking institution for an embodiment of the invention;

FIG. 8 is a flowchart of the process steps for opening an account for an embodiment of the invention;

FIG. 9 is a flowchart of the process steps for obtaining checks from the PBM for an embodiment of the invention;

FIG. 10 is a flowchart of the process steps for obtaining a bankcard from the PBM for an embodiment of the invention;

FIG. 11 illustrates the touch screen portion of the PBM user interface for an embodiment of the invention;

FIG. 12 presents a screen that prompts the user to select a PBM banking service for an embodiment of the invention;

FIG. 13 illustrates a screen with a graphical user keyboard for an embodiment of the invention;

FIG. 14A presents a screen for opening an account which includes a graphical user keypad for inputting the user's personal information for an embodiment of the invention;

FIG. 14B illustrates a screen for opening an account for an embodiment of the invention;

FIG. 14C shows a screen that allows a user to select the type of account to open for an embodiment of the invention;

Petitioner Askeladden - Exhibit 1002 - Page 116

FIG. 14D illustrates a screen wherein a customer service representative's image appears for an embodiment of the invention;

FIG. 14E depicts a screen which allows the user to select an account from which to transfer money to the new account for an embodiment of the invention;

FIG. 14F shows an account agreement and user's signature for an embodiment of the invention;

FIG. 14G illustrates a screen showing the successful completion of an account opening for an embodiment of the invention;

FIG. 15A shows a screen which presents the customer with the option of selecting different types of checks for an embodiment of the invention;

FIG. 15B illustrates a Starter check screen for an embodiment of the invention;

FIG. 15C shows a Starter check and informs the user of the status of the request for an embodiment of the invention;

FIG. 15D illustrates a Replenishment check screen for an embodiment of the invention;

FIG. 15E shows a Replenishment check and presents various options for proceeding with or completing the Replenishment check function for an embodiment of the invention;

FIG. 15F illustrates the screen which appears after the customer has selected to print Replenishment checks for an embodiment of the invention;

FIG. 15G illustrates a Cashiers check screen for an embodiment of the invention;

FIG. 15H shows a Cashiers check and presents various options for proceeding with or completing the Cashiers check function for an embodiment of the invention;

FIG. 15I illustrates the screen which appears after the customer has selected to print a Cashiers check for an embodiment of the invention;

FIG. 16A presents a screen which appears subsequent to the customer selection of obtaining a bankcard for an embodiment of the invention;

FIG. 16B presents the image of the customer's bankcard prior to the acceptance of it.

Petitioner Askeladden - Exhibit 1002 - Page 117

FIG. 16C shows a graphical keypad and sub-windows for inputting information with the bankcard function for an embodiment of the invention;

FIG. 16D illustrates a screen which informs the customer that a bankcard is currently being generated within the PBM for an embodiment of the invention;

FIG. 16E presents a screen that informs the customer that the bankcard is ready to be dispensed from the PBM for an embodiment of the invention;

FIG. 17 shows a PBM screen displaying an Internet Web-site for an embodiment of the invention; and

FIG. 18 presents a PBM screen showing a video demonstration of bank products and services for an embodiment of the invention.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

A PBM is a self service method and device that provides both customers and non-customers with relevant information and transactional devices such as bankcards, personal checks, and bank drafts.

The PBM is also a sit down terminal, which is partially enclosed to ensure privacy, for up to two users who can sit side-by-side and easily view the screen. It is located within a 24 hour-accessible environment or in limited access area of a bank branch office.

The invention includes a method and system for a user to obtain financial information and perform banking transactions by first accessing a user interface, which includes the use of a terminal and or a bankcard reading device. The present invention also provides a user with the capability to enroll as a banking customer, thereby establishing a banking relationship. Accordingly, the user interface automatically prompts the user to input the user's identification data. There is provided a means for inputting the user identification data, wherein such means includes touch screen or a bankcard reader. The data comprises personal information of the user, including a user personal identification number (PIN). The information encoded on a user's bankcard may be inputted by means of the card reader. Accordingly, the bankcards can be of various types, including credit cards, debit cards, smartcards, etc.

Petitioner Askeladden - Exhibit 1002 - Page 118

Such data is automatically transmitted to a financial institution's remote processing unit having a database comprising bank product, service and user information. The remote processing unit automatically verifies the user identification data and determines if the user is a customer or non-customer. The remote processing unit then automatically transmits relevant financial institution database information to the user interface, which automatically displays a function menu. The user is then prompted to select a function. The user interface automatically prompts the user to input data for the selected function, followed by the user inputting data related to the selected function and the PBM performing the selected function. Once the transaction is completed, the user exits back to the main menu and select another transaction tool function, information tool function, or further exit from the PBM.

The user interface prompts the user to input additional information. This additional information is related to the specific function selected. Under the loan tool function, for example, the user is asked to provide her preferences on the type of loan desired, e.g. auto or home equity, and the length of repayment term. In another example, under the personal check tool function, the user is prompted to select the aesthetic design of her personal check.

The PBM hardware is designed and configured to allow the user to access a bank's computer network, systems, transactions and information tools. The PBM is an automated banking and information system for bank customers and non-customers to perform banking transactions and acquire banking product and service information, without the need to interact face-to-face with a bank customer representative. It comprises a terminal coupled to a remote processing unit wherein the user inputs, receives and has data displayed. A bankcard reading device coupled to the terminal for obtaining user information is also included. Even in the current technologically advanced world, the personal signature is still regarded as the primary evidence of a contract, e.g., start of a new banking relationship, as well as a means of personal identification. Accordingly, a signature inputting device coupled to the terminal for recording and verifying the user's identification information is included in the PBM.

Petitioner Askeladden - Exhibit 1002 - Page 119

The PBM has several devices which endow the system with the capability to immediately service the user. The system has at least one printing device which is coupled to the terminal for printing banking information and transaction information and summaries. In addition, at least one drop box is housed within the terminal having a receptacle opening for receiving user personal information, deposits and bank correspondence. There is at least one check storage unit housed within the terminal for holding the checks prior to being dispensed. At least one paper cassette is coupled to a check printing device for supplying paper for the checks to be printed, wherein at least one check printing device is housed within and coupled to the terminal. Also, there is at least one check dispensing device coupled to a check printing device for ejecting checks subsequent to a user request for such checks.

Additionally, the system utilizes a modem coupled to the terminal for accessing the Internet, along with a two-way video conferencing unit coupled to the terminal for communicating with a bank customer service representative.

The PBM unit is designed to be easily accessed, both physically, e.g., to be able to get in and out of the seating easily, and functionally, e.g., the use of menu screen design. The PBM's physical embodiments comprise a seating unit connected to the terminal that allows two individual users to sit side-by-side to view and interact with the user interface, including its terminal and touch screen. Also, included are audio speakers coupled to the terminal for the user to listen to the sounds associated with the information and transaction functions. At the same time, both visual and audio privacy is assured, particularly for those sessions related to personal transactions. The PBM is also designed to be suitable for two units to be placed back-to-to back and still ensure the privacy of simultaneous users.

The PBM invention includes the method wherein a user's interface with the PBM is facilitated by either a card reading device or via the touch screen device. The first screen visible welcomes the user and explains and illustrates how the PBM is used. The PBM determines the user's identity based upon user identification data, either directly read from a card reader device or manually inputted via a touch screen. If the user is an existing banking institution customer, the user's identification data is verified by a remote processing unit. After verification, the main menu is displayed, at which time, the customer has access to both information

Petitioner Askeladden - Exhibit 1002 - Page 120

tool functions and transaction tool functions. If the user is a non-customer she has only access to the information tool functions, unless she starts a new relationship with the financial institution.

Information is presented using high quality graphics on a touch screen that allows the users to navigate around the various functionalities, while at the same time, providing the user with information which gives a comprehensive overview of the specific products and services offered through the PBM, without the user leaving her present location. The invention is also a self service transactional method and device. The user interface design is be the "wrapper" look and feel touch screen display. The PBM is located at, but not limited to, a local branch facility.

The user is identified by the PBM and verified, if an existing customer, by a remote processing unit. Touch screen buttons are displayed. From the Main Menu, the customer selects both information and transaction tool functions. If the user is a non-customer, then he only has access to the information functions, unless he establishes a financial relationship with the banking institution, at which time, the transaction functions is also accessible.

There are two categories of PBM users. They include existing bank customers (bankcards holders, savings account holders, etc.) and non-customers (potential customers). This segmentation defines both the access to available technology and the type of information to be accessed.

Prior to performing obtaining banking-related information or performing a transaction, the user is prompted by user interface to select one from the group of transaction functions and information functions. Subsequently, the selected function is displayed on the user interface.

In terms of the transaction functions, the user further selects one from the group of requesting personal checks, replenishment checks, cashier's checks, bankcards, opening a new account, modifying an account, accessing the Internet, and requesting a demonstration, which is either video or graphical. These functions allow the user the unprecedented opportunity to enter into and conclude banking-related transactions on her own, which can only presently be performed with the assistance of a customer service representative.

Petitioner Askeladden - Exhibit 1002 - Page 121

The PBM is a computerized secure system which enables the user to provide, request a change and confirm her personal identification number by inputting the same into the user interface, which automatically transmits the personal identification number to the remote processing unit, then automatically registers the personal identification number in the database. The remote processing unit also verifies existing personal identification numbers.

When the user requests either a bankcard or a bank account modification, the user interface automatically prompts the user to input the user's signature into a signature recording device. If the user is a non-customer, the remote processing unit automatically updates the database identification data. If the user is an existing bank customer, the remote processing unit verifies the user's signature.

The PBM includes the capability to allow the user to request and receive assistance from a bank service representative. This feature ensures that the user is able to access and perform any of the provided functions of the PBM system, if the user encounters a problem, simply desires clarification on the operation of the PBM, or requires additional information regarding the banks products or services. The user and bank service representative are connected via two-way video teleconferencing and/or a telephone.

After performing the selected transaction, the PBM is capable of generating an output. This output comprises at least one from the group of personal checks, replenishment checks, cashier's checks, bankcards, activity summaries, reports, and information obtained from the Internet.

The method and system further comprises the steps of the user interface prompting the user to select from one of a group of transaction functions, such as requesting personal checks, replenishment checks, cashiers checks, bankcards, opening a new account, modifying an account, accessing the Internet, and requesting a demonstration. The user then selects a function, after which the user interface displays the selected function.

In one embodiment of the present invention after the Main Menu is displayed, the customer is prompted to select the type of check, either personal, replenishment or cashiers, which she desires to receive. The customer has the

Petitioner Askeladden - Exhibit 1002 - Page 122

option of having the check(s) generated by the PBM and issued at the time of the transaction or having the check(s) mailed to a specified address.

In another embodiment of the present invention, the transaction tool function method includes the step of selecting a function for obtaining personal checks. The user interface automatically displays the user's current address. The user interface automatically prompting the user to confirm or correct the user's current address. The correct address is transmitted from the user interface to the remote processing unit which automatically verifies the correct address. If the current address has been corrected, the remote processing unit automatically updates the database information. The database information is automatically transmitted to the user interface.

Subsequent to these verification and updating steps, the user interface automatically prompts to see if she desires additional personal checks. If the user requests additional checks, the user interface automatically transmits the request for additional checks to the remote processing unit, which confirms the request and transmits a confirmation to the user interface. The additional personal checks are mailed to the user at her home address, if she chooses, or printed within the PBM and dispensed directly to the user.

The PBM displays customers current address, asks for verification, and for the first check number that should be printed. After information verification, the checks begin to be printed, and customer picks them up from the dispenser. Once the transaction is completed, the user exits back to the main menu and select another transaction tool function, information tool function, or further exit from the PBM.

Another embodiment of the transaction tool function method includes the step of selecting the function for obtaining replenishment checks. The user interface automatically prompts the user to request replenishment checks. After receiving the check request, the user interface automatically transmits the request for the checks to the remote processing unit. The remote processing unit confirms the request for the checks and transmits a confirmation to the user interface, which automatically displays the user's current address. The user is then automatically prompted to confirm or correct her current address. If the address is incorrect, the user inputs a corrected current address. The user interface automatically transmits the current

Petitioner Askeladden - Exhibit 1002 - Page 123

address to the remote processing unit, which automatically verifies the current address. If the current address has been corrected, the remote processing unit automatically updating the database information, followed by the remote processing unit automatically transmitting database user information to the user interface.

Additionally, the user is automatically prompted to select a style of replenishment check. The user sees the displayed check style and subsequently confirm her selection or change the previously selected style. Also, the user confirms the check information, however, if the check information is incorrect, the user then inputs corrected check information. The user is allowed to enter the first check number to be printed. The user interface automatically prompts the user to select to either have the checks mailed to the user or to have the checks printed and dispensed directly to the user.

Another embodiment of the transaction tool function method includes the step of selecting the function for obtaining a cashier's check. The user interface automatically prompts the user to input payee identification information and a check amount. The image of the check is displayed and the user interface automatically prompting the user to confirm the information displayed on the check. Once the user confirms that the check information is correct, it is automatically transmitted to the remote processing unit and verified.

If the information has been corrected, the remote processing unit automatically updates the database check information then transmits database check information back to the user interface. The PBM automatically prints the check followed by dispensing of it directly to the user, along with an envelope and a receipt.

Another embodiment of the transaction tool function method includes the step of selecting the function for obtaining a bankcard. The user interface automatically prompts the user to input her signature into a signature recording device. Following this, an image of the bankcard including the user identification data is displayed. The user is then prompted to confirm the data displayed on the bankcard. If any of the bankcard data is incorrect, the user inputs corrected user identification data. The correct bankcard data is automatically transmitted to the remote processing unit, which is subsequently verified and used to update the

Petitioner Askeladden - Exhibit 1002 - Page 124

database. The bankcard data is then transmitted back to the user interface. The PBM automatically prints the bankcard followed by dispensing it directly to the user.

Additionally, the user interface prompts the user to input additional or updated information, after in input of which, the PBM automatically stores the information on the bankcard prior to the dispensing of the bankcard.

After the Main Menu is displayed, the customer is prompted to select the account tool function which allows the user to open a new account or modify an exiting account. This transaction tool function allows a non-customer to establish a new banking relationship with the banking institution.

Another embodiment of the transaction tool function method includes the step of selecting the function for opening a new account. The user interface automatically prompts the user to input the user's identification data. The user interface automatically prompts the user to input her signature into a signature recording device. The user interface displays the user identification data and asks the user to confirm the data. If the data is incorrect, the user inputs corrected user identification data. The correct user's identification data is automatically transmitted to the remote processing unit, which automatically updates the database identification data.

This embodiment includes a verification step which takes place after information is transmitted to the remote processing unit. Such verification further comprises the step of accessing non-bank remote processing unit databases, such as credit reporting agency databases.

The user interface automatically prompts the user to select a means of funding for the new account. The user then specifies a means of funding such as: 1) an existing account, which further includes the steps of the user inputting user identification data, such as account information and a personal identification number, 2) a bankcard, which further includes the step of the user inputting bankcard data into the user interface, including a bankcard issued by another financial institution, 3) cash, including inputting it into the user interface, and 4) a check. The selected means and amount of funding is inputted into the user interface. The user selects and confirms the selected source and amount of funding.

Petitioner Askeladden - Exhibit 1002 - Page 125

The information about the selected source and amount is automatically transmitted to the remote processing unit, which automatically, verifies the selected non-cash means and amount and automatically records the selected source and amount. The selected amount, once verified, is credited to the user's new account.

In an additional embodiment, the user is automatically prompted to choose to have their image acquired by means of a camera and if the user does choose to have an image acquired, the image is automatically displayed to the user, wherein the user is subsequently automatically prompted to accept or re-acquire the user's image. The acquired image is automatically transmitting to the remote processing unit. The image is then automatically printed on a bankcard which is to be subsequently dispensed to the user. The user is also automatically prompted to provide additional personal information by means of the user's voice which is electronically acquired and automatically transmitted to the remote processing unit.

An embodiment of the transaction tool function method includes the step of selecting the function for modifying an existing account. The user interface automatically prompts the user to request a change to her user identification data by inputting such changes into the user interface, which automatically displays the new user identification data. After the changes are confirmed by the user, the user interface automatically transmits the new user identification data to the remote processing unit; which verifies the identification data and updates the database. Such updated information is be exchanged between a first account and a second account. The first account is ordinarily an existing customer account and the second account can be either another existing customer account or a non-customer account. Such non-customer account can be an account established and maintained by another financial institution, such as a bank, investment management company, etc.

An embodiment of the transaction tool function method includes the step of selecting the function for accessing the Internet. The user interface automatically prompts the user to select Internet-based transaction information. The user interface automatically transmits the request for Internet-based transaction information to a remote processing unit, which automatically accesses the requested Internet-based transaction information. The remote processing unit then automatically transmits the requested Internet-based transaction information to the user interface for display

Petitioner Askeladden - Exhibit 1002 - Page 126

followed by the user performing an Internet-based transaction. The types of Internet-based transactions include those that would involve the payment, use, receipt, transference or management of money or other financial instruments.

An embodiment of the PBM, associated with the transaction tool function includes the use of a camera, either digital or video, which acquires the user's image. The PBM also includes a means for transmitting a user's image to the remote processing unit.

An embodiment of the PBM, associated with the transaction tool function includes the use of a microphone for acquiring the user's voice. The PBM also includes a means for transmitting a user's voice to the remote processing unit.

The PBM allows a user to access a wide range of banking related information from banking databases and the Internet. The PBM method and system further comprises the steps and capability for the user to select from among a group of information tool functions, after which the user interface displays the selected function. Subsequent to the selection of an information tool function, the user is presented with an option to request assistance from a bank service representative to solve any problems or clarify any information which has been presented. Because one of the primary functions of the information tool function is to increase the understanding of non-customers regarding the bank's various products and services, it is useful to provide the non-customer with the opportunity to begin a new relationship with the bank. Accordingly, the user interface automatically prompts the user to start a new relationship with the bank. This new relationship ordinarily includes the opening of an account with the bank. Once the user has become a customer she can begin to have access to the full range of banking products and services.

An embodiment of the information tool function includes the step of selecting bank savings account information. The user interface automatically prompts the user to select savings information and automatically transmits a request for savings information to a remote processing unit, which then automatically transmits savings information to the user interface. The user is subsequently prompted by the user interface to request to receive printed savings information, which is printed and dispensed directly to the user.

Petitioner Askeladden - Exhibit 1002 - Page 127

In another embodiment of the present invention, the information tool function includes the step of selecting bank savings loan service information. The user interface automatically prompts the user to select loan service information and automatically transmits a request for loan service information to a remote processing unit, which then automatically transmits the requested loan service information to the user interface. The PBM allows the user to obtain printed loan service information. When the user requests printed loan service information it is printed by the PBM and delivered directly to the user interface.

An embodiment of the information tool function method includes the step of selecting home banking products and services information. The user interface automatically prompts the user to select home banking products and services information. Once selected, the user interface automatically transmits the request for home banking products and services information to a remote processing unit, which automatically transmits home banking products and services information to the user interface. The user has the opportunity to receive printed home banking products and services information. The PBM prints home banking products and services information and delivers them directly to the user.

An embodiment of the information tool function method includes the step of selecting travel services account information. The user interface automatically prompts the user to select travel services information. When requested, the user interface automatically transmits the request to a remote processing unit, which automatically transmits the requested travel services information to the user interface. The user interface automatically prompts the user to request to receive printed travel services information. The PBM prints the requested travel services information and delivers it directly to the user.

In another embodiment of the present invention, the information tool function method the PBM provides the user with the capability to access Internet-based information. The user interface automatically prompts the user to receive Internet-based information. If requested, a request is automatically transmitted to a remote processing unit, which then automatically accesses the requested Internet-based information. The Internet-based information is transmitted to the user

Petitioner Askeladden - Exhibit 1002 - Page 128

interface, which displays the information. The PBM allows the user the option of receiving printed Intenet-based information directly.

An embodiment of the information tool function method includes the step of selecting a video or graphical demonstration of the bank's products and services. In the case where the user desires a video demonstration, the user selects a function wherein the user interface automatically prompts the user to request such a demonstration, which is then automatically displayed. The user interface automatically transmits a request for a video demonstration to a remote processing unit, which, in turn, transmits the video demonstration to the user interface.

When a graphical demonstration is selected by the user, the user interface automatically displays a graphical demonstration. The user interface automatically transmits a request for a graphical demonstration to a remote processing unit, which automatically transmits the graphical demonstration to the user interface. The PBM allows the user to receive selected frames from the graphical demonstration, which is then printed and delivered directly to the user.

Also, a CD ROM drive is housed within and coupled to the terminal to provide for reading of terminal-based information product and service data locally.

Reference will now be made in detail to the PBM system and method by means of flowcharts and sample user interface screens.

FIG. 1 illustrates the overall configuration of the PBM system. As shown in FIG. 1, the PBM station 1 for an embodiment of the present invention includes a dispensing slot 2 for checks, money orders, receipts and printouts. The PBM has a camera/speaker compartment 3. Bankcard dispensing slot 4 is for is used for delivering PBM generated and issued cards. The drop box depositor 5 allows the a user to make deposits directly into the PBM. The signature stylus 6 and digital signature pad 7 allow the PBM to acquire the signature of a user. Included in the PBM is a card reader slot 8 for reading encoded user bankcard information. The PBM has a windows-based user interface touch screen 9 which permits the user to perform transaction functions and acquire banking and related product information.

FIG. 2 presents an overall perspective view of the PBM station 1 illustrating its size relative to two sitting chairs for the users.

FIGS. 3-4 contain block diagrams of the PBM functions.

Petitioner Askeladden - Exhibit 1002 - Page 129

FIG. 3 illustrates a block diagram of the two groups of tool functions which are performed by the PBM. From the main menu 10, the user chooses from either a transaction tool function 11 or an information tool function 12. The transaction tool includes functions for checks 13, bankcard 14, account 15, Internet 16, demonstration 30 and loan transactions. The information tool functions includes savings 19, loan 20, home banking 21, travel 22, Internet 23 and demonstration 24 information.

FIG. 4 illustrates the transaction tool 11 functions wherein the check function 13 further includes functions for obtaining personal 25, replacement 26 and cashier's 27 checks. The account 15 function included functions which permit a new account to be opened 28 and account information to be modified 29a. The demonstration 30 function allows the user to obtain a video 30 or graphical 31 demonstration of bank products and services.

FIGS. 5-10 contain flowcharts of the methods of performing system transactions.

FIG. 5 depicts a flowchart of process steps for a user who possesses an existing account with the bank who chooses to access the PBM with a bankcard. An initial screen 32 welcomes the user to the bank and the PBM. The user is prompted 33 to insert her bankcard into a card reader. Automatically, information is obtained from the customer database 34 about the user. The user is then prompted to select a service 35, which includes various transaction and information functions, such as opening an account 28, getting checks 13, obtaining a bankcard 14. The user modifies account information, such as changing her address of record 29b. Loan 18 and credit card applications 18 can be selected and completed. Internet access 16 to bank product information can be selected, along with a video or graphical demonstration 30 of bank products and services.

FIG. 6 illustrates the flowchart process steps for a user who possesses an existing account with the bank and who chooses to access the PBM thru the touch screen 9. From the welcome screen 32, the user touches the screen 36 to initiate access to the PBM. The user is prompted to enter information 37, such as first and last name. This information is transmitted and checked against the customer database 34. The PBM then automatically determines if the user is an existing bank

Petitioner Askeladden - Exhibit 1002 - Page 130

customer 38. If the user is not, she is then prompted to select a service 35. The service includes a demonstration 30, opening an account 28, or accessing the Internet 16 for information regarding bank products or services. If the user is an existing customer, she is prompted to select a service 35 which is available to customers having existing banking accounts. In this manner, the customer performs various banking transactions and obtain information regarding the banks products and services.

FIG. 7 depicts a flowchart of the process steps for a user who may or may not possess an existing account with the bank, but who chooses to access the PBM with a bankcard issued by another banking institution. After the initial presentation of the welcome screen 32, the user inserts 39 her bankcard into a bankcard reader. The PBM automatically checks the customer database 34 to determine if the information read from the user's bankcard is that of an existing customer. If the user is not an existing customer, the PBM automatically prompts her to input information 37 by means of the touch screen. The non-customer is then prompted to select a service 35 which includes a demonstration 30, opening and account 28 or accessing the Internet 16 for information regarding bank products or services. After the non-customer has accessed a particular service she can choose another service 40 during her the PBM session. If the user is an existing customer, then she is prompted to select a service 35 which is available to customers having existing banking accounts. Thus, the PBM allows both existing customers and non-customers to access the functions of the PBM.

FIG. 8 illustrates a flowchart of the process of opening an account. An existing banking customer starts 41 the process by selecting the open account function 28. The customer then is prompted to enter her PIN 42. A non-customer starts 41 the process by being prompted and entering personal information 43, such as address, phone, social security and driver license information. The PBM automatically verifies the customer PIN or inputted information 44. This information is verified by accessing a customer database 34 and/or other customer/non-customer background databases 45. Such other databases 45 may include, but are not limited to credit reporting files and public records. If the PIN/data is not valid 46, the customer is notified of the PBM's receipt of incomplete

Petitioner Askeladden - Exhibit 1002 - Page 131

information or a negative verification result 47. In this circumstance, the customer would be prompted to select a new service 40.

If the PIN/data is valid, the customer is prompted to select an account type 48. The customer is then prompted to select a deposit method 49. The customer may also call a customer service representative for assistance 50. The selected method of deposit includes using a bankcard 51, electronic transfer of funds from another account 52 and depositing a check 53. The customer credit/deposit information is verified 54, by electronically accessing a database or data storage center or facility 55. If the deposit is successful 56, the customer is prompted to sign the terms of the account banking agreement 58 with the stylus 6 and signature pad 7. The customer then selects a new service 40. If the deposit was unsuccessful, the customer is notified of the reason why the deposit was not accepted 57.

FIG. 9 illustrates a flowchart of the process of obtaining checks from the PBM. An existing banking customer starts 41 the process by selecting the check function 13. The PBM automatically determines weather or not the customer has already inputted her PIN 59. If the customer has not, then she is prompted to enter her PIN, having it automatically verified 60 by accessing customer information stored in a customer database 34. If the PIN is not valid, the customer can select a new service 40. When the PBM has received a valid PIN, the customer is then prompted to select the type of check 62 that she wants dispensed. The types of checks include starter 25, replenishment 26 and cashiers 27. Following check selection, the customer is prompted to select a new service 40.

FIG. 10 illustrates a flowchart of the process of obtaining a bankcard from the PBM. An existing banking customer starts 41 the process by selecting the bankcard function 14. The PBM automatically determines weather or not the customer has already inputted her PIN 59. If the customer has not, then she is prompted to enter her PIN having it automatically verified 60 by accessing a customer information stored in a customer database 34. If the PIN is not valid the customer can select a new service 40. When the PBM has received a valid PIN, it automatically determines weather or not the customer's signature has been acquired 63. If a signature has been previously acquired, the bankcard is printed with the customer's signature 66 and the customer is then prompted to select a new service

Petitioner Askeladden - Exhibit 1002 - Page 132

40. If a signature has not yet been acquired, the customer is asked to sign her name 64 utilizing the signature stylus 6 and the signature pad 7. Once the customer's signature has been acquired, she is prompted to accept the signature 64 as written. If the customer does not accept the signature, she is prompted to once again to sign her signature once again. When the customer accepts the signature, the bankcard is printed with the customer's signature 65 and the customer is then prompted to select a new service 40.

FIGS. 11-8 contain examples of windows-based PBM screens from the PBM for the present invention.

FIG. 11 illustrates the PBM touch screen 100 portion of the user interface. This screen welcomes the user to the PBM. The screen contains several tool function buttons, including "Open Account" 101, "Get Check" 102, "Get Citicard" 103, "Change Address" 104, "About Citibank" 105, "About PC Banking" 106 and "Exit" 107. The screen 100 prompts the user to insert her bankcard, e.g., ATM card, credit card, etc. The screen 100 also includes a "hot spot" 108 that is a portion of the touch screen 100 which allows the user to access the PBM services without the use of a bankcard.

FIG. 12 depicts a screen 110 which prompts the user to select a PBM service.

FIG. 13 illustrates a screen 120 wherein the user is presented with a graphical keyboard that allows the user to enter their name within several sub-windows 122 that appear on the screen.

FIGS. 14A-14G illustrate PBM screens 130-190 associated with opening a bank account.

FIG. 14A includes a keyboard which allows the user to open up a bank account by inputting personal information within several sub-windows 131 of the touch screen 130. This personal information, such as name, address, business phone, drivers license, etc., allow the banking institution establish customer information to be stored in the customer database. The screen also includes textual narrative which provides directive guidance to the user to assists her in inputting information and making decisions regarding the selection and use of PBM functions.

Petitioner Askeladden - Exhibit 1002 - Page 133

FIG. 14B also relates to the opening of a banking account. The user is promoted to verify the requested information. Once the inputted information is verified by the user, the PBM screen prompts the user to continue onto the next screen by pressing the "Next" button 141.

FIG. 14C depicts a screen 150 which permits the user to select the type of account she would like to open. The screen includes a sub-window illustrating the Account Types available, including Checking 152, Savings 153, and CD Account 154. The screen also prompts the user to deposit money into the new account by means of "Yes" 155 and "No" 156 buttons. The screen also includes a "Call Customer Service" button 157 which allows the user to request and contact a customer service representative to obtain assistance or information regarding the banks products and services.

FIG. 14D illustrates a screen 160 in which a customer service representative has been requested and contacted. The representative appears in a video sub-window 161. When the user completes her request for assistance from the representative, the user simply presses the "Hang Up" button on the touch screen 162.

FIG. 14E illustrates a screen 170 which appears subsequent to the user choosing to deposit money into a new account. The screen includes a keyboard 121 and sub-windows for the user to input the source of the money and relevant account information. In this particular screen, the "Transfer Money From" 171 and the "Bank Account Info" 172 sub-windows appear, based upon the user's selection of a "bank account" on the screen. If the user had selected a bankcard or credit cart as the transfer source, a related sub-window would have appeared, as opposed to the "Bank Account Info" sub-window 172. The screen also includes a "Call Customer Service" button to request assistance from a customer representative.

FIG. 14F depict the acquired user signature. The screen 180 shows the customer account agreement while the user is prompted to provide her signature to indicate acceptance of the terms of the agreement. The user provides her signature by means of the signature stylus 6 and the signature pad 7, as provided in Fig. 1. The user's signature 181 appears on the screen. The user is also prompted to re-

Petitioner Askeladden - Exhibit 1002 - Page 134

sign or accept written signature, by means of "Sign Again" 182 and "Accept Signature" 183 buttons.

FIG. 14G. illustrates the successful completion of the user opening an account. The user is prompted to receive a record of the account opening transaction, get a bankcard or obtain checks. The user accepts or rejects these choices by pressing the "Yes" 191 or "No" 192 buttons provided on the screen. When the user has completed the account opening, she selects the "Done" button 193 to continue to select additional PBM services.

FIGS. 15A-15I 200-280 illustrate screens for the selection of the PBM check functions.

FIG. 15A illustrates a screen 200 which allows the customer to select "Starter Checks" 201, "Replenishment Checks" 202, and "Cashiers Checks" 203. The customer is prompted to select the type of checks desired. Textual narrative is provided to assist the customer in completing her check transactions.

FIG. 15B shows a Starter Check 211. The screen 210 also includes "Print" 212 and "Done" 213 buttons which allow the user to print the requested starter checks and complete this check transaction.

FIG. 15C shows a Starter Check 211 while textual narrative is presented informing the user of the status of her request. The user is also prompted to press the "Done" button 221 after she has received the checks.

FIG. 15D presents a Replenishment Check 231. The screen 230 includes a sub-window 232 which allows the customer to select the beginning check number of the replenishment checks. The desired beginning check number is inputted by means of the graphical user keyboard 121 which is also shown in the screen.

FIG. 15E shows a Replenishment Check 231 while prompting the customer to modify the inputted information, print the check or complete the transaction. "Edit" 241, "Print" 242 and "Done" 243 buttons are included to permit the customer to answer the PBM prompts.

FIG. 15F shows a screen which appears after the customer has selected to print the Replenishment Checks 231. The user is also prompted to press the "Done" button 251 after she has received the checks.

Petitioner Askeladden - Exhibit 1002 - Page 135

FIG. 15G presents a Cashiers Check 261. The screen 260 includes a graphical user keyboard 121 for inputting relevant check information, such as amount, payee, etc., into sub-windows 262.

FIG. 15H shows a Cashiers Check 261 while prompting the customer to modify the inputted information, print the check or complete the transaction. "Edit" 271, "Print" 272 and "Done" 273 buttons are included to permit the customer to answer the PBM prompts.

FIG. 15I shows a screen which appears after the customer has selected to print the Cashiers Checks 261. The customer is also prompted to press the "Done" button 281 after she has received the checks.

FIGS. 16A-16E illustrate PBM screens 290-330 for the selection of the PBM bankcard, e.g., Citicard, functions.

FIG. 16A illustrates a screen 290 which appears subsequent to the customer selecting to obtain a bankcard. The customer is prompted to "Touch Here" 291 in order to proceed with the printing and dispensing of the PBM generated bankcard.

FIG. 16B presents the image of the customers bankcard 301 prior to her acceptance of it. The customer's signature is also displayed on the bankcard. The customer is then prompted to accept the signature by pressing a "Touch Here" button 302 or re-sign by selecting a "Try Again" button 303.

FIG. 16C shows a graphical keypad 311 having a sub-window 312 for displaying customer inputted data and/or confirmation of such data. The screen also displays textual directive guidance to assist the customer in inputting and selecting a PIN.

FIG. 16D illustrates a screen 320 which informs the customer that the PBM is printing her bankcard.

FIG. 16E illustrates a screen 330 which informs the customer that her bankcard has been dispensed from the bankcard slot 4 of Fig. 1. After the customer removes the bankcard from the PBM she presses the displayed "Touch Here" 331 button to continue with other PBM tool function.

FIG. 17 shows a PBM screen 340 displaying an Internet Web-site. The screen presents information about the PBM bank. As illustrated in this Figure, the customer has selected the Internet tool function 16 of Fig. 3, by means of pressing

Petitioner Askeladden - Exhibit 1002 - Page 136

the "About the Bank" button 105. The PBM's capability to access the Internet allows the PBM user to obtain large amounts of information regarding, not only the banks products and services, but also the bank as an institution, as well as other banking related Internet Web sites.

FIG. 18 presents a PBM screen 350 displaying a video demonstration 30. The screen presents videographic information 351 about the banks products and services. A "Next" button 352 is included to allow the user to continue with obtaining additional information.

Embodiments of the present invention have now been described in fulfillment of the above objects. It will be appreciated that these examples are merely illustrative of the invention and will be apparent to those of ordinary skill in the art who examine and practice the present invention.

Petitioner Askeladden - Exhibit 1002 - Page 137

WHAT IS CLAIMED IS:

1. A method for a user to obtain financial information and perform banking transactions, comprising:

accessing a user interface;

enrolling the user as a bank customer;

the user interface automatically prompting the user to enter user identification data;

the user interface accepting the user identification data;

the interface automatically transmitting the user identification data to a remote processing unit having a database;

the remote processing unit automatically determining if the user is a non-customer;

the remote processing unit automatically transmitting database information to the user interface;

the user interface automatically displaying a function menu;

the user interface automatically prompting the user to select a function;

the user interface accepting information from the user regarding the selected function; and

the user interface performing the selected function.

2. The method according to claim 1 wherein the user is a non-customer.

3. The method according to claim 1 further comprising:

the user interface prompting the user to input additional information; and

the user interface accepting the additional information.

4. The method according to claim 3 further comprising:

verifying the user identification data by accessing at least one non-bank remote processing unit database.

Petitioner Askeladden - Exhibit 1002 - Page 138

5. The method according to claim 1 wherein the user selection further comprises:

the user interface prompting the user to select one from the group of a transaction function and an information function;

the user interface accepting the selected function; and

the user interface displaying the selected function.

6. The method according to claim 5 wherein, if a transaction function is selected, the user further selects one from the group of requesting personal checks, replenishment checks, cashier's checks, bankcards, opening an account, modifying an account, accessing the Internet, and requesting a demonstration.

7. The method according to claim 5 wherein, if an information function is selected, the user further selects one from the group of savings, loan, home banking, travel, Internet and demonstration functions.

8. The method according to claim 6 further comprising:

the user interface automatically prompting the user to input her signature into a signature recording device;

the signature recording device accepting the user's inputted signature;

the user interface displaying the user identification data;

the user interface automatically prompting the user to confirm the data displayed;

the user interface accepting the user's confirmation of the displayed data;

if the data is incorrect, the user interface accepting the user's inputted corrected user identification data; and

the remote processing unit automatically updating database identification data.

9. The method according to claim 1 further comprises:

the user interface automatically prompting the user to select a source of funds to be deposited into a user's account;

Petitioner Askeladden - Exhibit 1002 - Page 139

the user interface accepting the user's selected source of funding;

the user interface accepting the user's selected amount to be funded;

the user interface automatically prompting the user to confirm the selected source and amount;

the user interface accepting the user's confirmation of the selected source and amount;

the user interface automatically transmitting the selected source and amount to the remote processing unit;

the remote processing unit automatically verifying the selected source and amount;

the remote processing unit automatically recording the selected source and amount; and

crediting the requested amount to a user's account.

10. The method according to claim 9 wherein the source of funding comprises:

at least one from the group of a non-customer bank account, existing back account, bankcard, cash, or check.

11. The method according to claim 1 wherein the user is automatically prompted to choose to have their photograph acquired by means of a camera;

if chosen, the image is automatically displayed to the user;

the user then being automatically prompted to accept or re-acquire the user's image; and

if accepted, the image being automatically transmitted to the remote processing unit.

12. The method according to claim 11 wherein said selected image is automatically printed on a bankcard to be subsequently dispensed to the user.

13. The method according to claim 1 wherein the user is automatically prompted to provide additional personal information by means of the user's voice.

Petitioner Askeladden - Exhibit 1002 - Page 140

14. The method according to claim 13 further wherein the user's voice is electronically acquired and automatically transmitted to the remote processing unit.

15. A method for a user to obtain financial information and perform banking transactions, comprising:

accessing a user interface;

the user interface automatically prompting the user to enter user identification data;

the user interface accepting the user identification data;

the interface automatically transmitting the user identification data to a remote processing unit having a database;

the remote processing unit automatically verifying the user identification data;

the remote processing unit automatically determining if the user is a customer or non-customer;

the remote processing unit automatically transmitting database information to the user interface;

the user interface automatically displaying a function menu;

the user interface automatically prompting the user to select a function;

the user interface accepting information from the user regarding the selected function; and

the user interface performing the selected function.

16. The method according to claim 15 wherein the accessing step includes using a terminal.

17. The method according to claim 15 wherein the user interface comprises a bankcard reading device.

18. The method according to claim 15 wherein the user identification data comprises personal information of the user.

Petitioner Askeladden - Exhibit 1002 - Page 141

19. The method according to claim 18 wherein the user identification number data comprises a personal identification number.

20. The method according to claim 15 wherein the database comprises bank product, service and user information.

21. The method according to claim 15 further comprising:
the user interface prompting the user to input additional information; and
the user interface accepting the additional information.

22. The method according to claim 15 wherein the user selection further comprises:
the user interface prompting the user to select one from the group of a transaction function and an information function;
the user interface accepting a selected function; and
the user interface displaying the selected function.

23. The method according to claim 22 wherein, if a transaction function is selected, the user who is a customer further selects one from the group of requesting personal checks, replenishment checks, cashier's checks, bankcards, opening an account, modifying an account, accessing the Internet, and requesting a demonstration.

24. The method according to claim 23 wherein the step of selecting the function for obtaining personal checks comprises:
the user interface automatically prompting the user for a request for personal checks;
the user interface automatically transmitting the request for the personal checks to the remote processing unit;
the remote processing unit confirming the request for the personal checks and transmitting a confirmation to the user interface;

Petitioner Askeladden - Exhibit 1002 - Page 142

the user interface automatically displaying the user's current address;

the user interface automatically prompting the user to confirm or correct the user's current address;

if the address is incorrect, the user interface accepting the user's corrected current address;

if the address has been corrected, the user interface automatically transmitting the corrected current address to the remote processing unit;

the user interface automatically transmitting the current address to the remote processing unit;

the remote processing unit automatically verifying the current address;

if the current address has been corrected, the remote processing unit automatically updating the database information;

the remote processing unit automatically transmitting database information to the user interface;

the user interface automatically prompting the user to select to either have the checks mailed to the user or to have the checks printed and dispensed directly to the user; and

if the dispensed checks are selected, printing and dispensing the checks.

25. The method according to claim 23 wherein the step of selecting the function for obtaining replenishment checks comprises:

the user interface automatically prompting the user for a request for replenishment checks;

the user interface automatically transmitting the request for the checks to the remote processing unit;

the remote processing unit confirming the request for the checks and transmitting a confirmation to the user interface;

the user interface automatically displaying the user's current address;

the user interface automatically prompting the user to confirm or correct the current address;

if the address is incorrect, the user interface accepting the user's corrected current address;

if the address has been corrected, the user interface automatically transmitting the corrected address to the remote processing unit;

the user interface automatically transmitting the current address to the remote processing unit;

the remote processing unit automatically verifying the current address;

if the current address has been corrected, the remote processing unit automatically updating the database information;

the remote processing unit automatically transmitting database user information to the user interface;

the user interface automatically prompting the user to select a style of replenishment check;

the user interface accepting confirmation of the selected check style;

displaying an image of the check;

the user interface automatically prompting the user to confirm the information displayed on the check;

if the check information is incorrect, the user interface accepting the user's corrected check information;

if the selected check style is incorrect, the user interface accepting the user's corrected check style;

the user interface automatically prompting the user to enter the first check number to be printed;

the user interface automatically prompting the user to select to either have the checks mailed to the user or to have the checks printed and dispensed directly to the user; and

if the dispensed checks are selected, printing and dispensing the checks.

26. The method according to claim 23 wherein the step of selecting the function for obtaining a cashier's check further comprises:

the user interface automatically prompting the user to input payee identification information and a check amount;

displaying an image of the check;

Petitioner Askeladden - Exhibit 1002 - Page 144

the user interface automatically prompting the user to confirm the information displayed on the check;

if the check information is incorrect, the user interface accepting the user's corrected check information;

the user interface automatically transmitting the check information to the remote processing unit;

the remote processing unit automatically verifying the check information;

the remote processing unit automatically updating database check information;

the remote processing unit automatically transmitting database check information to the user interface;

printing the check, an envelope and a receipt; and

dispensing the check, envelope and receipt.

27. The method according to claim 23 wherein the step of selecting the function for obtaining a bankcard further comprises:

the user interface automatically prompting the user to input the user's signature into a signature recording device;

the signature recording device accepting the user's signature;

the user interface displaying an image of the bankcard including the user identification data;

the user interface automatically prompting the user to confirm the data displayed on the bankcard;

if the bankcard data is incorrect, the user interface accepting the user's corrected user identification data;

the user interface automatically transmitting the bankcard data to the remote processing unit;

the remote processing unit automatically verifying the bankcard data;

the remote processing unit automatically updating database bankcard data;

the remote processing unit automatically transmitting database bankcard data to the user interface;

printing the bankcard; and

Petitioner Askeladden - Exhibit 1002 - Page 145

dispensing the bankcard.

28. The method according to claim 27 further comprising:

the user interface prompting the user to input additional or updated information;

the user interface accepting the inputted information; and

automatically storing the information on the bankcard prior to the dispensing of the bankcard.

29. The method according to claim 23 further comprising:

the user interface automatically prompting the user for a request to change the personal identification number;

if a change is requested, the user interface accepting the user's new personal identification number;

the user interface automatically prompting the user to confirm the new personal identification number;

if the user is a non-customer, prompting the user to select a personal identification number;

the user interface accepting the user's inputted personal identification number;

the user interface accepting confirmation of the selected personal identification number after it is re-entered;

the user interface automatically transmitting the personal identification number to the remote processing unit;

the remote processing unit automatically registering the personal identification number in the database; and

the remote processing unit automatically verifying the personal identification number.

30. The method according to claim 23 wherein the demonstration comprises a video presentation.

Petitioner Askeladden - Exhibit 1002 - Page 146

31. The method according to claim 23 wherein the demonstration comprises a graphical demonstration.

32. The method according to claim 23 wherein the step of selecting the function for opening a new account further comprises:

the user interface automatically prompting the user to input her signature into a signature recording device;

the signature recording device accepting the user's inputted signature;

the user interface displaying the user identification data;

the user interface automatically prompting the user to confirm the data displayed;

the user interface accepting the user's confirmation of the displayed data;

if the data is incorrect, the user interface accepting the user's inputted corrected user identification data; and

the remote processing unit automatically updating database identification data.

33. The method according to claim 32 wherein the verification of user identification data further comprises accessing non-bank remote processing unit databases.

34. The method according to claim 32 wherein the user is automatically prompted to choose to have their photograph acquired by means of a camera;

if chosen, the image is automatically displayed to the user; and

the user then being automatically prompted to accept or re-acquire the user's image.

35. The method according to claim 34 wherein the accepted image is automatically transmitted to the remote processing unit.

36. The method according to claim 34 wherein said selected image is automatically printed on a bankcard to be subsequently dispensed to the user.

Petitioner Askeladden - Exhibit 1002 - Page 147

37. The method according to claim 32 wherein the user is automatically prompted to provide additional personal information by means of the user's voice.

38. The method according to claim 37 further wherein the user's voice is electronically acquired and automatically transmitted to the remote processing unit.

39. The method according to claim 23 wherein the step of selecting the function for opening a account further comprises:

the user interface automatically prompting the user to select a means of funding for the new account;

the user interface accepting the user's selected means of funding;

the user interface accepting the user's selected amount to be funded;

the user interface automatically prompting the user to confirm the selected means and amount;

the user interface accepting the user's confirmation of the selected means and amount;

the user interface automatically transmitting the selected means and amount to the remote processing unit;

the remote processing unit automatically verifying the selected means and amount; and

the remote processing unit automatically recording the selected means and amount.

40. The method according to claim 23 wherein the step of selecting the function for opening a new account further comprises:

the user interface automatically prompting the user to input the user's signature into a signature recording device; and

the signature recording device accepting the user's inputted signature.

41. The method according to claim 39 wherein the means of funding comprises an existing account.

Petitioner Askeladden - Exhibit 1002 - Page 148

42. The method according to claim 41 further comprising the steps of user interface accepting the user's identification data, account information, and amount.

43. The method according to claim 39 wherein the means of funding comprises a bankcard.

44. The method according to claim 43 further comprising the step of the user interface accepting a bankcard.

45. The method according to claim 39 wherein the means of funding comprises cash.

46. The method according to claim 45 further comprising the step of the user interface accepting cash.

47. The method according to claim 39 wherein the funding means comprises a check.

48. The method according to claim 47 further comprising the step of the user interface accepting a check.

49. The method according to claim 23 wherein the step of selecting the function for modifying an account further comprises:

the user interface automatically prompting the user to request a change to the user's identification data;

the user interface accepting the user's changed user identification data;

the user interface automatically displaying new user identification data

the user interface automatically prompting the user to confirm the new user identification data;

user inputting confirmation of new user identification data;

Petitioner Askeladden - Exhibit 1002 - Page 149

the user interface automatically transmitting the new user identification data to the remote processing unit;

the remote processing unit automatically verifying the new user identification data; and

the remote processing unit automatically transmitting the verified new user identification data to the user interface.

50. The method according to claim 49 further comprising the step of transferring funds between a first account and a second account.

51. The method according to claim 50 wherein the first account is customer account and the second account is a non-customer account.

52. The method according to claim 23 wherein the step of selecting the function for accessing the Internet further comprises:

the user interface automatically prompting the user to select Internet-based transaction information;

the user interface accepting the user's request for the selected Internet-based transaction information;

the user interface automatically transmitting a request for Internet-based transaction information to a remote processing unit;

the remote processing unit automatically accessing the requested Internet-based transaction information;

the remote processing unit automatically transmitting the requested Internet-based transaction information to the user interface; and

the user interface automatically displaying the selected Internet-based transaction information; and

the user interface performing the Internet-based transaction.

53. The method according to claim 23 wherein the selection of the transaction function further comprises the user interface automatically prompting the

Petitioner Askeladden - Exhibit 1002 - Page 150

user with an option to request and receive assistance from a bank service representative.

54. The method according to claim 53 further comprising the user interface accepting the user's requested assistance regarding the selected transaction function from the bank service representative; and

connecting the user to the bank service representative for assistance.

55. The method according to claim 54 further includes connecting the user and bank service representative via two-way video teleconferencing.

56. The method according to claim 54 further includes the user and bank service representative using a telephone.

57. The method according to claim 15 further comprises the generation of an output.

58. The method according to claim 57 wherein the output comprises at least one from the group of personal checks, replenishment checks, cashier's checks, bankcards, activity summaries, reports, demonstration information and information obtained from the Internet.

59. The method according to claim 22 wherein, if an information function is selected, the user further selects one from the group of savings, loan, home banking, travel, Internet and demonstration functions.

60. The method according to claim 59 wherein the user is a non-customer.

61. The method according to claim 59 wherein the selected information function comprises bank savings account information.

Petitioner Askeladden - Exhibit 1002 - Page 151

62. The method according to claim 61 wherein selecting the information function for savings account information further comprises:

the user interface automatically prompting the user to select savings information;

the user interface accepting the user's selection of savings information;

the user interface automatically transmitting a request for savings information to a remote processing unit; and

the remote processing unit automatically transmitting savings information to the user interface.

63. The method according to claim 62 further comprising:

the user interface automatically prompting the user whether to receive printed savings information;

the user interface accepting the user's request to receive printed savings information; and

the user interface printing savings information.

64. The method according to claim 59 wherein the selected information function comprises bank loan service information.

65. The method according to claim 64 wherein selecting the information function for loan service information further comprises:

the user interface automatically prompting the user to select loan service information;

the user interface accepting the user's selection of loan service information;

the user interface automatically transmitting a request for loan service information to a remote processing unit; and

the remote processing unit automatically transmitting loan service information to the user interface.

66. The method according to claim 65 further comprising:

Petitioner Askeladden - Exhibit 1002 - Page 152

the user interface automatically prompting the user to receive loan service information;

the user interface accepting the user's request to receive printed loan service information; and

the user interface printing loan service information.

67. The method according to claim 59 wherein the selected information function comprise home banking products and services information.

68. The method according to claim 67 wherein the selecting of the information function for home banking products and services information further comprises the steps of:

the user interface automatically prompting the user to select home banking products and services information;

the user interface accepting the user's selection of home banking products and services information;

the user interface automatically transmitting a request for home banking products and services information to a remote processing unit; and

the remote processing unit automatically transmitting home banking products and services information to the user interface.

69. The method according to claim 68 further comprising:

the user interface automatically prompting the user to receive printed home banking products and services information;

the user interface accepting the user's request to receive printed home banking products and services information; and

the user interface printing home banking products and services information.

70. The method according to claim 59 wherein the selected information function comprise travel services information.

Petitioner Askeladden - Exhibit 1002 - Page 153

71. The method according to claim 70 wherein the selection of the information function for travel services information further comprises:

the user interface automatically prompting the user to select travel services information;

the user interface accepting the user's selection of travel services information;

the user interface automatically transmitting a request for travel services information to a remote processing unit; and

the remote processing unit automatically transmitting travel services information to the user interface.

72. The method according to claim 71 further comprising:

the user interface automatically prompting the user to receive printed travel services information;

the user interface accepting the user's request to receive printed travel services information; and

the user interface printing travel services information.

73. The method according to claim 59 wherein the selected information function comprises Internet-based information.

74. The method according to claim 73 further comprising:

the user interface automatically prompting the user to request Internet-based information;

the user interface accepting the user's request for Internet-based information;

the user interface automatically transmitting a request for Internet-based information to a remote processing unit;

the remote processing unit automatically accessing the requested Internet-based information;

the remote processing unit automatically transmitting the requested Internet-based information to the user interface; and

Petitioner Askeladden - Exhibit 1002 - Page 154

the user interface automatically displaying the selected Internet-based information;

the user interface automatically prompting the user to request printed Intenet-based information;

the user interface accepting the user's request to receive printed Internet-based information; and

the user interface printing Internet-based information.

75. The method according to claim 59 wherein the selected information function further comprises a video demonstration.

76. The method according to claim 75 wherein the selection of the information function for a video demonstration further comprises:

the user interface automatically prompting the user to select video demonstration;

the user interface accepting the user's selection of a video demonstration; and

the user interface automatically displaying the selected video demonstration.

77. The method according to claim 76 further comprising:

the user interface automatically transmitting a request for a video demonstration to a remote processing unit; and

the remote processing unit automatically transmitting the video demonstration to the user interface.

78. The method according to claim 59 wherein the selected information function further comprises a graphical demonstration.

79. The method according to claim 78 wherein the selection of the information function for a graphical demonstration further comprises:

the user interface automatically prompting the user to select a graphical demonstration;

Petitioner Askeladden - Exhibit 1002 - Page 155

the user interface accepting the user's selection of a graphical demonstration; and

the user interface automatically displaying the selected graphical demonstration.

80. The method according to claim 78 further comprising:

the user interface automatically transmitting a request for a graphical demonstration to a remote processing unit; and

the remote processing unit automatically transmitting the graphical demonstration to the user interface.

81. The method according to claim 78 further comprising:

the user interface automatically prompting the user whether to receive selected frames from the graphical demonstration;

the user interface accepting the user's selection of frames from the graphical demonstration: and

the user interface printing the selected frames.

82. The method according to claim 59 wherein the selection of the information function further comprises the user interface automatically prompting the user with an option to request assistance from a bank service representative.

83 The method according to claim 59 further comprises the generation of an output.

84. The method according to claim 83 wherein the output comprises information relating to at least one from the group of savings, loan, home banking, travel, Internet and demonstration functions.

85. A system for a user to obtain financial information and perform banking transactions, comprising:

means for accessing a user interface;

Petitioner Askeladden - Exhibit 1002 - Page 156

means for the user interface to automatically prompt the user for user identification data;

means for inputting the user identification data;

means for the interface to automatically transmit the user identification data to a remote processing unit having a database;

means for the remote processing unit to automatically verify the user identification data;

means for the remote processing unit to automatically determine if the user is a non-customer;

means for the remote processing unit to automatically transmit to the user interface database information;

means for the user interface to automatically display a function menu;

means for the user to select a function;

means for the user interface to automatically prompt the user to input data for the selected function;

means for the user to input data related to the selected function; and

means for the user interface to perform the selected function.

86. An automated banking and information system for bank customers and non-customers to perform banking transactions and acquire banking product and service information, without the need to interact face-to-face with a bank customer representative comprising:

a terminal coupled to a remote processing unit for the user to input, receive and display data;

a bankcard reading device coupled to the terminal for obtaining user information;

a signature inputting device coupled to the terminal for recording and verifying the user's identification information;

at least one printing device coupled to the terminal for printing banking information and transaction information and summaries;

at least one drop box housed within the terminal having a receptacle opening for receiving user personal information, deposits and bank correspondence;

Petitioner Askeladden - Exhibit 1002 - Page 157

at least one check storage unit housed within the terminal for holding the checks prior to being dispensed;

at least one paper cassette coupled to a check printing device for supplying paper for checks to be printed;

at least one check printing device housed within and coupled to the terminal;

at least one check dispensing device coupled to a check printing device for ejecting checks subsequent to a user request for checks;

at least one bankcard storage device housed within the terminal for holding blank bankcards;

a bankcard printing device housed within the terminal and coupled to the terminal;

at least one dispensing device coupled with a bankcard printing device for ejecting bankcards;

a CD ROM drive housed within and coupled to the terminal for reading terminal-based information product and service data from a CD;

a modem coupled to the terminal for accessing the Internet; and

a two-way video conferencing unit coupled to the terminal for communicating with a bank customer service representative.

87. The system according to claim 86 further comprising:

a seating unit connected to the terminal for allowing at least one user to sit and view the terminal; and

an audio speaker coupled to the terminal for the user to listen to sounds associated with the information and transaction functions.

88. The system according to claim 86 wherein the bankcards further comprise smartcards.

89. The system according to claim 86 further comprising:

a digital camera for acquiring the user's image.

90. The system according to claim 86 further comprising:

Petitioner Askeladden - Exhibit 1002 - Page 158

a video camera for acquiring the user's image.

91. The system according to claim 85 further comprising:

a means for transmitting a user's image to the remote processing unit.

92. The system according to claim 86 further comprising:

a microphone for acquiring the user's voice.

93. The system according to claim 85 further comprising:

a means for transmitting a user's voice to the remote processing unit.

Petitioner Askeladden - Exhibit 1002 - Page 159

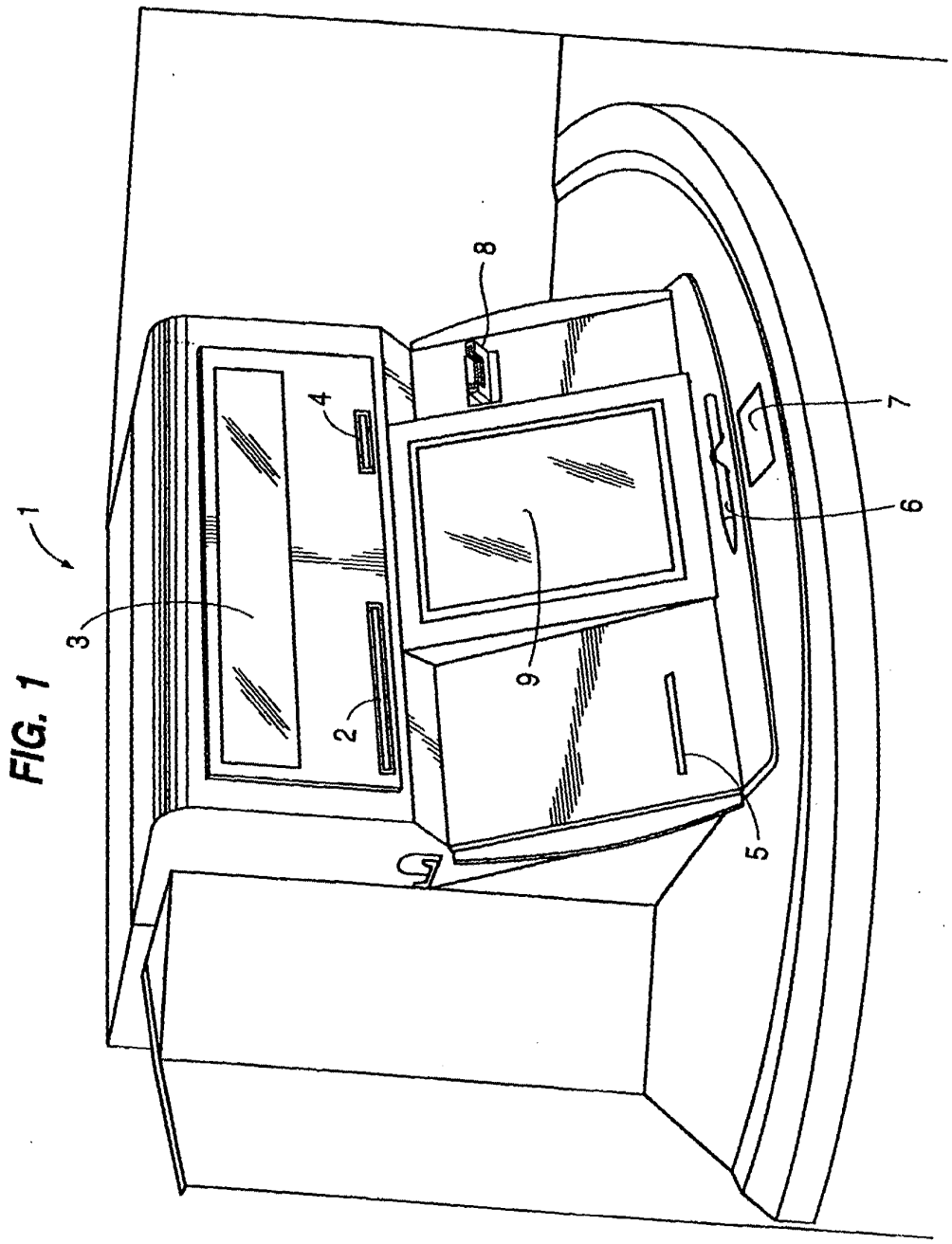
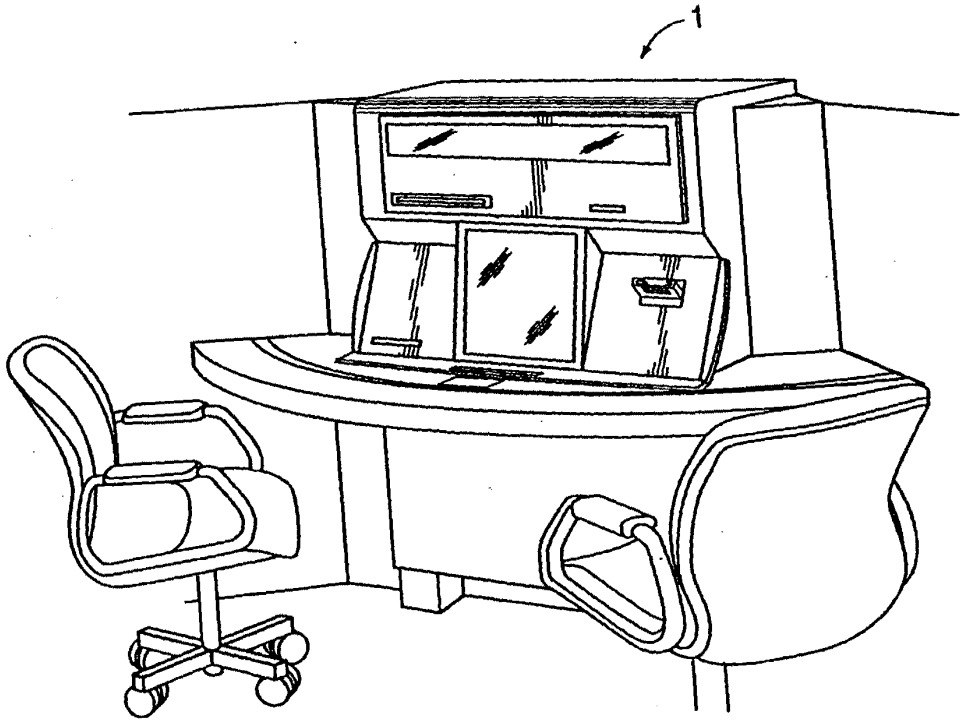


FIG. 1

Petitioner Askeladden - Exhibit 1002 - Page 160

FIG. 2



Petitioner Askeladden - Exhibit 1002 - Page 161

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FIG. 3

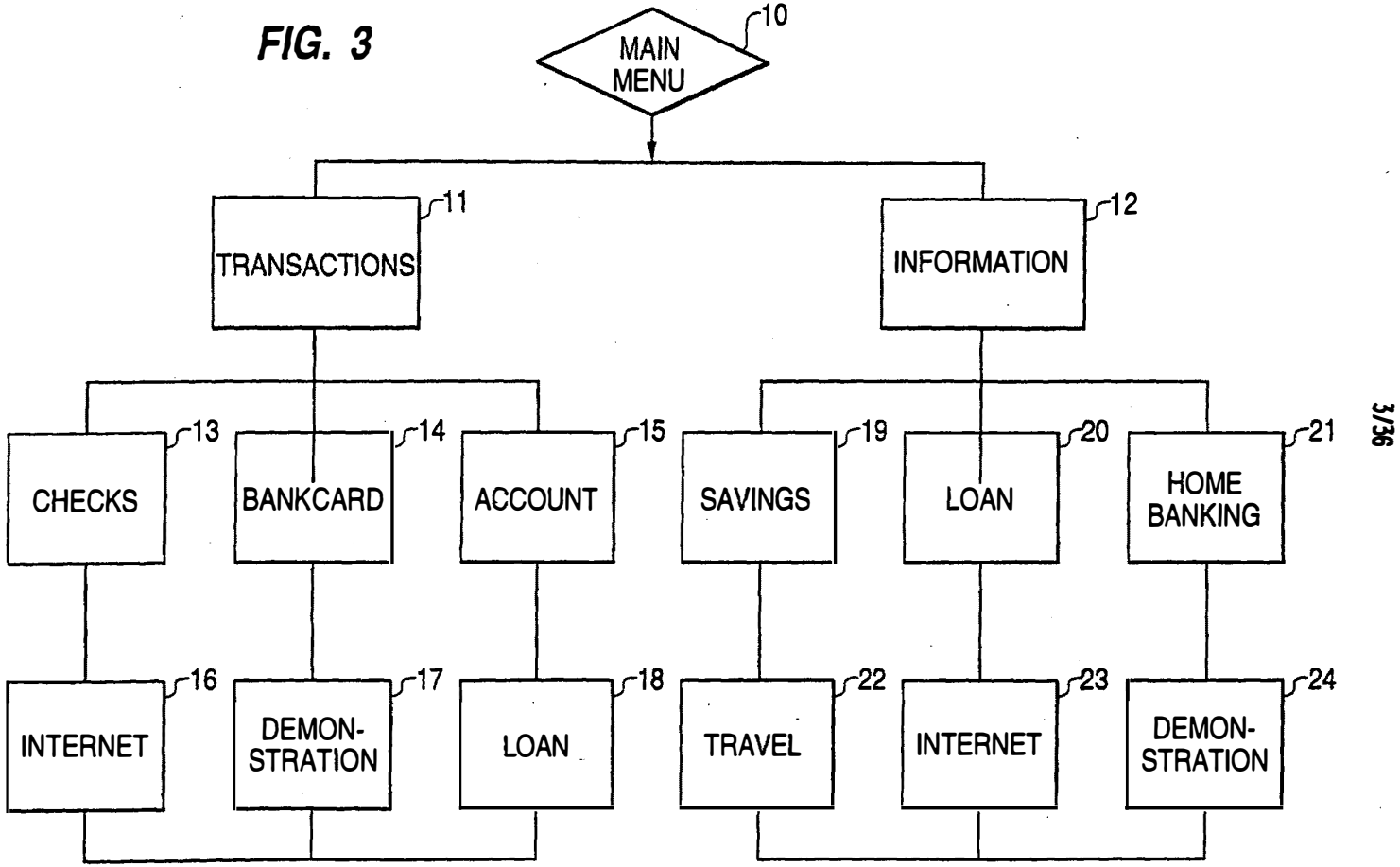

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FIG. 4

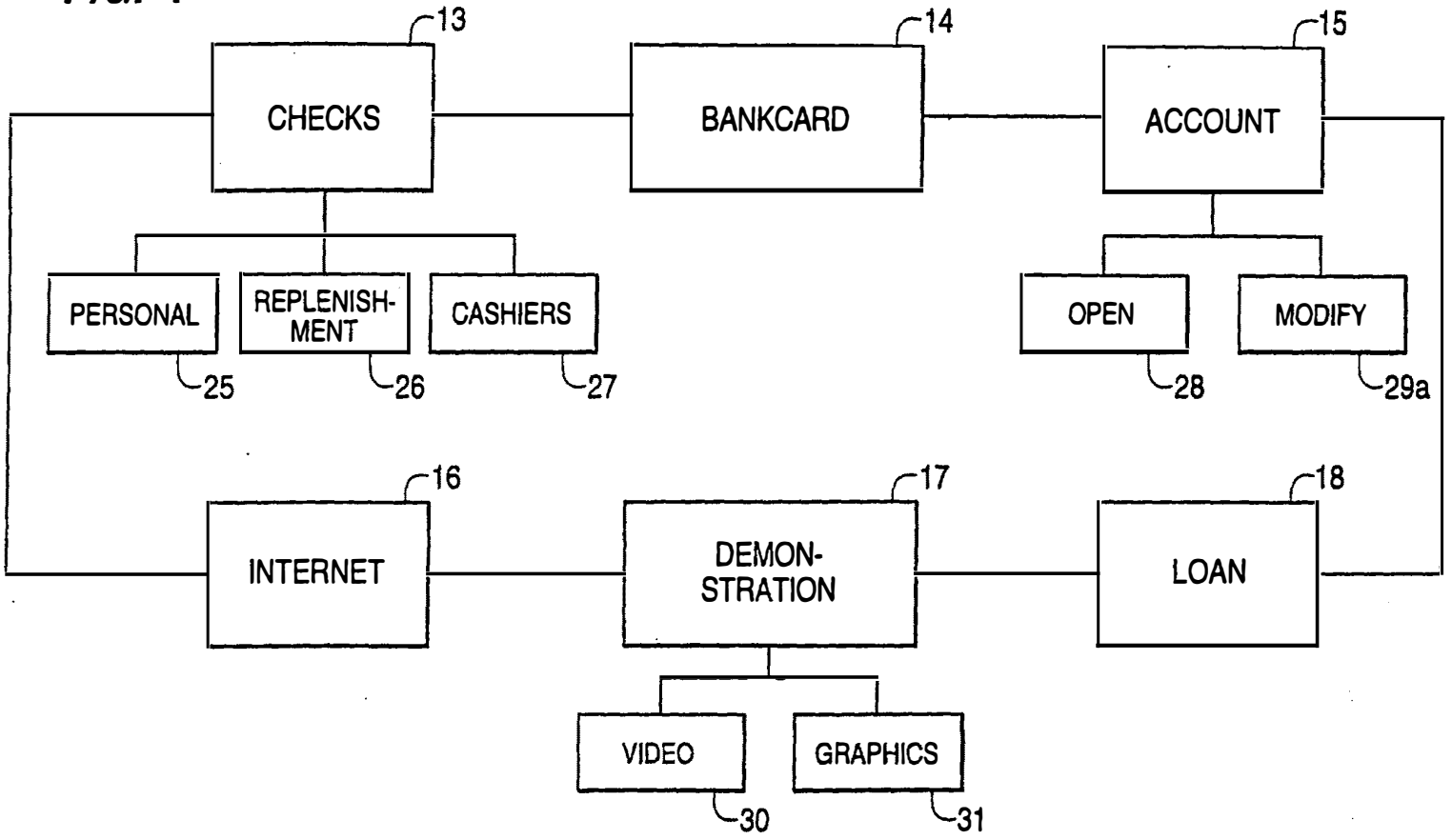

FIG. 5

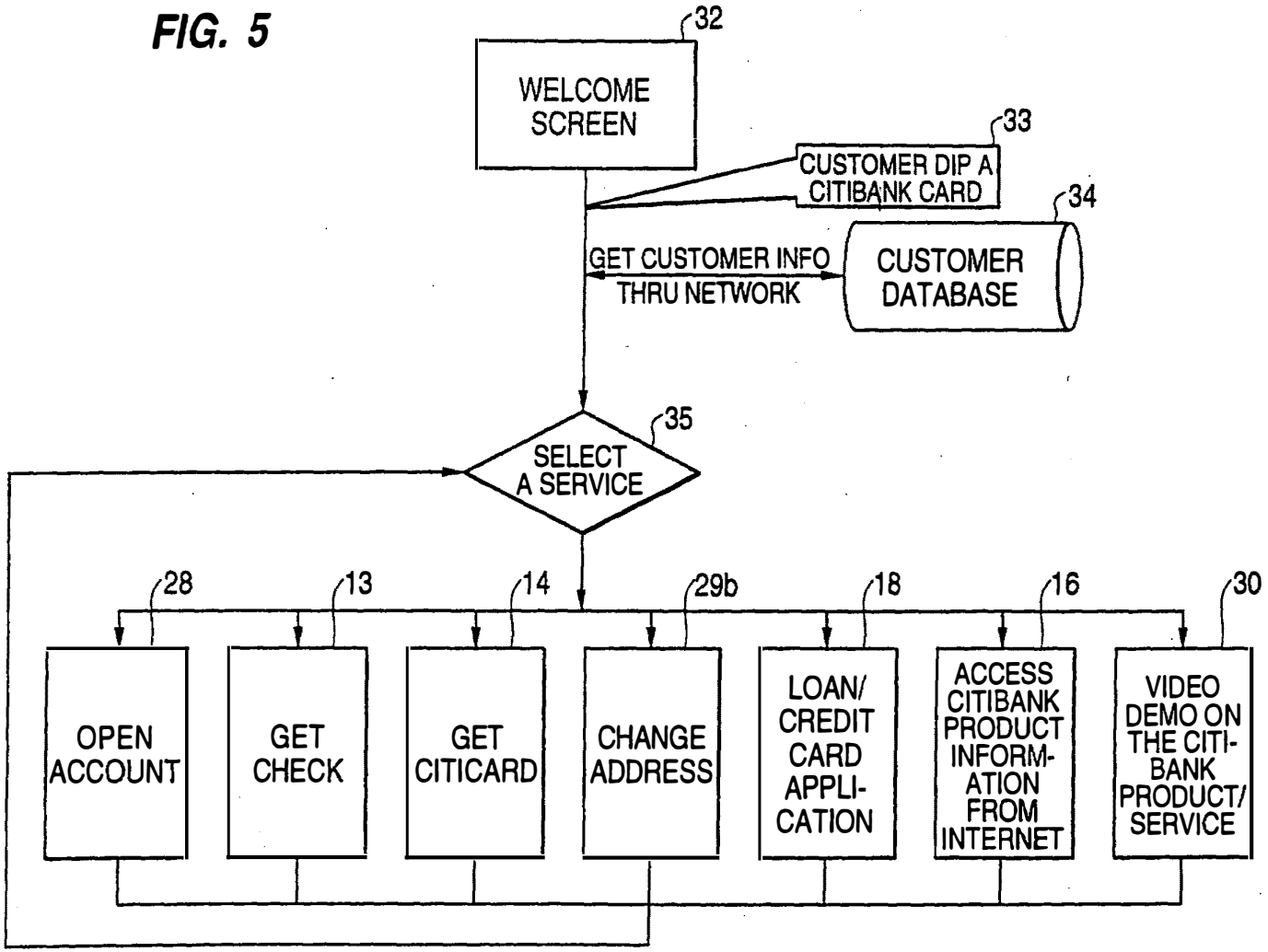

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FIG. 6

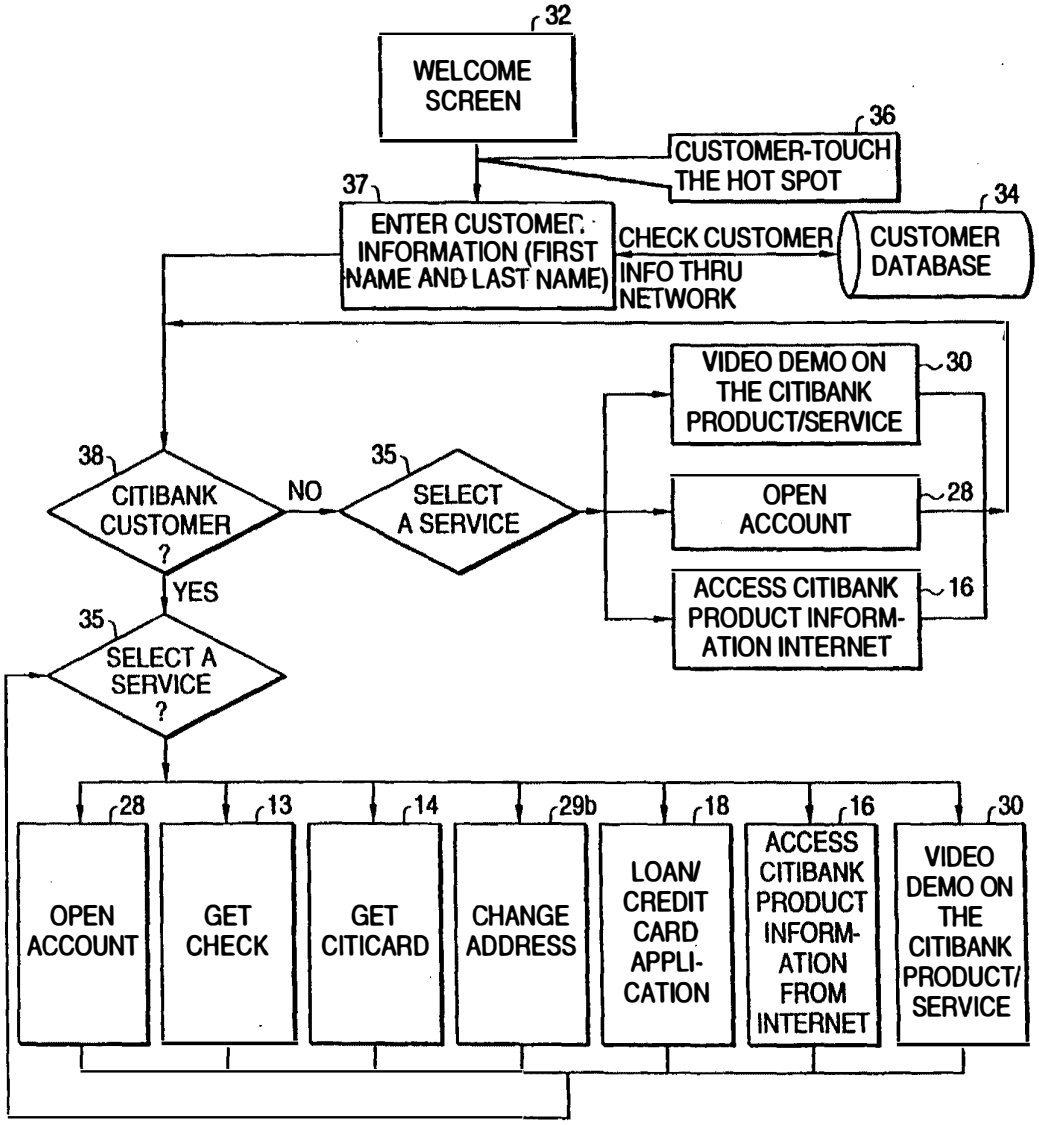
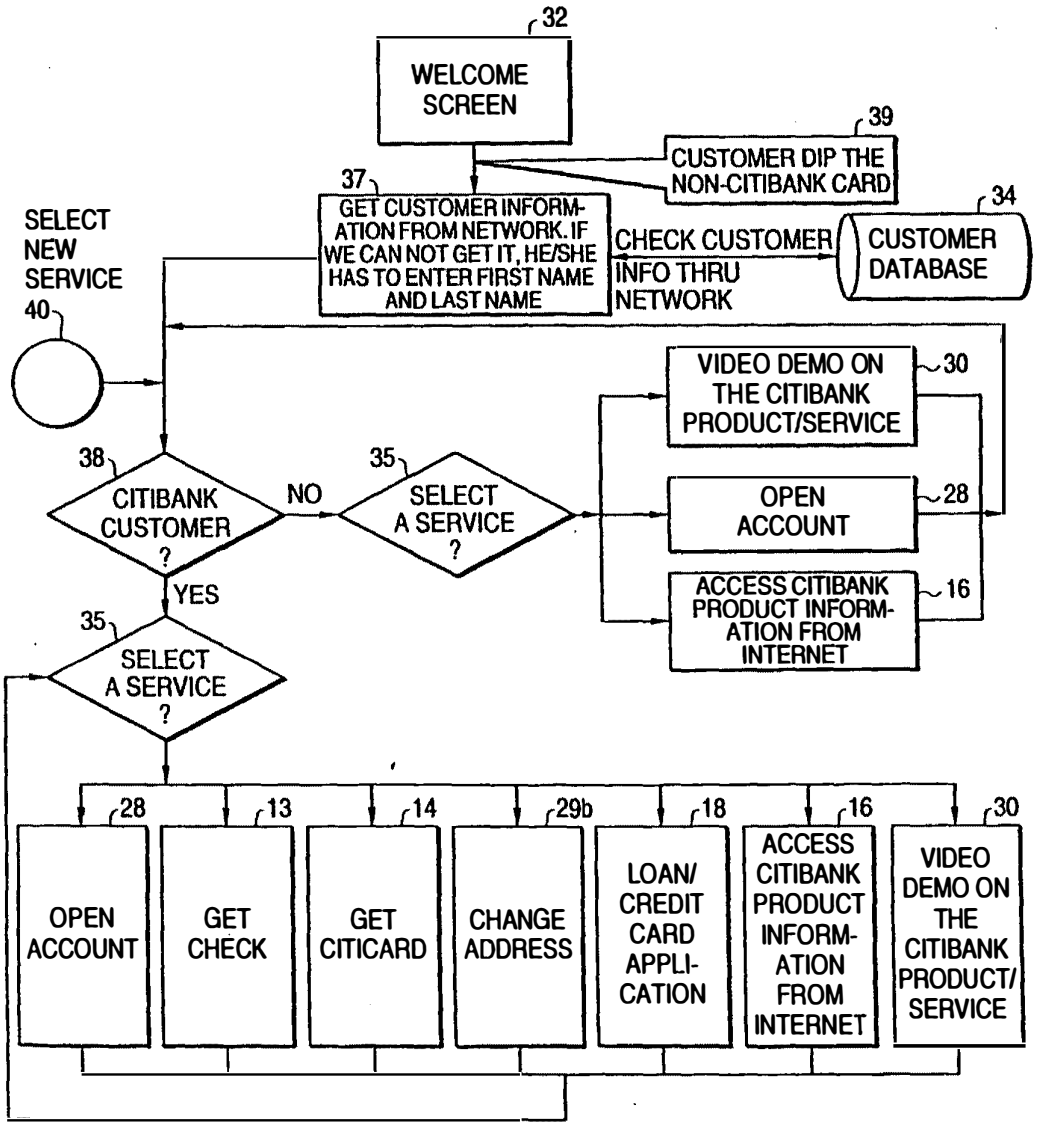
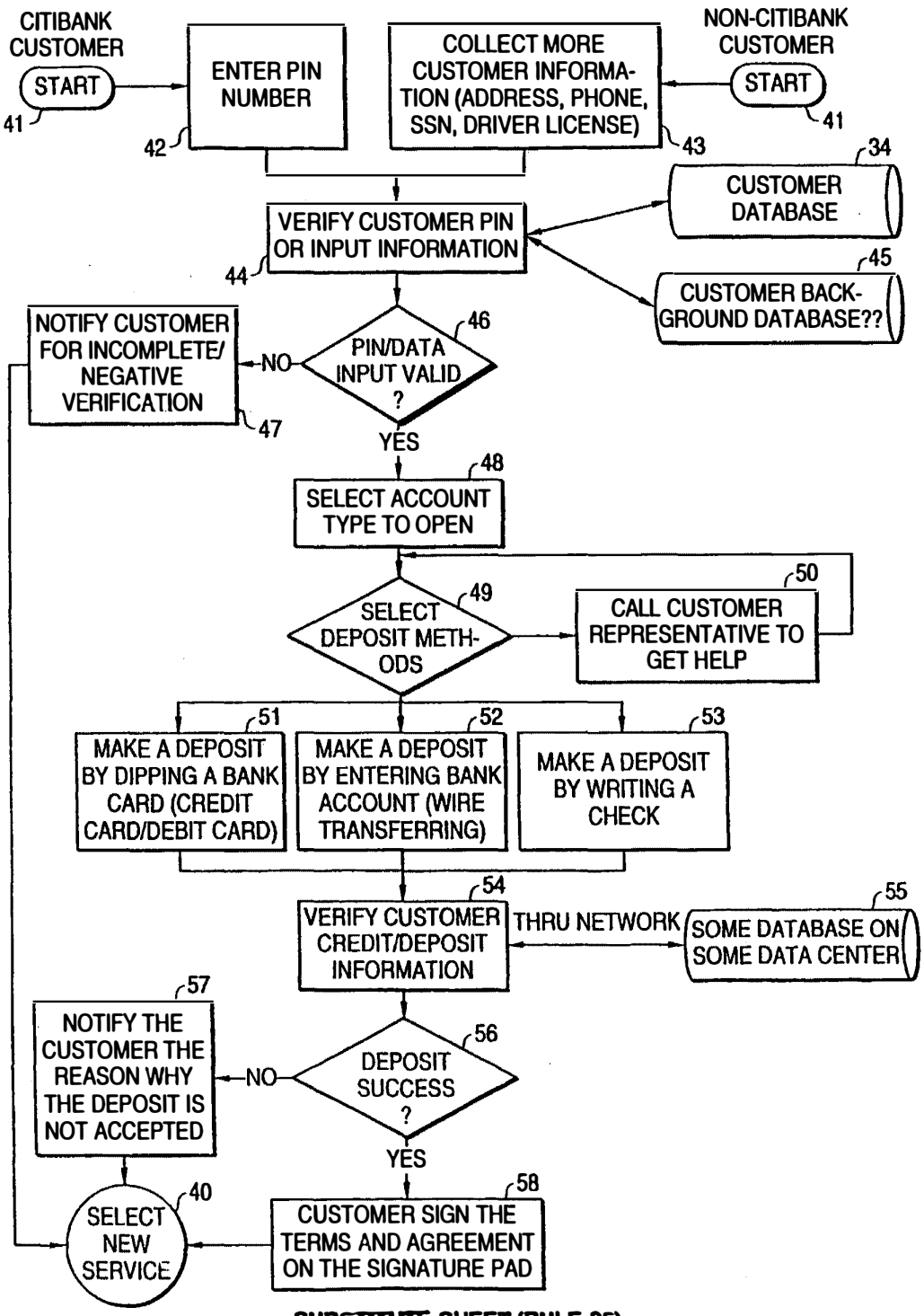

32
WELCOME SCREEN
36
CUSTOMER-TOUCH THE HOT SPOT
37
ENTER CUSTOMER INFORMATION (FIRST NAME AND LAST NAME)
CHECK CUSTOMER INFO THRU NETWORK
34
CUSTOMER DATABASE
VIDEO DEMO ON THE CITIBANK PRODUCT/SERVICE
30
38
CITIBANK CUSTOMER ?
NO
35
SELECT A SERVICE
OPEN ACCOUNT
28
ACCESS CITIBANK PRODUCT INFORM-ATION INTERNET
16
YES
35
SELECT A SERVICE ?
28
OPEN ACCOUNT
13
GET CHECK
14
GET CITICARD
29b
CHANGE ADDRESS
18
LOAN/ CREDIT CARD APPLI-CATION
16
ACCESS CITIBANK PRODUCT INFORM-ATION FROM INTERNET
30
VIDEO DEMO ON THE CITIBANK PRODUCT/ SERVICE

FIG. 7



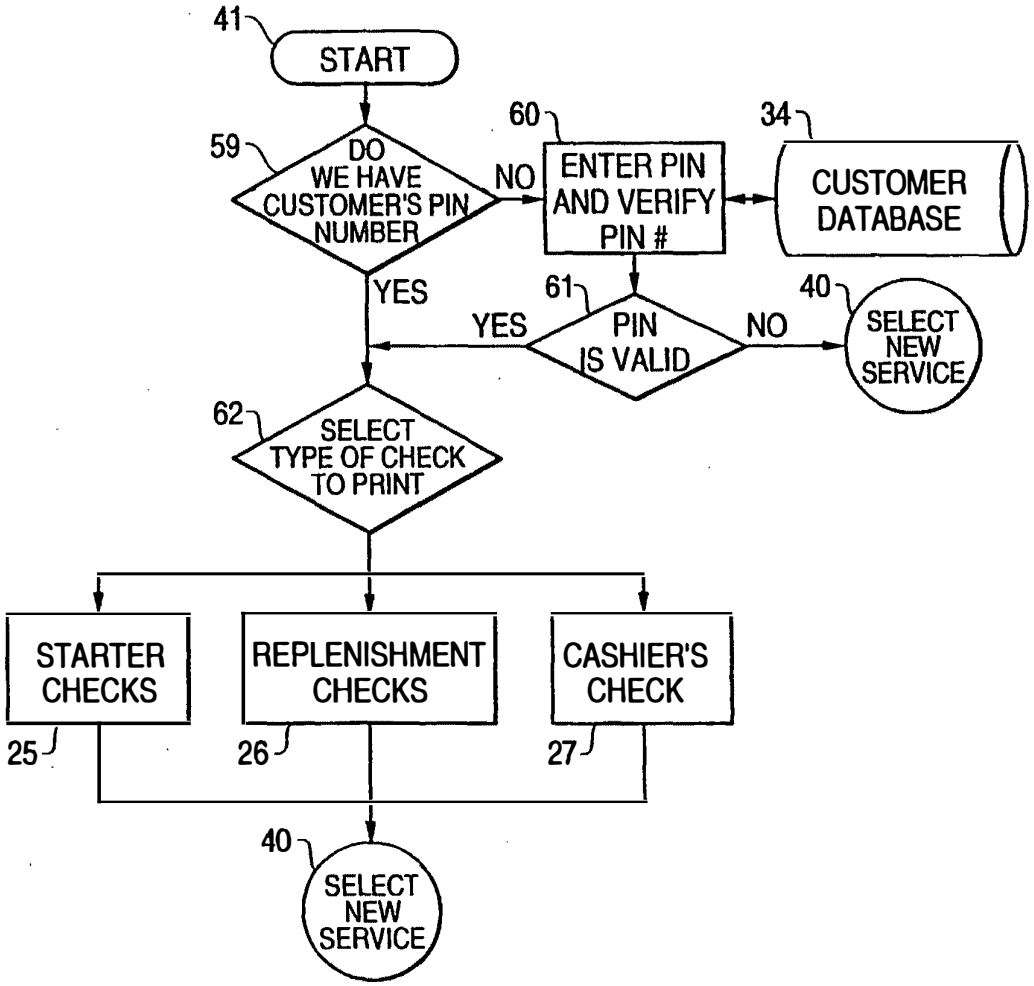
Petitioner Askeladden - Exhibit 1002 - Page 166

FIG. 8



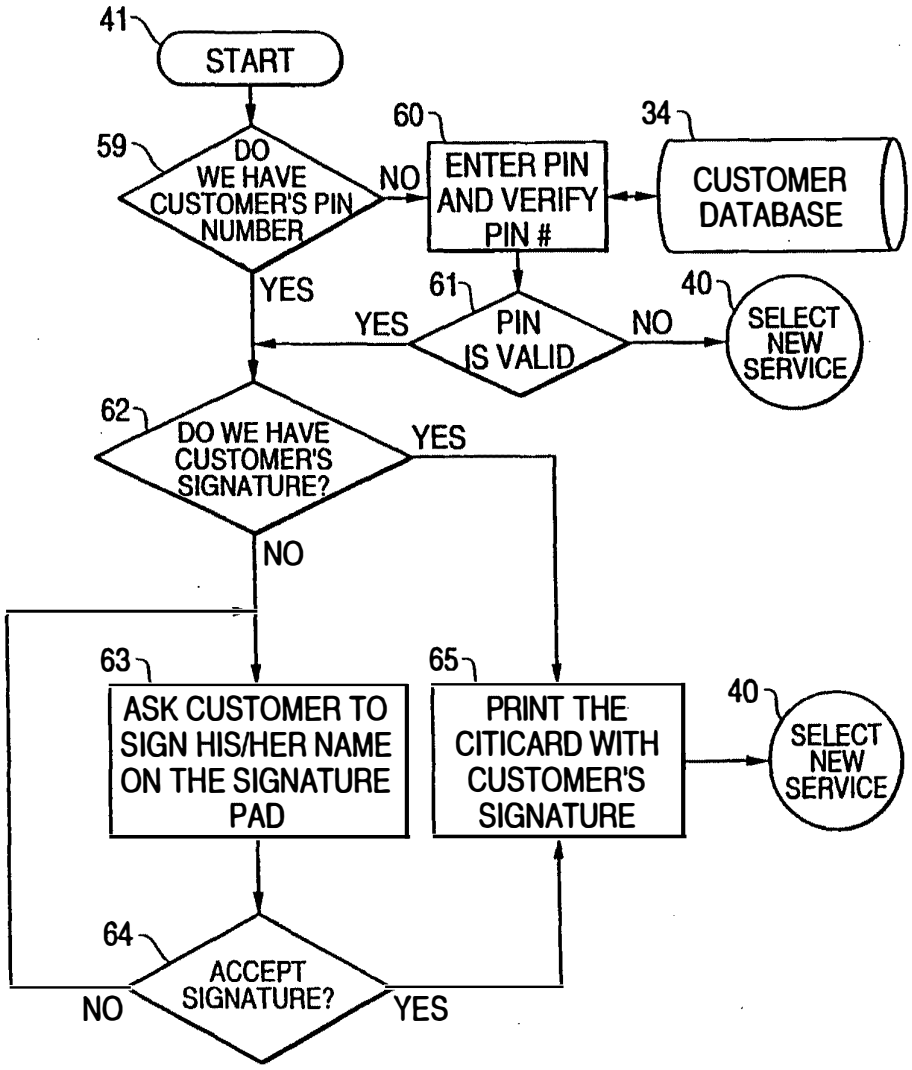
Petitioner Askeladden - Exhibit 1002 - Page 167

FIG. 9



Petitioner Askeladden - Exhibit 1002 - Page 168

FIG. 10



Petitioner Askeladden - Exhibit 1002 - Page 169

FIG. 11

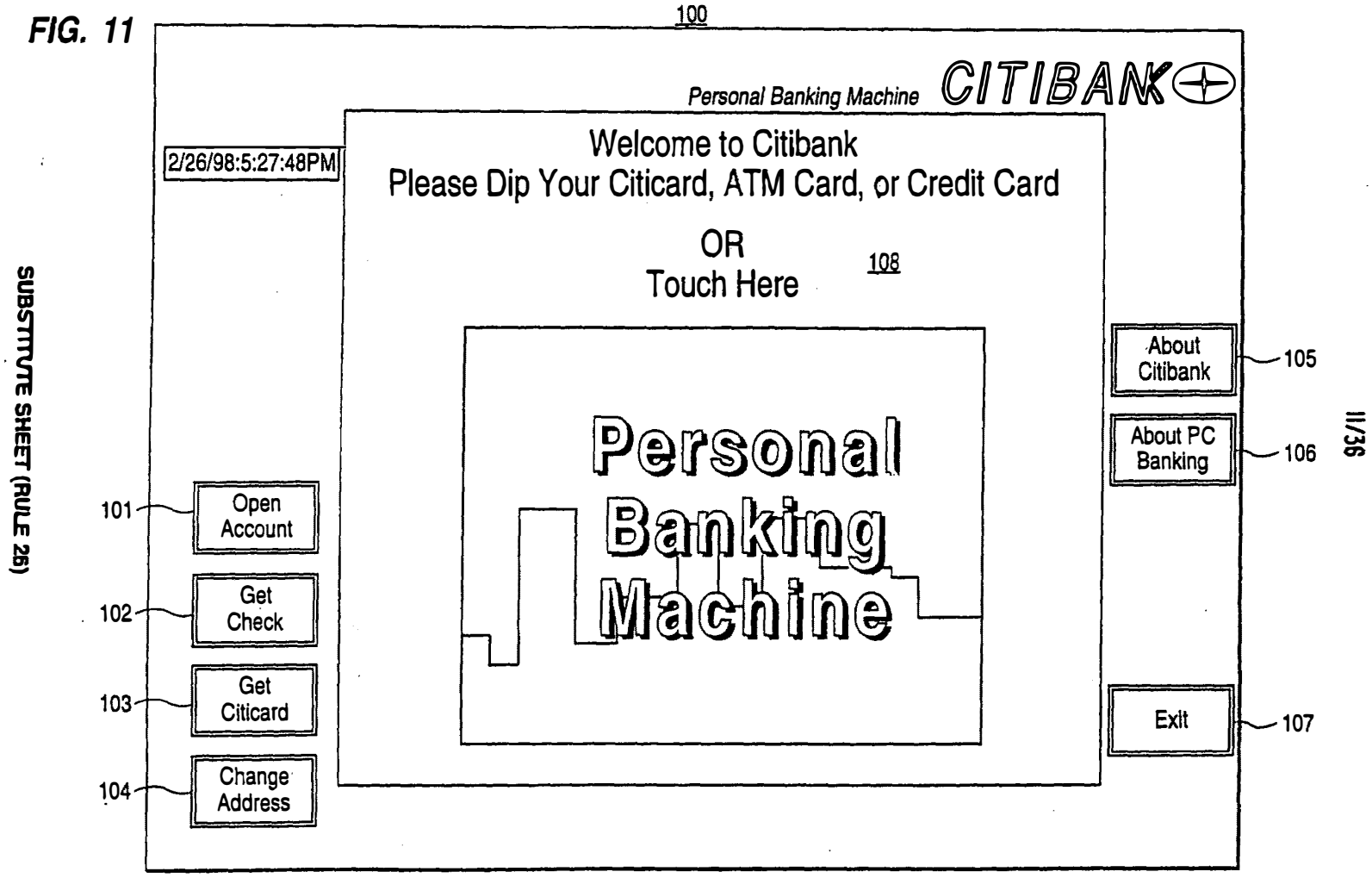

100
Personal Banking Machine
CITIBANK
2/26/98:5:27:48PM
Welcome to Citibank
Please Dip Your Citicard, ATM Card, or Credit Card
OR
Touch Here
108
Personal Banking Machine
101
Open Account
102
Get Check
103
Get Citicard
104
Change Address
About Citibank
105
About PC Banking
106
Exit
107

FIG. 12

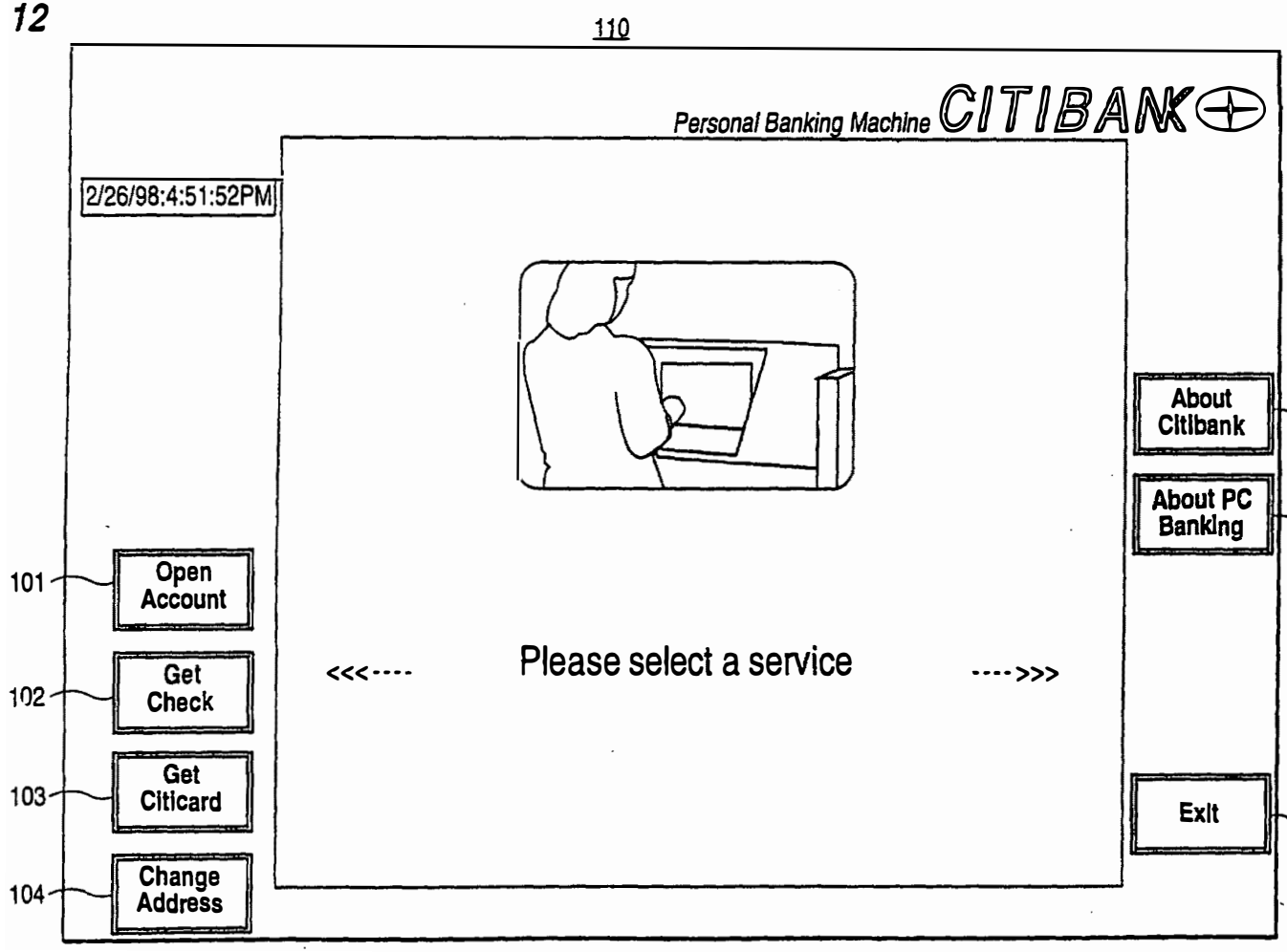

110
Personal Banking Machine CITIBANK
2/26/98:4:51:52PM
About Citibank
105
About PC Banking
106
101
Open Account
102
Get Check
<<<----
Please select a service
---->>>
103
Get Citicard
Exit
107
104
Change Address

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FIG. 13

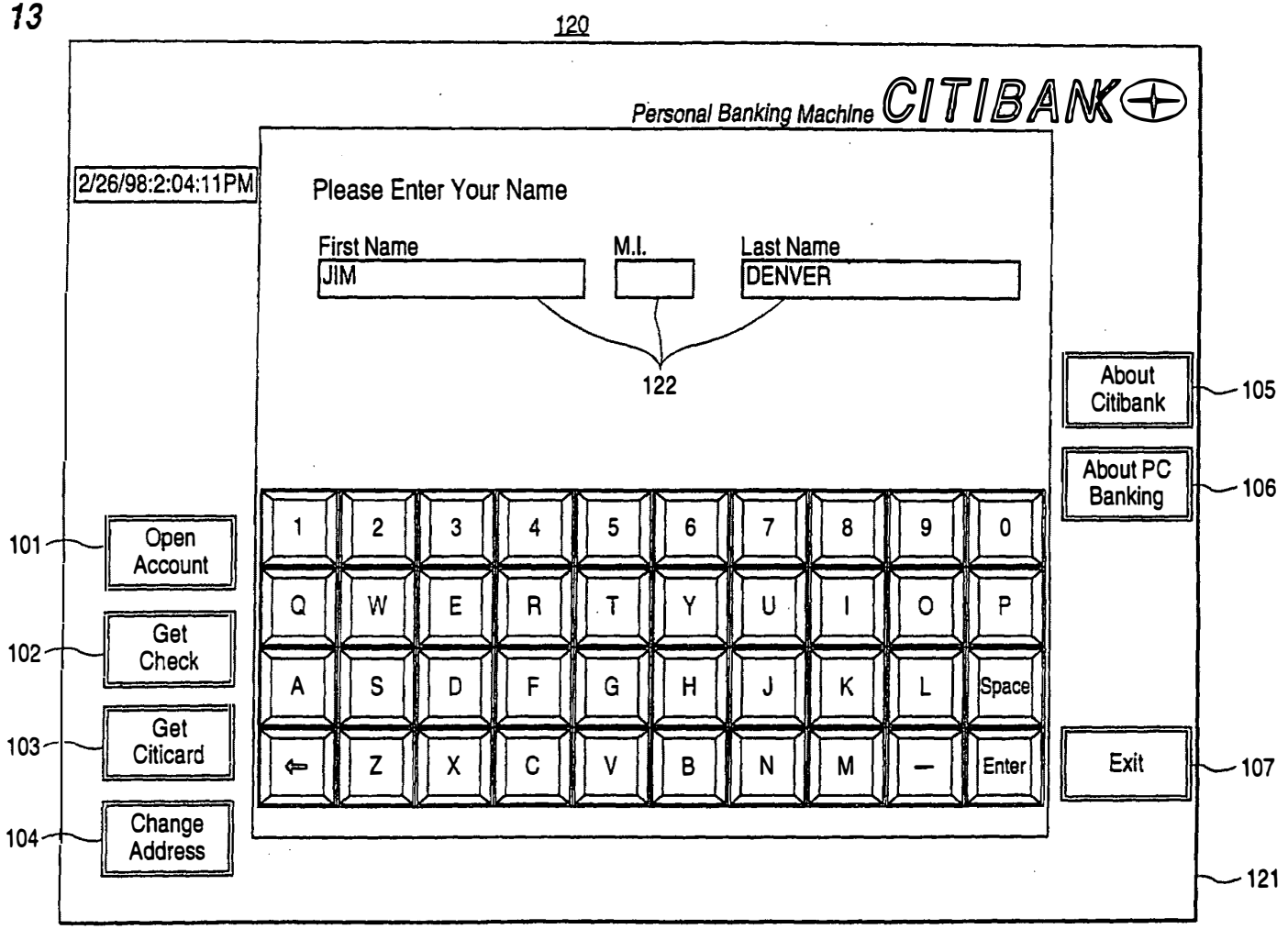

FIG. 14A

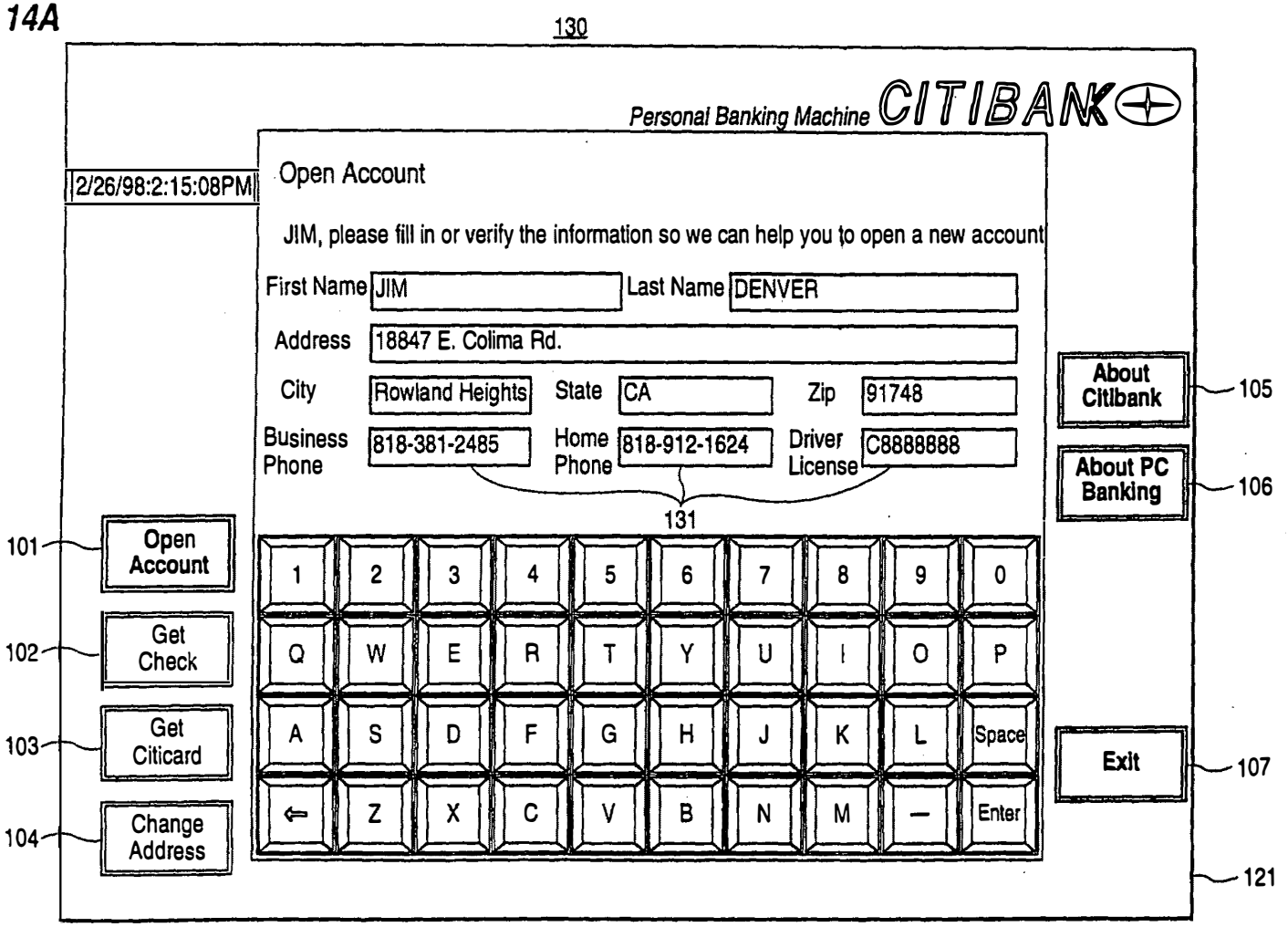

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FIG. 14B

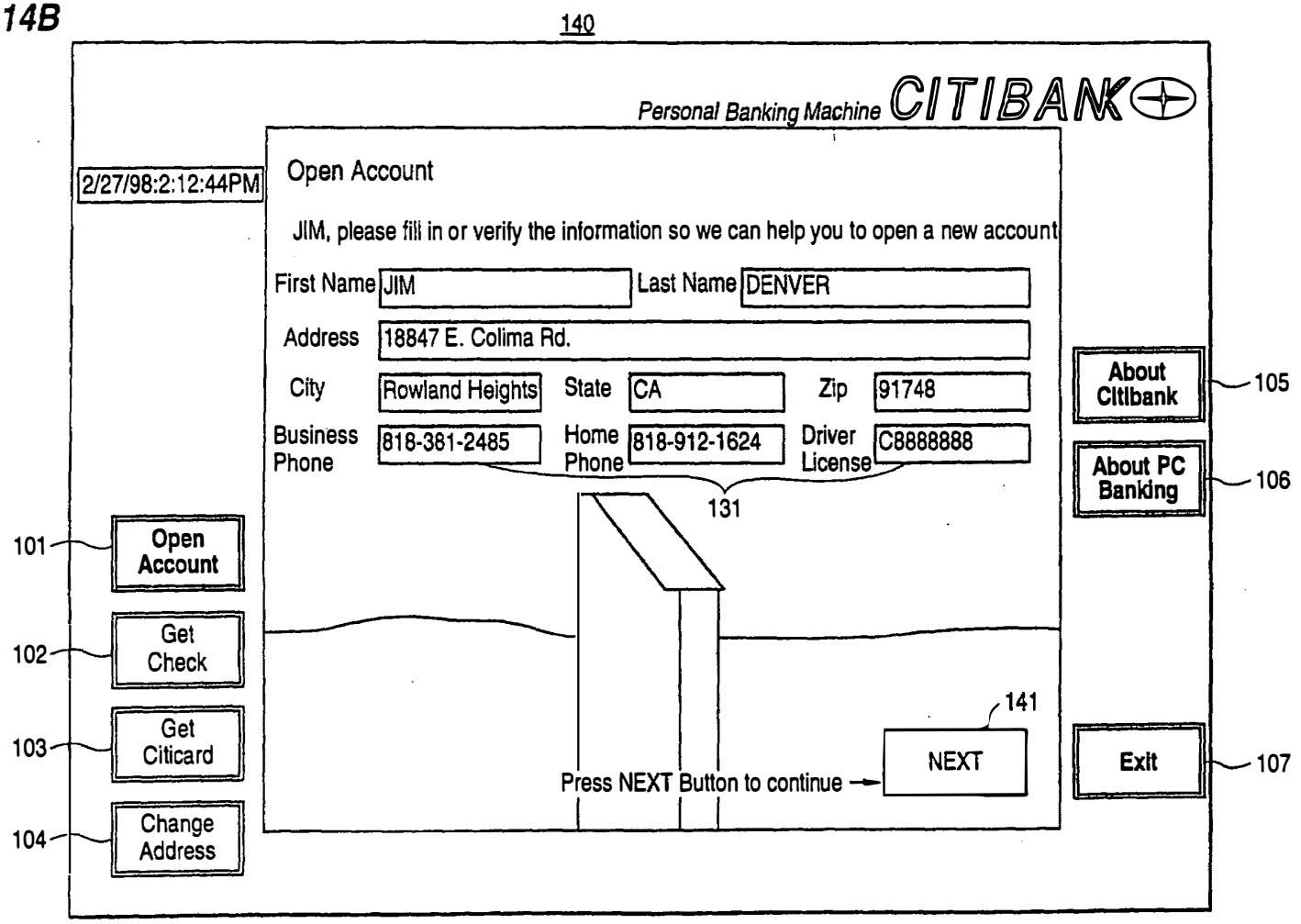

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FIG. 14C

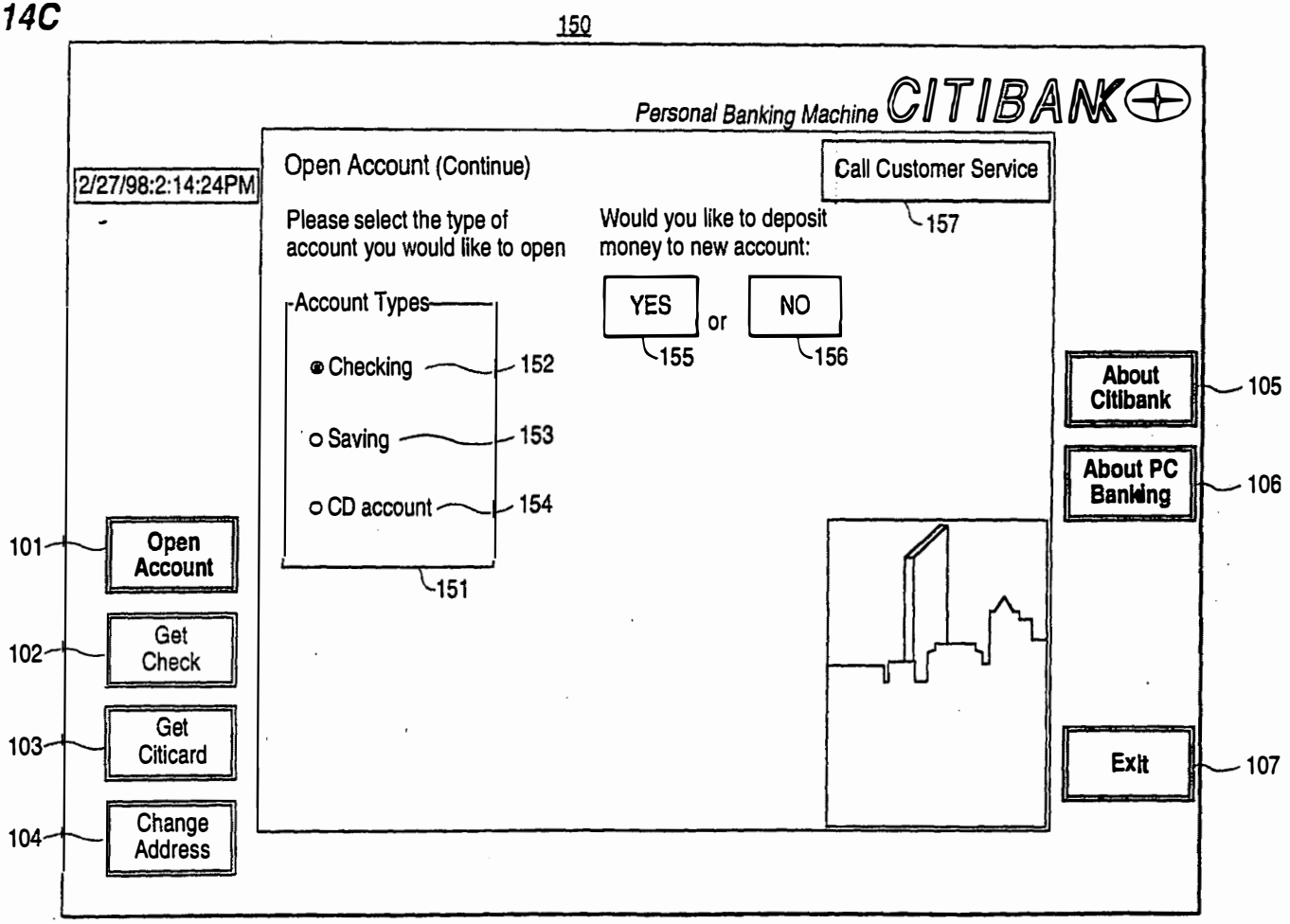

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FIG. 14D

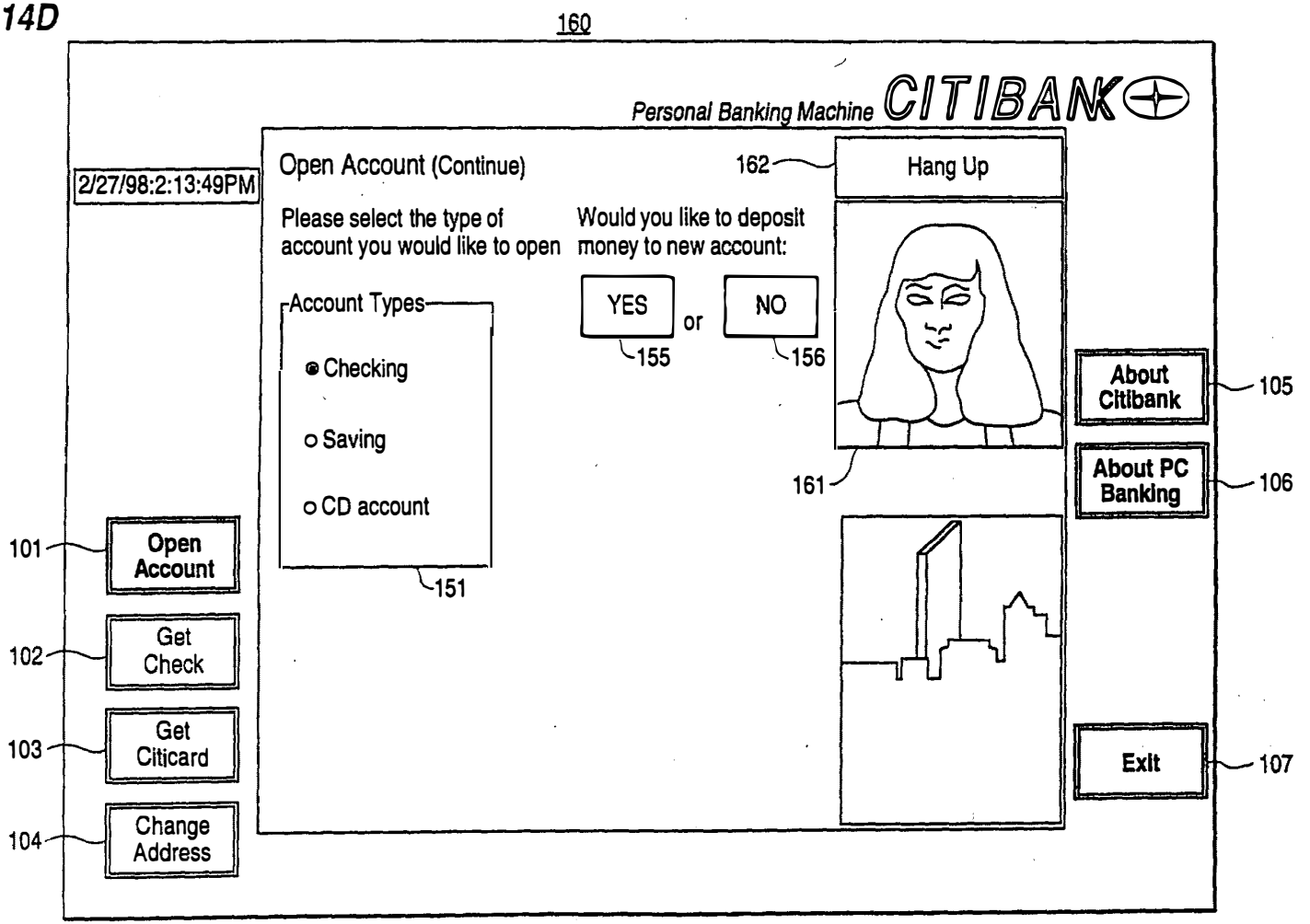

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FIG. 14E

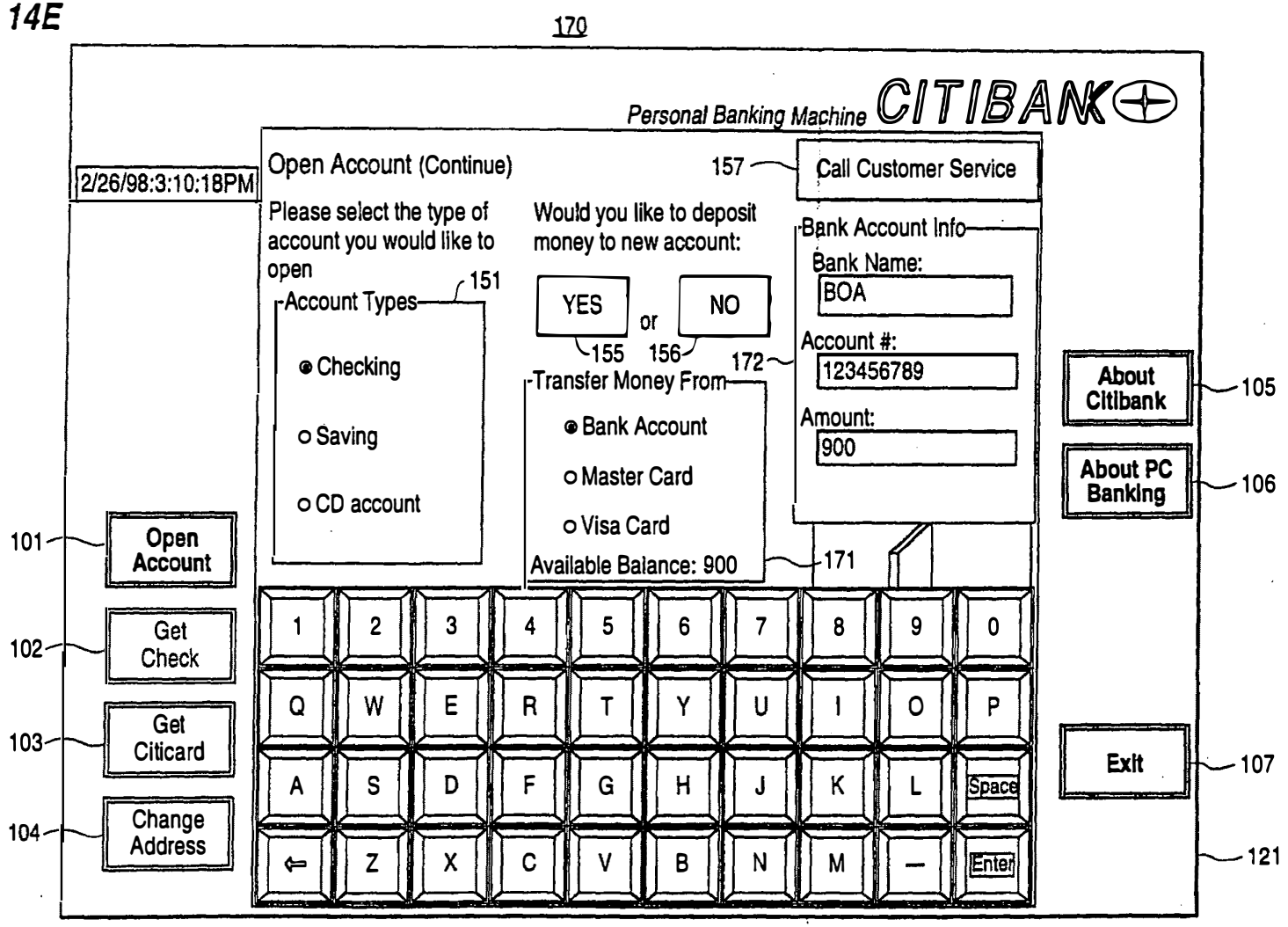

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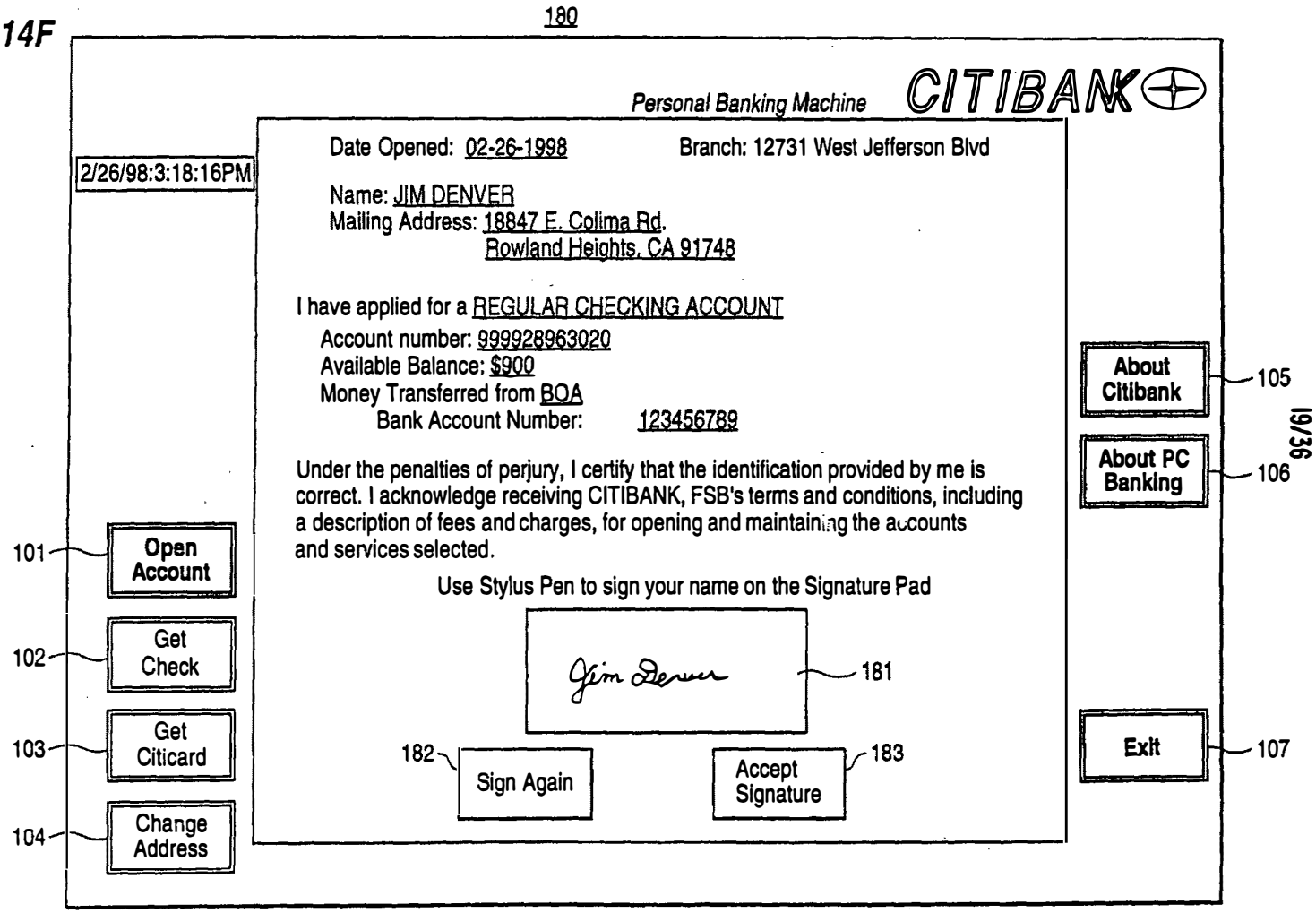
FIG. 14F



SUBSTITUTE SHEET (RULE 26)

WO 99/09470

19/36

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FIG. 14G

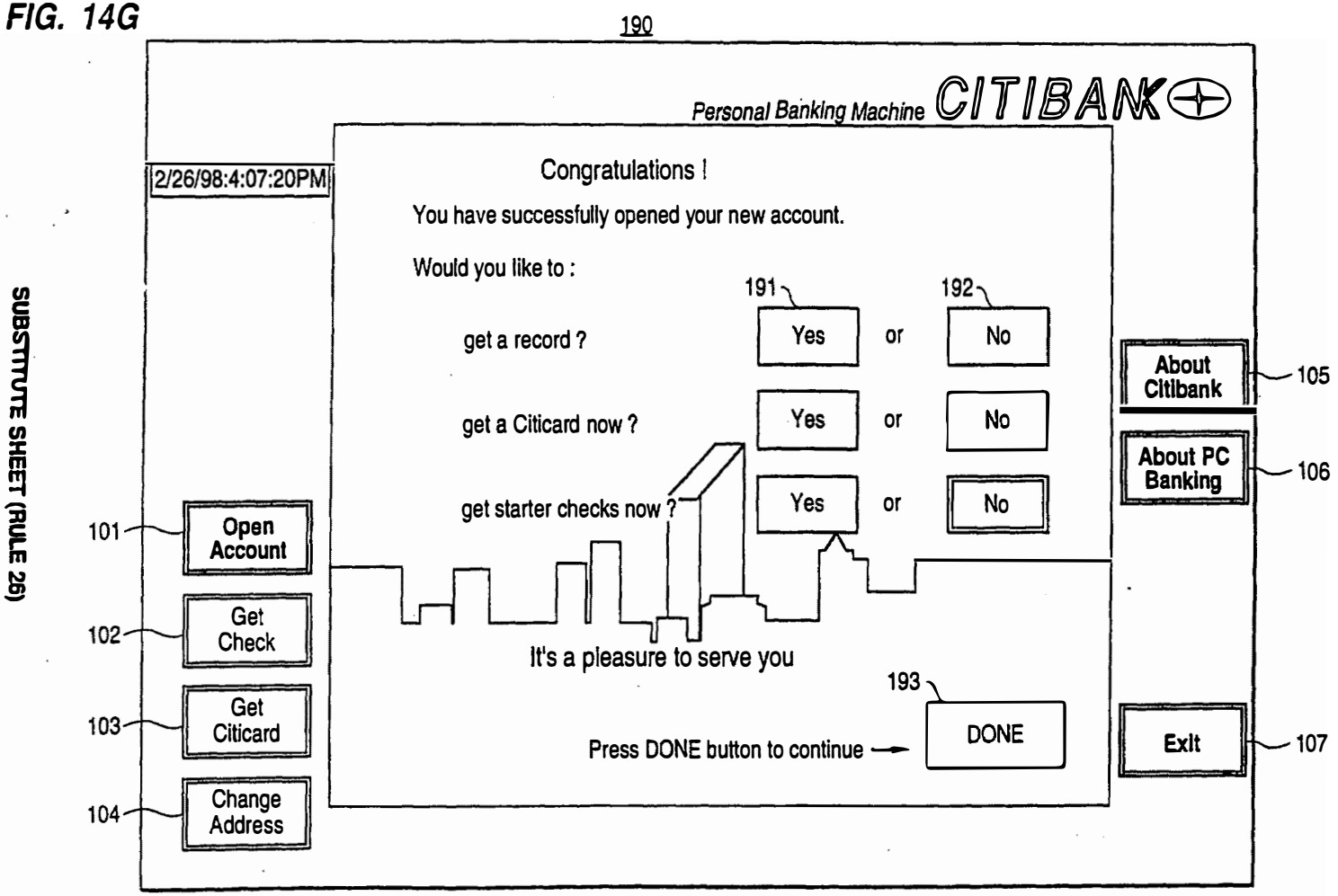
190
Personal Banking Machine
CITIBANK
2/26/98:4:07:20PM
Congratulations !
You have successfully opened your new account.
Would you like to :
191
192
get a record ?
Yes
or
No
get a Citicard now ?
Yes
or
No
get starter checks now ?
Yes
or
No
About Citibank
105
About PC Banking
106
101
Open Account
102
Get Check
103
Get Citicard
104
Change Address
It's a pleasure to serve you
193
Press DONE button to continue
DONE
Exit
107

FIG. 15A

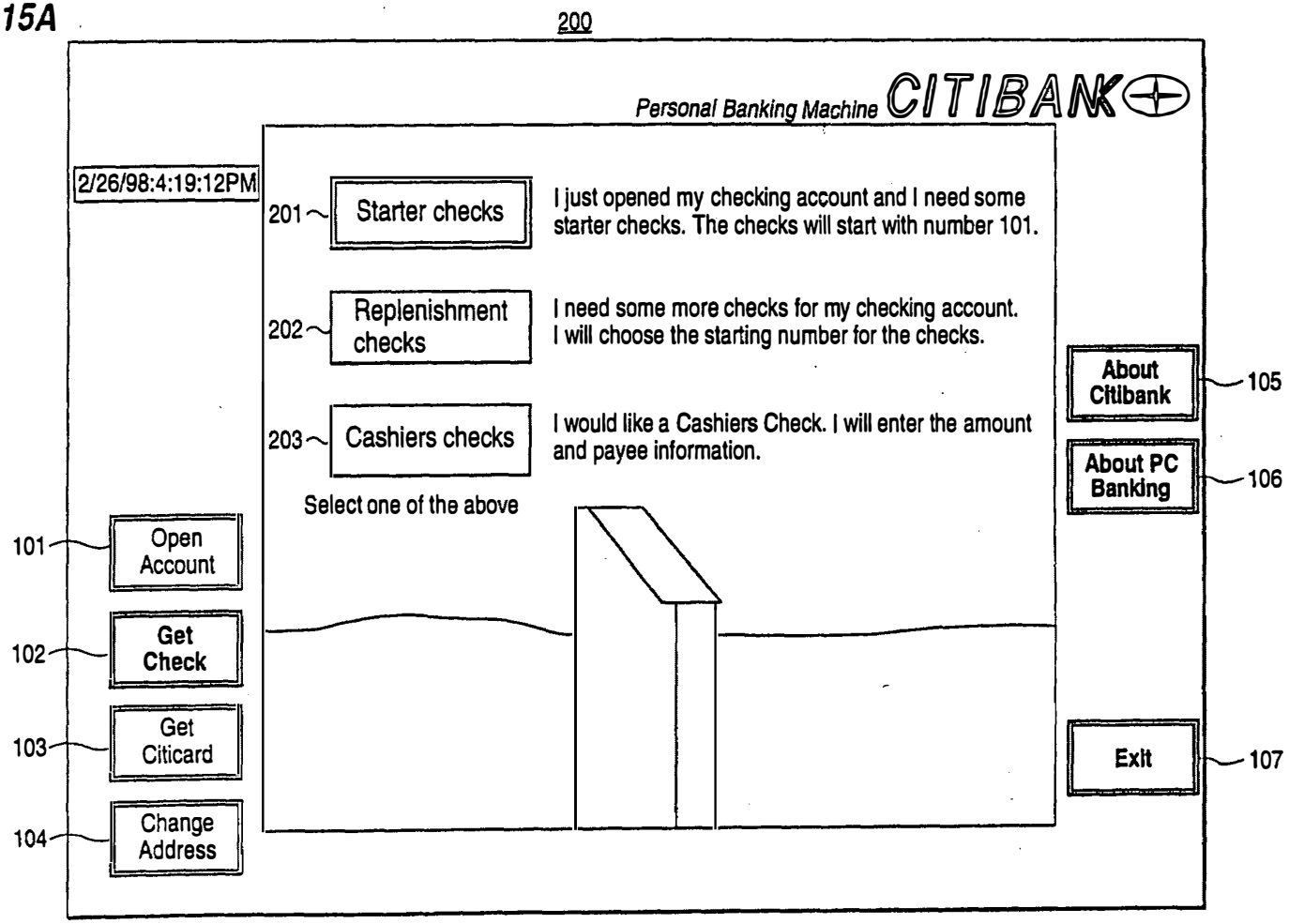

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FIG. 15B

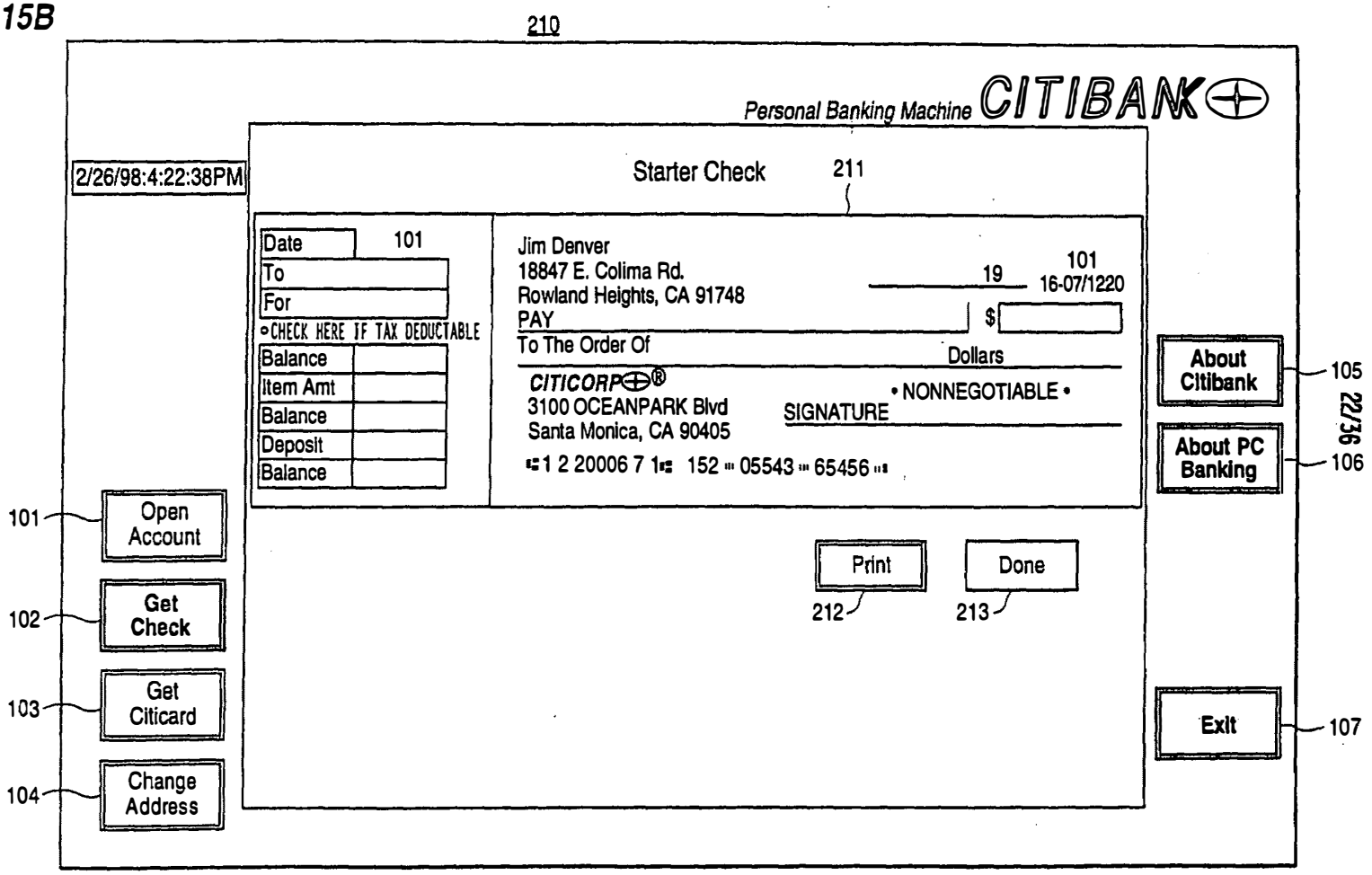
210
Personal Banking Machine CITIBANK
2/26/98:4:22:38PM
Starter Check
211
Date
101
To
For
CHECK HERE IF TAX DEDUCTABLE
Balance
Item Amt
Balance
Deposit
Balance
Jim Denver
18847 E. Colima Rd.
Rowland Heights, CA 91748
19
101
16-07/1220
PAY
$
To The Order Of
Dollars
CITICORP
3100 OCEANPARK Blvd
Santa Monica, CA 90405
• NONNEGOTIABLE •
SIGNATURE
1 2 20006 7 1 152 05543 65456
Print
Done
212
213
About Citibank
105
About PC Banking
106
Exit
107
101
Open Account
102
Get Check
103
Get Citicard
104
Change Address

FIG. 15C

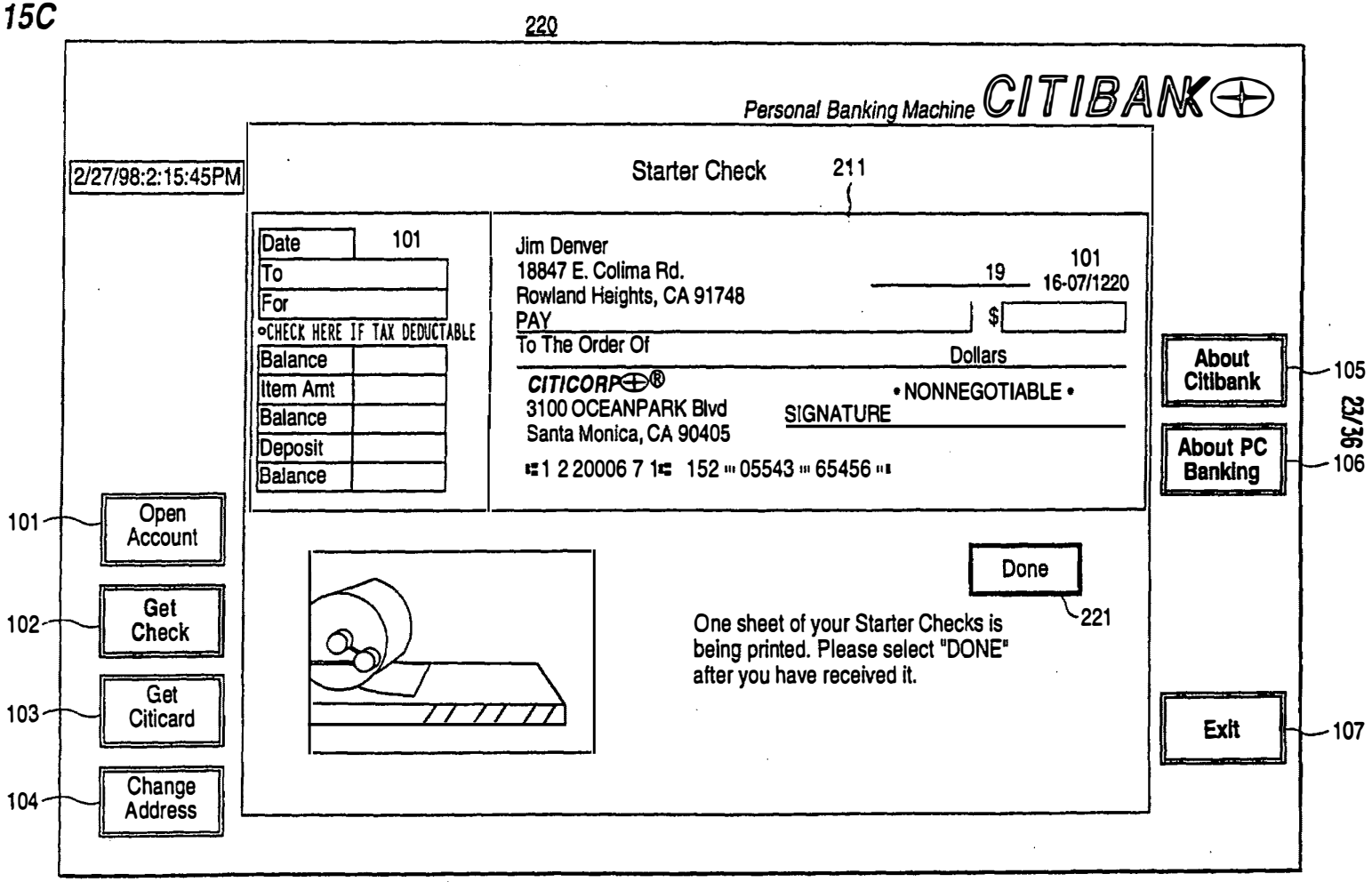

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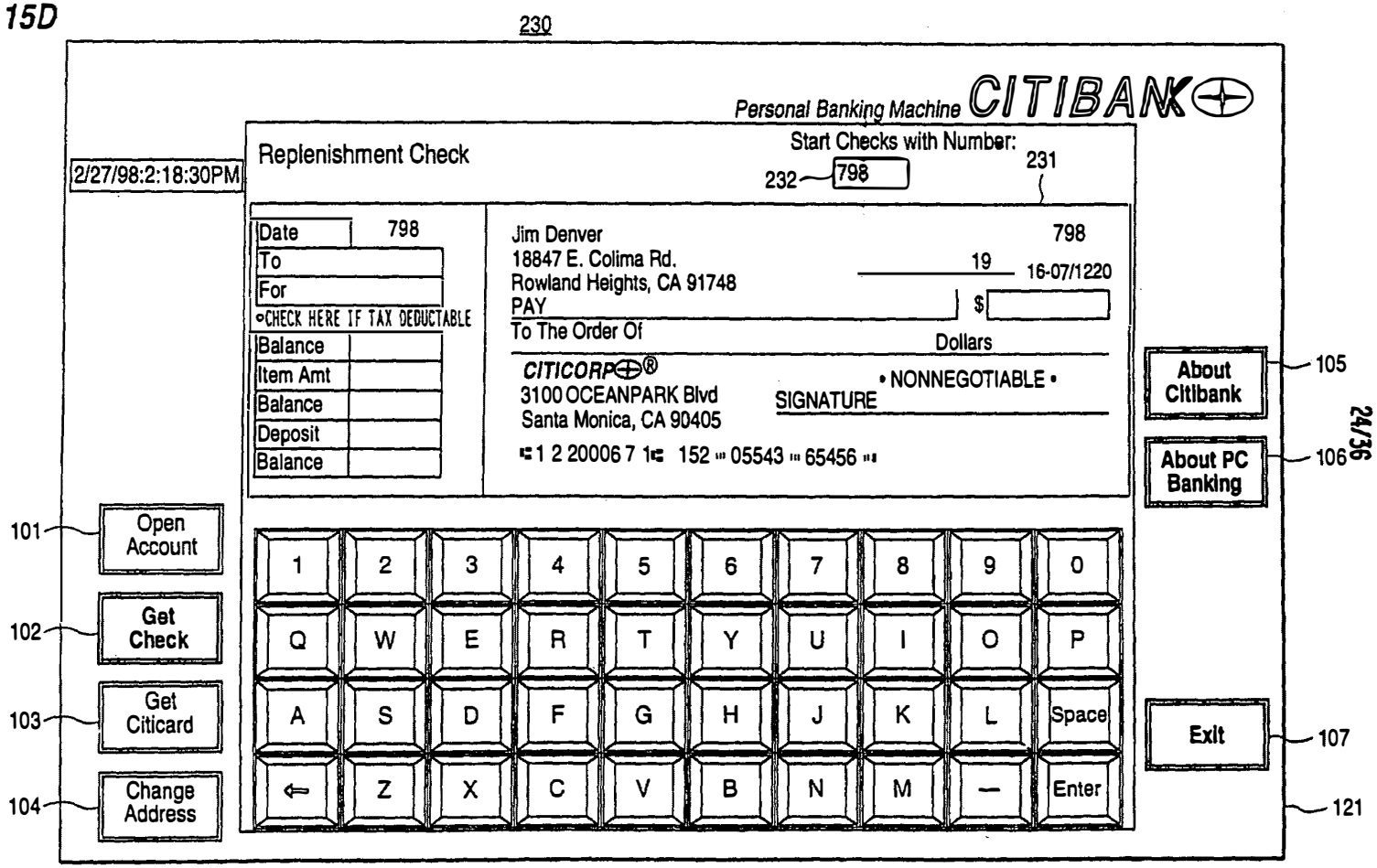
FIG. 15D



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WO 99/09470

24/36

PCT/US98/16448

FIG. 15E

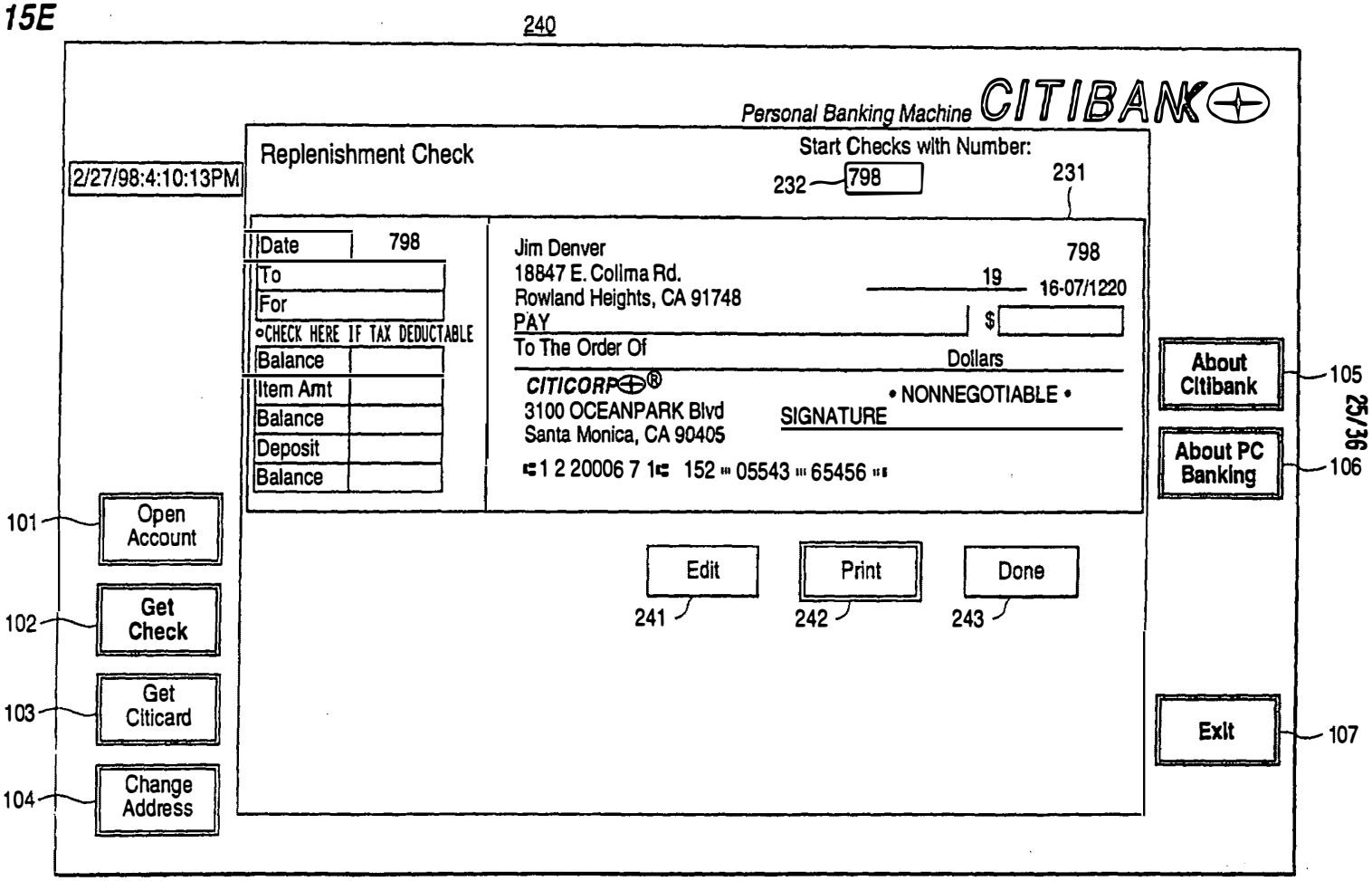

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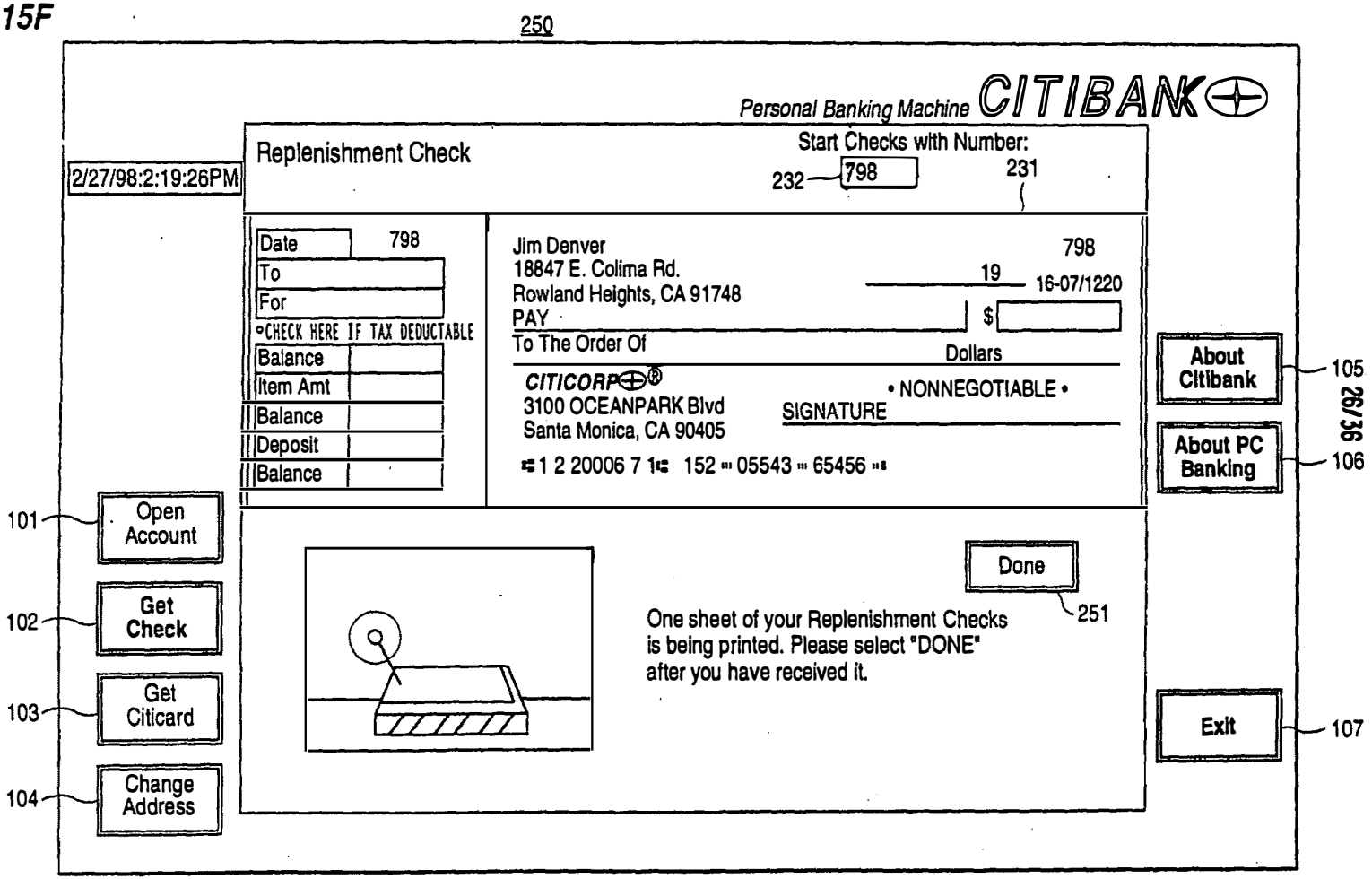
FIG. 15F



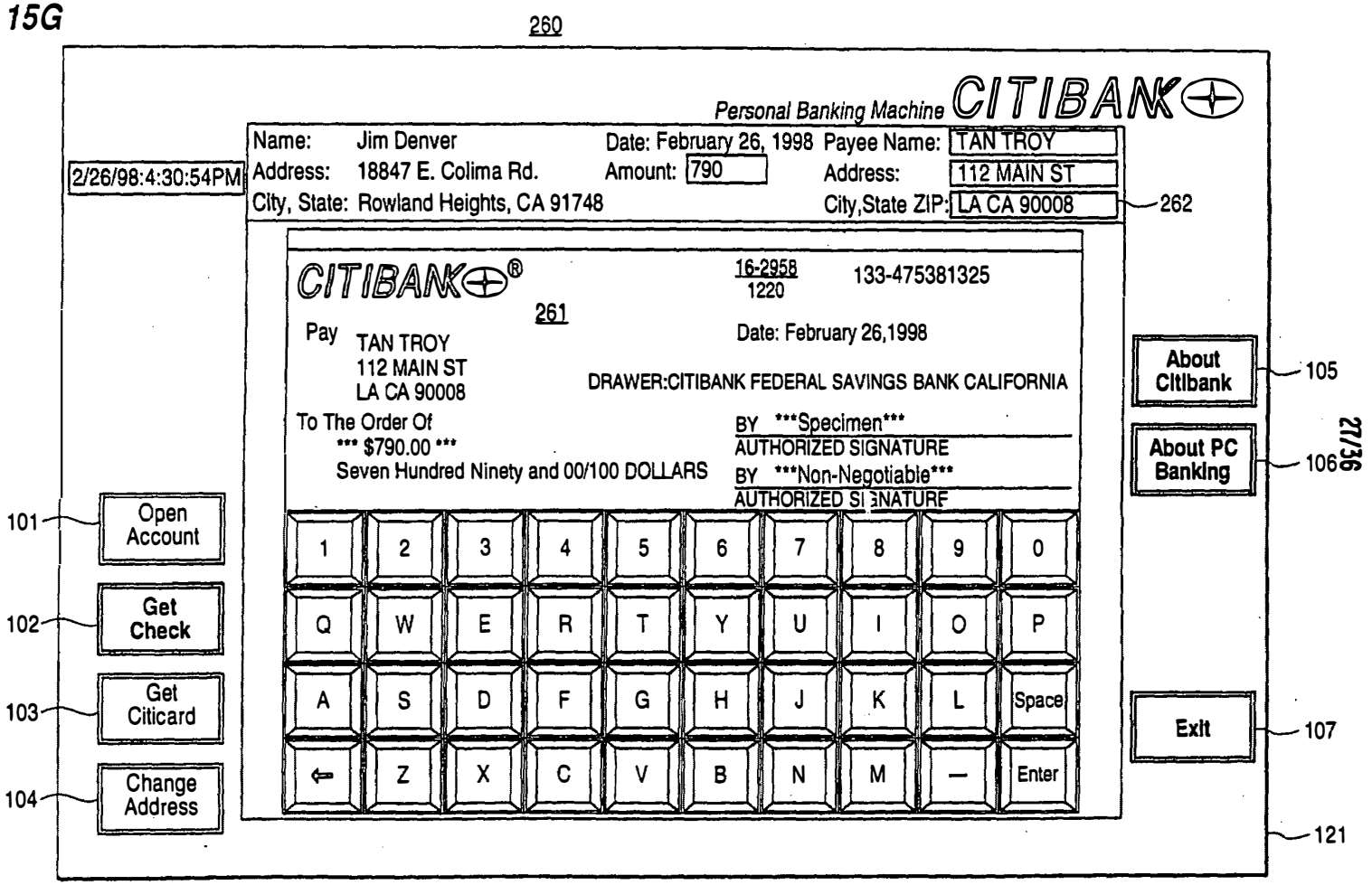
SUBSTITUTE SHEET (RULE 26)

WO 99/09470

PCT/US98/16448

28/36

FIG. 15G



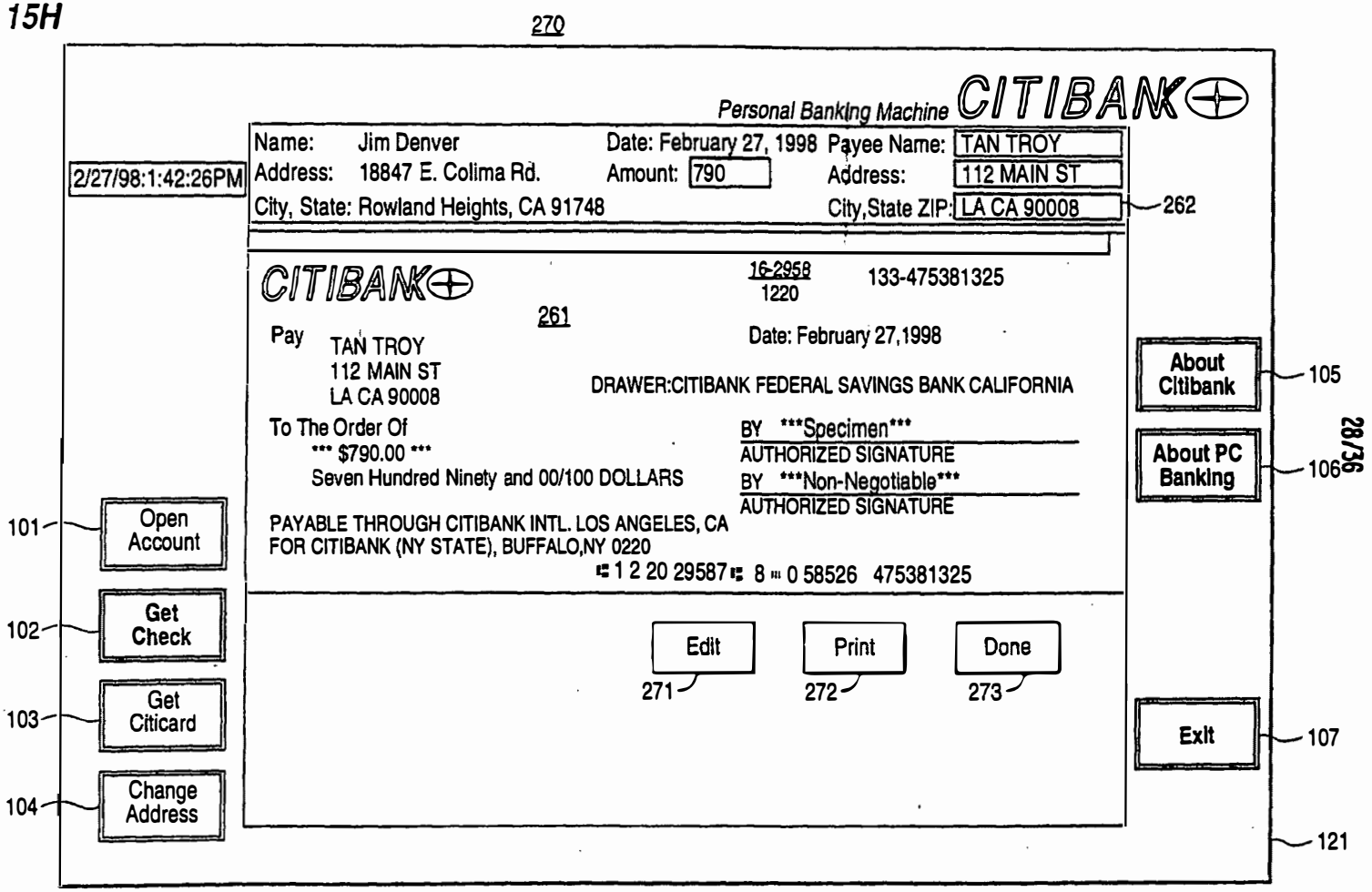
SUBSTITUTE SHEET (RULE 26)

WO 99/09470

PCT/US98/16448

27/36

FIG. 15H



SUBSTITUTE SHEET (RULE 26)

WO 99/09470

28/36

PCT/US98/16448

FIG. 15I

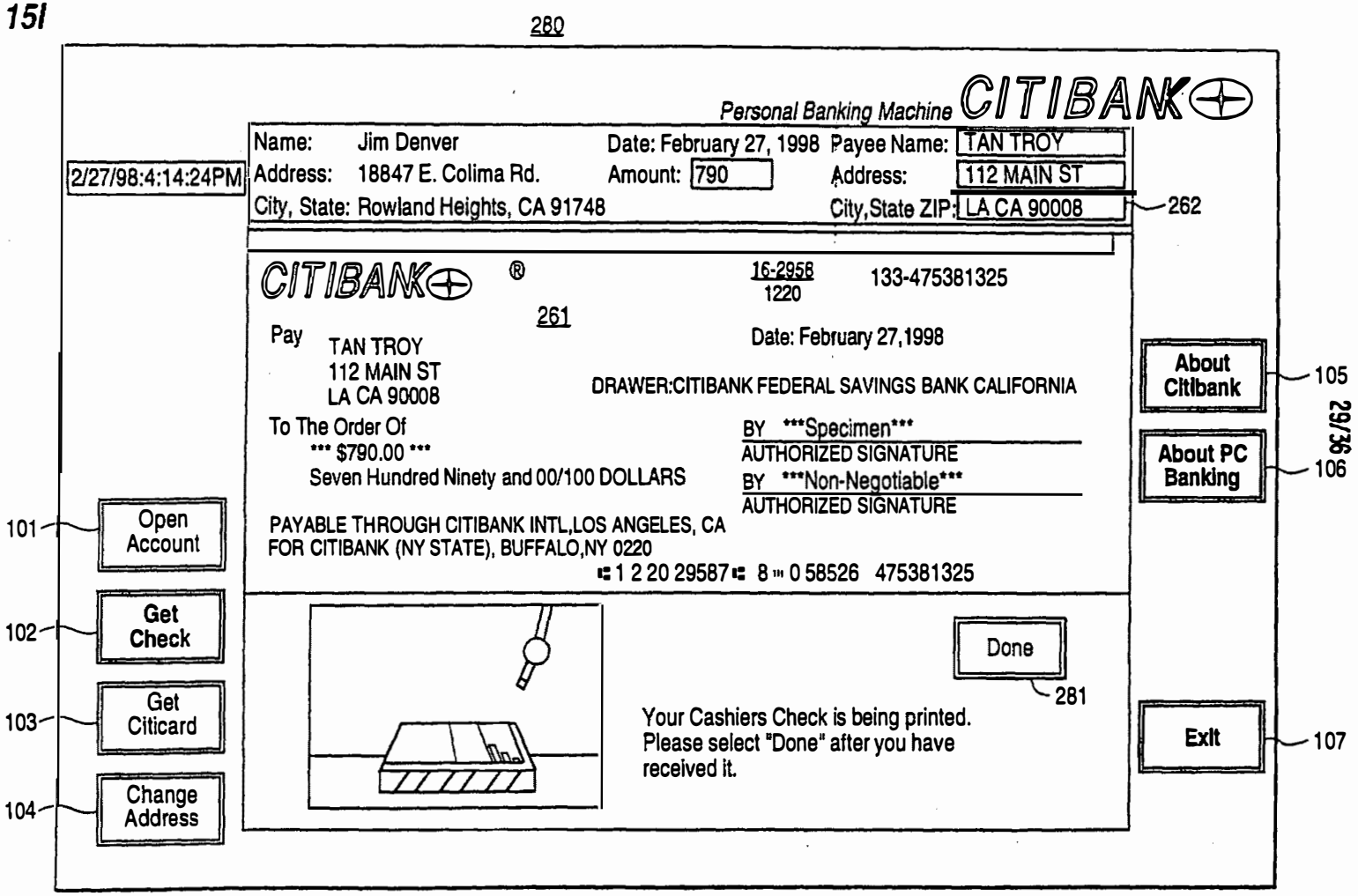

280
Personal Banking Machine CITIBANK
Name: Jim Denver
Address: 18847 E. Colima Rd.
City, State: Rowland Heights, CA 91748
Date: February 27, 1998
Amount: 790
Payee Name: TAN TROY
Address: 112 MAIN ST
City,State ZIP: LA CA 90008
262
2/27/98:4:14:24PM
CITIBANK ®
16-2958
1220
133-475381325
261
Pay TAN TROY
112 MAIN ST
LA CA 90008
Date: February 27,1998
DRAWER:CITIBANK FEDERAL SAVINGS BANK CALIFORNIA
To The Order Of
*** $790.00 ***
Seven Hundred Ninety and 00/100 DOLLARS
BY ***Specimen***
AUTHORIZED SIGNATURE
BY ***Non-Negotiable***
AUTHORIZED SIGNATURE
PAYABLE THROUGH CITIBANK INTL,LOS ANGELES, CA
FOR CITIBANK (NY STATE), BUFFALO,NY 0220
⑆1 2 20 29587⑆ 8 ⑈ 0 58526 475381325
About Citibank
105
About PC Banking
106
101
Open Account
102
Get Check
103
Get Citicard
104
Change Address
Done
281
Your Cashiers Check is being printed.
Please select "Done" after you have received it.
Exit
107

FIG. 16A

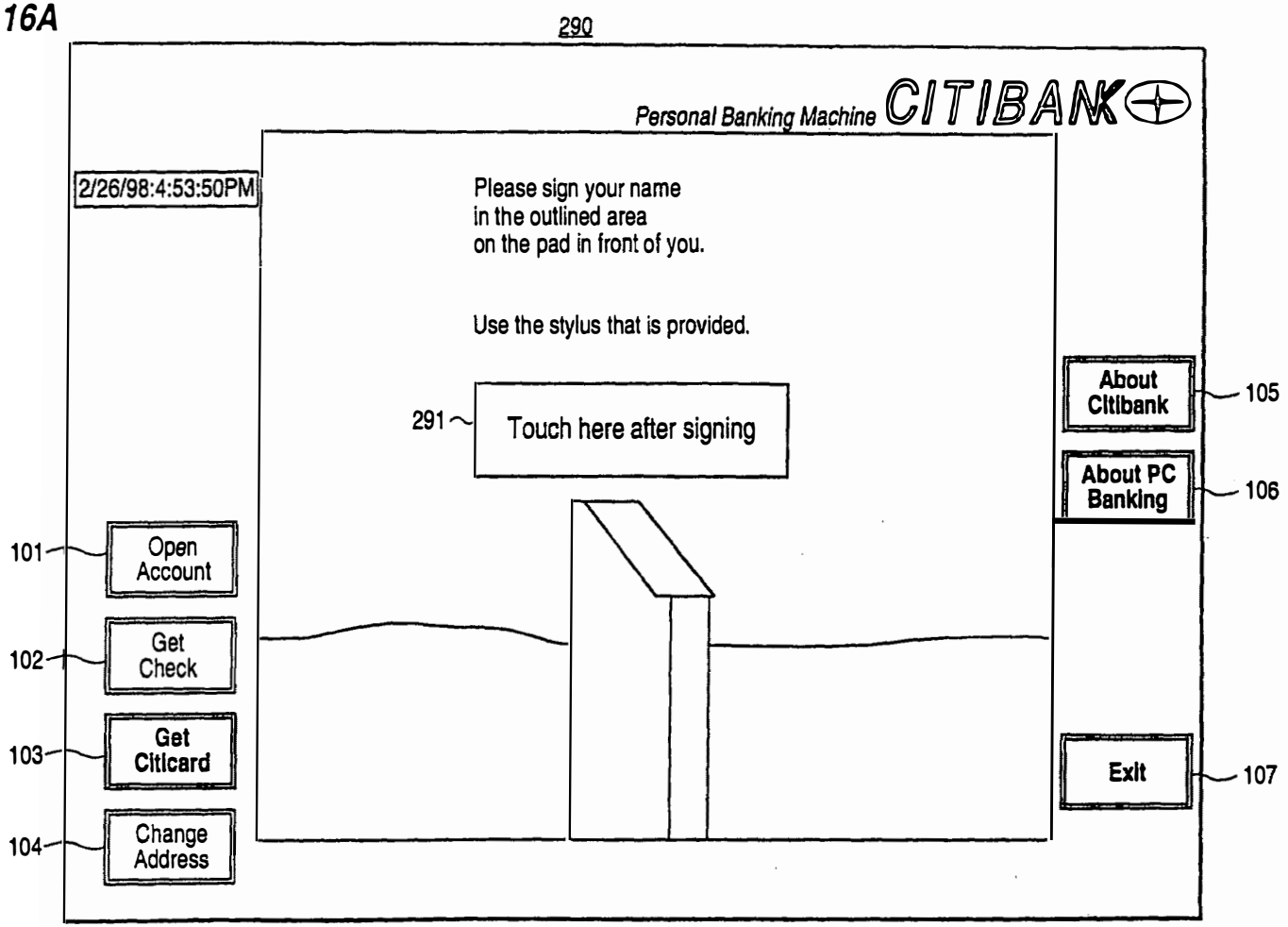


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FIG. 16B

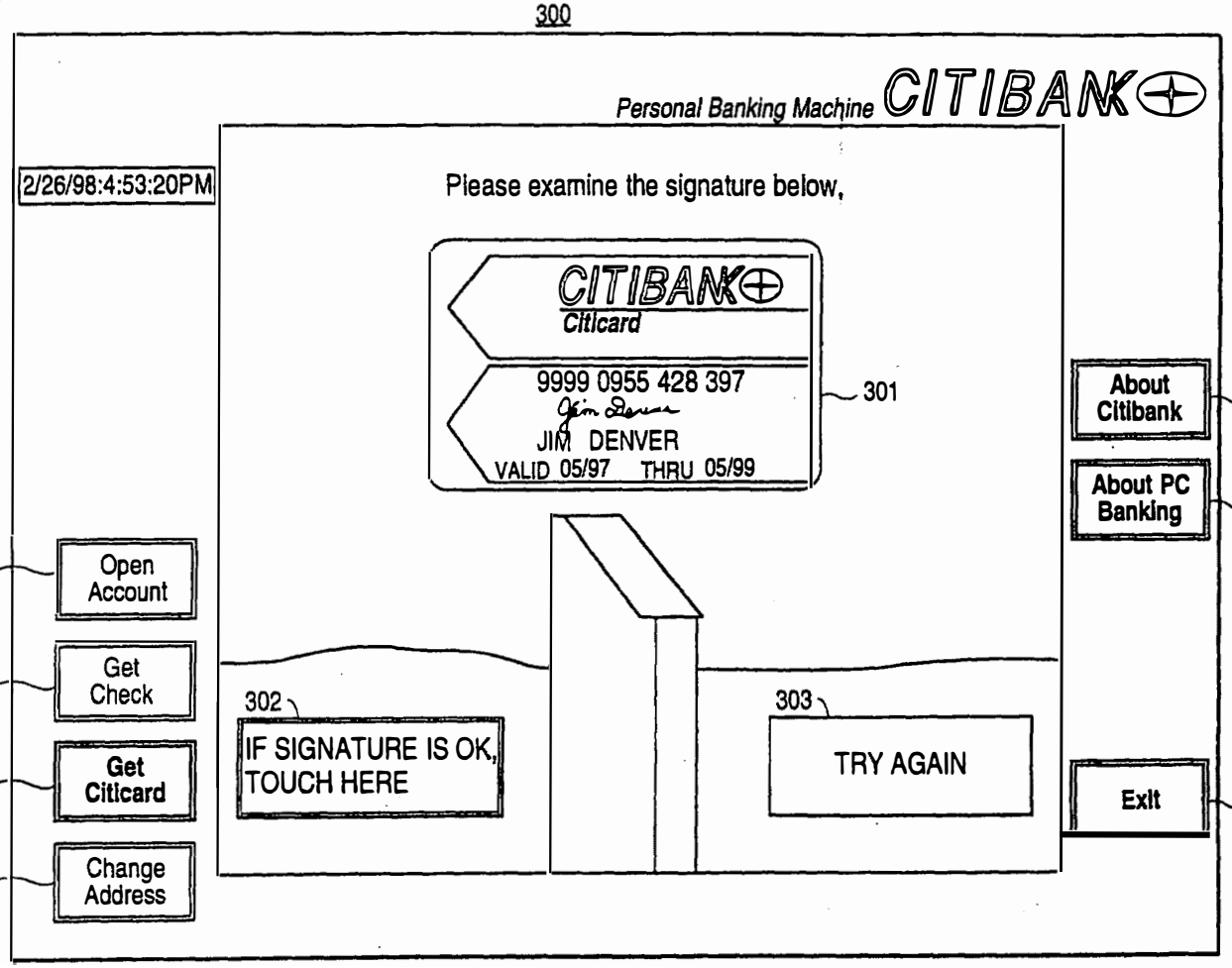
300
Personal Banking Machine
CITIBANK
2/26/98:4:53:20PM
Please examine the signature below,
CITIBANK
Citicard
9999 0955 428 397
JIM DENVER
VALID 05/97 THRU 05/99
301
About Citibank
105
About PC Banking
106
101
Open Account
102
Get Check
103
Get Citicard
104
Change Address
302
IF SIGNATURE IS OK, TOUCH HERE
303
TRY AGAIN
Exit
107

FIG. 16C

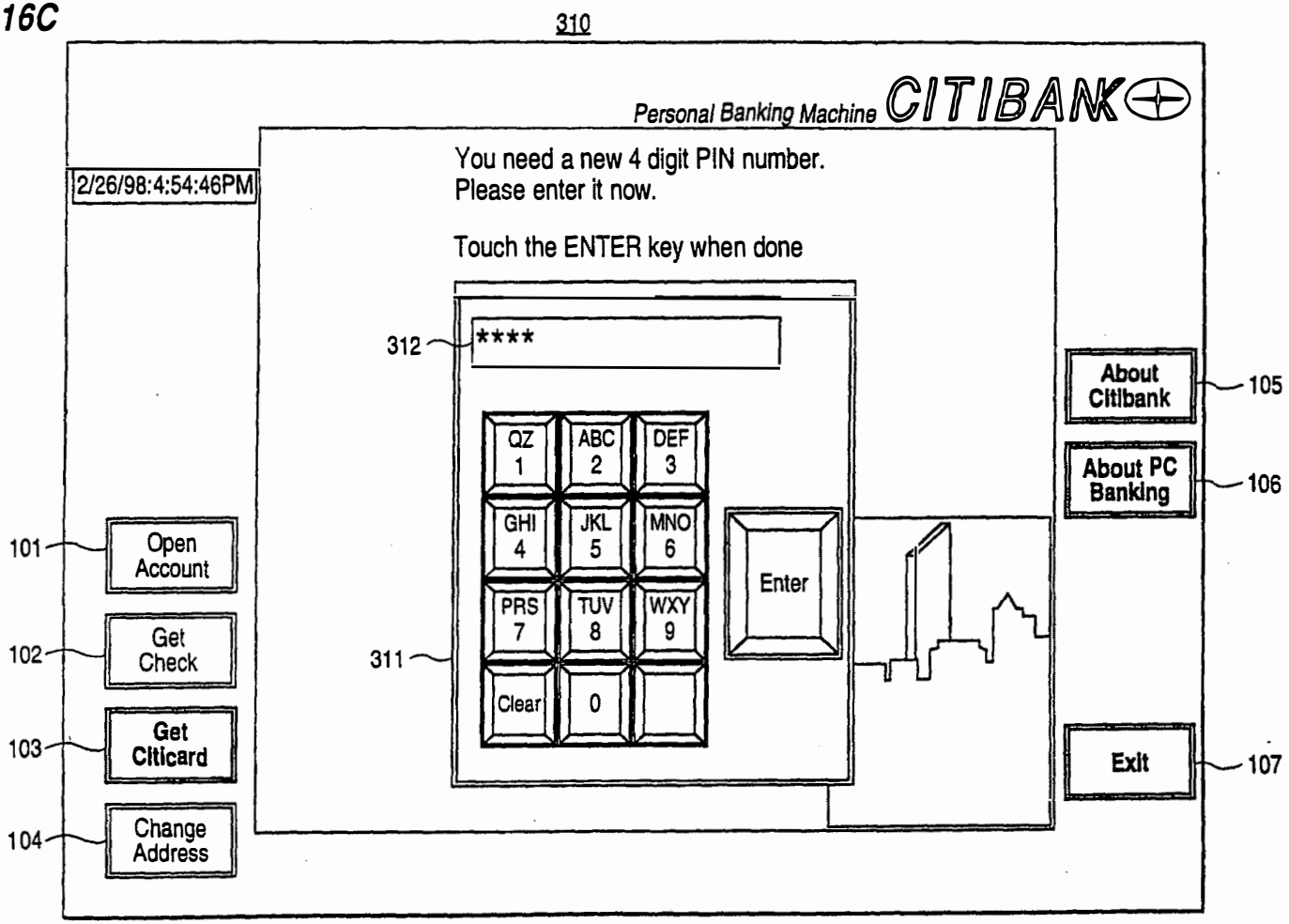

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FIG. 16D

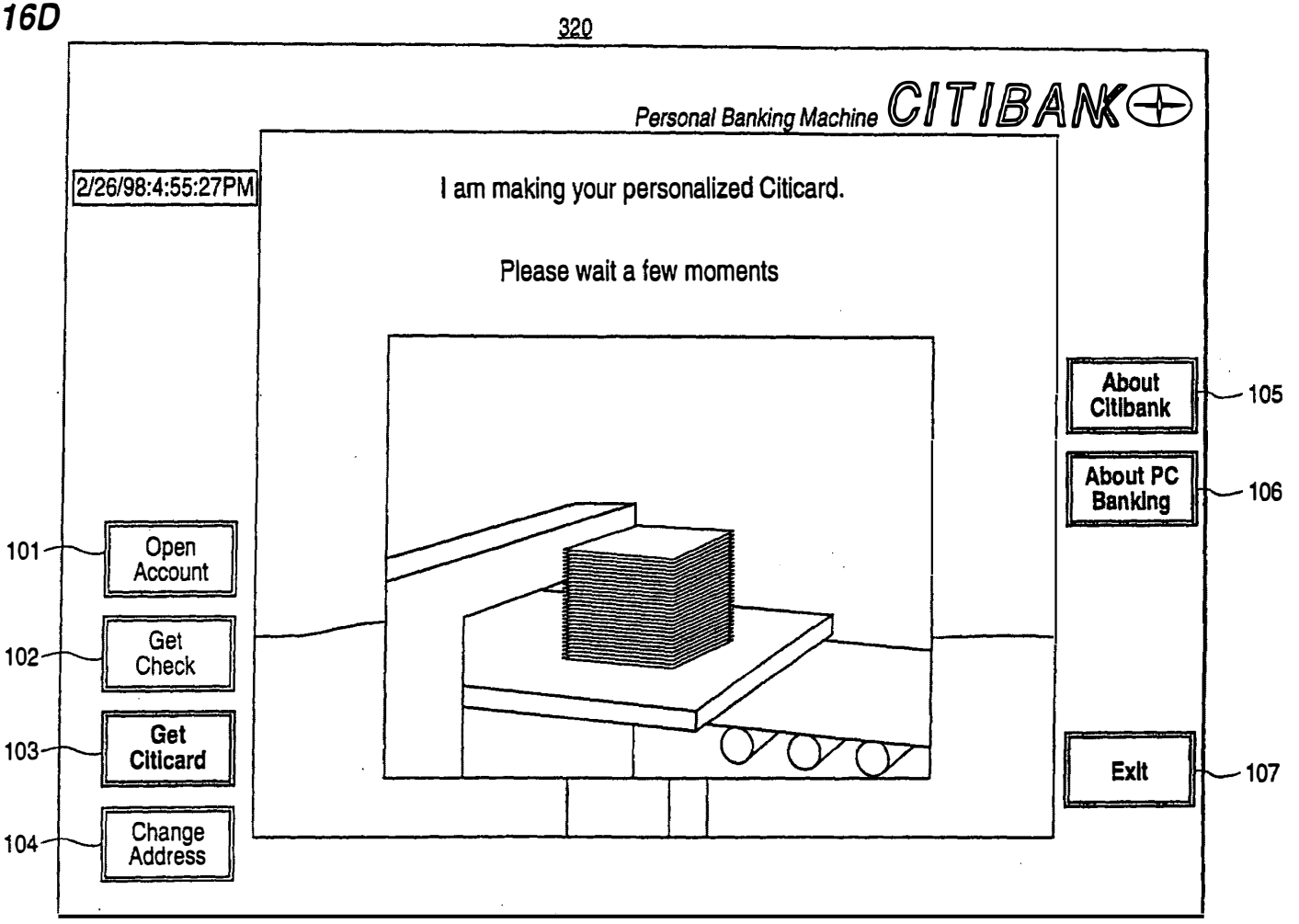
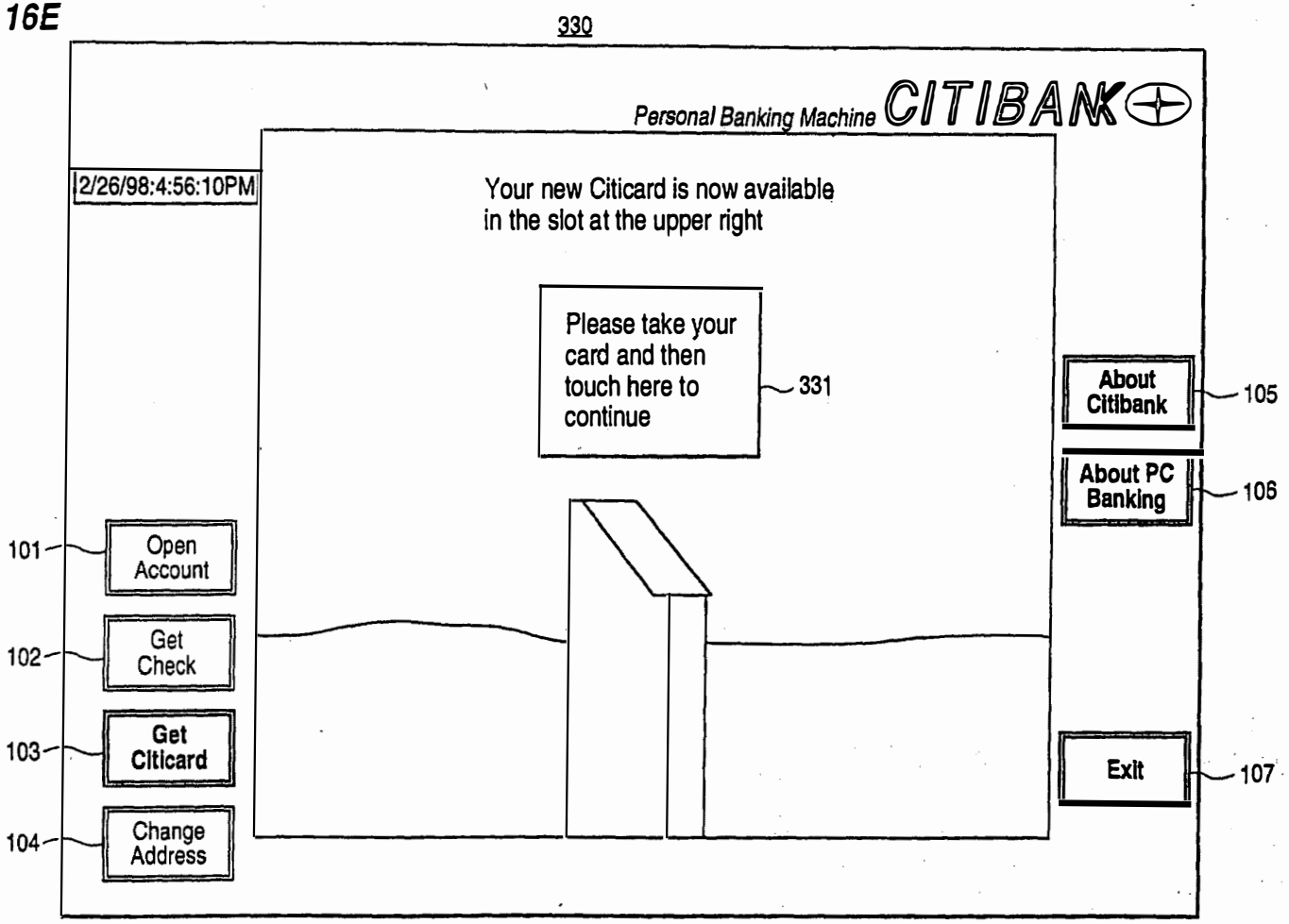

320
Personal Banking Machine
CITIBANK
2/26/98:4:55:27PM
I am making your personalized Citicard.
Please wait a few moments
About Citibank
105
About PC Banking
106
101
Open Account
102
Get Check
103
Get Citicard
104
Change Address
Exit
107

FIG. 16E



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SUBSTITUTE SHEET (RULE 26)
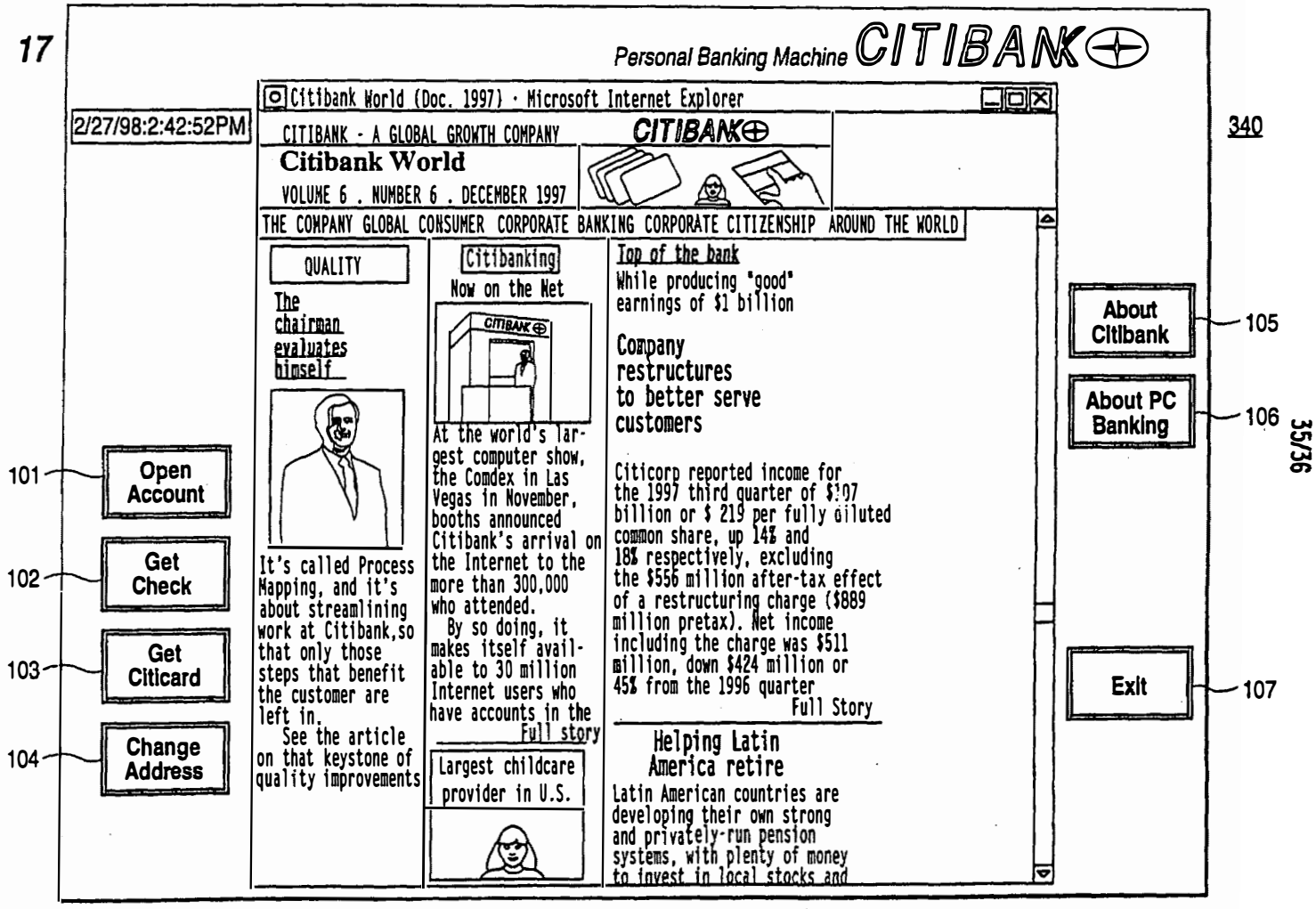
FIG. 17