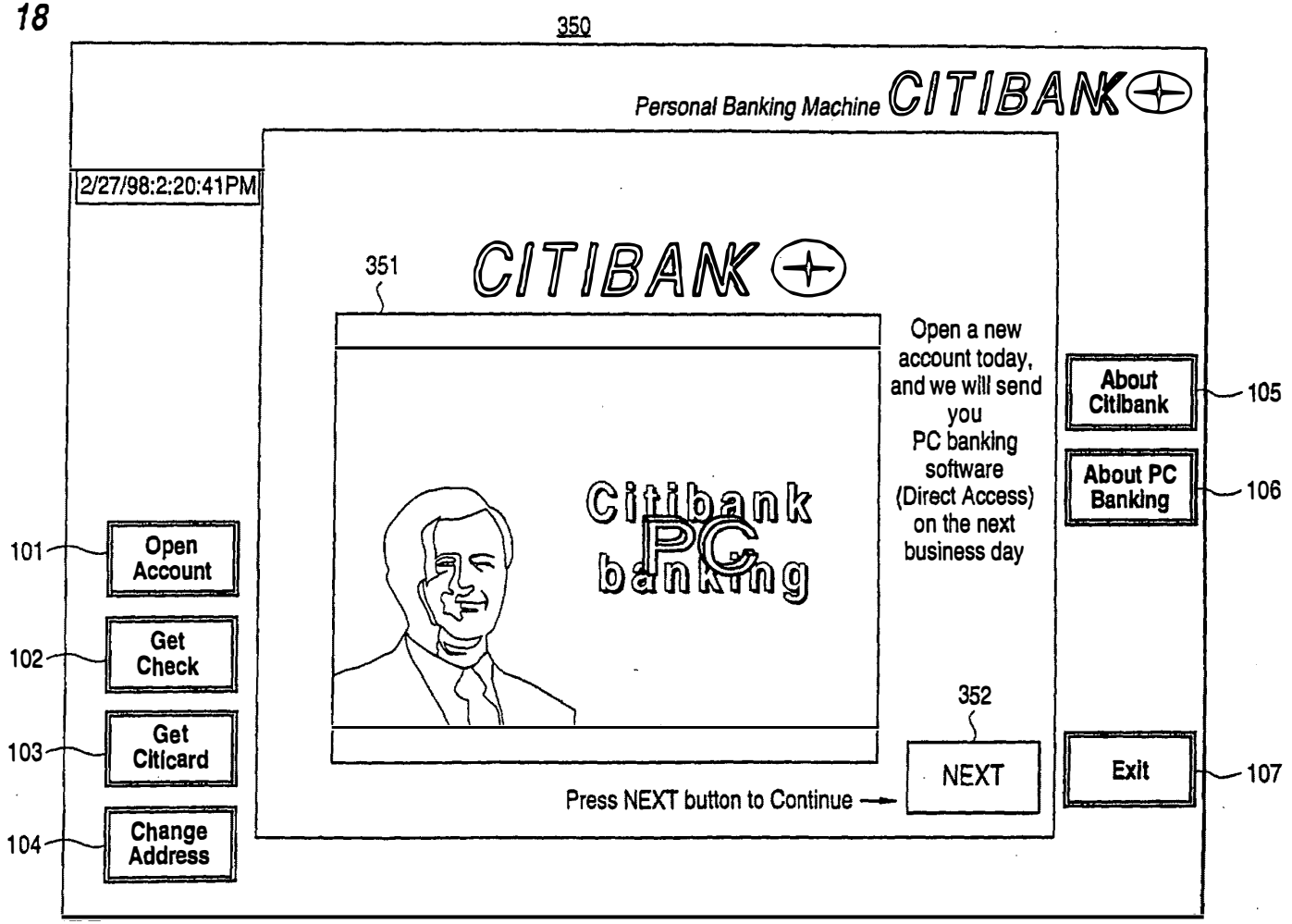
FIG. 18


350
Personal Banking Machine
CITIBANK
2/27/98:2:20:41PM
351
CITIBANK
Citibank PC banking
Open a new account today, and we will send you PC banking software (Direct Access) on the next business day
352
NEXT
Press NEXT button to Continue
101
Open Account
102
Get Check
103
Get Citicard
104
Change Address
About Citibank
105
About PC Banking
106
Exit
107

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US98/16448

A. CLASSIFICATION OF SUBJECT MATTER

IPC(6) :G06F 7/52
US CL : 705/35

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/35, 38, 39, 41

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A, P	US 5,794,230 A (Horadan et al.) 11 August 1998 (11.08.98), column 6, line 33 to column 8, line 55.	1-93
A, P	US 5,769,269 A (Peters) 23 JUNE 1998 (23.06.98), column 4, line 45 to column 8, line 30.	1-93
A, P	US 5,719,383 A (Forrest) 17 February 1998 (17.02.98), column 2, line 35 to column 3, line 6.	1-93
A, P	US 5,677,955 (Doggett et al.) 14 October 1997 (14.10.97) column 2, line 3 to column 6, line 45.	1-93

[X] Further documents are listed in the continuation of Box C. [ ] See patent family annex.

*	Special categories of cited documents:	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A"	document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E"	earlier document published on or after the international filing date	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
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"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed		

Date of the actual completion of the international search 07 OCTOBER 1998	Date of mailing of the international search report 17 DEC 1998
Name and mailing address of the ISA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 Facsimile No. (703) 305-3230	Authorized officer FRANTZY POINVIL Diane Smith-Bo Telephone No. (703) 305-9779

Form PCT/ISA/210 (second sheet)(July 1992)*

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US98/16448

C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 5,650,604 A (Marcous et al.) 22 July 1997 (22.07.97), column 3, line 40 to column 8, line 67.	1-93
A	US 5,455,407 A (Rosen) 03 October 1995 (03.10.95), column 7, line 50 to column 15, line 16.	1-93
A	US 5,220,501 A (Lawlor et al.) 15 June 1993 (15.06.93), column 11, line 15 to column 35, line 41.	1-31

Form PCT/ISA/210 (continuation of second sheet)(July 1992)*

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INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification 6 : G06F 23/00	A2	(11) International Publication Number: WO 98/45797
		(43) International Publication Date: 15 October 1998 (15.10.98)

(21) International Application Number: PCT/US98/07150

(22) International Filing Date: 8 April 1998 (08.04.98)

(30) Priority Data:
08/835,404 8 April 1997 (08.04.97) US

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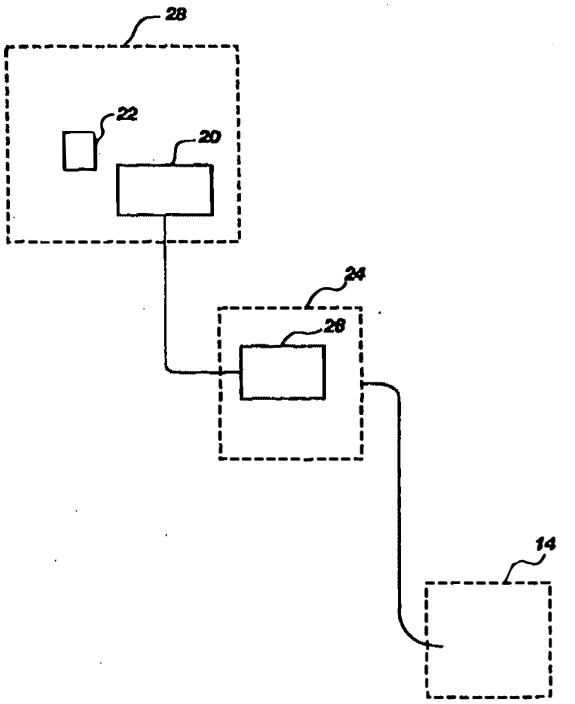
(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, GM, GW, HU, ID, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, UZ, VN, YU, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).

Published
Without international search report and to be republished upon receipt of that report.

(54) Title: METHOD AND APPARATUS FOR CREDIT CARD PROCESSING VIA FACSIMILE

(57) Abstract

A method and apparatus for making credit card transactions which includes utilizing a facsimile machine for transmitting credit card information and purchase amount to an information processing center. The information processing center receives and converts the received information into an electronic format, and then accesses credit card account information via the Internet. A final disposition of the purchase is then transmitted to the merchant via fcsimile which is either approval or disapproval of the transaction.



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BACKGROUND

1. The Field Of The Invention.

This invention relates generally to financial transactions via telephone. More specifically, the present invention provides a method and apparatus for accomplishing a credit card purchase utilizing facsimile technology and internet access, thereby avoiding the dedicated credit card transaction equipment which is typically required.

2. The State Of The Art

The state of the art process for making credit card transactions is efficient but costly. It is costly in that to process credit card transactions requires purchasing or renting the equipment necessary for making the transactions. Furthermore, there are additional charges involved. Specifically, there is an access fee charged to those who want to approve a credit card transaction.

The apparatus described above is typically arranged as shown in prior art figure 1. Figure 1 shows a credit card magnetic reader machine 10. The magnetic reader 10 is also known as and will be referred to hereinafter as a "swipe" machine which describes the motion of placing a credit card along a track or channel 12 in the swipe machine 10, and then pulling the credit card through the channel. As the credit card is pulled through the channel 12, information stored on a magnetic strip on the credit card is "read" and transmitted to a credit card processing center 14. To transmit the information from the credit card to the processing center 14 typically requires the use of a dedicated telephone line 16. The swipe machine 10 is electrically coupled to a telephone 18 or directly to the dedicated telephone line 16.

The process of transacting a purchase utilizing the swipe machine 10 can be as follows. First, a customer provides the credit card to a merchant. The merchant initializes the swipe machine 10 by activating a connection between the swipe machine 10 and the processing center 14. Activating the connection can be as simple as swiping the credit card through the swipe machine 10, or pressing a button which causes the swipe machine to make a call to the processing center 14. After the connection is established, the credit card is swiped through the channel 12, or if already swiped, the information which typically includes the unique credit card number is transmitted to the processing center 14. Along with the unique credit card number, the merchant also transmits a purchase amount which is to be transferred electronically. As the name implies, the transfer is typically a crediting of a merchant's account by debiting of the customer's credit card account by posting a charge against the account.

At this stage of the process, the merchant typically returns the credit card to the customer because it will probably not be needed again. The processing center 14 is now typically using the unique credit card number to locate an account which is associated therewith. After the account is located, the processing center 14 determines whether the purchase amount entered by the merchant exceeds the credit limit of the credit card account. If the credit limit is not exceeded, the processing center 14 transmits an approval code back to the merchant. If the transaction is approved, the customer then leaves with the purchase.

The process described above can vary slightly for many reasons. For instance, the process can vary according to the type of credit card account which is being utilized for the transaction. For example, even

if a credit limit is exceeded, the transaction might still be approved, within certain limits. Other variations include automating the process so that the credit card is swiped by the machinery, and only the purchase price has to be manually entered. However, none of these variations are particularly relevant to the present invention. What is important to learn from the background information above is that typically no transaction takes place without having a swipe machine 10 which can read the credit card number from the credit card. Furthermore, the swipe machine 10 functions as a dedicated link to the processing center 14, supplying the necessary information for the processing center 14 to determine whether the transaction is allowable in light of a credit limit and present debt associated with the credit card number.

It should be apparent from the explanation above that the equipment necessary for setting up a merchant with the ability to make credit card transactions is simply a credit card swipe machine 10. However, the fee structure associated with the swipe machine 10 is surprising. For instance, the typical cost of a swipe machine 10 is around $1000. Even if a swipe machine is rented, the cost is typically around $40.00 per month. Furthermore, there is typically a fee associated with accessing the processing center 14 via a swipe machine 10.

It would be an improvement over the state of the art to provide a method and apparatus for making credit card transactions which did not require the use of a credit card swipe machine. It would be a further improvement to eliminate or substantially reduce initial start-up costs of making credit card transactions, and possibly reduce the cost of accessing the processing center information.

OBJECTS AND SUMMARY OF THE INVENTION

It is an object of the present invention to provide a method and apparatus for making credit card transactions with essentially no investment in dedicated transaction equipment. It is another object to provide a method and apparatus for making credit card transactions which does not require the use of a credit card swipe machine.

It is another object to provide a method and apparatus for making credit card transactions which avoids a high initial start-up cost.

It is another object to provide a method and apparatus for making credit card transactions which utilizes facsimile transmission technology, optical character recognition software, and internet access equipment.

It is another object to provide a method and apparatus for making affordable credit card transactions to merchants who would not otherwise perform enough transactions to justify the initial costs of conventional credit card transaction equipment.

The present invention is realized in a method and apparatus for making credit card transactions which includes utilizing a facsimile machine for transmitting credit card information and purchase amount to an information processing center. The information processing center receives and converts the received information into an electronic format, and then accesses credit card account information via the Internet. A final disposition of the purchase is then transmitted to the merchant via facsimile which is either approval or disapproval of the transaction.

In a first aspect of the invention, the merchant only needs to have a facsimile machine for transmitting credit card and purchase amount information. This eliminates the need for a dedicated credit card swipe machine.

In another aspect of the invention, optical character recognition software converts the credit card and purchase amount information to an electronic format, a format which is therefore suitable for transmission to a credit card processing center.

In another aspect of the invention, the total cost of a credit card transaction is substantially reduced to a relatively small access fee for credit card account information, thereby making the process affordable for merchants who make limited and even insignificant credit card transactions.

These and other objects, features, advantages and alternative aspects of the present invention will become apparent to those skilled in the art from a consideration of the following detailed description taken in combination with the accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

Figure 1 is a block diagram of the basic prior art elements involved in a credit card transaction utilizing dedicated transaction equipment, including a credit card swipe machine.

Figure 2 is a block diagram of a presently preferred embodiment of the present invention, including the facsimile machines and Internet access for reducing costs of credit card verification.

Figure 3 is a close-up block diagram of the elements of the pre-processing center of the present invention.

Figure 4A is top view of a preferred embodiment of a transmittal form utilized in conjunction with the apparatus of figure 2, which includes spaces for handwritten or typed block letters and numbers.

Figure 4B is a top view of an alternative embodiment of a transmittal form utilized in conjunction with the apparatus of figure 2, which includes bubbles for darkening instead of spaces for block characters.

Figure 4C is a top view of an alternative embodiment of a transmittal form utilized in conjunction with the apparatus of figure 2 which combines block characters and bubbles for darkening.

DETAILED DESCRIPTION OF THE INVENTION

Reference will now be made to the drawings in which the various elements of the present invention will be given numerical designations and in which the invention will be discussed so as to enable one skilled in the art to make and use the invention. It is to be understood that the following description is only exemplary of the principles of the present invention, and should not be viewed as narrowing the claims which follow.

The preferred embodiment of the present invention comprises both a method and apparatus for making credit card transactions which is advantageously more cost effective than the prior art. Specifically, the cost of a credit card swipe machine 10 (see figure 1) is avoided by utilizing an alternative method of sending credit card information to a credit card processing or information center 14. By not using a credit card swipe machine, the high initial purchase price or relatively high rental fee is avoided.

A brief summary of the method and apparatus of the present invention is therefore as follows. Instead of using the swipe machine 10, figure 2 shows that the presently preferred embodiment of the present invention contemplates utilizing a first facsimile machine 20 at the site of the transaction 28. Accordingly, a merchant or a customer fills out a transmittal form 22 by handwriting or typing relevant information. The relevant information required for the process is the amount of the purchase, and information which can identify the credit card account. It may also be necessary to provide a name of the customer as well. It should also be observed that if address verification of the card holder is submitted, including the ZIP code, that the lowest rate is obtained for verification of account information. Therefore, it should be understood that the amount and type of information which is submitted via the transmittal form 22 can vary substantially, depending upon the interests of the merchant and the card holder.

Once a transmittal form 22 has been completed, the merchant transmits it via the first facsimile machine 20. To avoid the cost of typical long distance telephone rates, the merchant advantageously dials a toll free number of a pre-processing center 24. The pre-processing center 24 is an intermediate location between the credit card processing center 14 and the location 28 of the merchant. A second facsimile machine 26 at the pre-processing center 24 receives a facsimile of the transmittal form 22 which was sent from the merchant via the first facsimile machine 20.

The next step is to process the transmittal form 22. Processing typically includes converting the

information into a format which is required by the credit card processing information center 14. In the most basic sense, this means preparing the information to be transmitted in an electronic format which is different from the electronic format of the facsimile transmission. This typically means a digital data format. Once converted, the data is then transmitted to the credit card processing information center 14. The credit card processing information center 14 determines whether the credit card transaction is approved or disapproved based upon criteria which are not relevant to the present invention. What is important is that the approval status, either positive or negative, is then transmitted back to the pre-processing center 24. From there, the approval status is transmitted to the merchant's location 28 via facsimile from the second facsimile machine 26 to the first facsimile machine 20.

These surprisingly simple steps not only result in a substantial savings to merchants in processing a credit card transaction, they also enable businesses to accept credit cards for purchases which would otherwise be turned away because of the prohibitively high initial costs of using typical credit card access methods and apparatus.

Although the preferred embodiment in itself offers surprising advantages in cost reduction, there are many details of the process and alternatives which bear explanation. First, processing of the transmittal form is preferably automated to make the overall process not only more free from human error, but also less labor intensive. Consequently, figure 3 shows that the transmittal form 22 is preferably delivered automatically from the second facsimile machine 26 to a document reader 30. The document

reader 30 scans the transmittal form 22 for the relevant information. When the information is retrieved, it is then transmitted via a general purpose computer 32 which has access to the Internet 38.

The document reader 30 can operate in various ways depending upon the format by which the information is recorded on the transmittal form 22. For example, figure 4A shows that the transmittal form 22 can have predefined spaces 34 for letters and numbers to be written in block format. Alternatively, figure 4B shows that the predefined spaces can consist of bubbles 36 which are darkened by pencil or pen as is commonly known in the art. Another option as shown in figure 4C is to combine the block letters and numbers 34 with the darkening of bubbles 36 to provide more accuracy. What is important to realize from the embodiments of the transmittal form 22 is that many different types of forms which encode data in different ways can all be utilized by the present invention. However, it is an advantageous concept that the transmittal form can be submitted via facsimile.

While it has been suggested that the only information contained the transmittal form 22 is purchase amount and card holder identification and account information, it is another advantageous concept to include more information. For example, it is possible that a portion of the transmittal form 22 be standardized purchase amount and identification information as previously described. The remaining portion of the transmittal form 22 is dedicated to product information. For example, the product information might also include order information. In this way, a card holder could submit the transmittal

form 22 which specifically identifies a product(s) that is to be purchased, along with the accompanying purchase amount, card holder and account identification information. Consequently, a complete credit card transaction can take place when the transmittal form 22 is submitted to the pre-processing center 24.

While the purpose of the transmittal form 22 is to make it as simple as possible to obtain credit card account information and purchase information, it must be remembered that the nature of the information is sensitive financial data, the possession of which would enable anyone to make credit card purchases. Therefore, it is possible to enable encryption of information through the use of an encryption key. In this way, the facsimile machines can be ordinary machines, and not costly machines which have specialized hardware, software or firmware.

Because of the nature of the information being transmitted, it is also possible that the transmitting merchant will desire to receive confirmation that the credit card information was received by the intended recipient. In other words, the merchant will feel more confident in the process if after transmitting the information, the second facsimile machine 26 at the pre-processing center 24 sends back confirmation of the information received. This confirmation could be a simple acknowledgement that information was received without going into specifics. Alternatively, the confirmation could include all the information which was transmitted and read electronically. In this way, the confirmation could not only assure the sender that the information was received, but that it was correctly understood by the document reader 30 of the automated pre-processing center 24.

In another aspect of the confirmation process, it is envisioned that the pre-processing center 24 might be able to identify the source of an error when one occurs, or at least provide some helpful information to the merchant about why the error as occurred.

Once the credit card and purchase amount information is received at the pre-processing center 24, the information is converted into an electronic format. In other words, the information is digitized because that is what the credit card processing information center 14 expects to receive, whether from an interface to the credit card swipe machines, or via the Internet 38.

A first aspect of the digitization process concerns the specific method and apparatus used to actually "read" the transmittal form 22 and digitize the information. In the preferred embodiment, the document reader 30 accomplishes its function by way of optical character recognition software being run on a general purpose computer. Of course, this assumes that the transmittal form 22 has handwritten or typed block letters and numbers, and not just the darkened bubbles which would not require as sophisticated a system. However, in the interests of ease of use and to make the process as fast as possible (and thus still convenient for the customer), the preferred method of filling out the transmittal form 22 is to exclusively use block characters. Those skilled in the art of optical character recognition software and hardware understand how the system is able to function as desired.

In an issue relating back to the confirmation notification, it is a part of the method and apparatus that after the information has been digitized by the optical character recognition software and hardware,

that the information should be checked for errors. Although it is understandably impossible to determine whether the merchant has transmitted all of the correct information unless it is sent back to the merchant, it might be possible to determine whether a number is missing in the credit card account, or if the expiration date of the card is valid.

In another aspect of the digitization process, it should be apparent that there is more than one way to digitize the information. For example, digitizing includes not only replacing numbers and letters with a computer equivalent such as in a binary or hexadecimal based format, it also includes the ability to encode the data before it is transmitted to the credit card processing information center 14. In this way, security of the information is more assured than if no encoding is carried out. Again, the likely method is to use encryption keys which are automatically used in the automated process.

Once the information is digitized and ready for transmission to the credit card processing information center 14, access thereto is provided by utilizing the Internet 38 as shown in figure 3. Specifically, a general purpose computer 32 located at the pre-processing center 24 connects to the Internet 38 via any Intern service provider, or through a dedicated connection thereto. Accessing the credit card processing information center 14 via the Internet 38 avoids the more proprietary access path of the swipe machines. Furthermore, whereas a swipe machine 10 must access the credit card processing information center 14 through a toll call via a publicly switched telephone network, the present invention utilizes the Internet 38, and thus avoids any long distance calling charges. By placing a plurality of pre-processing

centers 24 in major cities, interstate telephone calls can be eliminated from the entire system. Only intra-state local and long distance calls are then required to access the pre-processing center 24. By obtaining bulk calling rates utilizing a toll free number and by further reducing the cost by making all calls local, the present invention obtains even more savings.

Utilizing the Internet 38 for transmission of digital data raises more issues about the format of the digital data. For example, transmission of data via the Internet 38 requires that the data be properly prepared for transmission. This means that the data is encapsulated within packets of information. The packets are prepared in accordance with standard Internet protocols. For example, the transmission control protocol/internet protocol (TCP/IP) is a common Internet format. Even the encoded data can be packeted for transmission utilizing a selected Internet protocol.

Once the credit card processing information center 14 has determined whether the credit card transaction is approved or rejected, an approval status code is typically transmitted to the merchant. In the present invention, the approval status code is first transmitted to the pre-processing center 24. The approval status code is first un-encapsulated from its Internet protocol. If the approval status code was also encoded, it is then un-encoded. Finally, the second facsimile machine 26 transmits the approval status code, whether it is positive or negative, to the merchant.

It is an important and an advantageous principle of the present invention to realize that the first facsimile machine 20 being used by the merchant can be replaced with a general purpose computer which is

capable of facsimile transmissions. Such a general purpose computer would include an electronic form of the transmittal form 22. The merchant will type in the information, and then transmit the transmittal form via a facsimile transmission utilizing facsimile software and a modem to the pre-processing center 24.

Likewise, it is an inventive principle that the second facsimile machine 26 could be replaced by a general purpose computer which has the capability of sending facsimile transmissions without having to "read" a hardcopy of what is to be transmitted. In other words, the general purpose computer can transmit to and receive information from another facsimile machine, or a general purpose computer which can transmit facsimiles.

While very little specific examples of the cost reductions have been provided, it is now useful to consider some of the fees involved. Specifically, it is the case that accessing the credit card processing information center 14 to determine approval of a credit card transaction generally requires no more than seven or eight cents per transaction. Consequently, the entire fee structure for approving credit card transactions utilizing the method and apparatus of the present invention can be quite reasonable on a per transaction basis, as compared to the high initial start-up costs, and probably larger access fees via a toll free but out-of-state long distance access charges to the credit card processing information center 14 which are likely to be passed to the merchant.

Another important issue to address in an alternative embodiment is the utilization of a transmission medium other than the Internet 38 (see figure 3) for the pre-processing center 24 to utilize

when communicating with the credit card processing information center 14. While communication via the Internet is the preferred embodiment because of the ubiquitous and expanding access thereto, it is another important principle of the present invention to include a direct link. In other words, a dedicated communications link such as a privately leased line can also be utilized to provide access between the pre-processing center 24 and the credit card processing information center 14. This arrangement can result in other advantages such as enhanced security and faster access rates. The reason for access which is not Internet-based is simply owing to the changing nature of the Internet as it evolves as a communications medium.

It is to be understood that the above-described arrangements are only illustrative of the application of the principles of the present invention. Numerous modifications and alternative arrangements may be devised by those skilled in the art without departing from the spirit and scope of the present invention. The appended claims are intended to cover such modifications and arrangements.

CLAIMS

1. A method for making a credit card transaction utilizing a facsimile machine to transmit information to a credit card processing center, and thereby enable a small volume of credit card transactions to be affordable, said method comprising the steps of:

(1) imprinting information relevant to the credit card transaction on a transmittal form;

(2) transmitting the information on the transmittal form from a first facsimile transmission/reception capable machine to a second facsimile transmission/reception capable machine at a first processing location;

(3) converting the information on the transmittal form to an electronic format which is suitable for delivery to a credit card processing information center;

(4) accessing the credit card processing information center and transmitting the electronic format of the information thereto for determination of whether the credit card transaction is allowable;

(5) receiving an approval status from the credit card processing information center at the first processing center; and

(6) transmitting the approval status of the credit card transaction to the first facsimile transmission/reception capable machine.

2. The method as defined in claim 1 wherein the method further comprises the step of placing a purchase amount and a credit card number for identifying a credit card account on the transmittal form.

3. The method as defined in claim 1 wherein the method
further comprises the step of confirming receipt of the information by transmitting a received message from the second facsimile machine to the first facsimile machine.

4. The method as defined in claim 1 wherein the method
further comprises the step of utilizing optical character recognition software to convert the information placed on the transmittal form to the electronic format.

5. The method as defined in claim 4 wherein the method
further comprises the step of utilizing optical character recognition hardware to convert the information placed on the transmittal form to the electronic format.

6. The method as defined in claim 5 wherein the method
further comprises the step of transmitting an error message from the second facsimile machine to the first facsimile machine if not all required information was received.

7. The method as defined in claim 6 wherein the method
further comprises the step of identifying a source of error for all of the required information not being received, and then transmitting an error message from the second facsimile machine to the first facsimile machine which identifies the source of error.

8. The method as defined in claim 5 wherein the step of converting the information placed on the transmittal form to the electronic format further comprises the step of digitizing the information.

9. The method as defined in claim 1 wherein the method further comprises the step of encoding the electronic format of the information which is suitable for delivery to a credit card processing information center.

10. The method as defined in claim 1 wherein the method further comprises the step of accessing the credit card processing information center via the Internet.

11. The method as defined in claim 10 wherein the method further comprises the step of encapsulating the electronic format of the information, which is suitable for delivery to the credit card processing information center, within at least one packet of information which is suitable for delivery via the Internet.

12. The method as defined in claim 11 wherein the method further comprises the step of utilizing an Internet protocol for communicating with the credit card processing information center.

13. The method as defined in claim 1 wherein the method

further comprises the step of accessing the credit card processing information center via a dedicated access line.

14. The method as defined in claim 1 wherein the method
further comprises the step of accessing the first processing center via a call to a toll free number to thereby decrease a total cost of the credit card transaction while minimizing long distance telephone fees charged to the toll free number.

15. The method as defined in claim 1 wherein the method
further comprises the steps of:

(1) receiving a positive or a negative approval status for the credit card transaction from the credit card processing information center at the first processing center; and

(2) transmitting the positive or the negative status to the first facsimile machine from the second facsimile machine.

16. The method as defined in claim 1 wherein the method
further comprises the step of charging a fee for accessing the first processing center, and for accessing the credit card processing information center, regardless of a positive or a negative approval status of the credit card transaction.

17. The method as defined in claim 1 wherein the method
further comprises the step of writing by hand or typing the information on the transmittal form, and

wherein the transmittal form has designated areas for specific types of information required to approve the credit card transaction process.

18. The method as defined in claim 1 wherein the method
further comprises the step of including product information on the transmittal form, to thereby enable a specific product to be identified as a subject of the credit card transaction, and to enable purchasing of the specific product after approval of the credit card transaction.

19. A system for making a credit card transaction utilizing
a facsimile machine to transmit information to a credit card processing center, and thereby enable a small volume of credit card transactions to be affordable, said system comprising:

means for having recorded thereon information relevant to the credit card transaction at a transaction location;

means for transmitting the information from the transaction location to a first processing location;

means for receiving the information at the first processing location;

means for converting the information to an electronic format which is suitable for delivery to a credit card processing information center; and

means for accessing the credit card processing information center and transmitting the electronic format of the information thereto for determination of whether the credit card transaction can be approved, and for receiving an approval status from the credit

card processing information center at the first processing center.

20. The system as defined in claim 19 wherein the means for converting the information to an electronic format which is suitable for delivery to a credit card processing information center is comprised of optical character recognition software running on a general purpose computer.

21. The system as defined in claim 19 wherein the means for accessing the credit card processing information center and transmitting the electronic format of the information thereto, and for receiving an approval status from the credit card processing information center is comprised of a general purpose computer which has an Internet access connection, and wherein the general purpose computer is capable of executing Internet protocols which enable it to communicate bi-directionally with the credit card processing information center.

22. The system as defined in claim 19 wherein the means for having recorded thereon information relevant to the credit card transaction at a transaction location is comprised of a general purpose computer which is capable of transmitting facsimile information which is stored as digital information within the general purpose computer.

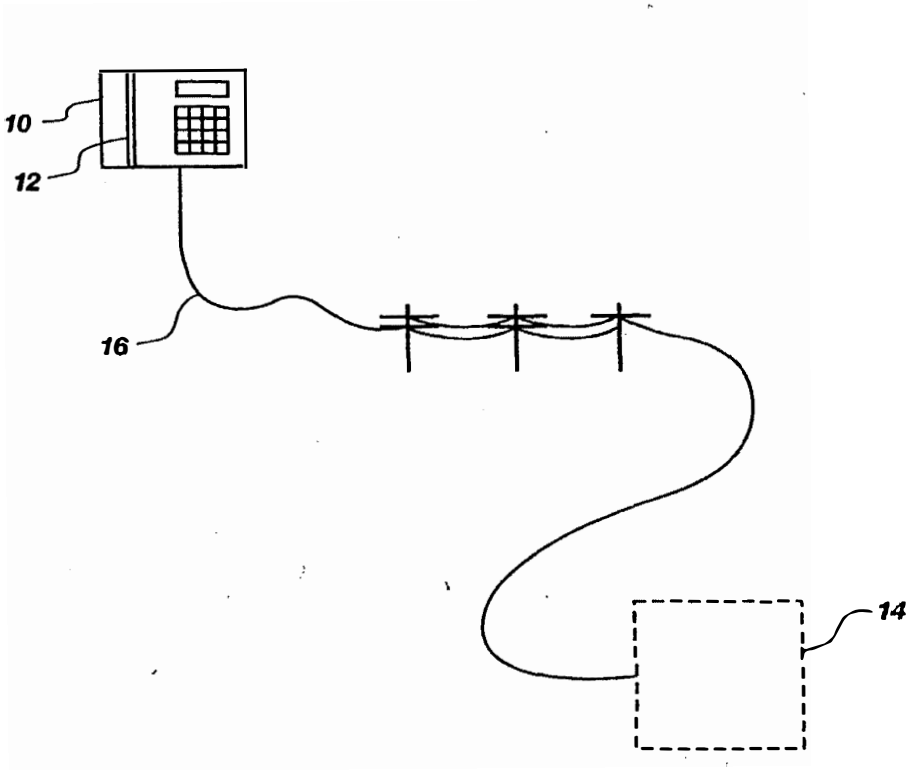

Fig. 1
(PRIOR ART)

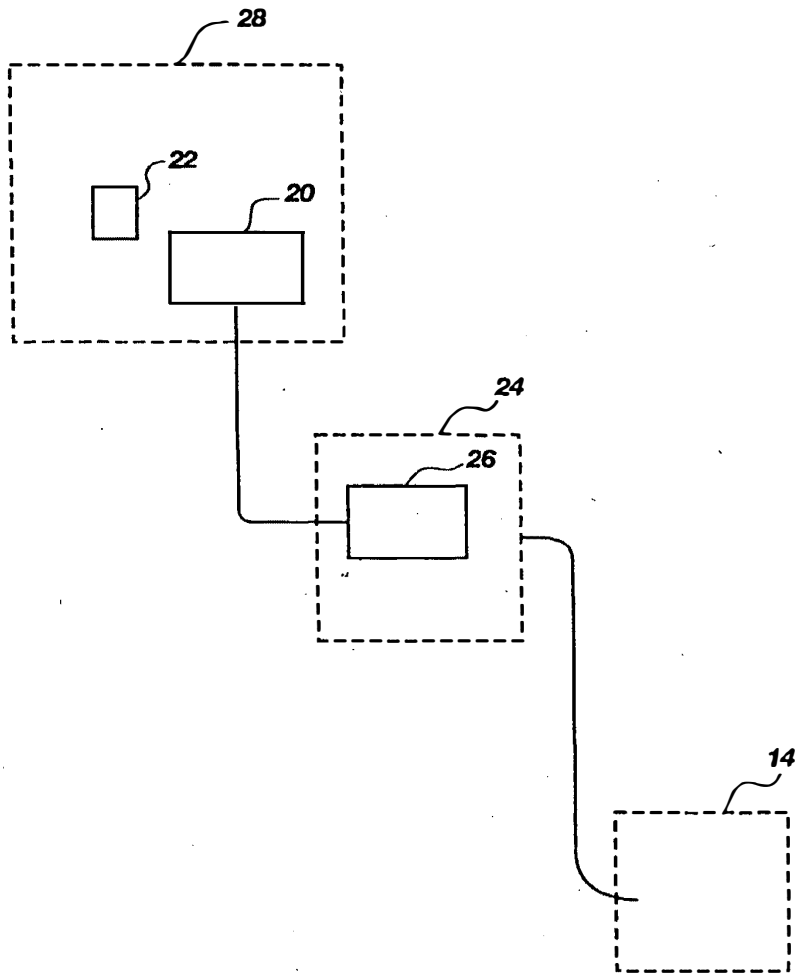

Fig. 2

3/3

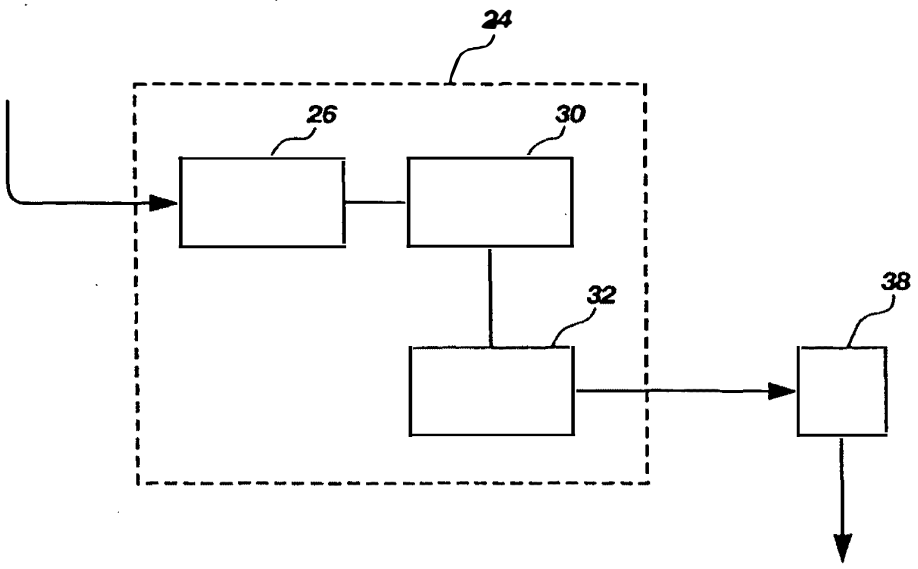

Fig. 3

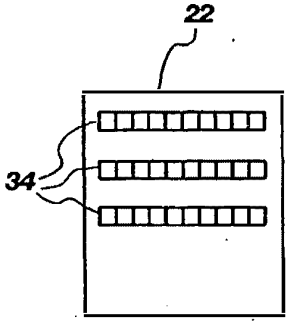

Fig. 4A

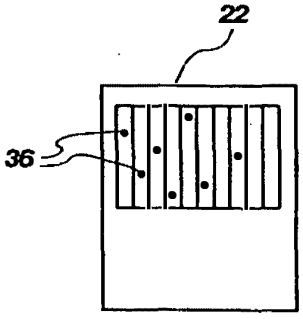

Fig. 4B

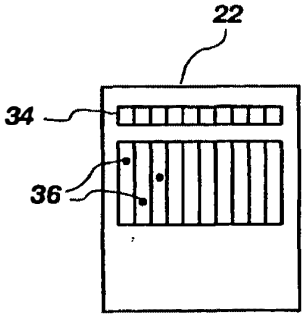

Fig. 4C

PTO/SB/17 (10-08)
Approved for use through 06/30/2010. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Effective on 12/08/2004.
Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).

FEE TRANSMITTAL
For FY 2009

[x] Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT ($) 585.00

Complete if Known	
Application Number	09/802,481-Conf. #5875
Filing Date	March 6, 2001
First Named Inventor	Paul Willard
Examiner Name	N. Subramanian
Art Unit	3692
Attorney Docket No.	132538-1014

METHOD OF PAYMENT (check all that apply)

[x] Check [ ] Credit Card [ ] Money Order [ ] None [ ] Other (please identify): _____

[ ] Deposit Account Deposit Account Number: 07-0153 Deposit Account Name: Gardere Wynne Sewell LLP

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

[ ] Charge fee(s) indicated below
[ ] Charge fee(s) indicated below, **except for the filing fee**
[x] Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17
[x] Credit any overpayments

FEE CALCULATION

1. BASIC FILING, SEARCH, AND EXAMINATION FEES

	FILING FEES		SEARCH FEES		EXAMINATION FEES		
Application Type	Fee ($)	Small Entity Fee ($)	Fee ($)	Small Entity Fee ($)	Fee ($)	Small Entity Fee ($)	Fees Paid ($)
Utility	330	165	540	270	220	110	
Design	220	110	100	50	140	70	
Plant	220	110	330	165	170	85	
Reissue	330	165	540	270	650	325	
Provisional	220	110	0	0	0	0	

2. EXCESS CLAIM FEES

Fee Description	Fee ($)	Small Entity Fee ($)
Each claim over 20 (including Reissues)	52	26
Each independent claim over 3 (including Reissues)	220	110
Multiple dependent claims	390	195

Total Claims _____ - 20 or HP _____ = _____ Extra Claims _____ x Fee ($) _____ = Fee Paid ($) _____

HP = highest number of total claims paid for, if greater than 20.

Multiple Dependent Claims: Fee ($) _____ Fee Paid ($) _____

Indep. Claims _____ - 3 or HP = _____ = _____ Extra Claims _____ x Fee ($) _____ = Fee Paid ($) _____

HP = highest number of independent claims paid for, if greater than 3.

3. APPLICATION SIZE FEE

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is $270 ($135 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets _____ - 100 = _____ Extra Sheets _____ /50 = _____ Number of each additional 50 or fraction thereof (round up to a whole number) x Fee ($) _____ = Fee Paid ($) _____

4. OTHER FEE(S)

	Fees Paid ($)
Non-English Specification, $130 fee (no small entity discount)	
Other (e.g., late filing surcharge): 2801 Request for continued examination (RCE)	405.00
1806 Submission of an Information Disclosure Statement	180.00

SUBMITTED BY

Signature		Registration No. (Attorney/Agent) 32,506	Telephone (214) 999-4880
Name (Print/Type)	Marc A. Hubbard		Date October 31, 2008

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

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

INFORMATION DISCLOSURE STATEMENT (IDS)

MS RCE
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 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 Information Disclosure Statement, pursuant to 37 CFR 1.114(c), accompanies a Request for Continued Examination (37 CFR 1.114) submitted herewith.

Applicant has not submitted copies of each cited U.S. patent and U.S. patent application in accordance with 37 CFR 1.98(a)(2). Applicant submits herewith copies of any cited non-patent documents 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 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 Examiner is advised that the following commonly-owned issued patents or co-pending applications may contain subject matter that may be related to the present application. By bringing these issued patents and co-pending applications to the Examiner's attention, Applicants do not waive the confidentiality provisions of 35 U.S.C. § 122.

Patent/Appl. Number	Issue/Filing Date	Art Unit
6,324,524	11/27/2001	N/A
6,405,181	06/11/2002	N/A
6,567,791	05/20/2003	N/A
6,718,313	04/06/2004	N/A
6,795,812	09/21/2004	N/A
7,143,063	11/28/2006	N/A
7,346,576	03/18/2008	N/A
09/496,896	02/02/2000	3625
09/595,601	06/15/2000	3625
09/802,481	03/09/2001	3691
09/991,894	11/13/2001	3694
10/901,715	07/28/2004	3696
11/543,569	03/10/2003	3621
11/865,516	10/01/2007	3692
11/932,498	10/31/2007	3692

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 listed references.

Applicant encloses a check to cover the fee for filing this Statement. 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 Order No. 132538-1014.

Dated: October 31, 2008

Respectfully submitted,

By _____

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 1982415v.1

PTO/SB/06 (07-06)
Approved for use through 1/31/2007. OMB 0651-0032
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.

PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number	Filing Date	☐ To be Mailed
09/802,481	03/09/2001	

APPLICATION AS FILED – PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY ☐ RATE ($)	SMALL ENTITY ☐ FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY FEE ($)
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A	
☐ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A			N/A	
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X $ =		OR	X $ =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X $ =			X $ =	
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $250 ($125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).						
☐ MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))							
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL			TOTAL	

APPLICATION AS AMENDED – PART II

AMENDMENT	11/04/2008	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	SMALL ENTITY RATE ($)	SMALL ENTITY ADDITIONAL FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY ADDITIONAL FEE ($)
	Total (37 CFR 1.16(i))	* 11	Minus	** 20	= 0	X $ =		OR	X $52=	0
	Independent (37 CFR 1.16(h))	* 3	Minus	***6	= 0	X $ =		OR	X $220=	0
	☐ Application Size Fee (37 CFR 1.16(s))									
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	0

AMENDMENT		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)	OR	RATE ($)	ADDITIONAL FEE ($)
	Total (37 CFR 1.16(i))	*	Minus	**	=	X $ =		OR	X $ =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	X $ =		OR	X $ =	
	☐ Application Size Fee (37 CFR 1.16(s))									
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.

** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".

*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".

The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

Legal Instrument Examiner:
/TONYA Q. MCBRIDE/

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	3691	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

Rem 9/29/06

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		
1290	FEES: Authority has been given in Paper 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

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NOTICE OF ALLOWANCE AND FEE(S) DUE

32914 7590 09/17/2008

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

EXAMINER	
SUBRAMANIAN, NARAYANSWAMY	
ART UNIT	PAPER NUMBER
3691	

DATE MAILED: 09/17/2008

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	$1440	$0	$0	$1440	12/17/2008

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 09/17/2008

GARDERE WYNNE SEWELL LLP
INTELLECTUAL PROPERTY SECTION
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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	$1440	$0	$0	$1440	12/17/2008

EXAMINER	ART UNIT	CLASS-SUBCLASS
SUBRAMANIAN, NARAYANSWAMY	3691	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.

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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 09/17/2008

GARDERE WYNNE SEWELL LLP
INTELLECTUAL PROPERTY SECTION
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DALLAS, TX 75201-4761

EXAMINER	
SUBRAMANIAN, NARAYANSWAMY	
ART UNIT	PAPER NUMBER
3691	

DATE MAILED: 09/17/2008

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	3691	

-- 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 *6/30/08*.

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 June 30, 2008. Amendments to claims 1, 7, 8, and 12 and cancellation of claims 10, 13 and 14 have been entered. Rejections made in the last office action are withdrawn in view of the amendments. 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.

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. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure are listed on the enclosed PTO-892.

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. 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, Alexander Kalinowski can be reached at (571) 272-6771. 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 3691
Primary Examiner

July 2, 2008

Notice of References Cited	Application/Control No. 09/802,481	Applicant(s)/Patent Under Reexamination WILLARD ET AL.	
	Examiner Narayanswamy Subramanian	Art Unit 3691	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-6,311,178	10-2001	Bi et al.	707/3
*	B	US-6,240,396	05-2001	Walker et al.	705/26
*	C	US-6,356,909	03-2002	Spencer, Jeffrey S.	707/10
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N	JP 2002328974 A	11-2002	JAPAN	SMRCKA et al	G06F 17/60
	O	JP 409288453 A	11-1997	JAPAN	UENO, MIKIYA	G09F 5/04
	P	EP 1850284 A1	04-2007	DENMARK	KRISTENSEN, J	G06Q 30/00
	Q	EP 1233361 A1	12-2002	USA	SMRCKA et al	G06F 17/60
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	
	V	
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

Issue Classification	Application/Control No.	Applicant(s)/Patent under Reexamination	
	09/802,481	WILLARD ET AL.	
	Examiner	Art Unit	
	Narayanswamy Subramanian	3691	

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/ July 2, 2008	Total Claims Allowed: 11	
(Legal Instruments Examiner) (Date)	(Primary 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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9	9		39		69		99		129		159		189
	10		40		70		100		130		160		190
10	11		41		71		101		131		161		191
11	12		42		72		102		132		162		192
	13		43		73		103		133		163		193
	14		44		74		104		134		164		194
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	28		58		88		118		148		178		208
	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	3691	

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

(19) Europäisches Patentamt
European Patent Office
Office européen des brevets

(11) EP 1 233 361 A1

(12) EUROPEAN PATENT APPLICATION

(43) Date of publication:
31.08.2002 Bulletin 2002/34

(51) Int Cl.?: G06F 17/60

(21) Application number: 02250964.6

(22) Date of filing: 12.02.2002

(84) Designated Contracting States:
AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE TR
Designated Extension States:
AL LT LV MK RO SI

(30) Priority: 12.02.2001 US 782131

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(54) System and method for managing information pertaining to new product clearance and development

(57) The invention includes a method for product development including: determining customer requirements for a product; storing the requirements in a computer readable database; evaluating economics of developing the product per the customer requirements; storing the evaluation in the computer readable database; selecting a base technology; storing the selection in the computer readable database; determining modifications needed of the base technology to meet the final requirements; storing information of the determination in the computer readable database; and testing the determination to verify it meets the final requirements; and storing details and results of the testing in the computer readable database.

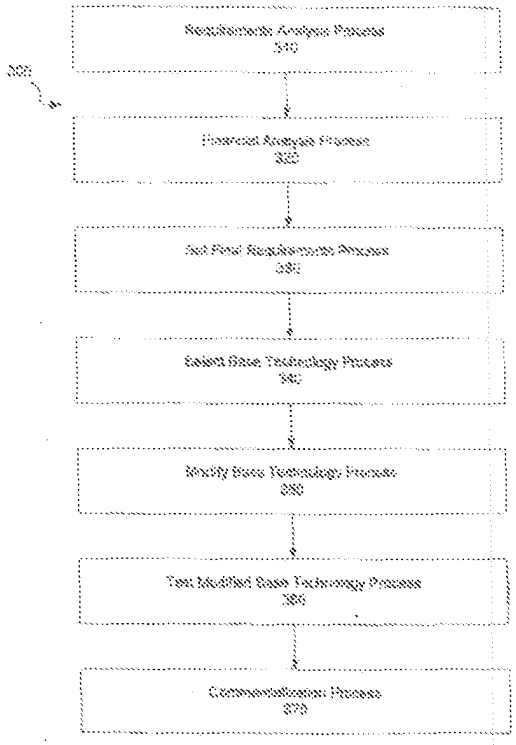

Figure 3

EP 1 233 361 A1

Description

I. COPYRIGHT NOTICE AND AUTHORIZATION

[0001] This patent document contains material which is subject to copyright protection.

[0002] (C) Copyright 1999-2001 Chevron Cronite Company LLC. All rights reserved.

[0003] With respect to this material which is subject to copyright protection, The owner, Chevron Cronite Company LLC, has no objection to the facsimile reproduction by any one of the patent disclosure, as it appears in the Patent and Trademark Office patent files or records of any country, but otherwise reserves all rights whatsoever.

II. FIELD OF THE INVENTION

[0004] This invention relates to system and method for new product clearance and development, especially for new or customized chemical products.

III. BACKGROUND OF THE INVENTION

[0005] To gain a competitive advantage, manufacturing companies continually seek to improve alignment of their goods offered for sale with the requirements of their customers. By only offering goods meeting client requirements, a manufacturing company also avoids carrying unwanted inventory.

[0006] Large manufacturing concerns selling products in different regions of the world face problems of non-uniform quality across regions. This is due to different raw materials obtained locally in each region and different understandings of the customer's requirements. A product not meeting the customer's specifications may be unsalable, thus resulting in a large financial loss. An efficient product development process is more economical and can result in better uniformity in product quality and higher customer acceptance rates.

[0007] In complex manufacturing operations, new product development involves multiple participants, from multiple disciplines and regions. The development process can result in many reports, proposals, memos, analysis, letters, and other documents. Without an adequate system, such documents may be lost, in conflict with one another, interpreted differently by different participants, not seen by persons intended to see them, and other such problems tending to cause inefficiencies and reduce product acceptance by the customer.

[0008] Part of new product development and commercialization for products includes assuring/checking compliance with all laws and regulations of all countries where the product will be made, transported, or sold. Such laws and regulations may cover environmental, health and safety, toxicology, transportation, intellectual property and other matters. Not meeting the requirements of such laws and regulations could result in large fines.

[0009] In today's global economy, decisions must be made quickly, information must be communicated quickly and accurately across regions of the world to the right person at the right time and in the right format.

[0010] Accordingly, there is a need for a new system and method for new product clearance and development, especially for new or customized chemical products. The method and system of the invention described herein provides such a solution.

IV. SUMMARY OF THE INVENTION

[0011] The invention includes a method for product development including: determining customer requirements for a product; storing the requirements in a computer readable database; evaluating economics of developing the product per the customer requirements; storing the evaluation in the computer readable database; selecting a base technology; storing the selection in the computer readable database; determining modifications needed of the base technology to meet the final requirements; storing information of the determination in the computer readable database; and testing the determination to verify it meets the final requirements; and storing details and results of the testing in the computer readable database.

[0012] Another embodiment of the invention includes a method of product development including: determining customer requirements for a product; storing the requirements in a computer readable database; and determining if base technology modifications are needed to meet the customer requirements.

[0013] If base technology modifications are needed to meet the customer requirements, then the method further includes: selecting a base technology; storing the selection in the computer readable database; determining modifications needed of the base technology to meet the final requirements; and storing information of the determination in the computer readable database. If the cost of the modification exceeds a predetermined amount, then the method further includes: evaluating economics of developing the product per the customer requirements; storing the evaluation in the computer readable database; qualifying the determination of modifications to verify it meets the final requirements; and storing the qualification in the computer readable database.

[0014] Another embodiment of the invention includes a product development and commercialization management information system including: a collaborative work space, where multiple participants can individually and jointly work on a project, configured at least partially automating workflow of product development and commercialization projects from determining customer requirements and financial analysis of project viability, through determining a base technology, determining any needed modifications of the base technology, and

testing the modified base technology to verify compliance with customer requirements.

[0015] It is configured for adding/changing the participants in a project; configured for assigning, tracking and providing notification of tasks relating to a product development project or group of projects, configured for providing a collaborative work space including a secure/searchable communication repository linked to product development projects or logical grouping of projects and their tasks, for communications with and between project participants and customers, configured for recording, channeling, and archiving the communications.

[0016] It is also configured for financial tracking and/or forecasting for a project or a logical grouping of projects, configured for importing lab data; configured for providing a secure and searchable document repository linked to projects or logical groupings of projects, where the documents are in final format; and a database, configured for storing a product development project's history and details, the history and details including the types of data, time schedules, status of all steps in the project, contact information, results of all steps in the project, and documents and information supporting all steps in the project; and configured for searching the stored history and details and for generating reports from same; a network for connecting the collaborative workspace and database; and means for providing for different levels of secure access for different users.

[0017] Another embodiment of the invention includes a product development and commercialization management information system, the system including, means for storing, retrieving, searching, modifying, and reporting customer requirements for a product; means for storing, retrieving, searching, modifying, and reporting an evaluation of the economics of developing the product per the customer requirements; means for storing, retrieving, searching, modifying, and reporting a selection of a base technology.

[0018] It also includes means for storing, retrieving, searching, modifying, and reporting a determination of modifications needed of the base technology to meet the final requirements; and means for storing, retrieving, searching, modifying, and reporting testing details and results of the determination to verify it meets the final requirements.

[0019] These and other features and advantages of the present invention will be made more apparent through a consideration of the following detailed description of a preferred embodiment of the invention. In the course of this description, frequent reference will be made to the attached drawings.

V. BRIEF DESCRIPTION OF THE DRAWINGS

[0020]

Figs. 1-3 depict schematic diagrams of various embodiments of exemplary logical processes in the method of the invention.

Fig. 4 depicts a schematic diagram of one embodiment of a networked system for implementing the invention.

VI. DETAILED DESCRIPTION OF PREFERRED EMBODIMENTS

[0021] The major components (also interchangeably called aspects, subsystems, modules, functions, services) of the system and method of the invention, and examples of advantages they provide, are described below with reference to the figures. For figures including process/means blocks, each block, separately or in combination, is alternatively computer implemented, computer assisted, and/or human implemented. Computer implementation optionally includes one or more conventional general purpose computers having a processor, memory, storage, input devices, output devices and/or conventional networking devices, protocols, and/or conventional client-server hardware and softwares. Where any block or combination of blocks is computer implemented, it is done optionally by conventional means, whereby one skilled in the art of computer implementation could utilize conventional algorithms, components, and devices to implement the requirements and design of the invention provided herein. However, the invention also includes any new, unconventional implementation means.

[0022] With reference to Fig. 3, the invention includes a method for product development 300. The process begins with a step 310 for initial determination of customer requirements for a product. The results of such determination are preferably stored in a computer readable database. The initial requirements are passed to Financial Analysis Process/Step 320. There the requirements are evaluated for the economics of developing the product per the customer requirements. The results of such economic analysis are optionally stored in the computer readable database.

[0023] Typically, upon a favorable economic analysis step 320, the next step is finalizing the customer's requirements, step 330. The final requirements are passed to step 340 for selecting a base technology. A base technology is the typical starting technology which either meets all or some of the customer requirements from step 330 or can be modified to meet them. In the case of a chemical product, for example, the base technology may be a chemical formula to which additional components may be added. In manufacturing a mechanical product, e.g., an automobile, the base technology may be a particular chassis frame and drive train. The results of this step are optionally stored in the computer readable database.

[0024] Once the base technology is selected in step 340, the selection is passed to the modification step 350

for determining modifications needed of the base technology to meet the final requirements. The results are optionally stored in the computer readable database. An important step for quality assurance is the next step 360 of testing the modified base technology to verify it meets the customers' final requirements, and optionally storing details and results of the testing in the computer readable database.

[0026] After validating the requirements are met in step 360, the product in one embodiment is optionally commercialized in step 370. In a preferred embodiment, prior to the commercialization step is a freedom to operate step (not shown). The freedom to operate step includes one or more evaluations of the product to assure/check compliance with laws and regulations of all jurisdictions where the product will be made, transported, or sold. These laws and regulations may cover environmental, health and safety, toxicology, transportation, intellectual property and other matters. The mechanics of evaluating compliance with the various laws and regulations is known to one skilled in the art, e.g., an intellectual property attorney assures compliance with intellectual property laws, a health and safety specialist assures compliance with the related laws. Compliance with health and safety laws and regulations, e.g., may require performing certain tests on the product and providing the test results to the appropriate governmental agency in the appropriate format and/or providing a list of known risks and hazards of the product and safe handling techniques.

[0025] Commercialization includes any engineering required for setting manufacturing specifications, recording the specifications, and passing the specifications to all manufacturing locations. Regional differences are typically considered, e.g., for a chemical product, the acceptable locally obtainable versions of the ingredients are listed.

[0027] Figs. 1 and 2 are abbreviated embodiments of the method of the invention. Fig. 1, depicts a process having a Set Requirements step 110 and a Commercialization step 120. In Fig. 2, the embodiment of Fig. 1 is modified to add a pre-commercialization step 220. Pre-commercialization optionally includes one or more of the following: economic analysis, modification determination of a base technology, or testing for quality assurance. Some of the optional steps within the pre-commercialization step 220 of Fig. 2 are set out in the multiple steps in the embodiment depicted in Fig. 3. Typically, whether the embodiment of Fig. 2 or 3 is applied in a particular instance is optionally based on whether the cost of the modification to the base technology exceeds a predetermined amount. The greater the modification costs, the more justified is use of a more rigorous embodiment of the method of the invention, i.e., per Fig. 3.

[0028] Typically, the steps are performed sequentially such that a later step is not performed until all earlier steps are completed. Each above-described embodiment optionally includes recycle steps from a later step to an earlier step. For example, if testing step 360 shows the customer requirements are not met, the process could recycle back to Set Final Requirements step 330 or Select Base technology step 340.

[0029] Also, for each embodiment, after any step of the method, the step is optionally approved by authorized persons via an approval step (not show), e.g., a project manager, before proceeding to the next step. Both such sequential process flow and such approval may be required by the system or on the honor system.

[0030] Embodiments having required sequential process flow are optionally implemented by one or more steps for locking at least a portion of the steps prior to the completion of all earlier steps and unlocking the steps upon completion of all earlier steps. This thereby prevents entering a step out of order without authorization. Such steps for locking and unlocking selected portions of a database can be implemented by conventional database management system technologies. Another type of locking step optionally occurs where authorized personnel may terminate the method at any step, and the termination optionally prevents further revision of any step in the method.

[0031] A complementary aspect of another embodiment of the invention is security and version control. Such embodiments optionally include a locking step of at least a portion of the steps after their completion, thereby preventing revision of the steps without authorization. Optionally, completion of all action items is a condition precedent to performance of any final approval step.

[0032] With reference to the embodiment depicted in Fig. 3, such embodiment also optionally includes a step to maintain version control of the approved Final Requirements step 330, the approved base technology selection 340, and Modifications step 350, or the approved Qualification/Testing of Modified Base Technology step 360. Version control may be implemented by conventional database management system technologies.

[0033] Some prior known problems in new product development were due to different participants having incorrect or incomplete information and difficulty in coordinating all aspects of a project among the many participants. The method and system of the invention obviates these problems in alternate embodiments by manual and/or automated electronic mailing steps to one or more participants and/or interested persons.

[0034] Such mailing steps optionally include: a step for sending an electronic mail notification to a participant in the method or an interested person at any step in the method and a step for sending an electronic mail notification to a participant in the method or an interested person upon approval and/or completion of one of the steps of the method. The email steps also may apply to communication of information regarding action items associated with completing particular steps. Accordingly, alternate embodiments also include a step for recording

in the database action items for completing one or more steps of the method, electronically notifying the responsible persons of the action items, and tracking completion of the action items.

[0035] Another alternate embodiment is where upon a termination of an instance of the method having incomplete action items, will result in exercise of a step for sending an automatic electronic mail notification of the termination and the respective incomplete action item to each respective participant responsible for each respective incomplete action item.

[0036] With the above email features, all participants are kept up to date on the status of the project, action items due, and terminations. Manual email steps described above are optionally implemented with conventional email technologies. Each automated email step described above is optionally implemented by a listener-type module which listens for pre-determined activities in the database in the database. Upon occurrence of such activities, the listener module passes an instruction to an email application to send an appropriate message. The message may be a pre-determined message or the message may include data from the database, e.g., action items, passed by text or by reference in the instructions from the listener to the email application.

[0037] Many optional features of the process allow for ease of project management and/or solve administration problems of prior known systems. In one embodiment, there is a step for plotting the actual-versus-planned progress of the steps on a timeline, for measuring and improving performance and productivity of practicing the method. Preferably, one or more of the steps is at least in part completed by selecting items from a menu, list box, drop down list, or other selection object available in a personal computer graphical user interface, thereby reducing typing time and errors.

[0038] Many features of some embodiments of the invention facilitate access by all participants and interested persons. Preferably, the storing steps store all data entered, retrieved, processed, created, stored, or modified in one or more central or distributed mutually accessible databases. Access to the database is optionally available globally from any personal computer having suitable client software installed and suitable network connectivity. Suitable client software includes, e.g., a web browser, a groupware client application, e.g., Lotus Notes ®, and suitable network connectivity includes, e.g., TCP/IP communication with the Internet.

[0039] Optionally, all participants in the method and authorized persons may access at least a portion of the database, and the graphical user interface presented matches the person's type of database access. Conventional database management system technologies may be used to provide different access levels to different persons.

[0040] Access typically includes a plurality of pre-defined views, thereby permitting quick information sorting and searching. In some embodiments, to speed data entry, at least a portion of the steps include copying template forms that are stored in the database thereby insuring data consistency.

[0041] Reference forms are also preferably stored in the database and are made available to users thereby providing assistance in completing the steps.

[0042] Template and/or reference forms are revisable at any time by authorized administrators and wherein upon the revision the forms become immediately available for use by future instances of the method.

[0043] Administration of the database includes providing, changing or revoking user access, maintaining items in various selection lists, maintaining template forms, reference forms and help forms, and wherein the administration is performed only by authorized persons. In one or embodiments, a key feature of the method is that the administration is through a graphical user interface and does not require knowledge of computing languages.

[0044] Another embodiment of the invention includes a product development and commercialization management information system. Mechanism means of the system are optionally configured to perform one or more of the steps described in the method aspect of the invention described above. For each embodiment in the method aspect of the invention, there is a mechanism in the system/apparatus aspect of the invention for performing the steps therein, except for human-performed or other non-machine performed steps.

[0045] Portions of the system of the invention include a collaborative workspace, where multiple participants can individually and jointly work on a project; configured for at least partially automating workflow of new product development and commercialization. The collaborative workspace is optionally implemented with existing applications such as Lotus Notes® or other groupware-type software applications.

[0046] The collaborative workspace aspect of the invention permits access by the multiple participants and interested persons. From the collaborative workspace, or integral with it, are means/mechanisms for each step, e.g., determining customer requirements and financial analysis of project viability, through determining a base technology, determining any needed modifications of the base technology, and testing the modified base technology to verify compliance with customer requirements.

[0047] The system is configured for adding/changing the participants in a project, configured for assigning, tracking and providing notification of tasks relating to a product development project or group of projects; configured for providing a collaborative work space including a secure/searchable communication repository linked to product development with projects or logical grouping of projects and their tasks, for communications with and between project participants and customers, configured for recording, channeling, and archiving the communications.

[0048] It is also configured for financial tracking and/or forecasting for a project or a logical grouping of projects, configured for importing lab data; configured for providing a secure and searchable document repository linked to projects, i.e., instances of use of the method of the invention, or logical groupings of projects, where the documents are in final format; and a database configured for storing a product development project's history and details, the history and details including the types of data, time schedules, status of all steps in the project, contact information, results of all steps in the project, and documents and information supporting all steps in the project; and configured for searching the stored history and details and for generating reports from same; a network for connecting the collaborative workspace and database; and means for providing for different levels of secure access for different users.

[0049] Another embodiment of the invention includes a product development and commercialization management information system. The system includes: means for storing, retrieving, searching, modifying, and reporting customer requirements for a product; means for storing, retrieving, searching, modifying, and reporting an evaluation of the economics of developing the product per the customer requirements; means for storing, retrieving, searching, modifying, and reporting a selection of a base technology.

[0050] It also includes means for storing, retrieving, searching, modifying, and reporting a determination of modifications needed of the base technology to meet the final requirements, and means for storing, retrieving, searching, modifying, and reporting testing details and results of the determination to verify it meets the final requirements. The above-referenced means are optionally implemented with conventional database management systems.

[0051] Fig. 4 depicts a schematic diagram of one embodiment of a networked system for implementing the invention. Clients 420 are connected to Server(s) 430 via Network 410. Clients 420 include the above-described client applications. One or more servers 430 are in communication with the above-described database (s) storing project data. Applications residing on the server are sufficiently configured to permit communication from the client applications with the database. These optionally include email server applications, web site server applications, and static and dynamic database management applications. Network 410 optionally includes any known networks such as LAN's, WAN's, MAN's, the Internet, EDI, private networks, and virtual private networks. It also includes any networks providing such connectivity functions developed in the future such as Internet2. Lastly, the invention is preferably configured to comply with the ISO 9000 standards promulgated by the International Organization for Standardization.

Claims

1. A product development management information system, comprising:

   (a) a collaborative workspace, wherein multiple participants can individually and jointly work on a product development project comprising a plurality of steps, the collaborative workspace being configured to:

      (1) at least partially automate workflow of product development projects;
      (2) assign, track and provide notification to participants of tasks relating to at least one product development project;
      (3) receive input data;
      (4) provide a secure, searchable communication repository for recording, channeling and archiving communications amongst participants in at least one product development project; and
      (5) provide a secure, searchable repository for documents relating to at least one product development project;

   (b) a database, the database being configured to:

      (1) store history and details of a product development project, said history and details comprising time schedules, status and results of the steps in the project, and documents relating to steps in the project; and
      (2) allow searching of the stored history and details for generating reports therefrom;

   (c) a network for connecting said collaborative workspace and said database; and
   (d) means for providing different levels of secure access for different users.

2. A system as claimed in claim 1, wherein said network comprises the internet.

3. The system of claim 1, wherein said collaborative workspace comprises a client application comprising a web browser

4. The system of claim 1, comprising means for automatically sending notifications to participants

5. The system of claim 4, comprising means for automatically sending notifications to participants based on the history and details of a product development project stored in said database.

6. The system of claim 4, comprising means for automatically sending notifications to participants, the notifications relating to the stored status and results of the steps in the project.

7. The system of claim 1, comprising means for storing a planned progress of a product development project.

8. The system of claim 7, comprising means for comparing the stored status of the steps in the project with the stored planned progress of the project.

9. The system of claim 8, comprising means for outputting a result of said comparison.

10. The system of any preceding claim, comprising means for interfacing with a chemical manufacturing system, in order to receive data therefrom.

11. The system of any preceding claim, comprising means for interfacing with a chemical manufacturing system, and means for passing process control information thereto.

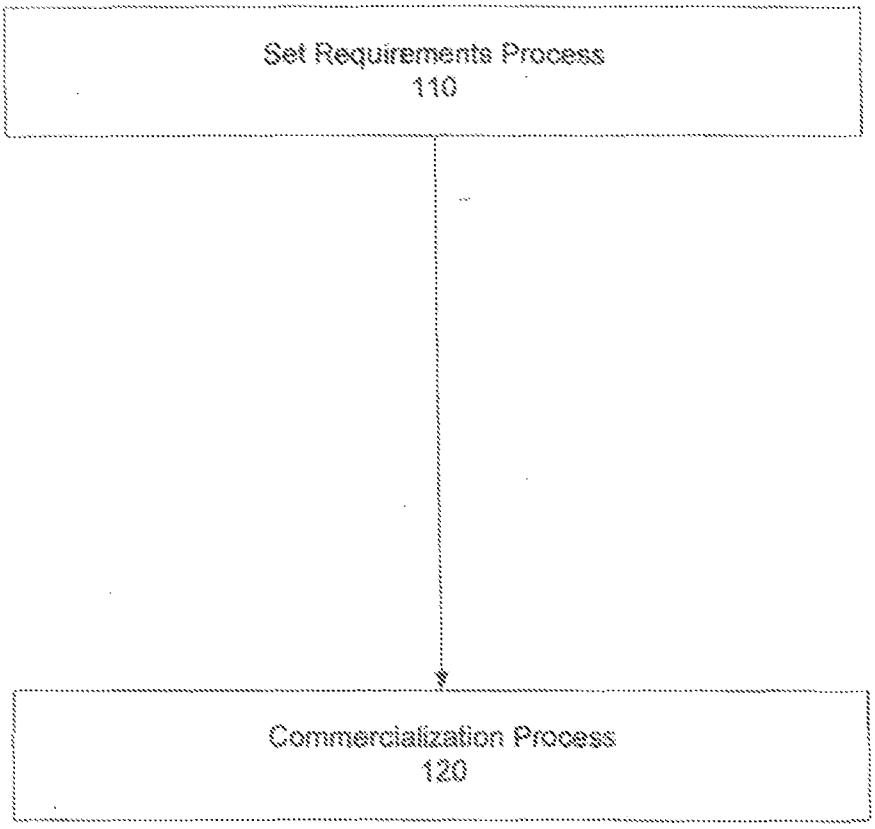

Figure 1

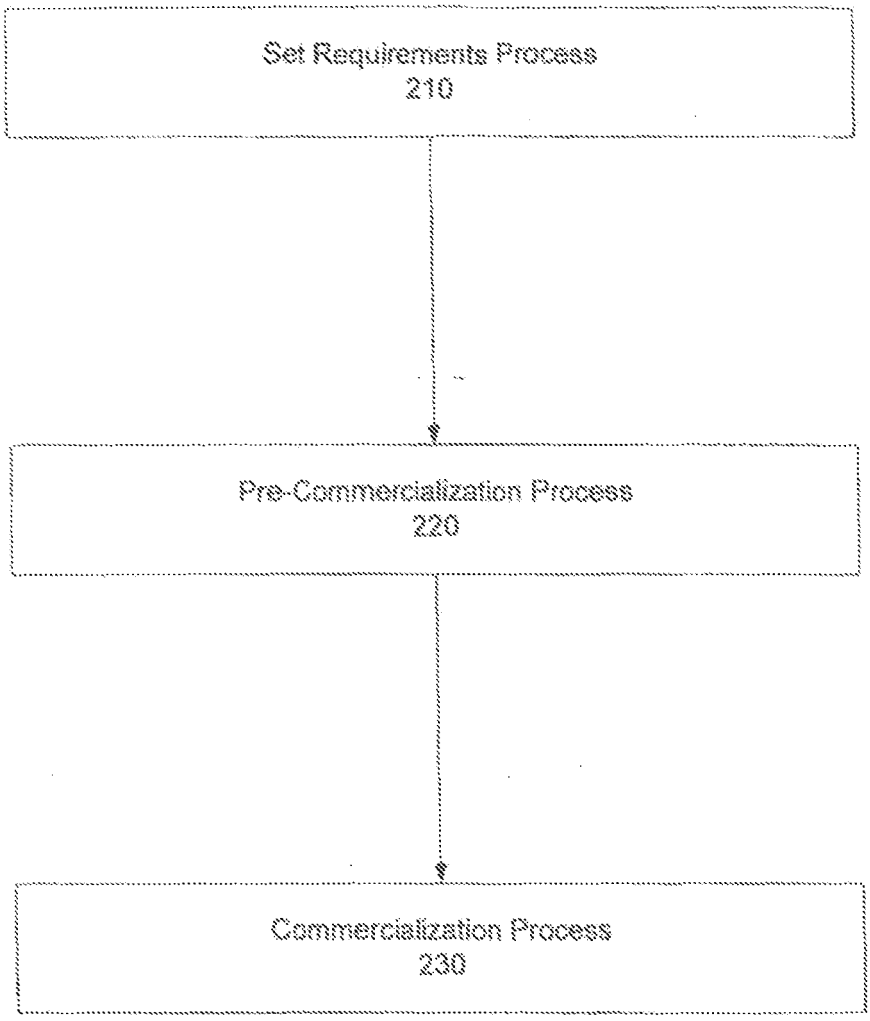

Figure 2

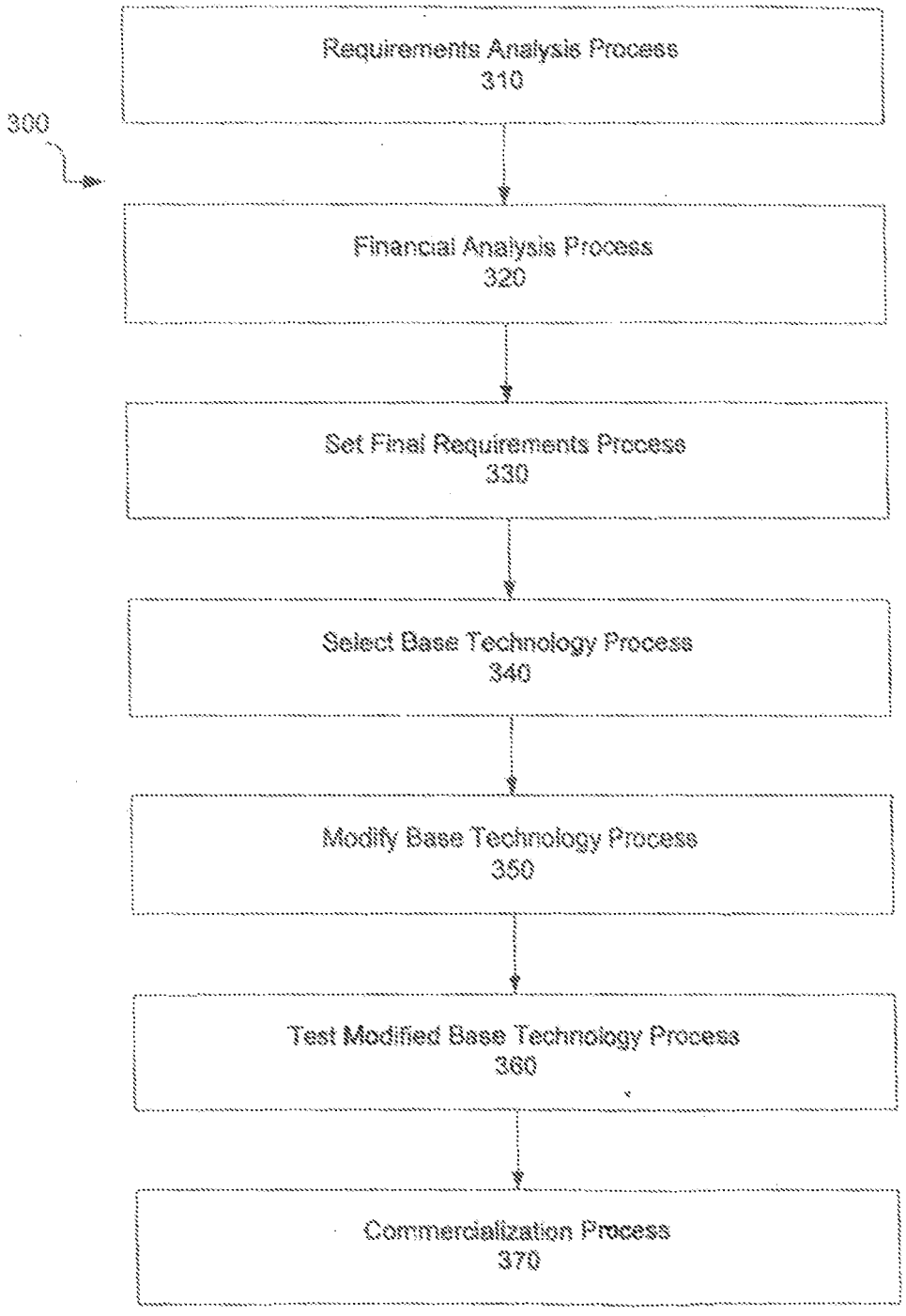

Figure 3

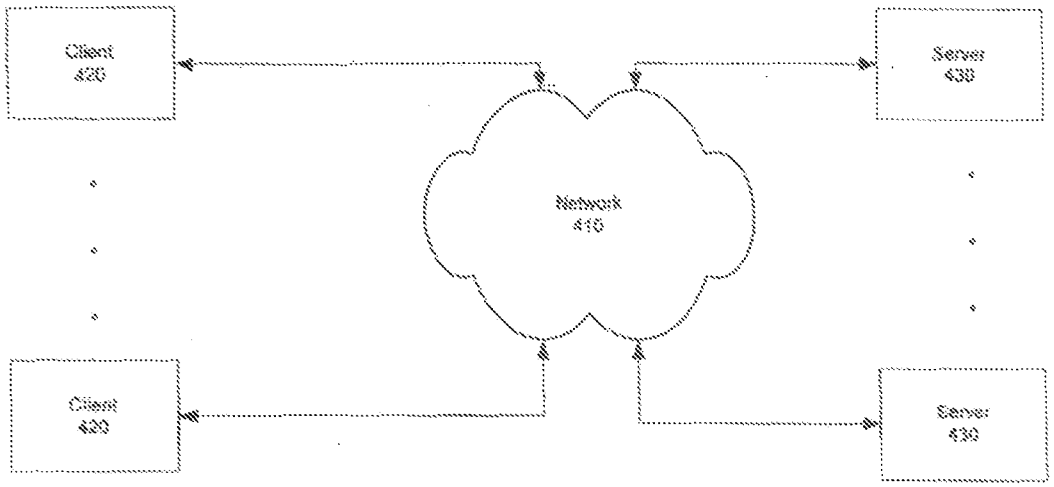

Figure 4

European Patent Office

DECLARATION

which under Rule 45 of the European Patent Convention shall be considered, for the purposes of subsequent proceedings, as the European search report

Application Number EP 02 25 0964

The Search Division considers that the present application does not comply with the provisions of the EPC to such an extent that it is not possible to carry out a meaningful search into the state of the art on the basis of all claims

Reason:

The claims relate to subject matter excluded from patentability under Art. 52(2) and (3) EPC. Given that the claims are formulated in terms of such subject matter or merely specify commonplace features relating to its technological implementation, the search examiner could not establish any technical problem which might potentially have required an inventive step to overcome. Hence it was not possible to carry out a meaningful search into the state of the art (Rule 45 EPC). See also Guidelines Part B Chapter VIII, 1-6.

The applicant's attention is drawn to the fact that a search may be carried out during examination following a declaration of no search under Rule 45 EPC, should the problems which led to the declaration being issued be overcome (see EPC Guideline C-VI, 8.5).

CLASSIFICATION OF THE APPLICATION (Int.Cl.7)

G06F17/60

Place of search	Date	Examiner
MUNICH	12 June 2002	Bauer, S

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L12: Entry 2 of 6 File: JPAB Nov 15, 2002

PUB-NO: JP2002328974A
DOCUMENT-IDENTIFIER: JP 2002328974 A
TITLE: SYSTEM AND METHOD FOR CLEARANCE AND DEVELOPMENT OF NEW PRODUCT

PUBN-DATE: November 15, 2002

INVENTOR-INFORMATION:
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INT-CL (IPC): G06F 17/60; G05B 19/418

ABSTRACT:

PROBLEM TO BE SOLVED: To provide a system and method for the clearance and development of a new product especially for a new or built-to-order chemical product.

SOLUTION: The method for product development includes: determining customer requirements for the product; storing the requirements in a computer readable database; evaluating economics of developing the product per the customer requirements; storing the evaluation in the computer readable database; selecting a base technology; storing the selection in the computer readable database; determining modifications needed of the base technology to meet the final requirements; storing information of the determination in the computer readable database; testing the determination to verify it meets the final requirements; and storing details and results of the testing in the computer readable database.

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(19)日本国特許庁（ＪＰ）　(12)公開特許公報（Ａ）　(11)特許出願公開番号
特開2002－328974
（P2002－328974A）
(43)公開日　平成14年11月15日(2002.11.15)

(51)Int.Cl.'	識別記号	ＦＩ		テーマコード'(参考)
Ｇ０６Ｆ　17/60	１０６	Ｇ０６Ｆ　17/60	１０６	３Ｃ１００
	１６４		１６４	
Ｇ０５Ｂ　19/418		Ｇ０５Ｂ　19/418	Ｚ	

審査請求　未請求　請求項の数69　ＯＬ　（全 13 頁）

(21)出願番号　特願2002－33882(P2002－33882)
(22)出願日　平成14年２月12日(2002.2.12)
(31)優先権主張番号　０９／７８２１３１
(32)優先日　平成13年２月12日(2001.2.12)
(33)優先権主張国　米国（ＵＳ）

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最終頁に続く

(54)【発明の名称】　新製品の認可と開発のためのシステムおよび方法

(57)【要約】
【課題】　特に新規しくは変性生産の化学製品のための、新製品の認可と開発のシステムおよび方法を提供する。
【解決手段】　下記工程を含む製品の開発方法：製品に対する顧客の要求を決定する工程、要求をコンピュータの読み込み用データベースに蓄積する工程、顧客要求当たりの製品開発の経済性を査定する工程、査定をコンピュータ読み込み用データベースに蓄積する工程、基本技術を選択する工程、選択をコンピュータ読み込み用データベースに蓄積する工程、最終要求を満たすのに必要な基本技術の改良を決定する工程、決定の情報をコンピュータ読み込み用データベースに蓄積する工程、決定が最終要求を満たすことを証明するための試験をする工程、および試験の詳細と結果をコンピュータ読み込み用データベースに蓄積する工程。

【特許請求の範囲】
【請求項１】　下記工程からなる製品の開発および商品化方法：
（ａ）製品に対する顧客の要求を決定する工程
（ｂ）該顧客要求当たりの該製品開発の投資から得られる収益を決定する工程
（ｃ）最終要求を設定する工程
（ｄ）該最終要求を承認する工程
（ｅ）基本技術を選択する工程
（ｆ）該最終要求を満たすように該基本技術を改良する工程
（ｇ）該基本技術の選択および該改良を承認する工程
（ｈ）該改良した基本技術が該最終要求を満たすことを証明するために、該技術を試験する工程
（ｉ）該改良した基本技術の該試験を承認する工程、
（ｊ）該改良した基本技術を組み立てたり、輸送したり、あるいは売買する権限の少なくとも一部に関係する法律および規制の少なくとも一部の順守を確認する工程
（ｋ）該順守の保証を承認する工程、および
（ｌ）該改良した基本技術を製造／商品化する工程。
【請求項２】　さらに、入力、検索、処理、創作、蓄積あるいは改良した全てのデータを、一以上の相互アクセス可能な中央又は分散データベースに蓄積する工程を含む請求項１に記載の方法。
【請求項３】　さらに、当該方法の参加者または当該方法の工程の一つの完了に関わる関係者に、電子メールにて通知を送る工程を含む請求項１に記載の方法。
【請求項４】　当該方法の参加者および許可された者の全員が該データベースの少なくとも一部にアクセスすることができるようにする請求項２に記載の方法。
【請求項５】　該アクセスが前もって定義した複数の観点を含み、それにより情報の高速ソートを可能にする請求項４に記載の方法。
【請求項６】　該データベースへの該アクセスが、該データベースについてデータベース管理システム機能を実行するように構成されたクライアント側のアプリケーションがインストールされ、そして該クライアント・アプリケーションと該データベースとの間で通信できるように構成されたネットワーク接続を有する任意のパーソナルコンピュータから、世界的に可能である請求項４に記載の方法。
【請求項７】　前の工程の全てが完了するまでそれ以後の工程を実行しないようにして、工程を連続的に実行する請求項１に記載の方法。
【請求項８】　さらに、該工程の少なくとも一部をそれ以前の全工程の完了前にはロックし、そしてそれ以前の全工程の完了と同時に該工程を解除し、それにより、許可なく誤った順序で工程に進入することを防止する工程を含む請求項７に記載の方法。
【請求項９】　さらに、該工程の少なくとも一部をそれらの完了後にロックし、それより、許可なく該工程を修正することを防止する工程を含む請求項１に記載の方法。
【請求項１０】　さらに、任意の工程で該方法を終了する工程を含み、そして該終了により該方法の任意の工程のそれ以上の修正を防止する請求項１に記載の方法。
【請求項１１】　さらに、工程（ｄ）で承認された該最終要求、工程（ｇ）で承認された該基本技術の選択および改良、または工程（ｉ）で承認された改良した基本技術の該検定について、バージョン制御を維持する工程を含む請求項１に記載の方法。
【請求項１２】　さらに、該方法の参加者または該方法の工程の一つの完了に関わる関係者に、電子メールで通知を送る工程を含む請求項１に記載の方法。
【請求項１３】　さらに、方法の一以上の工程を完了するための活動項目を該データベースに記録し、該活動項目を責任者に電子的に通知し、そして該活動項目の完了を追跡する工程を含む請求項１に記載の方法。
【請求項１４】　一以上の該工程を少なくとも部分的には、メニュー、リストボックス、ドロップダウンリスト、またはパーソナルコンピュータのグラフィカルユーザインタフェースで入手できる他の選択デバイスから項目を選択することにより完了し、それによりタイプ打ちの時間と誤りを低減する請求項１に記載の方法。
【請求項１５】　さらに、該方法の実施の性能および生産性を判断して改善するために、該工程の実際の進行対計画した進行を時間軸でプロットする工程を含む請求項１に記載の方法。
【請求項１６】　下記工程からなる製品の開発および商品化方法：
（ａ）製品に対する顧客の要求を決定する工程
（ｂ）該要求をコンピュータの読み込み用データベースに蓄積する工程
（ｃ）該顧客要求当たりの該製品開発の投資から得られる収益を決定する工程
（ｄ）該投資の収益を該コンピュータの読み込み用データベースに蓄積する工程
（ｅ）最終要求を設定する工程、
（ｆ）該最終要求を該コンピュータの読み込み用データベースに蓄積する工程
（ｇ）該最終要求を承認する工程
（ｈ）該承認を該コンピュータの読み込み用データベースに蓄積する工程
（ｉ）基本技術を選択する工程
（ｊ）該選択を該コンピュータの読み込み用データベースに蓄積する工程
（ｋ）該最終要求を満たすように該基本技術を改良する工程
（ｌ）該改良の情報を該コンピュータの読み込み用データベースに蓄積する工程

（ｍ）該基本技術の選択および改良を承認する工程
（ｎ）該承認を該コンピュータの読み込み用データベースに蓄積する工程
（ｏ）該改良した基本技術が該最終要求を満たすことを証明するために、該技術を試験する工程
（ｐ）該試験からの情報を該コンピュータの読み込み用データベースに蓄積する工程、
（ｑ）該改良した基本技術の承認を承認する工程
（ｒ）該承認を該コンピュータの読み込み用データベースに蓄積する工程
（ｓ）該改良した基本技術を組み立てたり、検査したり、あるいは完買する権限の少なくとも一部に関係する法律および規制の少なくとも一部の順守を確認する工程
（ｔ）該順守の確認を承認する工程
（ｕ）該承認を該コンピュータの読み込み用データベースに蓄積する工程
（ｖ）該改良した基本技術を商品化する工程、および
（ｗ）該商品化を承認し、その後に該方法の全工程をロックし、それにより該工程のそれ以上の如何なる修正も防止する工程。
【請求項１７】　さらに、入力、検索、処理、創作、蓄積あるいは改良した全てのデータを、一以上の相互アクセス可能な中央又は分散データベースに蓄積する工程を含む請求項１６に記載の方法。
【請求項１８】　該データベースへの該アクセスが、インストールされた適切なクライアント側のソフトウェアと適切なネットワーク接続とを有する任意のパーソナルコンピュータから、世界的に可能である請求項１６に記載の方法。
【請求項１９】　該方法の参加者および許可された者全員が該データベースの少なくとも一部にアクセスすることができ、そして提供したグラフィカルユーザインタフェースがデータベースアクセスの個人の型に合致する請求項１６に記載の方法。
【請求項２０】　該アクセスが前もって定義した複数の観点を含み、それにより情報の高速ソートと探索を可能にする請求項１６に記載の方法。
【請求項２１】　前の工程の全てが完了するまでそれ以後の工程を実行しないようにして、工程を連続的に実行する請求項１６に記載の方法
【請求項２２】　さらに、該工程の少なくとも一部をそれ以前の全工程の完了前にはロックし、そしてそれ以前の全工程の完了と同時に該工程を解除し、それにより、許可なく違った順序で工程に進入することを防止する工程を含む請求項２１に記載の方法。
【請求項２３】　さらに、該工程の少なくとも一部をそれらの完了後にロックし、それより、許可なく該工程を修正することを防止する工程を含む請求項１６に記載の方法。
【請求項２４】　さらに、承認された最終要求、承認された基本技術の選択および改良、または改良した基本技術の承認された検定について、バージョン制御を維持する工程を含む請求項１６に記載の方法。
【請求項２５】　さらに、任意の工程で方法を終了する工程を含み、そして該終了により、該方法の任意の工程のそれ以上の修正を防止する請求項１６に記載の方法。
【請求項２６】　さらに、任意の工程において該方法の参加者または関係者に電子メールで通知を送信する工程を含む請求項１６に記載の方法。
【請求項２７】　さらに、任意の承認工程を実行したとき、参加者にｅメールで通知を自動的に送信する工程を含む請求項１６に記載の方法。
【請求項２８】　さらに、該方法の一以上の工程を完了するための活動項目を該データベースに記録し、該活動項目を責任者に電子的に通知し、そして該活動項目の完了を追跡する工程を含む請求項１６に記載の方法。
【請求項２９】　さらに、如何なる活動項目でもそれが未完了である間、該承認工程（ｔ）の実行を防止する工程を含む請求項１６に記載の方法。
【請求項３０】　未完了の活動項目を有する該方法のひとつ実例の終了と同時に、該終了および各々の未完了の活動項目の通知を、その未完了の各活動項目に責任のある各参加者に、電子メールで自動的に送信する結果をもたらすようにされている請求項２９に記載の方法。
【請求項３１】　一以上の該工程を少なくとも部分的には、メニュー、リストボックス、ドロップダウンリスト、またはパーソナルコンピュータのグラフィカルユーザインタフェースで入手できる他の選択デバイスから項目を選択することにより完了し、それによりタイプ打ちの時間と誤りを低減する請求項１６に記載の方法。
【請求項３２】　データベースユーザが、メニュー、リストボックス、ドロップダウンリストまたは他の選択デバイスに新規の項目を入力することができ、その後にこれら新規項目が該方法の実例の選択リストの一部となる請求項１６に記載の方法。
【請求項３３】　該工程の少なくとも一部が、データベースに蓄積されたテンプレート形式を複写し、それによりデータの一貫性を保証する工程からなる請求項１６に記載の方法。
【請求項３４】　該テンプレート形式が許可された管理者により随時修正可能であり、そして該修正と同時に、テンプレート形式が該方法の将来の実例で即座に使用可能になる請求項３３に記載の方法。
【請求項３５】　参照形式をデータベースに蓄積してユーザに入手できるようにしてあって、それにより該工程を完了する際に援助を行なう請求項１６に記載の方法。
【請求項３６】　該参照形式が許可された管理者により随時修正可能であって、そして該修正と同時に、参照形式が該方法の将来の実例で即座に使用可能になる請求項３５に記載の方法。

【請求項３７】　データベースの管理によって、ユーザアクセスの提供、変更、あるいは取り消し、各種の選択リストにおける項目の維持、テンプレート形式、参照形式およびヘルプ形式の維持が可能となり、そして該管理を、許可された者だけが行う請求項１６に記載の方法。

【請求項３８】　さらに、該管理をグラフィカルユーザインタフェースで行う工程を含み、そして該管理がコンピュータ言語の知識を必要としない請求項３７に記載の方法。

【請求項３９】　下記工程からなる製品の開発方法：

（ａ）製品に対する顧客の要求を決定する工程

（ｂ）該要求をコンピュータの読み込み用データベースに蓄積する工程

（ｃ）該顧客要求当たりの該製品開発の経済性を査定する工程

（ｄ）該査定を該コンピュータの読み込み用データベースに蓄積する工程

（ｅ）基本技術を選択する工程

（ｆ）該選択を該コンピュータの読み込み用データベースに蓄積する工程

（ｇ）該顧客要求を満たすのに必要な該基本技術の改良を決定する工程

（ｈ）該決定の情報を該コンピュータの読み込み用データベースに蓄積する工程

（ｉ）該決定が該顧客要求を満たすことを証明するために、該決定を試験する工程、および

（ｊ）該試験の詳細および結果を該コンピュータの読み込み用データベースに蓄積する工程。

【請求項４０】　さらに、該蓄積工程（ｊ）の後に、該改良した基本技術を商品化するための工程を含む請求項３９に記載の方法。

【請求項４１】　さらに、入力、検索、処理、創作、蓄積あるいは改良した全てのデータを一以上の中央又は分散データベースに蓄積する工程を含む請求項３９に記載の方法。

【請求項４２】　該データベースへのアクセスが、インストールされた適切なクライアント・ソフトウェアと適切なネットワーク接続とを有する任意のパーソナルコンピュータから、世界的に可能である請求項３９に記載の方法。

【請求項４３】　方法の参加者および許可された各々が該データベースの少なくとも一部にアクセスすることができ、そして提供したグラフィカルユーザインタフェースがデータベースアクセスの個人の権に合致する請求項３９に記載の方法。

【請求項４４】　該アクセスが前もって定義した複数の観点を含む請求項３９に記載の方法。

【請求項４５】　後の工程をそれ以前の全工程が完了するまで実施しないようにして、工程を連続的に実施する請求項３９に記載の方法。

【請求項４６】　さらに、該工程の少なくとも一部をそれ以前の全工程の完了前にはロックし、そしてそれ以前の全工程の完了と同時に該工程を解除し、それにより、許可なく違った順序で工程に進入することを防止する工程を含む請求項４５に記載の方法。

【請求項４７】　さらに、該工程の少なくとも一部をそれらの完了後にロックし、それより、許可なく該工程を修正することを防止する工程を含む請求項３９に記載の方法。

【請求項４８】　さらに、任意の工程で該方法を終了する工程を含み、そして該終了により方法の任意の工程のそれ以上の修正を防止する請求項３９に記載の方法。

【請求項４９】　さらに、任意の工程において該方法の参加者または関係者に電子メールで通知を送信する工程を含む請求項３９に記載の方法。

【請求項５０】　さらに、任意の承認工程を実行したとき、参加者にｅ－メールによる通知を自動的に送信する工程を含む請求項３９に記載の方法。

【請求項５１】　さらに、該方法の一以上の工程を完了するための活動項目を該データベースに記録し、該活動項目を責任者に電子的に通知し、そして該活動項目の完了を追跡する工程を含む請求項３９に記載の方法。

【請求項５２】　さらに、個々なる活動項目についても、それが未完了である際は、該承認工程（ｌ）を実行することを防止する工程を含む請求項３９に記載の方法。

【請求項５３】　未完了の活動項目を有する該方法のひとつの実例の終了と同時に、そのことが該終了および各々の未完了な活動項目の通知を、未完了な各活動項目に責任のある各参加者に、電子メールで自動的に送信する結果をもたらす請求項５１に記載の方法。

【請求項５４】　データベースの管理によって、ユーザアクセスの提供、変更、あるいは取り消し、各種の選択リストでの項目の維持、テンプレート形式、参照形式およびヘルプ形式の維持がなされ、そして該管理を許可された者だけが行う請求項３９に記載の方法。

【請求項５５】　さらに、該管理をグラフィカルユーザインタフェースで行う工程を含み、そして該管理がコンピュータ言語の知識を必要としない請求項５４に記載の方法。

【請求項５６】　下記の工程からなる製品の開発方法：

（ａ）製品に対する顧客の要求を決定する工程

（ｂ）該要求をコンピュータの読み込み用データベースに蓄積する工程

（ｃ）該顧客要求を満たすのに基本技術の改良が必要であるかどうかを決定する工程

（ｄ）該顧客要求を満たすのに基本技術の改良が必要であるとき、該方法はさらに下記の工程を含む：

（１）基本技術を選択する工程

（２）該選択を該コンピュークの読み込み用データベー…

スに蓄積する工程
（ｃ）該最終要求を満たすのに必要な該基本技術の改良を決定する工程
（ｄ）該決定の情報を該コンピュータの読み込み用データベースに蓄積する工程
（ｅ）該改良の費用が明らかに予め設定された額を越えるとき、該方法はさらに下記の工程を含む：
（ａ）該顧客要求当たりの該製品開発の経済性を査定する工程
（ｂ）該査定を該コンピュータの読み込み用データベースに蓄積する工程
（ｃ）該改良の決定が該最終要求を満たすことを証明するために、該決定を認定する工程
（ｄ）該認定を該コンピュータの読み込み用データベースに蓄積する工程、および
（ｅ）該改良した基本技術を製造／商品化する工程。
【請求項５７】　該データベースへの該アクセスが、インストールされた適切なクライアント・ソフトウェアと適切なネットワーク接続とを有する任意のパーソナルコンピュータから、世界的に可能である請求項５６に記載の方法。
【請求項５８】　該方法の参加者および許可された者全員が該データベースの少なくとも一部にアクセスすることができ、そして提供したグラフィカルユーザインタフェースがデータベースアクセスの個人の型に合致する請求項５６に記載の方法。
【請求項５９】　さらに、該工程の少なくとも一部を、それ以前の全工程の完了前にロックし、そしてそれ以前の全工程の完了と同時に該工程を解除し、それにより許可なく誤った順序で工程に進入することを防止する工程を含む請求項５６に記載の方法。
【請求項６０】　さらに、任意の工程において該方法の参加者または関係者に電子メールで通知を送信する工程を含む請求項５６に記載の方法。
【請求項６１】　さらに、該方法の一以上の工程を完了するための活動項目を該データベースに記録し、該活動項目を責任者に電子的に通知し、そして該活動項目の完了を追跡する工程を含む請求項５６に記載の方法。
【請求項６２】　未完了の活動項目を有する該方法のひとつの実例の終了と同時に、そのことが該終了および各々の未完了の活動項目の通知を当該未完了の各活動項目に責任のある各参加者に、電子メールで自動的に送信する結果をもたらす請求項６１に記載の方法。
【請求項６３】　一以上の該工程を少なくとも部分的には、メニュー、リストボックス、ドロップダウンリスト、またはパーソナルコンピュータのグラフィカルユーザインタフェースで入手できる他の選択デバイスから項目を選択することにより完了し、それによりタイプ打ちの時間と誤りを低減する請求項５６に記載の方法。
【請求項６４】　データベースの管理によって、ユーザアクセスの提供、変更、あるいは取り消し、各種の選択リストでの項目の維持、テンプレート形式、参照形式およびヘルプ形式の維持を行ない、そして該管理を許可された者だけが行う請求項５６に記載の方法。
【請求項６５】　さらに、該管理をグラフィカルユーザインタフェースで行う工程を含み、そして該管理がコンピュータ言語の知識を必要としない請求項６４に記載の方法。
【請求項６６】　製品開発および商品化の管理情報システムであって、下記の手段からなるシステム：
（ａ）製品に対する顧客の要求を蓄積し、検索し、探索し、改良し、そして報告する手段
（ｂ）該顧客要求当たりの該製品開発の経済性の査定を蓄積し、検索し、探索し、改良し、そして報告する手段
（ｃ）基本技術の選択を蓄積し、検索し、探索し、改良し、そして報告する手段
（ｄ）該最終要求を満たすのに必要な該基本技術の改良の決定を蓄積し、検索し、探索し、改良し、そして報告する手段、および
（ｅ）該決定が該最終要求を満たすことを証明するための該決定の試験詳細および結果を蓄積し、検索し、探索し、改良し、そして報告する手段。
【請求項６７】　下記の手段からなる製品開発および商品化の管理情報システム：
（ａ）多数の参加者が個々におよび共同で企画に携わることができる共同作業空間：
（１）基本技術を決定しながら顧客要求および企画実行可能性の財務分析を決定すること、該基本技術の任意の必要な改良を決定すること、および該顧客要求の応答を証明するために、該改良した基本技術を試験することからなる製品開発および商品化の企画の作業流れを、少なくとも部分的に自動化するように構成していて、そして参加者を企画に追加／変更するように構成されている、
（２）製品開発の企画または企画書に関する仕事の通知を割り当て、追跡し、そしてもえるように構成されている
（３）企画参加者、顧客および関者間の通信のために、製品開発の企画または論理的企画書およびそれらの仕事に関係する安全／探索可能な通信領域を含む共同作業空間を提供するように構成され、そして該通信を記録し、伝達し、そして保管するように構成されている
（４）企画または論理的企画書を財務追跡および／または予測するように構成されている
（５）実験室データを取り込むように構成されている、そして
（６）企画または論理的企画書に関係する安全で探索可能な文書領域を提供するように構成され、そして該文書は最終フォーマットである
（ｂ）データベース：
（１）製品開発企画の履歴および詳細を蓄積するように

格納され、そして該履歴および詳細がデータの型、時間割、企画の全工程の状況、支援情報、企画の全工程の結果、および企画の全工程を裏付ける文書と情報からなる、そして（２）要請された該履歴および詳細を探索し、そして該履歴および詳細から報告を作成するように構成されている、

（ｃ）該共同作業空間とデータベースとを接続するネットワーク、および

（ｄ）異なる使用者に異なるレベルの安全なアクセスを用意する手段。

【請求項６８】　該ネットワークがインターネットからなる請求項６７に記載のシステム。

【請求項６９】　該共同作業空間がウェブブラウザからなるクライアント・アプリケーションを含む請求項６７に記載のシステム。

【発明の詳細な説明】

【０００１】

【発明の属する技術分野】（著作権の通知及び許可）本特許文書は、著作権保護の対象となる内容を含むものである。

（Ｃ）著作権１９９９－２００１、シェブロン・オロナイト・カンパニーＬＬＣ。全ての権利を確保。

著作権保護の対象となる本内容に関して、所有者、シェブロン・オロナイト・カンパニーＬＬＣは、本内容が何れかの国の特許及び商標庁の特許ファイルまたは記録に掲載されたときには、何人による特許開示物のファクシミリ再生にも異議を唱えることはないが、その他の点ではどのようなものであれ、全ての権利を確保するものである。

【０００２】本発明は、特に新規もしくは受注生産の化学製品のための、新製品の認可と開発のシステムおよび方法に関するものである。

【０００３】

【従来の技術】競争上の有利性を得るために、製造業者は、販売に供する商品と顧客の要求との整合を改善するために絶えず努力している。顧客の要求を満たす商品を提供することによってのみ、製造業者もまた要求されない在庫品を抱えることから免れる。

【０００４】大量生産は、世界の異なる地域で製品を販売することに関わり、地域に跨がる品質の不均一さという問題に直面する。これは、地域ごとに、地元で得られる異なる原料と顧客の要求に対する異なる理解とに依るものである。顧客の仕様書を満たさない製品は売れないであろうし、それにより財政上の大損失を招くことになる。有効な製品開発方法は、より経済的であって、そしてより均一な製品品質と顧客による高い受入れ率をもたらすことができるものである。

【０００５】複雑な製造操作においては、新製品の開発に多数の専門分野および地域からの多数の参加者が含まれる。開発方法は結果として、多数の報告書、提案書、メモ、分析物、手紙およびその他の書類をもたらすことになる。適切なシステムなくしては、そのような書類は失われ、互いに矛盾し、異なる参加者により異なって解釈され、それらを見ようとする者の目には触れず、そして更には非能率的になって顧客による製品受入れが低下しがちであるとの問題がある。

【０００６】新製品の開発および製品の商品化の一部には、製品が製造され、輸送され、あるいは売買される全ての国の全ての法律および規制の順守を確実／確認することが含まれる。そのような法律及び規制は、環境、健康と安全性、毒性学、輸送、知的財産、およびその他の事柄に及びうる。そのような法律および規制の要求を満たさなければ、多大な罰金を受ける可能性がある。

【０００７】今日の世界経済においては、迅速に決定を行わなければならず、適切な人物に適切な時間に適切な形式で世界の地域に跨がって迅速かつ正確に情報を通信しなければならない。

【０００８】

【発明が解決しようとする課題】従って、特に新規または受注生産の化学製品のための、新製品の認可と開発の新規なシステムおよび方法が必要とされている。本明細書に記載する発明の方法およびシステムは、そのような解決を提供するものである。

【０００９】

【課題を解決するための手段】本発明は、以下の工程を含む製品の開発方法にある：製品に対する顧客の要求を決定する工程、要求をコンピュータの読み込み用データベースに蓄積する工程、顧客要求当たりの製品開発の経済性を査定する工程、査定をコンピュータの読み込み用データベースに蓄積する工程、基本技術を選択する工程、選択をコンピュータの読み込み用データベースに蓄積する工程、最終要求を満たすのに必要な基本技術の改良を決定する工程、決定の情報をコンピュータの読み込み用データベースに蓄積する工程、決定が最終要求を満たすことを証明するために決定を試験する工程、および試験の詳細および結果をコンピュータの読み込み用データベースに蓄積する工程。

【００１０】本発明の別の態様としては、以下の工程を含む製品の開発方法がある：製品に対する顧客の要求を決定する工程、要求をコンピュータの読み込み用データベースに蓄積する工程、および顧客要求を満たすのに基本技術の改良が必要であるかどうかを決定する工程。

【００１１】顧客要求を満たすのに基本技術の改良が必要であるときには、方法はさらに以下の工程を含む：基本技術を選択する工程、選択をコンピュータの読み込み用データベースに蓄積する工程、最終要求を満たすのに必要な基本技術の改良を決定する工程、および決定の情報をコンピュータの読み込み用データベースに蓄積する工程。改良の費用が前もって決めた価格を越えるときには、方法はさらに以下の工程を含む：顧客要求当たりの

製品開発の経済性を査定する工程、査定をコンピュータの読み込み用データベースに蓄積する工程、改良の決定が最終要求を満たすことを証明するために決定を認定する工程、および認定をコンピュータの読み込み用データベースに蓄積する工程。

【００１３】本発明の別の態様としては、以下の手段を含む製品開発および商品化の管理情報システムがある：多数の参加者が個々におよび共同で企画に携わることができる共同作業空間；基本技術を決定しながら顧客要求および企画実行可能性の財務分析を決定すること、基本技術の任意の必要な改良を決定すること、および顧客要求の定義を証明するために改良した基本技術を試験することからなる製品開発および商品化の企画の作業流れを、少なくとも部分的に自動化するように構成されている。

【００１３】共同作業空間は、参加者を企画に追加／変更するように構成され；製品開発の企画または企画群に関する仕事の通知を割り当て、追跡し、そして与えるように構成され；企画参加者、顧客および両者間の通信のために、製品開発の企画または論理的企画群およびそれらの仕事に関連する安全／探索可能な通信領域を含む共同作業空間を提供するように構成され；そして通信を記録し、伝達し、そして保管するように構成されている。

【００１４】共同作業空間はまた、企画もしくは論理的企画群を財務追跡および／または予測するように構成され；実験室データを取り込むように構成され；企画または論理的企画群に関係する安全で探索可能な文書記憶を提供するように構成されていて、そして文書は最終フォーマットであり、およびデータベース；製品開発企画の要求および詳細を蓄積するように構成され、そして要求および詳細がデータの型、時間割、企画の全工程の状況、支援情報、企画の全工程の結果、および企画の全工程を裏付ける文書と情報からなり；そして蓄積された要求および詳細を探索し、それらから報告を作成するように構成されている；共同作業空間とデータベースとを接続するネットワーク；および異なる使用者に異なるレベルの安全なアクセスを指定する手段。

【００１５】本発明の別の態様としては、製品開発および商品化の管理情報システムであって、以下の手段を含むシステムがある：製品に対する顧客の要求を蓄積し、検索し、探索し、改良し、そして報告する手段；顧客要求当たりの製品開発の経済性の査定を蓄積し、検索し、探索し、改良し、そして報告する手段；基本技術の選択を蓄積し、検索し、探索し、改良し、そして報告する手段。

【００１６】本システムはまた、最終要求を満たすのに必要な基本技術の改良の決定を蓄積し、検索し、探索し、改良し、そして報告する手段；および決定が最終要求を満たすことを証明するための決定の試験詳細および結果を蓄積し、検索し、探索し、改良し、そして報告する手段を含む。

【００１７】本発明のこれらやその他の特徴および利点については、以下に示す本発明の好ましい態様の詳細な記述を考察することによって更に明らかにすることにする。この記述においてはしばしば添付した図面を参照する。

【００１８】

【発明の実施の形態】本発明のシステムおよび方法の主要な構成要素（製品、サブシステム、モジュール、機能、サービスとも置き換えて称される）、およびそれらが提供する利点の例について、図面を参照しながら以下に記述する。工程／手段のブロックを含む図面では、各ブロックは別々にあるいは組み合わせて、代わりにコンピュータが実行し、コンピュータが手助けし、およびまたは人間が実行する。コンピュータによる実行には任意に、処理装置、メモリ、記憶装置、入力装置、出力装置および／またはネットワーク機器、記録装置（プロトコル）、および／または従来の顧客－サーバハードウェア及びソフトウェアを有する一以上の従来の汎用コンピュータが含まれる。いずれかのブロックまたはブロックの組合せをコンピュータが実行する場合には、任意に従来手段によって行われ、よってコンピュータ実行の分野における熟練した技術者は、本明細書の発明の要求および計画を実行するためには、従来のアルゴリズム、構成要素および装置を利用することになる。しかしながら、本発明はまた、如何なる新規な従来とは異なる実行手段も含むものである。

【００１９】図３に関して、本発明は製品開発方法３００を包含している。該方法は、製品に対する顧客の要求を最初に決定する工程３１０から開始される。そのような決定の結果は、コンピュータの読み込み用データベースに蓄積されることが好ましい。最初の要求は財務分析工程３２０に移される。そこで、要求は顧客要求当たりの製品開発の経済性について査定される。そのような経済分析の結果は、任意にコンピュータの読み込み用データベースに蓄積される。

【００２０】一般に、好ましい経済分析工程３２０と同時に、次の工程、工程３３０で顧客の要求が完成される。最終要求は、基本技術を選択する工程３４０に移される。基本技術は、工程３３０からの顧客要求の全部または一部を満たすか、あるいはそれらを満たすように改良することができる、一般的な出発技術である。例えば化学製品の場合には、基本技術は添加成分を添加できるような化学式であってもよい。自動車などの機械製品を製造する際には、基本技術は特定の車体や電動系であってもよい。この工程の結果は、任意にコンピュータの読み込み用データベースに蓄積される。

【００２１】一旦、工程３４０で基本技術が選択されると、この選択は、最終要求を満たすのに必要な基本技術の改良を決定する改良工程３５０に移される。その結果

る工程が含まれる。

【００３２】更に別の態様は、未完了の活動項目を有する本発明の実例の終了と同時に、そのことが、その終了と各々の未完了の活動項目に関する電子メール通知を、未完了の活動項目それぞれに責任を負う各参加者に自動的に送信する工程を実行する結果をもたらすことにある。

【００３３】上記ｅメールの特徴によって、全ての参加者は企画、指定の活動項目および終了の状況について遅れをとることがない。上記の手動によるｅメール工程は任意に、従来のｅメール技術を用いて実行される。上記の自動的なｅメール工程は任意に、データベース中の前もって決めた活動に注意を向ける監視者管理モジュールにより実行される。そのような活動の発生と同時に、監視者モジュールはｅメールアプリケーションに指示を与えて、適切なメッセージを送信する。メッセージは前もって決めたメッセージであってもよいし、あるいはメッセージはデータベースからのデータ、例えば監視者からｅメールアプリケーションへの指示でテキストまたは参照渡しの活動項目、を含んでいてもよい。

【００３４】この方法の多数の任意の特徴によって、企画の管理が容易となり、および／または既存のシステムの管理問題を解決することができる。ある態様では、方法の実施の性能および生産性を判断して改善するために、工程の実際の進行対計画した進行を時間軸でプロットする工程がある。好ましくは、一以上の工程は少なくとも部分的には、メニュー、リストボックス、ドロップダウンリスト、またはパーソナルコンピュータのグラフィカルユーザインタフェースで入手できる他の選択対象から項目を選択することにより完了され、それによってタイプ打ちの時間と間違いが低減する。

【００３５】本発明の幾つかの態様の多数の特徴は、参加者と関係者全員によるアクセスを容易にする。好ましくは事後工程は、入力、検索、処理、創作、審査または改良した全てのデータを一以上の相互アクセス可能な中央又は分散データベースに蓄積する。データベースへのアクセスは任意に、インストールされた好適なクライアント・ソフトウェアと好適なネットワーク接続とを有する任意のパーソナルコンピュータから世界的に可能である。好適なクライアント・ソフトウェアには、例えばウェブブラウザ、ロータスノーツ（商品名）などのグループウェア・クライアント・アプリケーションがあり、また好適なネットワーク接続には、例えばインターネットとのＴＣＰ／ＩＰ通信がある。

【００３６】任意に、方法の参加者および許可された各全員かデータベースの少なくとも一部にアクセスすることができ、そして提供したグラフィカルユーザインタフェースはデータベースアクセスの個人の型に合致させる、異なる人に異なるアクセスレベルを提供するために、従来のデータベース管理システム技術を使用することができる。

【００３７】アクセスには一般に、前もって決めた複数のビュー（観点、見方）があり、それによって情報の高速ソートおよび探索が可能になる。幾つかの態様では、高速のデータ入力のために、少なくとも一部の工程には、データベースに蓄積されたテンプレート形式を複写してそれによりデータの一貫性を保証することが含まれる。

【００３８】参照形式もまた、データベースに蓄積されることが好ましく、使用者に入手できるようにしてそれにより工程を完了する際に援助を提供する。テンプレートおよび／または参照形式は随時、許可された管理者によって修正可能であり、そして修正と同時に、その形式は方法の将来の実例で即座に使用可能となる。

【００３９】データベースの管理には、ユーザアクセスを提供し、変更し、あるいは取り消し、各種の選択リスト中の項目を維持し、テンプレート形式、参照形式およびヘルプ形式を維持することが含まれ、そしてその管理は許可された者だけが行う。一以上の態様では、方法の重要な特徴は、管理がグラフィカルユーザインタフェースによりなされ、コンピュータ言語の知識を必要としないことにある。

【００４０】本発明の別の態様としては、製品開発および商品化における管理情報システムがある。そのシステムの機構手段は任意に、上述した本発明の方法の観点から記述した一以上の工程を実行するように構成されている。本発明の方法の観点での各態様に対して、本発明のシステム／装置の観点では、人間が実行するかあるいはその他機械が実行しない工程を除いて、方法中の工程を実行するための機構がある。

【００４１】本発明のシステムの一部には、多数の参加者が個々におよび共同で企画に携わることができる共同作業空間が含まれ、新製品の開発および商品化の作業流れを少なくとも部分的には自動化するように構成されている。共同作業空間は任意に、ロータスノーツ（商品名）などの既存のアプリケーションまたはその他のグループウェア型のソフトウェアアプリケーションを用いて実行される。

【００４２】本発明の共同作業空間の観点では、多数の参加者および関係者がアクセスすることができる。共同作業空間からは、あるいはそれに不可欠なものであるが、各工程のための手段／機構があり、例えば基本技術を決定しながら顧客要求および企画実行可能性の財務分析を決定する手段、基本技術のどのような必要な改良でも決定する手段、および顧客要求の証拠を証明するために改良した基本技術を試験する手段がある。

【００４３】システムは、企画に参加者を追加／変更するように構成され；製品開発の企画または企画間に関する仕事の通知を割り当て、通報し、そして提供するように構成され；企画参加者、顧客および関係間の連絡のた

のに、企画または論理的企画群およびそれらの仕事を伴う製品開発に関係する安全／探索可能な通信領域を含む共同作業空間を提供するように構成され；そして通信を記録し、伝達し、そして保管するように構成されている。

【００４４】システムはさらに、企画または論理的企画群を財務的に追跡および／または予測するように構成され；実験室データを取り込むように構成され；企画、すなわち本発明の方法の使用の実例、または論理的企画群に関係する安全で探索可能な文書領域を提供するように構成され、ただし、その文書は最終フォーマットである。また、データベースは、製品開発企画の履歴および詳細を蓄積するように構成され、その履歴および詳細にはデータの型、時間割、企画の全工程の状況、交信情報、企画の全工程の結果、および企画の全工程を裏付ける文書と情報が含まれ；そして蓄積された履歴および詳細を探索して、履歴および詳細から報告を作成するように構成されている。また、共同作業空間とデータベースとを接続するためのネットワーク、および異なる使用者のために異なるレベルの安全なアクセスを提供する手段がある。

【００４５】本発明の別の態様としては、製品開発および商品化のための管理情報システムがある。そのシステムには、以下の手段が含まれる：製品に対する顧客要求を蓄積し、検索し、探索し、改良し、そして報告する手段；新な夢支当たりの製品開発の経済性の査定を蓄積し、検索し、探索し、改良し、そして報告する手段；基本技術の選択を蓄積し、検索し、探索し、改良し、そして報告する手段。

【００４６】本発明のシステムにはさらに、最終要求を満たすのに必要な基本技術の改良の決定を蓄積し、検索し、探索し、改良し、そして報告する手段；およびその決定が最終要求を満たすことを証明するための決定の試験詳細および結果を蓄積し、検索し、探索し、改良し、そして報告する手段が含まれる。上記に言及した手段は任意に、従来のデータベース管理システムを用いて実行される。

【００４７】図４は、本発明を実行するためのネットワーク化したシステムの一態様の模式図を示す。顧客４２０は、ネットワーク４１０を介して一もしくは二以上のサーバ４３０に接続される。顧客４３０には、上述した顧客アプリケーションが含まれる。一以上のサーバ４３０は、企画データを蓄積している上記の一もしくは二以上のデータベースと通信する。サーバ上に存在するアプリケーションは、クライアント・アプリケーションからデータベースと通信できるように十分に構成されている。これらには任意に、ｅメールサーバアプリケーション、ウェブサイトサーバアプリケーション、および静的及び動的データベース管理アプリケーションが含まれる。ネットワーク４１０には任意に、如何なる公知のネットワーク、例えばＬＡＮ類、ＷＡＮ類、ＭＡＮ類、インターネット、ＥＤＩ、私的ネットワーク、および仮想私的インターネットも含まれる。また、インターネット２のような、将来的に開発される接続機能を提供することのできる如何なるネットワークも含まれる。最後に、本発明は、国際標準化機構により定められたＩＳＯ９００１規格で実行するように構成されていることが好ましい。

【００４８】

【発明の効果】本発明の新製品の認可と開発のためのシステムおよび方法によれば、今日の世界経済に適応して、迅速に決定を行うことができ、適切な人物に適切な時間に適切な形式で世界の地域に跨がって迅速かつ正確に情報を通信することができる。本発明のシステムおよび方法は、特に新規または受注生産の化学製品の開発に有用である。

【図面の簡単な説明】

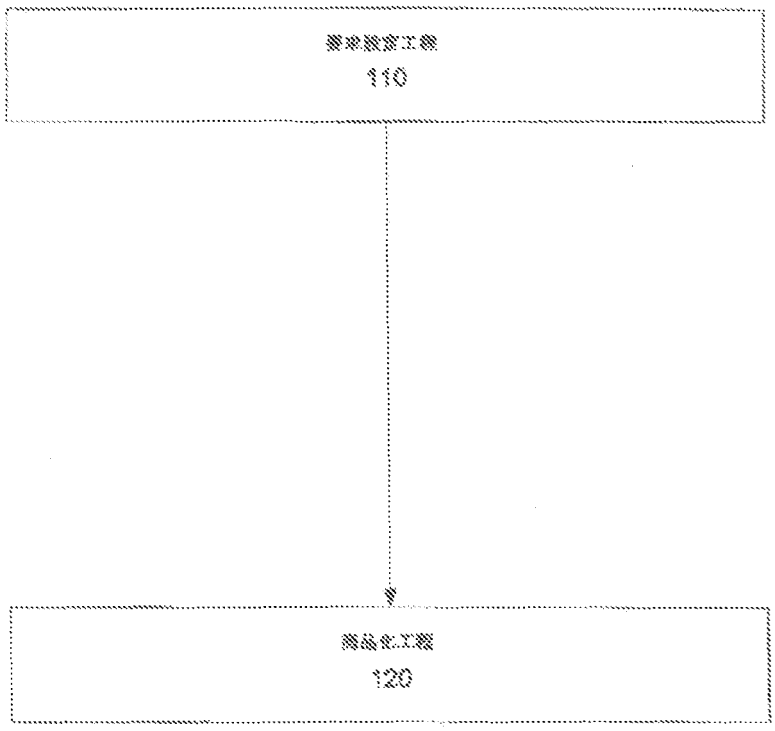
【図１】本発明の方法における典型的な論理的工程の一態様の模式図を示す。

【図２】本発明の方法における典型的な論理的工程の別の態様の模式図を示す。

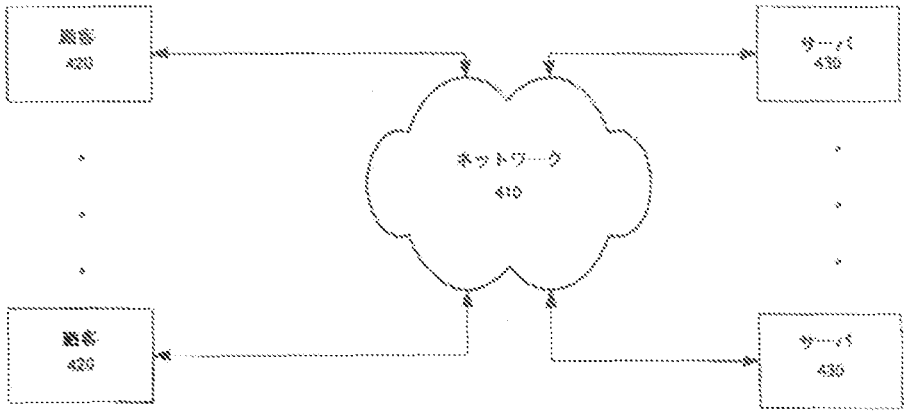
【図３】本発明の方法における典型的な論理的工程の別の態様の模式図を示す。

【図４】本発明の実施のための一ネットワーク化したシステムの一態様の模式図を示す。

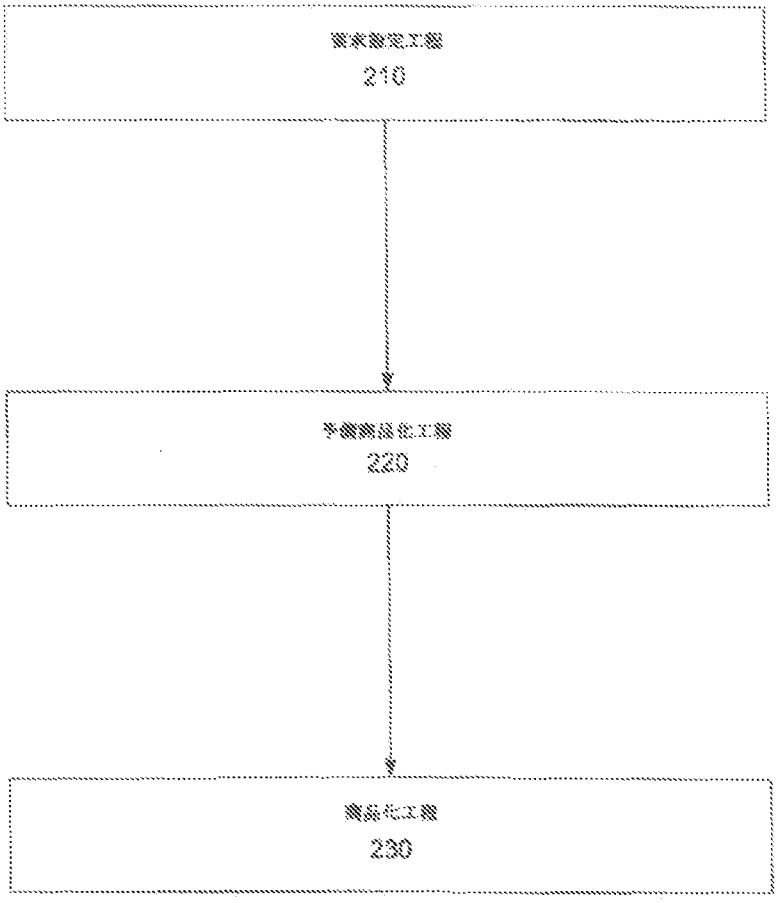
【図１】



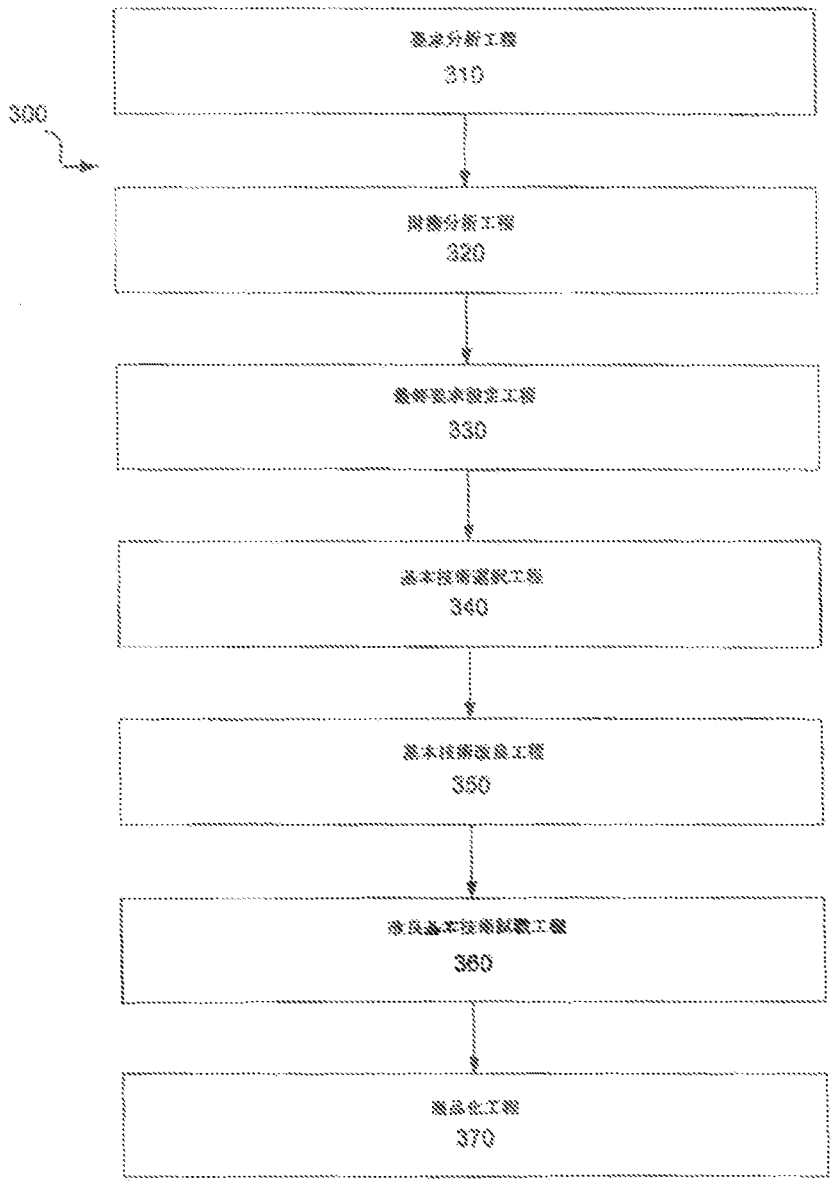
【図４】



【図2】



【図３】



FS2: Entry 3 of 6 File: JPAB Nov 4, 1997

PUB-NO: JP409288453A
DOCUMENT-IDENTIFIER: JP 09288453 A
TITLE: DIAGNOSTIC SET FOR RECOMMENDATION OF MERCHANDISE

PUBN-DATE: November 4, 1997

INVENTOR-INFORMATION:
NAME COUNTRY
UENO, MINEYA

INT-CL (IPC): G06F 5/04; G09F 3/20

ABSTRACT:

PROBLEM TO BE SOLVED: To provide a diagnostic set for recommendation of merchandise which allows the rapid selection and recommendation of the exact merchandise meeting the customer's requirements from plural pieces of the merchandise having approximate efficacy by such a method satisfying the customer's activity as well.

SOLUTION: A theme display sheet A which consists of a cardboard 4 and is displayed with 12 pieces of themes B formed by extracting 4 pieces each per one kind of foundation in random arrangement on its front surface, a transparent pressure sensitive discoloration sheet B set in such a manner that a pressed part discolors when pressed from a front surface side and the discoloration disappears and the original state is restored when this sheet is peeled from the theme display sheet A and a transparent merchandise specification sheet C which is provided with theme check parts 10 in the position respectively superposed on the display positions of the respective themes B of the theme display sheet A visible through the pressure sensitive discoloration sheet B and is attached with symbol rings 11 having the efficiency capable of solving the themes and indicating the kinds of the foundations in the respective theme check parts 10 are combined.

(19)日本国特許庁（ＪＰ）　(12)**公開特許公報**（Ａ）　(11)特許出願公開番号

特開平9－288453

(43)公開日　平成9年(1997)11月4日

(51)Int.Cl.⁶	識別記号	庁内整理番号	Ｆ Ｉ		技術表示箇所
Ｇ０９Ｆ　5/04			Ｇ０９Ｆ　5/04		
3/20			3/20	Ａ	

審査請求　未請求　請求項の数１　ＯＬ　（全６頁）

(21)出願番号　特願平8－101288

(22)出願日　平成8年(1996)4月23日

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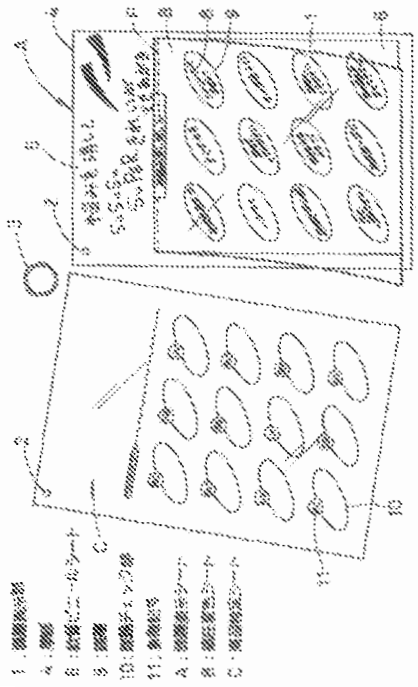
(54)【発明の名称】　商品販売用診断セット

(57)【要約】　（修正有）

【課題】効能が異なる複数商品から、顧客のニーズに合った的確な商品を、短時間で、しかも顧客の能動性をも満足させるような方法で選択し推奨することのできる商品推奨用診断セットを提供する。

【解決手段】厚紙４からなり、その表面に、ファンデーション一種類につき４個ずつ抽出してなる１２個の課題Ｘが、ランダムな配置で表示された課題表示シートＡと、表面側から押圧を受けるとその押圧部が変色し、課題表示シートＡから剥がされると上記変色が消えて元に戻るよう設定された透明な感圧変色シートＢと、上記感圧変色シートＢを透かして見える課題表示シートＡの各課題Ｘの表示位置とそれぞれ重なる位置に課題チェック部１０が設けられ、各課題チェック部１０に、その課題を解決しうる効能を備えたファンデーションの種類を示す象徴記号１１がそれぞれ付されている透明な商品特定シートＣとを組み合わせた。



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【特許請求の範囲】

【請求項１】　効能の異なるｎ種類の商品のうち、いずれか一つを推奨するために用いられる商品推奨用診断セットであって、剛性シートからなり、その表面に、上記ｎ種類の商品のそれぞれの効能によって解決もしくは改善される課題を、商品一種類につきα（αは正の整数）個ずつ抽出してなるｎ×α個の課題が、ランダムな配置で表示された課題表示シート（Ａ）と、上記課題表示シート（Ａ）の課題表示部に重ねられ、表面側から押圧を受けるとその押圧部が変色し、課題表示シート（Ａ）から剥がされると上記変色が消えて元に戻るよう設定された透明な感圧変色シート（Ｂ）と、上記課題表示シート（Ａ）に重ねられた感圧変色シート（Ｂ）の上からさらに重ねられ、上記感圧変色シート（Ｂ）を透かして見える課題表示シート（Ａ）の各課題の表示位置とそれぞれ重なる位置に課題チェック部が設けられ、各課題チェック部に、その課題を解決しうる効能を備えた商品の種類を示す象徴記号がそれぞれ付されている透明な商品特定シート（Ｃ）とからなることを特徴とする商品推奨用診断セット。

【発明の詳細な説明】

【０００１】

【発明の属する技術分野】この発明は、効能が数的に異なる商品群の中から、顧客のニーズに合った商品を選択して推奨するために用いられる商品推奨用診断セットに関するものである。

【０００２】

【従来の技術】従来から、化粧品販売では、専門の販売員が、店頭あるいは訪問販売先で、化粧品メーカーから配布された化粧品販売用情報シートにもとづいて顧客に化粧品の売り込みを行っている。上記化粧品販売用情報シートは、通常、長方形の厚紙もしくは薄いプラスチック板からなるシートの表面に、化粧品の種類とその使用方法を模式的に印刷したもので、販売員は、まず顧客の肌の状態を問診し、その結果に応じて、最適な化粧品を推奨するとともに、このシートを顧客に提示してその使用方法を説明する。

【０００３】

【発明が解決しようとする課題】しかしながら、各メーカーが多種多様の化粧品を販売し、各メーカーがそれぞれ独自の構成と内容の化粧品販売用情報シートを用いて販売促進をしている現状では、化粧品自体の独自性よりも、顧客に対していかに好ましい印象を与えることができるかが顧客の購買力を引き出す大きなポイントとなる。そこで、最近では、専用の測定機器を用いて皮脂量、水分量等の皮膚特性を測定し、その測定結果にもとづきその人の肌に合うと思われる化粧品をアドバイスすることが行われている。しかし、測定結果のみを情報源としてアドバイスを行うと、例えばその人が自分の肌について感じていること、あるいはその時点で最も解決したい肌のトラブル等を無視して一方的なアドバイスを行うことになりがちで、顧客に不満感を与えてしまうことがあった。また、顧客によっては、カウンセリングを充分に受ける時間がない人や、きめ細やかなサービスを煩わしく感じる人もあり、時間をかけたサービスは逆効果となる場合がある。

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【０００４】このため、短時間で要領よく的確な化粧品アドバイスを行い、しかもそのアドバイスが一方的にならないようなサービスを行うことが要求されるが、全国に分散する膨大な数の化粧品販売店の各販売員に対し、大手のメーカーが上記要求に応えうる人材教育を行うことは多大な労力と時間を要する。

【０００５】この発明は、このような事情に鑑みなされたもので、化粧品等の、効能が近似する複数商品から、顧客のニーズに合った的確な商品を、短時間で、しかも顧客の能動性をも満足させるような方法で選択し推奨することのできる商品推奨用診断セットの提供をその目的とする。

【０００６】

【課題を解決するための手段】上記の目的を達成するため、この発明の商品推奨用診断セットは、効能の異なるｎ種類の商品のうち、いずれか一つを推奨するために用いられる商品推奨用診断セットであって、剛性シートからなり、その表面に、上記ｎ種類の商品のそれぞれの効能によって解決もしくは改善される課題を、商品一種類につきα（αは正の整数）個ずつ抽出してなるｎ×α個の課題が、ランダムな配置で表示された課題表示シート（Ａ）と、上記課題表示シート（Ａ）の課題表示部に重ねられ、表面側から押圧を受けるとその押圧部が変色し、課題表示シート（Ａ）から剥がされると上記変色が消えて元に戻るよう設定された透明な感圧変色シート（Ｂ）と、上記課題表示シート（Ａ）に重ねられた感圧変色シート（Ｂ）の上からさらに重ねられ、上記感圧変色シート（Ｂ）を透かして見える課題表示シート（Ａ）の各課題の表示位置とそれぞれ重なる位置に課題チェック部が設けられ、各課題チェック部に、その課題を解決しうる効能を備えた商品の種類を示す象徴記号がそれぞれ付されている透明な商品特定シート（Ｃ）とからなるという構成をとる。

【０００７】

【発明の実施の形態】つぎに、この発明の実施の形態について説明する。

【０００８】図１は、この発明の商品推奨用診断セット（以下、単に「診断セット」と略す）を、化粧品であるファンデーションの推奨に適用した一実施の形態を示している。

【０００９】この診断セットは、効能の異なる３種類のファンデーションの中から、顧客に最適なファンデーションを選択して推奨するために用いられるもので、表面に課題表示部１が設けられた課題表示シートＡと、上記

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課題表示部１に重ねられる感圧変色シートＢと、さらにその上に重ねられる商品特定シートＣとで構成されている。なお、上記感圧変色シートＢの上縁部は、上記課題表示部１の上縁部に、ヒートシールにより一体的に取り付けられている（図中破線Ｐで示す部分がヒートシール部分）。また、上記課題表示シートＡと商品特定シートＣは、その左上に設けられた穴２に、リング状の綴じ金具３を挿通させることによって連結されるようになっている。

【００１０】より詳しく説明すると、上記課題表示シートＡは、厚み２ｍｍの硬い厚紙４が台紙として用いられており、その上部に、この診断セットを適用するファンデーションのキャッチコピー等５が印刷されている。そして、その下には、上記ファンデーションの使用時に解決したい課題（この例では１２個の課題）をそれぞれ簡潔に示した課題表示部１が設けられている。この課題表示部１は、図２に示すように、白色の軟質ビニールシート６（厚み０．２ｍｍ）を黒色の軟質ビニールシート７（厚み０．５ｍｍ）と重ね、その周囲をヒートシールによって固着一体化し、さらに、これを厚紙４の表面に接着して形成したものである。そして、上記軟質ビニールシート６の表面に、１２個の課題８（図１に戻る）が、それぞれ楕円９に囲まれた状態で、縦４個、横３個に並ぶ配列で表示されている。なお、上記課題８は、この診断セットによって選択・推奨しようとする３種類のファンデーションを用いて解決もしくは改善することのできる課題であり、一つのファンデーションごとに４個の課題が抽出されている。そして、その配列は、ファンデーションの種類にかかわらず、ランダムに並べられている。

【００１１】また、上記課題表示部１に重ねられる感圧変色シートＢは、厚み０．２ｍｍの透明な軟質ビニールシートからなり、蛍光顔料によってピンク色に着色されている。この感圧変色シートＢを、上記課題表示シートＡの課題表示部１に重ねた状態で、上から押圧して課題表示部１の表面に密着させると、図２において実線Ｑで示すように、その押圧部分においてのみ、光が垂直上に反射するため、シートＢに含有されている蛍光顔料の色がその部分だけ蛍光発色するように見える。他の部分は、破線Ｑ′で示すように光が散乱するため蛍光発色は見られない。したがって、上記感圧変色シートＢから透かして見える課題８を、その上から指先で撫る等して押圧すると、図３に示すように、その部分が蛍光発色して印を付けたようになる。なお、この印は、上記感圧変色シートＢをめくってシートＢと課題表示部１の密着を解除すれば瞬時に消失する。

【００１２】一方、商品特定シートＣ（図１に戻る）は、透明な硬質塩化ビニルシート（厚み０．２ｍｍ）からなり、その表面には、１２個の、楕円からなる課題チェック部１０が設けられている。上記課題チェック部１０は、この商品特定シートＣを、上記課題表示シートＡおよび感圧変色シートＢの上に重ねた場合に、上記課題表示シートＡに表示された各課題８とそれぞれ重なるよう配置されている。そして、各課題チェック部１０には、その課題チェック部１０が重なる課題８に示された事項を解決もしくは改善しうる効能を備えたファンデーションの種類を示す象徴記号１１が、それぞれ付記されている。ちなみに、「ＢＣ」は、化粧くずれせず、毛穴が消えて全くべたつかないという効能を有する第１のタイプのファンデーションを示す象徴記号であり、「ＳＢ」は、化粧くずれせず、皮脂がでてかてかと浮き出ることを防止するという効能を有する第２のタイプのファンデーションを示す象徴記号である。また、「ＵＶ」は、紫外線遮断作用を有し、日焼けしみを防止するという効能を有する第３のタイプのファンデーションを示す象徴記号である。

【００１３】なお、上記課題表示シートＡの裏面には、図４に示すように、上記第１～第３の、３種類のタイプのファンデーションの効能をわかりやすく説明する説明図１２が表示されている。

【００１４】上記診断セットを用い、化粧品販売員は、店頭もしくは訪問販売先において、例えばつぎのようにして顧客に対し最適なファンデーションの推奨を行うことができる。すなわち、まず、上記商品特定シートＣを、課題表示シートＡの裏面に回し、課題表示シートＡの課題表示部１に感圧変色シートＢを重ねた状態で、この部分を顧客に提示する。そして、顧客が自分の肌について解決したい、あるいは改善したいと思っている課題を、上記課題表示部１に表示されている１２個の課題８の中から複数個（この例では４個）選択させる。選択は、図３に示すように、顧客自身が自分の指先で、感圧変色シートＢの上から該当する課題８を撫り、その部分を蛍光発色させることによって行う。このようにして、４個の課題８に印を付けさせる。

【００１５】つぎに、図５に示すように、裏に回していた商品特定シートＣを表側に戻して課題表示シートＡの上に重ねる。これにより、図６に示すように、顧客が選択して印を付けた４個の課題８が、どのファンデーションを用いれば解決もしくは改善できる課題であるかを、一目で判断することができる。この例の場合、「ＢＣ」が４個あることから、顧客の課題を解決もしくは改善するには、「ＢＣ」、すなわち第１のタイプのファンデーションを用いることが最適であることがわかる。そこで、化粧品販売員は、上記診断セット全体をそのまま裏に返し、課題表示シートＡの裏面に表示されているファンデーションの説明図１２（図４参照）を提示しながら、顧客に、最適なファンデーションを説明し、推奨する。このようにして、顧客にとって最適なファンデーションを、短時間に選択し推奨することができる。なお、「ＢＣ」が３個、「ＵＶ」が１個、というように分かれ

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た場合には、個数の多い方を最適のものと判断する。また、評価が２個ずつに分かれた場合には、具体的なカウンセリングを行った上で最適なものを選ぶ。

【００１６】なお、上記顧客への推奨、カウンセリング等が終了した時点で、上記感圧変色シートＢを上に持ち上げて課題表示部１への密着を剥がすことにより、変色を消し、未使用の状態に戻すことができる。したがって、この診断セットは、顧客ごとに、繰り返し使用することができる。

【００１７】このように、上記診断セットによれば、課題表示シートＡと、商品特定シートＣとが別々で、顧客が課題を選択する段階では、その選択が、どの商品につながるか全くわからない状態で選択するため、顧客において、未知の結論に対する興味が深まり、選択行為が非常に楽しいものとなる。しかも、上記選択行為は、感圧変色シートＢを指先で擦ることによって課題８の上に印をつける、という能動的な動作を伴うため、一方的に問診されるような圧迫感がなく、商品に対し積極的な関心を寄せることができるという利点を有する。したがって、販売員は、その結果から、最適なファンデーションを推奨するだけでなく、その時点での顧客の反応を見た上で、さらに肌への手入れ方法や他の化粧品の推奨等、カウンセリングを発展させることができる。また、上記のように、この診断セットは、感圧変色シートＢを剥がすだけで、簡単に未使用の状態に戻すことができるため、異なる顧客に対し、繰り返し使用することができ経済的である。しかも、顧客にとって、自分の課題というごくプライベートな情報が、その場で白紙に戻され、販売員の手元に蓄積されないため、自分のプライバシーが守られているという安心感を得ることができる。

【００１８】なお、上記実施例では、課題表示部１における課題８の数は、商品（ファンデーション）１種類につき４個としたが、その数は適宜に設定することができる。なかでも、商品１種類につき３～５個に設定することが好適である。選択肢が少なすぎると最適な商品を絞ることが容易でなく、逆に選択肢が多すぎると、顧客が選択するのに手間取り混乱感が生じるからである。そして、上記課題８の配列は、上記実施例のように縦に何個、横に何個、という配列にする必要はなく、例えば図７に示すように、横書きで上下に複条書きにしてもよい。この場合、各課題８ａの左端に、専門等のマーク２０を付し、この部分に、上から重ねた感圧変色シートＢを介して印をつけるようにする。そして、この上に、商品特定シートＣ’の選択チェック部２１を重ねることにより、印を付した課題８ａを解決もしくは改善するためには、どの商品が最適かを判断する。なお、上記商品特定シートＣ’は、課題表示部１の全面に重なる必要はなく、図示のように、課題８ａの部分（マーク２０の部分）と選択チェック部２１とが重なれば足りる。

【００１９】また、課題表示シートＡ、感圧変色シートＢおよび商品特定シートＣの材質や厚み等も、上記実施例に限らず適宜のものを選択することができる。ただし、感圧変色シートＢおよび商品特定シートＣは、これらを重ねた状態で、その下の課題８を透かして見る必要があるため、これらは透明シートでなければならない。

【００２０】さらに、上記実施例は、診断セットを、化粧品のファンデーション推奨に適用したものであるが、商品は、このような化粧品に限らず、微妙な効能の差異を有し用途が細かく分かれているような商品であればどのような商品に適用しても差し支えはない。例えば健康食料や栄養剤、健康飲料等に用いることが好適である。

【００２１】つぎに、実施例について説明する。

【００２２】

【実施例】図１～図６に示す診断セットを用い、実際に化粧品販売員に、専門モニター１０人に対してファンデーションの推奨を行わせた。その結果、モニター１０人とも、最適なファンデーションを、自分の皮膚感触のみながら短時間で選択することができ、「好感がもてる」と評価した。

【００２３】

【発明の効果】以上のように、この発明の診断セットは、課題表示シートＡと、商品特定シートＣとが別々で、その選択が、どの商品につながるか全くわからない状態で、顧客に課題を選択させるため、顧客において、結論に対する興味が深まり、選択行為が非常に楽しいものとなる。しかも、上記選択行為は、感圧変色シートＢを指先で擦ることによって課題の上に印をつける、という能動的な動作を伴うため、顧客にとって、一方的に問診されるような圧迫感がなく、商品に対し積極的な関心を寄せることができるという利点を有する。したがって、販売員は、その結果から、最適なファンデーションを推奨するだけでなく、その時点での顧客の反応を見た上で、さらに肌への手入れ方法や他の化粧品の推奨等、カウンセリングを発展させることができる。また、この診断セットは、感圧変色シートＢを剥がすだけで、簡単に未使用の状態に戻すことができるため、異なる顧客に対し、繰り返し使用することができ経済的である。しかも、顧客にとって、自分の課題というごくプライベートな情報が、その場で白紙に戻され、販売員の手元に蓄積されないため、自分のプライバシーが守られているという安心感を得ることができる。

【図面の簡単な説明】

【図１】この発明の一実施例の構成を示す説明図である。

【図２】上記実施例における感圧変色シートの説明図である。

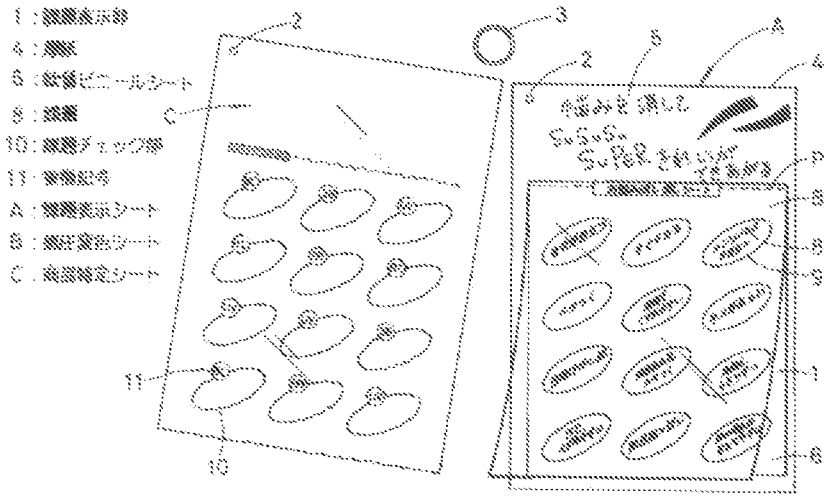
【図３】上記実施例の使用態様の説明図である。

【図４】上記実施例における課題表示シートＡの裏面の説明図である。

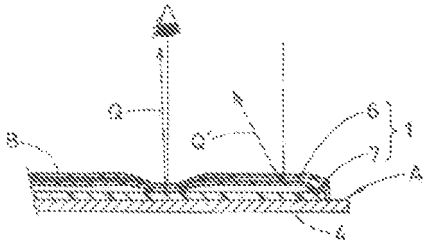
【図５】上記実施例の使用態様の説明図である。

【図6】上記実施例の使用態様の説明図である。
【図7】この発明の他の実施例の構成を示す説明図である。
【符号の説明】
1　課題表示部
4　厚紙
6　軟質ビニールシート
8　課題
10　課題チェック部
11　象徴記号
A　課題表示シート
B　感圧変色シート
C　商品特定シート

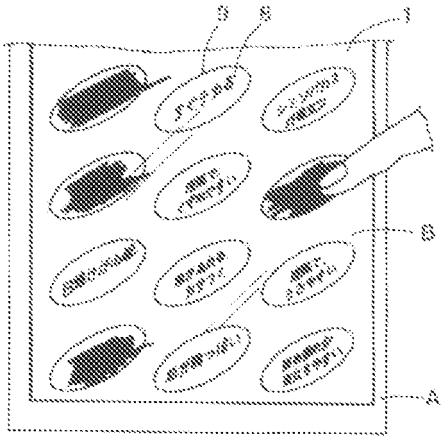
【図1】



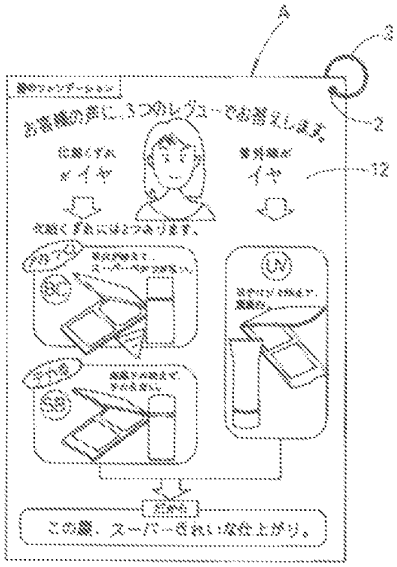
【図2】



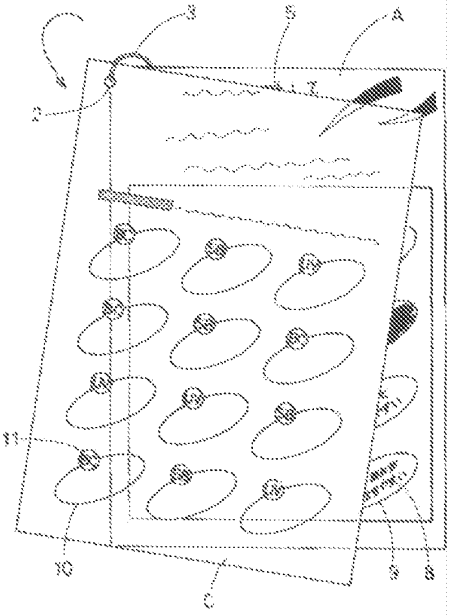
【図3】



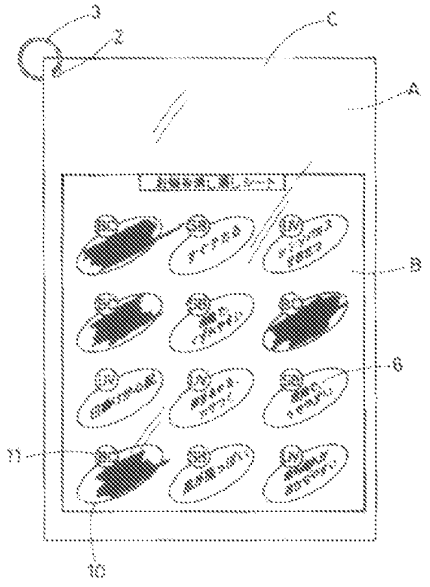
【図4】



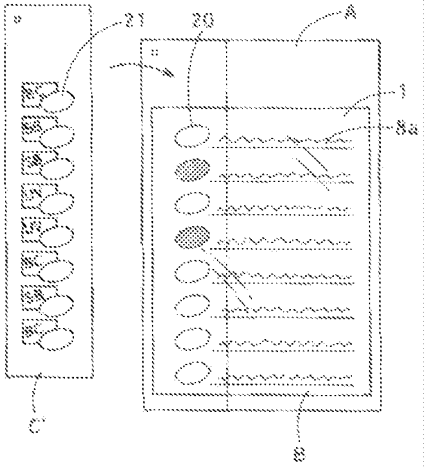
【図5】



【図6】



【図7】



(19) Europäisches Patentamt
European Patent Office
Office européen des brevets

(11) EP 1 850 284 A1

(12) EUROPEAN PATENT APPLICATION

(43) Date of publication:
31.10.2007 Bulletin 2007/44

(51) Int Cl.:
G06Q 30/00 (2006.01)

(21) Application number: 06008715.2

(22) Date of filing: 27.04.2006

(84) Designated Contracting States:
AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LI LT LU LV MC NL PL PT RO SE SI SK TR
Designated Extension States:
AL BA HR MK YU

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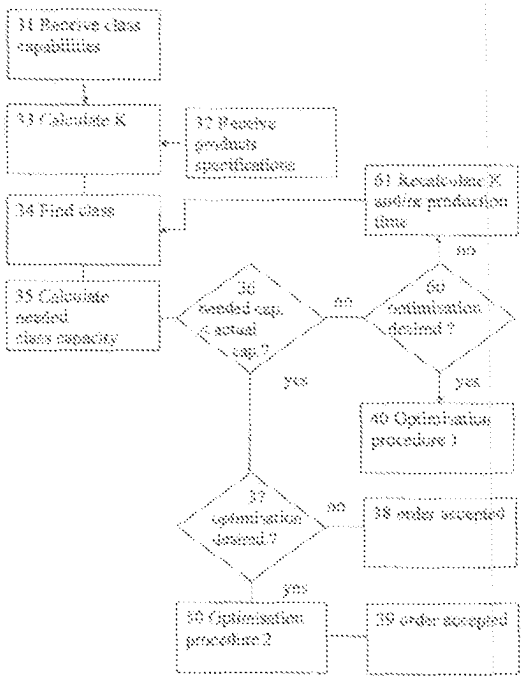
(54) A computer system for automatically matching the requirements from a customer with the capabilities of a supplier

(57) A computer system for automatically matching the requirements from a customer with the capabilities of a supplier of a complex product built up of modules. The system comprises a digital database with specifications for modules and comprises a classification scheme with a number of supply classes. Each supply class is associated with a range of complexity factors and also a class capacity factor expressing the supply capacity of the specific classes relative to the total supply capacity of the supplier. The system is configured to

- determine a complexity factor dependent on the complexity of the product,
- determine the specific supply class associated with the complexity factor,
- determine a needed supply capacity for supplying the product,
- compare whether the needed supply capacity is less than or equal to the capacity factor of the specific class and only to accept an order for supply of a product, if this is the case.

FIG. 3



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Description

FIELD OF THE INVENTION

[0001] The present invention relates to a computer system for automatically matching the requirements from a customer with the capabilities of a supplier of a complex product built up of modules.

BACKGROUND OF THE INVENTION

[0002] When a representative of a supplier for a complex product, such as a conveyor for an airport, estimates the costs for the product, a number of factors are taken into account. One of the key factors is the size and complexity of the final product, but a number of other factors may influence the final costs, such as the time for delivery and necessary public approvals. Thus, once the demand of the customer has been identified, an offer from the producer is worked out at the company and submitted to the customer for acceptance or further modification. Typically, the representative, when visiting a potential customer, is not able to tell the potential customer an approximate price or even the time schedule for the product during the first meetings, because the production time is dependent on the complexity, and the price is dependent on both the complexity and the required delivery time by the customer. A short delivery time may require that large parts of the production capacity are working entirely on a single product, which may be counteracting rationalised use of the production capacity.

[0003] Once the representative of the supplier together with the customer has worked out the necessary components of the complex product, typically another division in the company is working out the costs. In certain cases, the costs and production time may be reduced substantially, if certain components are substituted by others with only a slight modification of the product as experienced by the customer. However, this kind of optimisation may require a large number of iterations of the offer from the supplier and the specifications from the customer, which in turn requires time and effort from both sides. As a result, the customer may pay much more than necessary for the product, because the customer is not aware of the fact that a slight modification of the product may save a large part of the costs, in turn, the supplier is not aware of the fact that a slight modification for saving costs may still satisfy the needs of the customer and may be used to optimise the entire production.

[0004] It is therefore desirable to find means that would ease the process for dimensioning complex products at an earlier stage taking into account the requirements of the customer but also decisive factors, such as production capacity, for the supplier.

DESCRIPTION / SUMMARY OF THE INVENTION

[0005] It is therefore the object of the invention to provide a system to facilitate the design of complex products in relation to the needs of the customer and the capabilities of the supplier. Especially, it is the purpose of the invention to provide a system that can be used by the representative during the first meetings with the customer in order to work out the iterations on-site in order to find the solution that, on the one hand, satisfies the customer and, on the other hand, takes into account the supplier's capabilities, such that also the supplier may optimise the earnings.

[0006] This object is achieved by a computer system according to the invention for automatically matching the requirements from a customer, for example delivery of a certain product at a given time for a given price, with the capabilities of a supplier of a complex product built up of modules, for example production and assembly capacities and production costs. The system comprises a digital database containing specifications for the modules making up the product. The database also contains a classification scheme with a number of supply classes, for example a first class for standard products, a second class for more complex products and a third class for products requiring special development. Each supply class is associated with a range of complexity factors, for example a factor of between 1 and 1.2 for standard products, a factor of between 1.2 and 1.5 for more complex products, and a factor of higher than 1.5 for products requiring special development. Each supply class is associated with a class capacity factor expressing the supply capacity of the specific classes relative to the total supply capacity of the supplier. For example the capacity factor of products or modules in the first class with standard products may be 50%, which is relatively high in order for the supplier to earn a certain basic amount for standard products. The capacity factors of the second and third class may be 25% each in order to be able to deliver more difficult products on demand, even though the earnings may be lower due to the additional man power that is necessary or the more difficult production system required.

[0007] The system according to the invention comprises a computer that is configured to automatically determine a complexity factor, for example 1.3, dependent on the complexity of the product. For example, the computer may calculate a complexity factor dependent on the modules making up the product and in dependence of the work necessary for the assembly of the modules. Furthermore, the system is configured to determine the specific supply class associated with the complexity factor, for example the second class to which the complexity factor 1.3 belongs. As a further step, a needed supplier capacity is determined for supplying the product, for example 20% for the second class, and it is determined whether the needed supplier capacity, for example the 20%, is less than or equal to the capacity factor, for example 25%, of the specific class and only to accept an order for supply of a product, if this is the case.

[0008] The system according to the invention is an automated computer system for a representative of the sup-

plier company, where the system is used to calculate, whether a product requested by a customer fits into the parameter set by the company. For example, if the product requested by the customer does not fit to the parameters, the representative may not be able to sell the product. Primarily, the system is implemented in a portable computer in order for the representative to be able to construct a solution in dependance of the requirements of the customer at the customer's site, though the implementation in a portable computer is not strictly necessary for the invention. For example, the representative may carry a portable computer with a wireless connection to a remote database.

[0009] A number of computers may be carried by different representatives, where all computers are connected through a wireless digital data network to a common remote database that is dynamically updated at all times such that the representatives have access to the correct, updated data available. Alternatively, the representatives do not need to carry a computer with them but have access to the computer of the system and the database through the internet. Thus, any computer connected to the internet or other similar data network may be used to get access to the computer of the system and the database. Access may be given by an internet portal with a corresponding user interface such that product configuration and calculation can be performed through this internet portal. Likewise, the customer may use the internet portal to find a suitable product configuration. As a further embodiment, the program for calculation and the database or part of the database may be stored on a storage medium, for example a CD rom, for product configuration on a computer that is selected by the user.

[0010] In a further embodiment, the class capacity factor is time dependent and variable in dependence of the requested delivery time. For example, the capacity factor of 25% of the second class may be increased if the delivery time is long, because the supplier may schedule the supply of other products accordingly and get more capacity in this class by rearranging deliveries to other customers.

[0011] The capacity factors may express the entire production capacity of a supplier. In this case, the original 80% overall capacity of the first class may be reduced to 20%, because other products require the remaining 80% of the first class already. In this case, it is necessary that the capacity factors dynamically are updated in dependance of the actual supply capacity of the supplier. Such an update may be performed in each representative's portable computer through a wireless connection or the update may be performed in a common accessible remote database.

[0012] Also, it may be possible that the capacity of the first class is increased to 80% in total in case that there are no products in the second or third class in production. Thus, by dynamically updating the classes, different representatives may work out offers for the customers without the risk that the sum of the offers requires more production capacities than entirely available.

[0013] In a practical embodiment, the complexity factor is a sum of weighted partial complexity factors. For example, the complexity factor K for a product may be expressed as a weighted sum $K = \alpha_1 K_1 + \alpha_2 K_2 + \ldots + \alpha_n K_n$, where α_n is the weighting factor and K_n is the partial complexity factor. Such a partial complexity factor may be associated with production complexity, production time, complexity of the assembly of the product, time for assembly of the product, with necessary approvals in connection with the supply of the product.

[0014] In addition, the weight factors may be dependent on the acceptable delivery time or the acceptable costs or both. For example, if it is important that the delivery time is short, it is more difficult to deliver the product as other orders have to be delayed, which increases the weighted complexity factor. However, if the customer is willing to pay an additional price, this may reduce another weighted complexity factor, such that the total complexity factor ends in the acceptable range. On the other hand, if a long delivery time is acceptable by the customer, the weighting factor of the related complexity factor may be low, because this gives the supplier the chance to place the order in a convenient location in the production line.

[0015] In a further embodiment, the system is configured to fragmentise the product into a number of modules. For each module, a module complexity factor and the associated supply class is determined. The needed module supplier capacity for each module is found to find whether all of the needed module supplier capacities fit into the class capacity factors. If the module supply capacities when grouped are less the maximum capacities, the product order may be accepted.

[0016] In an even further embodiment, the system is configured to determine a delivery time for each module in dependence of a time dependent supply capacity in the respective class associated for each module and configured to calculate in dependence of the delivery time for each module a sequence of module assembly actions and check whether the complete sequence of actions fit into a final deadline for the entire assembly of the product. If the assembly time is long, the production may be stretched for delivery of modules only at the time, where the module is needed for assembly. This reduces storage time for the modules at the producer's or customer's site and leaves more freedom for the supplier to optimise the production lines to satisfy as many customers as possible.

[0017] For optimisation of such a process, a sequence may be calculated for production of the modules and in dependence thereof an assembly sequence may be calculated. Then, the assembly sequence may be checked whether it matches a desired deadline for the entire assembly of the product. If a match is not achieved, the production and assembly sequence may be changed iteratively until a match is found or until the time for entire assembly is the earliest possible. This earliest possible time may be used as a proposal to the customer for sar-

least possible delivery of the product.

[0018] In a more advanced embodiment, the computer system is configured to receive tolerance ranges for specifications of the product and automatically determine a complex product having product specification within the tolerance ranges together with its complexity factor. This complexity factor may be compared with a predetermined threshold complexity factor, whether the product is acceptable. If the complexity factor is higher than the threshold, the products may be fragmentised into a number of modules with corresponding module complexity factors. In order to reduce the overall complexity factor, an iterative process may be used, where modules with a high complexity factors are substituted with modules having lower complexity factors until the complexity factor is reduced. In this case, it is at all times assured that the product specifications are still within the tolerance ranges. The iterative substitution may continue until the complexity factor is equal to or below the threshold complexity factor, or until the complexity factor is minimised. In the latter case, the complexity factor may be further reduced by prolonging the delivery time or by increasing the price, or the order may be accepted only after special agreement between the representative of the supplier and a higher instance of the supplier, for example the director of the supplier company.

[0019] When a representative of the supplier is located at the customer's site, the actual class capacities reflecting the actual supply capacity of the supplier in the different classes may be submitted to the portable computer of the representative as digital data from a central server. This way, the computer of the representative is always updated, for example through a wireless digital data network, such as a GPRS network, which is necessary, especially, if there are a number of representatives actively selling products at effectively the same time. As soon as a product sale is agreed on, the server calculates new class capacities, and optionally new weighting factors, and updates all the computers of the representatives with the new data in order to optimise production and sale.

[0020] The above examples are for illustration only and do not limit the invention in any way.

SHORT DESCRIPTION OF THE DRAWINGS

[0021] The invention will be explained in more detail with reference to the drawing, where

- FIG. 1 a and b illustrate the invention schematically,
- FIG. 2 illustrates the database,
- FIG. 3 illustrates the software procedure of the computer system by a flow diagram,
- FIG. 4 is a flow diagram for the first iterative optimisation procedure,
- FIG. 5 is a flow diagram for the second iterative optimisation procedure.

DETAILED DESCRIPTION / PREFERRED EMBODIMENT

[0022] FIG. 1a illustrates the invention schematically in a first embodiment. A computer system, preferably comprising a portable computer 1 as indicated, is used by a representative 4 of the supplier 3 for matching the requirements from a customer 2 with the capabilities of a supplier 3. The computer system comprises a digital database 5 containing specifications for the modules making up the product. The digital database 5 may be accessible through a server system 10 associated with the supplier 3. Alternatively, the database 5 may be accessible through the server system 10 or directly by a wireless link 12. The computer 1 may have a database 5' that comprises some or all of the data from the remote database 5 and which is updated regularly with data from the remote database 5. If an order has been accepted by one specific representative, the remote database 5 is updated with this information by receiving data from the computer of the specific representative. Afterwards, the databases 5' in the computers carried by the other representatives are updated by receiving data from the remote database 5.

[0023] An alternative embodiment is illustrated in FIG. 1b, where the customer 2 and/or the representative 4 have access to a computer 1 that is functionally connected to the Internet 11, such that calculations can be performed on a computer/server 1.0 with access to the database 5.

[0024] The product may be a conveyor as it is used in airports. Such conveyors are made up of a plurality of modules that are assembled after delivery. A conveyor system is a complex product that takes substantial time to produce and deliver. Some of the modules are standard products while others have special requirements and have to be constructed especially in accordance with the requirements of the customer.

[0025] The supplier 3 may allocate different production capacities on their production lines for different modules. For example, a first production capacity may be used for standard products, whereas other production capacities are used for special constructions. Often, suppliers allocate a certain part of the production capacities for special constructions, for example 25% of the total production capacity. Often, the highest turnover and earning are achieved with those products that are standard for the supplier. However, special modules may be necessary to deliver in order to satisfy a broad group of customers and, in addition, it may imply increase in the know-how of the supplier, which is beneficial in the long run. Thus, typically the supplier allocates production capacities to certain categories of products with the aim that there are products in all categories most of the time in order to use the production capacities most efficiently.

[0026] Difficulties arise, if different representatives of the supplier sell a high number of special products at the same time. Once, the allocated production capacities for

special products are filled up with orders, all representatives have to be contacted in order to submit information about the remaining capacities to them. However, between the signing of an order and the allocation of production capacities, substantial time may pass, and orders may have been taken in which cannot be delivered within the time schedule for the order, because the intake of orders and the capacities of the production are not matched in real time.

[0027] The invention has the aim to improve this situation. The computer system comprises a digital database 5 as illustrated in FIG. 2 containing specifications for the modules making up the product. The database 5 also contains a classification scheme 6 with a number of supply classes, for example a first class 7 for standard products, a second class 8 for more complex products and a third class 9 for products requiring special development. The database may contain more classes than the three classes 7, 8, 9 shown.

[0028] Each supply class 7, 8, 9 is associated with a range of complexity factors, for example a factor of between 1 and 1.2 for standard products, a factor of between 1.2 and 1.5 for more complex products, and a factor of higher than 1.5 for products requiring special development.

[0029] Each supply class is associated with a class capacity factor expressing the supply capacity of the specific classes relative to the total supply capacity of the supplier. For example the capacity factor of products or modules in the first class 7 with standard products may be 50%, and the capacity factors of the second 8 and third class 9 may be 25% each in order to be able to deliver more difficult products on demand.

[0030] In a specific embodiment, a first class may be related to those products that are standard products which pass the production facilities rather fast. Such products are typically termed Fast Runners. A second class may be related to those product that require more time for production and a third class may be related to products that require a relative long time to produce. These two types of products are typically termed Medium runners and Slow Runners, respectively. All of these may be standard products but require different production time and effort such that a Slow Runner is more expensive to produce than a Fast Runner product. If the production capacity of the class with fast runners is reached, there may be allocated more capacity for Fast Runners in one of the other classes. This means in practice that the sizes of the classes are dynamically adjusted in correspondance with the capacity needs of the supplier in order to fulfil the orders of the customer.

[0031] Alternatively, the sizes of the classes may be kept constant, but a Fast Runner - if no available capacity in the first class - may get assigned a different K value in order to fit into one of the other classes, for example the Slow Runner. This means in practice that a client can get a Fast Runner produced despite the fact that there for the time being is no capacity for it. In such cases, there may be charged an additional rush fee which counterbalances the additional income for the supplier which would have been achieved when having taken a Slow Runner into the production instead of a Fast Runner.

[0032] Often, Fast Runners are those products that give a high income but do not contribute to a special customer satisfaction, because the product is a standard product. On the other hand, Slow Runners do not give a high income for the supplier but add to the customer satisfaction, because the customer experiences specialised custom made product solutions satisfying the needs of the specific customer. Thus, the actually used Slow Runner capacity may reflect the supplier's effort to increase the customer satisfaction. In case that the size of the classes are dynamically adjusted such that the Slow Runner class sometimes is large and sometimes is small, this class is difficult to relate to an overall effort of the supplier to increase the customer satisfaction. This argument favours constant class sizes. On the other hand, if the Slow Runner class is not filled up, this capacity should be used on Medium Runners or Fast Runners. A solution to this dilemma is the above mentioned change of the K value such that a Fast Runner product may regarded as a Slow Runner. The product, though in fact being a Fast Runner, adds nevertheless to the customer satisfaction, because the customer gets a specific product delivered faster than would be possible, if it stayed in the Fast Runner class and had to wait substantial time in order to be produced. Therefore, the K factor may be chosen such that it is dependent on the delivery time. If the delivery time is desired by the customer to be short, the K factor may be larger than for the same product having a large delivery time.

[0033] In FIG. 3, a flow diagram is shown illustrating an embodiment for the functioning of the programmed computer. The computer receives 31 figures for the class capacities. The received class capacities may be stored on the computer stationary, or preferably are updated dynamically in accordance with the actual capacities in dependence of other products in the production facilities. For example, if a number of products with low complexity are produced the production line, the class capacity for low complexity products may be set low and the class capacity for high complexity products set high. A dynamic updating of the class capacities may be performed each time, a contract for an order has been signed such that the delivery capacities are optimised and the supplier facilities exploited in an optimum way.

[0034] With reference to FIG. 3, once the representative has received the product specifications, these are entered 32 into the computer system through a suitable user interface of the computer system. The system calculates 33 the complexity factor K of the product and finds 34 the corresponding class together with the required estimated capacity 35. If the needed capacity is less than the available capacity 36, the order may be accepted 38. However, if desired 37, it is possible to perform another optimisation 50, for example in order to re-

duce the necessary costs for the client or for proposing a different delivery time before the order is accepted 39. If the needed capacity is higher than the actual capacity, which may indicate that the production capacity is not sufficient, another optimisation procedure 40 may be used, if desired. If no optimisation procedure is required, the production time may be changed 61 such that production capacity is available at a later stage. Alternatively, the K factor may be changed 61 in order to allocate space in a different class. In this connection, it may be noticed that in a more advanced embodiment, the production time may be part of the K factor.

[0035] The optimisation procedure 40 is illustrated in FIG. 4. As the needed class capacity was higher than the available class capacity, a change of the capacities allocated for the different K factors may be achieved by investigation as to whether the K factor can be reduced in order for the product to fit into a different class. For this reason, the product is parted into modules 41 and complexity factors (K factor) for the modules are investigated 42. For example, it may be investigated, whether the high K factor is due to a few highly complicated modules, or whether the high K factor is reflected by each of the modules. In the former case, a substitution 43 of a few modules into less complex modules may change 44 the overall K-factor such that the product fits 45 into another class for which the capacity 46 is acceptable and the order can be accepted 47.

[0036] If it is not possible to fit the product into a class with sufficient capacity, the order may be rejected 48. Before the order is rejected, it may be investigated 49, whether the modules may be distributed into the different classes such that the entire product belongs to several classes. This may imply that the delivery time only may be accepted for some of the modules with a later delivery and assembly of other modules.

[0037] If desired 45, it is possible to perform another optimisation 50, for example in order to reduce the necessary costs for the client or for proposing a different delivery time before the order is accepted 48.

[0038] The optimisation procedure 60 is illustrated in more detail in FIG. 5. Even though an order may be ready for acceptance, still a certain optimisation may be achieved. For instance, it may be that the product or some of the modules can be produced and assembled at lower cost, if the customer accepts a longer delivery time. Or, the delivery time can be shortened, if the price is raised. For this, the K factor is iterated 43, 44, 45 by substitution 43 of certain module with other modules. In addition, the weighting factors for the partial factors for K may be changed 61. For example, one of the partial complexity factors may relate to delivery time. If the delivery time is not so essential, the weighting factor for this corresponding complexity factor may be low and may even be changed during the iteration in order to find a match which allows a product to be delivers at lower cost. The iteration may be stopped when a threshold is passed or if a convergence is experienced. This process implies that the conditions for the customer and for the supplier are optimised at the same time.

[0039] As it appears from the foregoing, the invention is an automated process where iterative procedures are used for complex products to achieve an optimised match between the requirements by the customer and the capabilities of the supplier.

Claims

1. A computer system for automatically matching the requirements from a customer with the capabilities of a supplier of a complex product built up of modules, the system having a digital database comprising specifications for modules and comprising a classification scheme with a number of supply classes, each supply class being associated with a range of complexity factors and having a class capacity factor expressing the supply capacity of the specific classes as relative to the total supply capacity of the supplier, the system comprising a computer that is configured to

   - calculating a complexity factor dependent on the complexity of the product,
   - determine the specific supply class associated with the complexity factor,
   - calculate a needed supply capacity for supplying the product,
   - compare whether the needed supply capacity is less than or equal to the capacity factor of the specific class and only to indicate accept of an order for supply of a product, if this is the case.

2. A system according to claim 1, wherein the class capacity factor is time dependent and variable in dependence of the requested delivery time.

3. A system according to claim 1 or 2, wherein the system is configured to update the class capacity factor dynamically in dependence of the actual supply capacity of the supplier in dependence of other products to be supplied by the supplier.

4. A system according to any preceding claim, wherein the complexity factor is a sum of weighted partial complexity factors.

5. A system according to claim 4, wherein a partial complexity factor is associated with production complexity or the production time or both.

6. A system according to claim 4 or 5, wherein a partial complexity factor is associated with complexity of the assembly of the product or the time for assembly of the product or both.

7. A system according to any one of the claims 4-6, wherein a partial complexity factor is associated with necessary approvals in connection with the supply of the product.

8. A system according to claim 4, 5, or 6, wherein the partial complexity factor is weighted with a weight factor, the weight factor being dependent on the acceptable delivery time or the acceptable costs or both.

9. A system according to any preceding claim, wherein the system is configured to fragmentise the product into a number of modules,

- to determine a module complexity factor to each of the modules,
- to determine the supply classes associated with the module complexity factors,
- to determine a needed module supply capacity for each module,
- to compare whether all of the needed module supply capacities are less than or equal to the class capacity factors, and only to accept the supply of a product, if this is the case.

10. A system according to claim 9, wherein the system is configured to

- determine a delivery time for each module in dependence of a time dependent supply capacity in the respective class associated for each module,
- calculate in dependence of the delivery time for each module a sequence of module assembly actions and check whether the complete sequence of actions fit into a final deadline for the entire assembly of the product.

11. A system according to claim 10, wherein the system is configured to

- calculate a sequence for production of the modules and in dependence thereof calculate an assembly sequence,
- check whether the assembly sequence matches a desired deadline for the entire assembly of the product, and if a match is not achieved,
- change the production and assembly sequence iteratively until a match is found or until the time for entire assembly is the earliest possible.

12. A system according to any preceding claim, wherein the system is configured to

- receive tolerance ranges for specifications of the product,
- determine a complex product having product specification within the tolerance ranges,
- determine the complexity factor of the product,
- provide or receive a threshold complexity factor,
- compare the complexity factor of the product with the threshold complexity factor, and in case that the complexity factor of the product is higher than the threshold complexity factor,
- fragmentise the product into a number of modules,
- determine a module complexity factor for each of the modules, and
- iteratively substitute at least one of the modules with a high complexity factor with modules having lower complexity factors until the complexity factor is reduced and the product specifications are still within the tolerance ranges.

13. A system according to claim 12, wherein the system is configured to continue the iterative substitution until the complexity factor is equal to or below the threshold complexity factor, or until the complexity factor is minimised.

14. A system according to any preceding claim, wherein the computer system is a portable computer.

15. A system according to claim 14, wherein the portable computer is configured to receive digital data from a central server, the digital data comprising actual class capacity factors reflecting the actual supply capacity of the supplier in the different classes.

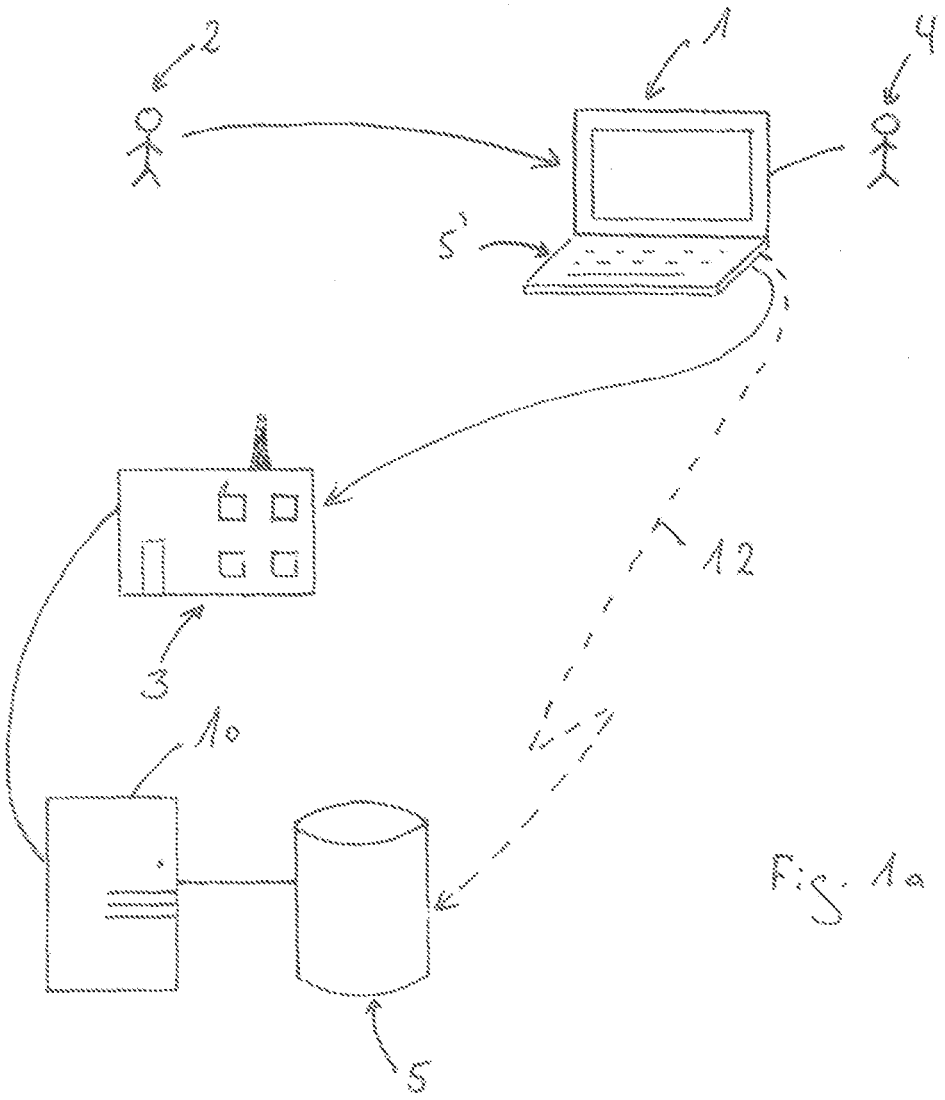


Fig. 1a

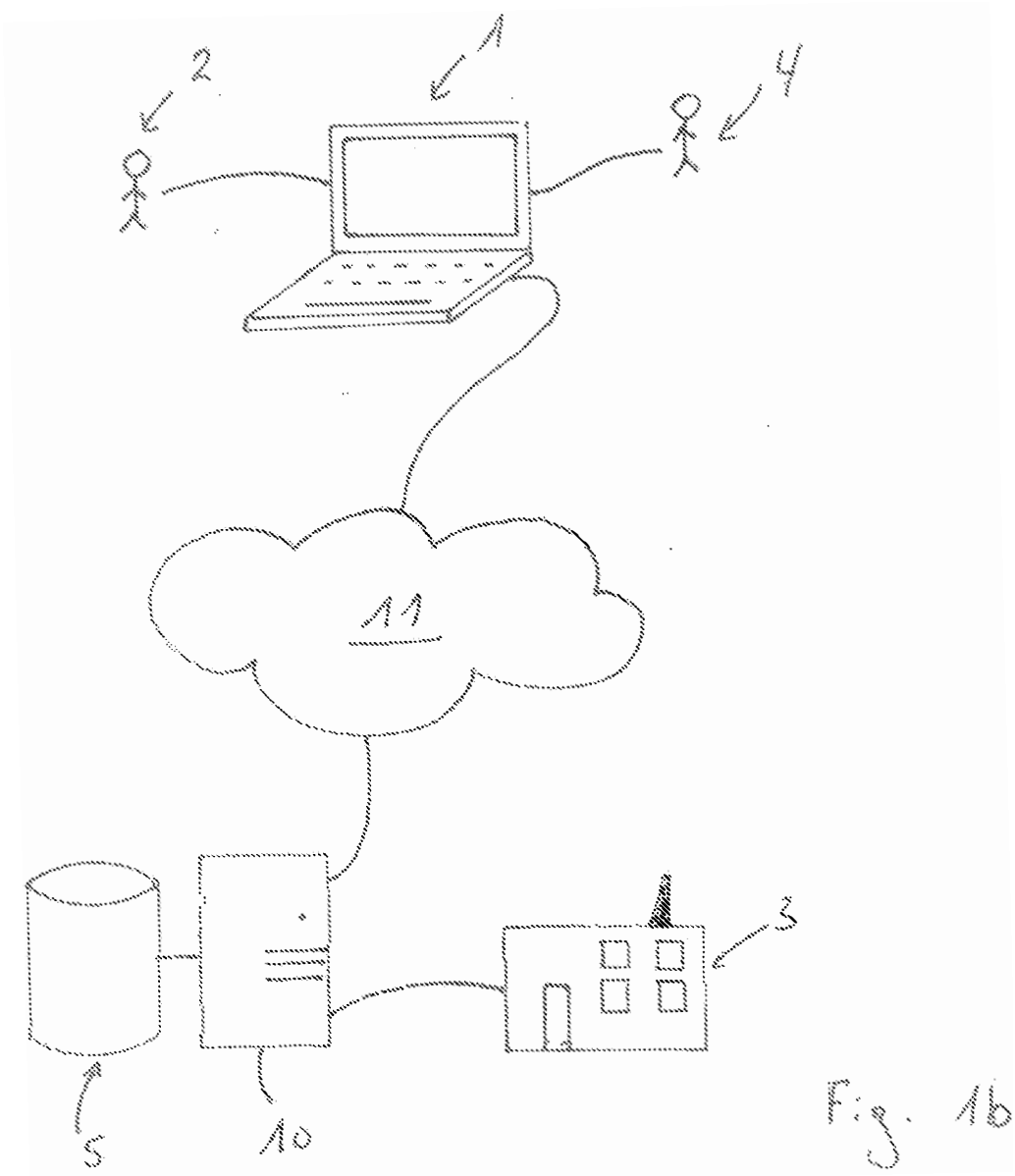


Fig. 1b

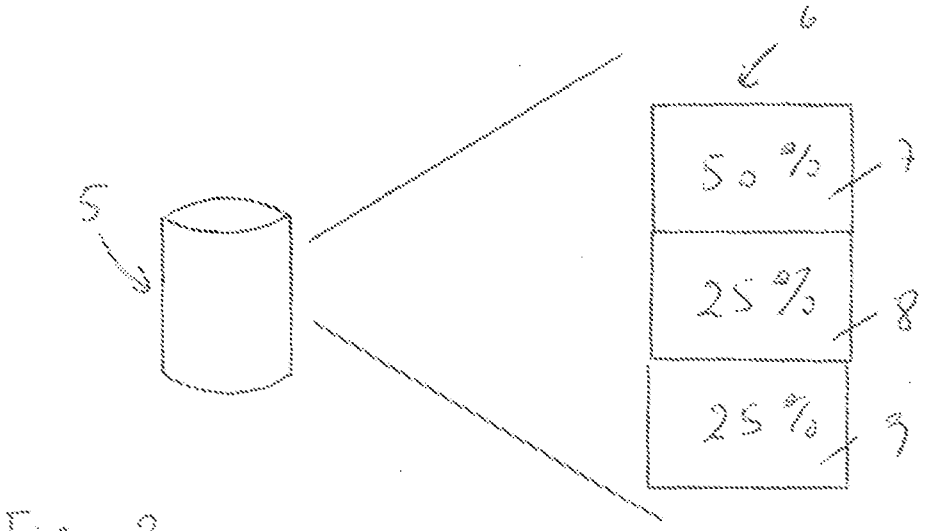
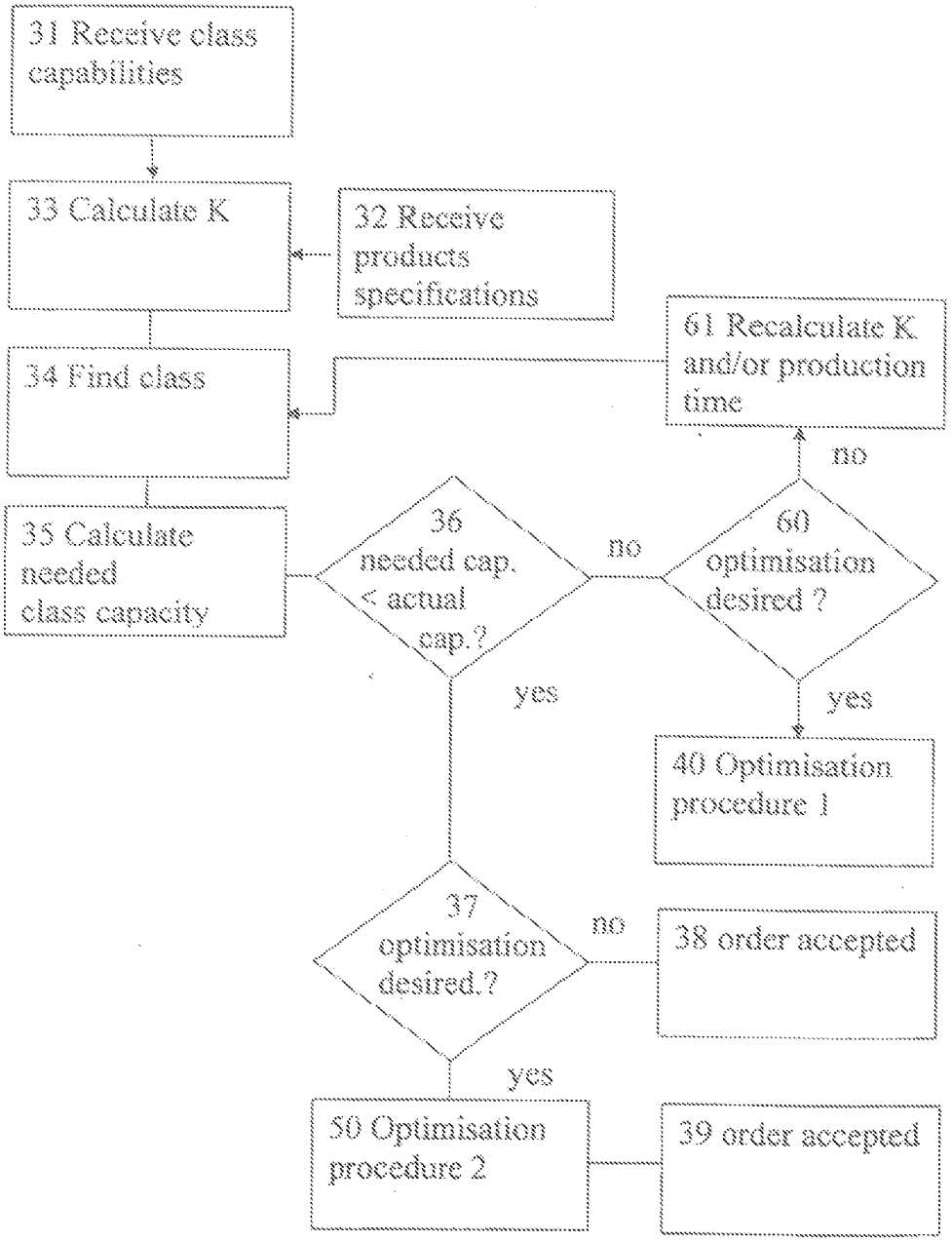


Fig. 2

FIG. 3


31 Receive class capabilities
33 Calculate K
32 Receive products specifications
34 Find class
61 Recalculate K and/or production time
35 Calculate needed class capacity
36 needed cap. < actual cap.?
no
60 optimisation desired ?
no
yes
yes
40 Optimisation procedure 1
37 optimisation desired.?
no
38 order accepted
yes
50 Optimisation procedure 2
39 order accepted

Optimisation procedure 40:

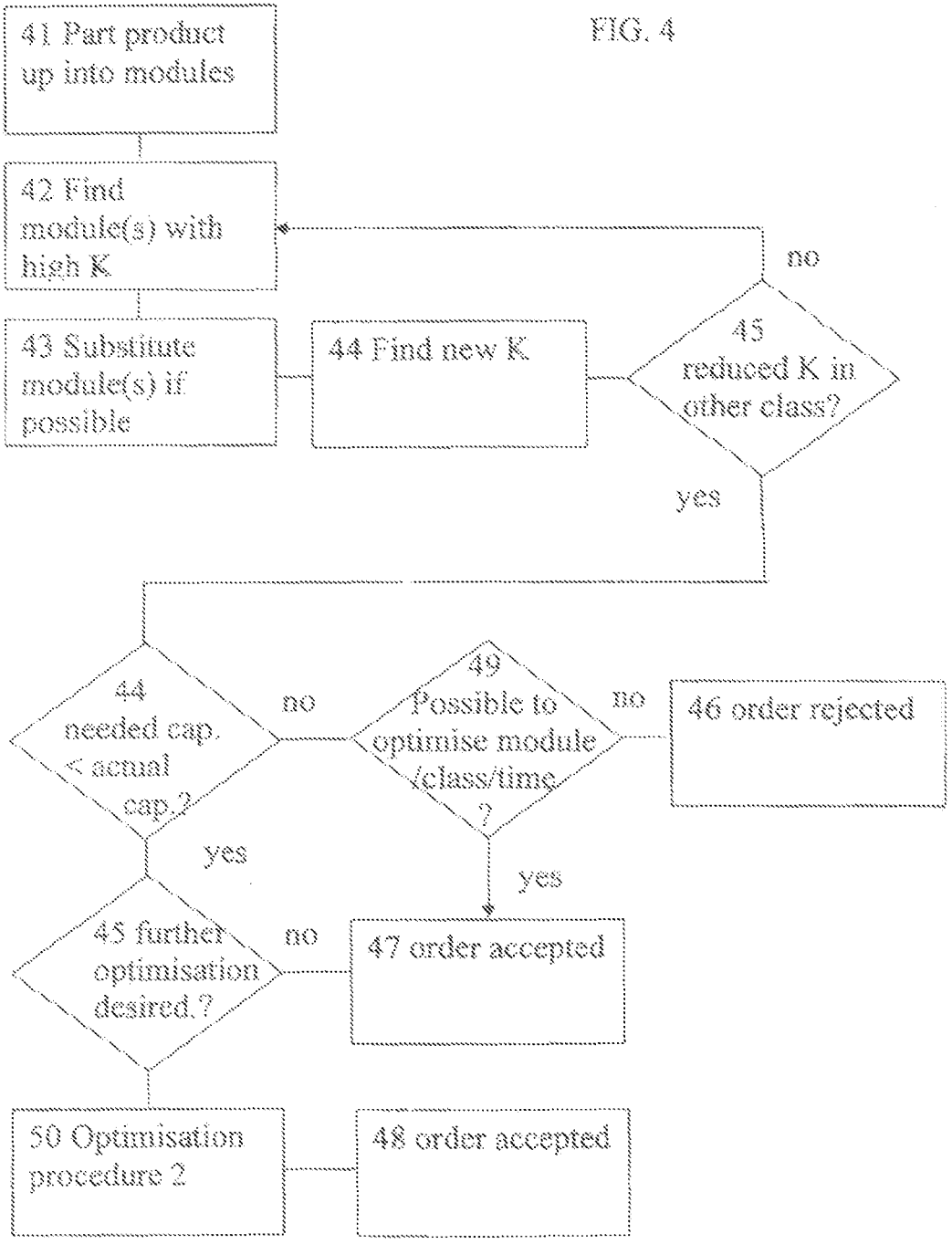
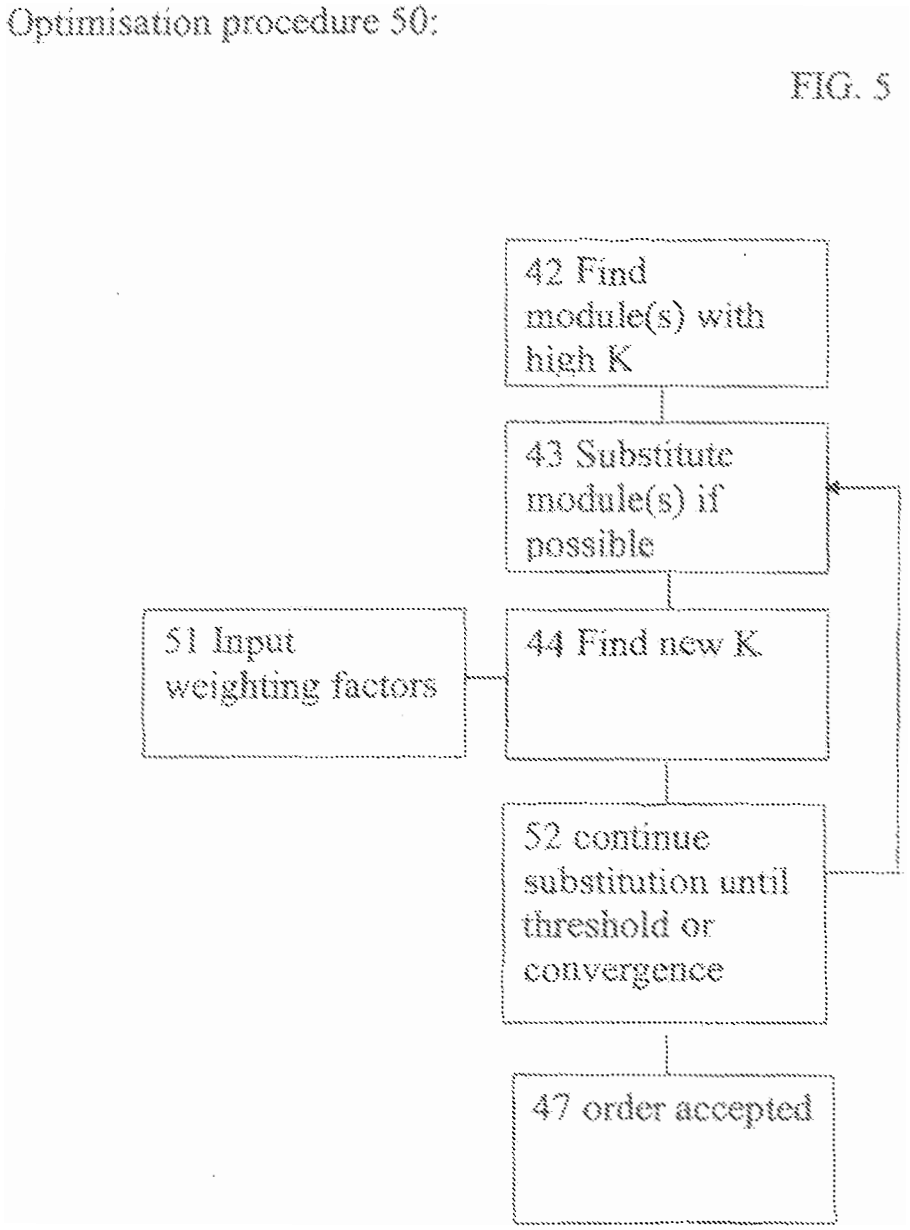


FIG. 4

Optimisation procedure 50:

FIG. 5



European Patent Office

DECLARATION

which under Rule 45 of the European Patent Convention shall be considered, for the purposes of subsequent proceedings, as the European search report

Application Number
EP 06 00 8715

The Search Division considers that the present application does not comply with the provisions of the EPC to such an extent that it is not possible to carry out a meaningful search into the state of the art on the basis of all claims

Reasons:

The claims relate to subject matter excluded from patentability under Art. 52(2) and (3) EPC. Given that the claims are formulated in terms of such subject matter or merely specify commonplace features relating to its technological implementation, the search examiner could not establish any technical problem which might potentially have required an inventive step to overcome. Hence it was not possible to carry out a meaningful search into the state of the art (Rule 45 EPC). See also Guidelines Part B Chapter VIII, 1-3.
The problems which are addressed do not appear to require a technical, but rather an administrative/organisational, or business, solution. The implementation of this solution may include the use of generic technical features, however these do not interact to solve any overall technical problem but merely serve their well-known functions.

The applicant's attention is drawn to the fact that a search may be carried out during examination following a declaration of no search under Rule 45 EPC, should the problems which led to the declaration being issued be overcome (see EPC Guideline C-VI, 8.5).

CLASSIFICATION OF THE APPLICATION (IPC)
INV.
G05Q30/00

Place of search	Date	Examiner
Munich	7 September 2006	Hesselius, Per

WEST Search History

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DATE: Wednesday, July 02, 2008

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☐	L1	((Customer client user shopper purchaser buyer) near3 (Prefer$5 requirement need selection demand))	389474

END OF SEARCH HISTORY

Index of Claims

Application/Control No.	Applicant(s)/Patent under Reexamination
09/802,481	WILLARD ET AL.
Examiner	**Art Unit**
Narayanswamy Subramanian	3691

√	Rejected	–	(Through numeral) Cancelled	N	Non-Elected	A	Appeal
=	Allowed	÷	Restricted	I	Interference	O	Objected

Claim		Date								
Final	Original	7/2/08								
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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	3691	132538-1014

APPLICANTS

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Faye Anderson, San Mateo, CA;
Jonathan Goldenstein, San Francisco, CA;

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

This appln claims benefit of 60/188,337 03/09/2000

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

**** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ****

04/19/2001

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

ADDRESS

GARDERE WYNNE SEWELL LLP
INTELLECTUAL PROPERTY SECTION
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UNITED STATES

TITLE

Customized credit offer strategy based on terms specified by an applicant

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0980248 1 search
CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT

Section 1: inventors search
Section 2: subject search
Section 3: Best Results

Best Results are highlighted in yellow and copied to Section 3.

Section 1:
Inventors search: patent literature

Set Items Description
S1 41 S AU=(WILLARD, P? OR WILLARD P? OR WILLARD(2N)PAUL)
S2 335 S AU=(ANDERSON, F? OR ANDERSON F? OR ANDERSON(2N)FAYE)
S3 5 S AU=(GOLDENSTEIN, J? OR GOLDENSTEIN J? OR GOLDENSTEIN(2N)JONATHAN)
S4 0 S S1 AND S2 AND S3
S5 381 S S1 OR S2 OR S3
S6 32 S S5 AND IC=(G06Q? OR G06F?)
S7 32 IDPAT (sorted in duplicate/non-duplicate order)
S8 24 IDPAT (primary/non-duplicate records only)
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9/5/1 (Item 1 from file: 350) Links
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000667 0192 & & *Drawing available*
WPI Acc no: 1994-049070/199406
XRPX Acc No: N1994-038544
Portable point of sale terminal - receives data from keyboard or radio link from bar code scanner and transmits to host computer over separate, spread spectrum, radio link

Patent Assignee: TELXON CORP (TELX-N)
Inventor: ANDERSON F J; CAMPO J A; EMBREE D M; HOFSTETTER C J; SLOAN D I

Patent Family (12 patents, 19 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1994002908	A1	19940203	WO 1993US6611	A	19930713	199406	B
AU 199346773	A	19940214	AU 199346773	A	19930713	199425	E
			WO 1993US6611	A	19930713		
US 5334821	A	19940802	US 1992915470	A	19920716	199430	E
US 5408077	A	19950418	US 1992915470	A	19920716	199521	E
			US 1994233033	A	19940425		
US 5408078	A	19950418	US 1992915470	A	19920716	199521	E
			US 1994233035	A	19940425		
EP 650618	A1	19950503	EP 1993917168	A	19930713	199522	E
			WO 1993US6611	A	19930713		
AU 666575	B	19960215	AU 199346773	A	19930713	199614	E
JP 8501400	W	19960213	WO 1993US6611	A	19930713	199643	E
			JP 19945004538	A	19930713		
CA 2140250	C	19990323	CA 2140250	A	19930713	199930	E
EP 650618	B1	20000216	EP 1993917168	A	19930713	200014	E
			WO 1993US6611	A	19930713		
DE 69327873	E	20000323	DE 69327873	A	19930713	200022	E
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			WO 1993US6611	A	19930713		
JP 3311354	B2	20020805	WO 1993US6611	A	19930713	200258	E
			JP 19945004538	A	19930713		

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11/5/1 (Item 1 from file: 350) Links
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0016717154 & & *Drawing available*
WPI Acc no: 2007-432236/200741
Related WPI Acc No: 2007-858492
XRPX Acc No: N2007-325376
Financial account opening method for financial institution, automatically depositing several microdeposits having monetary value into pre-existing account of customer
Patent Assignee: BLUNCK R (BLUN-I); MACOMBER M (MACO-I); STARBUCK R (STAR-I); WILLARD P (WILL-I)
Inventor: BLUNCK R; MACOMBER M; STARBUCK R; WILLARD P

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20070061254	A1	20070315	US 2005717389	P	20050915	200741	B
			US 2006792179	P	20060414		
			US 2006522294	A	20060915		

11/5/2 (Item 2 from file: 350) Links
Derwent WPIX

0012373114 & & *Drawing available*
WPI Acc no: 2002-316124/200236
XRPX Acc No: N2002-247366
Subscription based direct E-mail marketing and loyalty program for offline and online applications, collects customer data and purchase data from offline and online merchants and offers rewards or points for purchases
Patent Assignee: EDEALCARD INC (EDEA-N)
Inventor: ANDERSON F; ROTONDARO J; SNYDER S

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2314234	A1	20020118	CA 2314234	A	20000718	200236	B

11/5/3 (Item 3 from file: 350) Links
Derwent WPIX

0012373106 & & *Drawing available*
WPI Acc no: 2002-316113/200236
XRPX Acc No: N2002-247355
Direct marketing system forwards special offer information corresponding to desired products of customer, to the customer through wireless communication network
Patent Assignee: EDEALCARD INC (EDEA-N)
Inventor: ANDERSON F; ROTONDARO J; SNYDER S

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2313890	A1	20020112	CA 2313890	A	20000712	200236	B

11/5/4 (Item 1 from file: 349) Links
PCT FULLTEXT

00929435
A METHOD AND APPARATUS FOR THE COMPILATION OF AN INTERPRETATIVE LANGUAGE FOR INTERACTIVE TELEVISION
PROCEDE ET APPAREIL DE COMPILATION DE LANGAGE INTERPRETATIF POUR ENVIRONNEMENT DE TELEVISION INTERACTIVE
Patent Applicant/Patent Assignee:

- OPENTV INC; 401 East Middlefield Road, Mountain View, CA 94043-4005 US; US(Residence); US(Nationality)

	Country	Number	Kind	Date

Patent	WO	2●●263471	A2-A3	2●●2●815
Application	WO	2●●2US2663		2●●2●2●1
Priorities	US	2●●1265986		2●●1●2●2
	US	2●●126621●		2●●1●2●2
	US	2●●1267876		2●●1●2●9
	US	2●●1269261		2●●1●215
	US	2●●1279543		2●●1●328
	US	2●●1328963		2●●11●12

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Inventors search; non patent literature

Set Items Description
S1 26 S AU=(WILLARD, P? OR WILLARD P? OR WILLARD(2N)PAUL)
S2 6●2 S AU=(ANDERSON, F? OR ANDERSON F? OR ANDERSON(2N)FAYE)
S3 4 S AU=(GOLDENSTEIN, J? OR GOLDENSTEIN J? OR GOLDENSTEIN(2N)JONATHAN)
S4 ● S S1 AND S2 AND S3
S5 632 S S1 OR S2 OR S3
S6 5 S S5 AND CREDIT?
; show files

[File 2] INSPEC 1898-2●●8/May W3
(c) 2●●8 Institution of Electrical Engineers. All rights reserved.

[File 35] Dissertation Abs Online 1861-2●●8/Nov
(c) 2●●8 ProQuest Info&Learning. All rights reserved.

[File 65] Inside Conferences 1993-2●●8/Jun 18
(c) 2●●8 BLDSC all rts. reserv. All rights reserved.

[File 99] Wilson Appl. Sci & Tech Abs 1983-2●●8/Apr
(c) 2●●8 The HW Wilson Co. All rights reserved.

[File 474] New York Times Abs 1969-2●●8/Jun 19
(c) 2●●8 The New York Times. All rights reserved.

[File 475] Wall Street Journal Abs 1973-2●●8/Jun 18
(c) 2●●8 The New York Times. All rights reserved.

[File 583] Gale Group Globalbase(TM) 1986-2●●2/Dec 13
(c) 2●●2 The Gale Group. All rights reserved.
**File 583: This file is no longer updating as of 12-13-2002.*

[File 139] EconLit 1969-2●●8/Jun
(c) 2●●8 American Economic Association. All rights reserved.

[File 2●] Dialog Global Reporter 1997-2●●8/Jun 19
(c) 2●●8 Dialog. All rights reserved.

[File 15] ABI/Inform(R) 1971-2●●8/Jun 19
(c) 2●●8 ProQuest Info&Learning. All rights reserved.

[File 61●] Business Wire 1999-2●●8/Jun 19
(c) 2●●8 Business Wire. All rights reserved.

*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.

[File 810] Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire . All rights reserved.

[File 613] PR Newswire 1999-2008/Jun 19
(c) 2008 PR Newswire Association Inc. All rights reserved.
*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.

[File 813] PR Newswire 1987-1999/Apr 30
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[File 634] San Jose Mercury Jun 1985-2008/Jun 14
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[File 624] McGraw-Hill Publications 1985-2008/Jun 18
(c) 2008 McGraw-Hill Co. Inc. All rights reserved.
*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more

[File 9] Business & Industry(R) Jul/1994-2008/Jun 12
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[File 275] Gale Group Computer DB(TM) 1983-2008/Jun 11
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[File 621] Gale Group New Prod.Annou.(R) 1985-2008/Jun 02
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[File 636] Gale Group Newsletter DB(TM) 1987-2008/Jun 11
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[File 16] Gale Group PROMT(R) 1990-2008/Jun 13
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*File 16: Because of updating irregularities, the banner and the update (UD=) may vary.

[File 160] Gale Group PROMT(R) 1972-1989
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[File 148] Gale Group Trade & Industry DB 1976-2008/May 30
(c)2008 The Gale Group. All rights reserved.
*File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.

[File 256] TecInfoSource 82-2008/Jun
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[File 625] American Banker Publications 1981-2008/Jun 17
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[File 268] Banking Info Source 1981-2008/Jun W2
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[File 626] Bond Buyer Full Text 1981-2008/Jun 12

[File 267] Finance & Banking Newsletters 2008/Jun 16

[File 485] Accounting & Tax DB 1971-2008/Jun W2

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6/3,K/1 (Item 1 from file: 474) Links
New York Times Abs

06517638 NYT Sequence Number: 894842930323
WELFARE RECIPIENTS NEED EDUCATION AND JOBS, NOT BANK CARDS
ANDERSON, FAYE M
New York Times , Col. 4 , Pg. 22 , Sec. A Tuesday March 23 1993
ANDERSON, FAYE M
Descriptors: WELFARE (US); REFORM AND REORGANIZATION; WELFARE RECIPIENTS, EMPLOYMENT OF; FOOD; FOOD STAMPS; CREDIT CARDS AND ACCOUNTS

6/3,K/2 (Item 1 from file: 16) Links
Gale Group PROMT(R)

07166755 Supplier Number: 59950071 (USE FORMAT 7 FOR FULLTEXT)
Teaching Independence to a New Generation.
Anderson, Fonda
Florida Trend , v 42 , n 11 , p 115 March , 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal ; Trade

...workbook for middle and high school students. This curriculum teaches household financial basics - saving, borrowing, credit, investing - even how to apply for that first job and first apartment.
Florida Stock Market...

6/3,K/3 (Item 1 from file: 148) Links
Gale Group Trade & Industry DB

00016789988 Supplier Number: 113939325 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Florida's best business, education partnerships.(Department of Education Awards)(Advertisement)
Anderson, Fonda
Florida Trend , 46 , 12 , 69(1) March , 2004
Document Type: Advertisement
ISSN: 0015-4326
Language: English
Record Type: Fulltext
...College, Suwannee River Area Health Education Center, School Board of Alachua County, Shands Hospital
Florida Credit Union Academy of Finance--Buchholz High School, Florida Credit Union * EAST

CENTRAL
Universal Education Center--Orange County Public Schools, Universal
Orlando
Learn and Earn...

6/3,K/4 (Item 2 from file: 148) Links
Gale Group Trade & Industry DB

11916862 Supplier Number: 59950071 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Teaching Independence to a New Generation.
Anderson, Fonda
Florida Trend , 42 , 11 , 115 March , 2000
ISSN: 0015-4326
Language: English
Record Type: Fulltext

...workbook for middle and high school students. This curriculum teaches
household financial basics - saving, borrowing, credit, investing -
even how to apply for that first job and first apartment.
Florida Stock Market...

6/3,K/5 (Item 3 from file: 148) Links
Gale Group Trade & Industry DB

07348920 Supplier Number: 16438296
Taking blood pressure correctly - it's no off-the-cuff matter. (includes related articles and quiz for continuing education credit)
Anderson, Frances Dee; Maloney, Joseph P.
Nursing , v24 , n11 , p34(7) Nov , 1994
ISSN: 0360-4039
Language: ENGLISH
Record Type: ABSTRACT
...it's no off-the-cuff matter. (includes related articles and quiz for continuing education credit)
Anderson, Frances Dee...

Section 2:

Subject Search; patent literature; abstracts/bibliographic

Set Items Description
S1 22262 S (CUSTOM OR CUSTOMI?ED OR PERSONALI?ATION OR PERSONALI?ED OR TAILOR??? OR INDIVIDUALI? OR "TO" ()ORDER OR PREFERENCE? ? OR UNIQUE OR DISTINGUISHING OR DISTINCTIVE)(4N)(PRODUCT OR PRODUCTS OR GOODS OR COMMODITY OR COMMODITIES OR SERVICE OR SERVICES OR OFFER OR OFFERS OR MERCHANDISE OR WARES OR TASK OR TASKS OR JOB OR JOBS OR ITEM OR ITEMS OR

ARTICLE OR ARTICLES OR THING OR THINGS OR OBJECT OR OBJECTS OR PURCHASES OR UNIT OR UNITS OR STOCK OR PROVISION OR PROVISIONS)
S2 77987 S (CONSUMER OR CONSUMERS OR PATRON OR PATRONS OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SHOPPER OR SHOPPERS OR USER OR USERS OR PROSPECT??? OR APPLICANT OR APPLICANTS OR APPLIER OR APPLIERS)(3N)(REQUEST OR REQUESTED OR PREFERENCE OR PREFERENCES OR PREFERRED OR PREFER OR SPECIFY OR SPECIFIES OR CHARACTERISTIC OR CHARACTERISTICS OR DETAIL OR DETAILS OR PRIORITY OR PRIORITIES OR CRITERIA)
S3 70221 S (OFFER OR OFFERS OR SUITABLE OR PROPOSAL OR PROPOSALS OR OFFERING OR RENDER)(3N)(ONE OR 1 OR MORE OR ADDED OR ADDITIONAL OR ANOTHER OR BEYOND OR COLLATERAL OR DIFFERENT OR EXCEED? OR GREATER OR PERTINENT OR RELATED OR SECOND OR 2ND OR SUBSEQUENT?? OR THIRD OR 3RD OR PRIMARY OR MULTIPLE)
S4 2973 S S1 AND S2
S5 112 S S4 AND S3
S6 0 S S5 AND IC=G06Q-040/00
S7 51 S S5 AND IC=G06Q?
S8 51 IDPAT (sorted in duplicate/non-duplicate order)
S9 51 IDPAT (primary/non-duplicate records only)
S10 6 S S9 NOT AD=20000501:20080620
S11 389 S S4 (S)(OFFER OR OFFERS OR SUITABLE OR PROPOSAL OR PROPOSALS OR OFFERING OR RENDER)
S12 226 S S11(S)(ONE OR 1 OR MORE OR ANOTHER OR DIFFERENT OR PERTINENT OR RELATED OR SECOND OR 2ND OR SUBSEQUENT?? OR THIRD OR 3RD OR PRIMARY OR MULTIPLE)
S13 102 S S12 AND IC=G06Q?
S14 8 S S13 NOT AD=20000501:20080620
S15 4 S S14 NOT S10
S16 4 IDPAT (sorted in duplicate/non-duplicate order)
S17 4 IDPAT (primary/non-duplicate records only)
; show files

[File 350] Derwent WPIX 1963-2008/UD=200838
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[File 347] JAPIO Dec 1976-2007/Dec(Updated 080328)
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10/5/1 (Item 1 from file: 350) Links
Derwent WPIX
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0017098126 & & *Drawing available*
WPI Acc no: 2007-813079/200776
XRPX Acc No: N2007-645983
Method for providing access to manufacturing services and manufacturing management services, involves sending user identified contract manufacturing organization data structure and identified link
Patent Assignee: ACCENTURE LLP (ACCE-N)
Inventor: MCGOWAN P; SILVERSTONE Y

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 7277865	B1	20071002	US 2000550583	A	2●●●●417	200776	B

Alerting Abstract US B1

NOVELTY - The method involves providing a database, which includes multiple service provider data structures and sending an user (516) an identified contract manufacturing organization data structure to identify a particular contract manufacturing organization and an identified link. Budget constraints are checked at a central management unit terminal, and calculated by comparing cost of new order plus past order costs against an ordering budget to determine whether the cost of new order would exceed ordering budget.

DESCRIPTION - An INDEPENDENT CLAIM is also included for a computer program embodied on a computer readable medium for providing access to manufacturing services and manufacturing management services which is contractible, in a contract manufacturing framework.

USE - Used for providing access to manufacturing services and manufacturing management services that is contractible.

ADVANTAGE - The method involves sending an user an identified contract manufacturing organization data structure to identify a particular contract manufacturing organization and an identified link and budget constraints are checked at a central management unit terminal, and calculated by comparing cost of new order plus past order costs against an ordering budget, and hence enables contract manufacturing organizations in forecasting and inventory management, provides a tool for them to monitor all the request for proposals in the pipeline and provides a virtual marketplace portal offering value-added services tailored for buyers and sellers and thus assists sales departments, operations departments, research and development departments, and procurement departments.

1●/5/2 (Item 2 from file: 35●) Links

Derwent WPIX

●●14162124 & & *Drawing available*

WPI Acc no: 2●●4-347132/2●●432

Related WPI Acc No: 2●●6-35275●

XRPX Acc No: N2●●4-277723

Providing on-line subscription services from subscription server to user of mobile terminal, involves transmitting product in digital form to mobile terminal when user indicates desire to purchase product

Patent Assignee: AARNIO A (AARN-I); NOKIA CORP (OYNO)

Inventor: AARNIO A

Patent Family (2 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 2●●4●●78274	A1	2●●4●422	US 1999476674	A	1999123●	2●●432	B
US 7●1●5●●	B2	2●●6●3●7	US 1999476674	A	1999123●	2●●618	E

Alerting Abstract US A1

NOVELTY - The method involves transmitting a product in digital form to a mobile terminal when the user indicates a desire to purchase the product. User-specific information relating to the user's mobile terminal capabilities, user's preferences of products, and information relating to the user are transmitted from the mobile terminal to a subscription server.

USE - For providing on-line subscription services, in form of products e.g. books, music, video, or messages e.g. newsletters, samples, from subscription server to user e.g. consumer, of mobile terminal connected to a wireless communication network and a wide area network.

ADVANTAGE - Provides audio and video data to a subscriber using a wide-area network such as the Internet. Distributes audio-video data from a database to a subscriber automatically and periodically using

a wide-area network and a wireless communication network.

10/5/3 (Item 3 from file: 350) Links
Derwent WPIX
(c) 2008 The Thomson Corporation. All rights reserved.
0012798443 & & *Drawing available*
WPI Acc no: 2002-655026/200270
XRPX Acc No: N2002-517558
Managing inventory purchases involves automatically sending search requests for absent items needed, and automatically sending purchase request based on result of search requests
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: BROWN M W; LAWRENCE K R; PAOLINI M A

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6430541	B1	20020806	US 2000560319	A	20000428	200270	B

Alerting Abstract US B1
NOVELTY - A current inventory is monitored at a computer system (10) to determine the availability of the items in a received meal plan. Search requests for absent items are automatically transmitted to independent product databases of retailers. A purchase request is automatically transmitted to a particular retailer based on the result of the search requests.
USE - For electronic market management system.
ADVANTAGE - Maximizes cost and time efficiency for inventory purchases according to inventory needs.

10/5/4 (Item 4 from file: 350) Links
Derwent WPIX
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0012456338
WPI Acc no: 2002-402243/200243
Related WPI Acc No: 1999-180204
XRPX Acc No: N2002-315385
Electronic greeting card selection method involves comparing user's reference with application descriptors describing suitability of electronic greeting cards to select suitable greeting card
Patent Assignee: AMERICAN GREETINGS CORP (AMGR-N)
Inventor: JACOBS H H

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6360139	B1	20020319	US 1995475588	A	19950607	200243	B
			US 1998211271	A	19981214		

Alerting Abstract US B1
NOVELTY - Data records including application descriptors describing the suitability of electronic greeting card registered in a database, are provided. Suitable electronic greeting cards are selected from the database by comparing the application descriptors included in data records with user's preference.
DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

• Electronic products vending method;
• Data record search and retrieval method

USE - For selecting electronic greeting cards.
ADVANTAGE - An appropriate product is selected from the group of products easily based on user's preference.

10/5/5 (Item 5 from file: 350) Links
Derwent WPIX

0008995541 & & *Drawing available*
WPI Acc no: 2000-257283/200023
XRPX Acc No: N2000-191318
Method for analyzing coupon redemption data in a point of sale (POS) system, uses neural network data accumulator to develop purchasing trends for client and consumer types
Patent Assignee: BENNETT A F (BENN-I); MORGAN G S (MORG-I); RAY W J (RAYW-I); SIMONS P J (SIMO-I); VALASSIS COMMUNICATIONS INC (VALA-N)
Inventor: BENNETT A F; MORGAN G S; RAY W J; SIMONS P J

Patent Family (2 patents, 2 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2254011	A1	19990512	CA 2254011	A	19981112	200023	B
US 6230143	B1	20010508	US 199765143	P	19971112	200128	E
			US 1998189548	A	19981111		

Alerting Abstract CA A1
NOVELTY - A database (14) contains consumer and client information, the database is searched by an extraction program according to design criteria e.g. location, consumer types, etc. The clients and consumers that match the criteria are listed and an editor program creates a coupon or flyer suitable to the client and consumer type (24,30).
DESCRIPTION - The coupon or flyer includes a bar code that when read by a bar code reader at a point of sale terminal (34) sends the coupon information to a neural network data accumulator (48) that analyses the consumer information to develop purchasing trends for the consumer type.
An INDEPENDENT CLAIM is included for a system for analyzing coupon redemption data.
USE - Method for analyzing coupon redemption data in a point of sale (POS) system.
ADVANTAGE - The method automatically creates consumer trends that can be used when issuing further coupons and flyers to ensure that they get to the desire clients and consumers.

10/5/6 (Item 6 from file: 350) Links
Derwent WPIX

0008206421 & & *Drawing available*
WPI Acc no: 1997-310778/199728
XRPX Acc No: N1997-257409
Promotional customised offer presentation system - has primary computer for holding individual customer preferences and secondary computer identifying customers and presenting offers
Patent Assignee: INTER*ACT SYSTEMS INC (INTE-N)
Inventor: JONES M R; NASH P A; PENWELL W F

Patent Family (6 patents, 72 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1997020279	A1	19970605	WO 1996US18930	A	19961127	199728	B
AU 199710613	A	19970619	AU 199710613	A	19961127	199741	E
EP 867008	A1	19980930	EP 1996941486	A	19961127	199843	E
			WO 1996US18930	A	19961127		
AU 714296	B	19991223	AU 199710613	A	19961127	200011	E
BR 199611682	A	19991228	BR 199611682	A	19961127	200018	E
			WO 1996US18930	A	19961127		
JP 2000501529	W	20000208	WO 1996US18930	A	19961127	200018	E
			JP 1997520619	A	19961127		

Alerting Abstract WO A1

The offer presentation system has a primary computer and a number of secondary computers. The primary computer (14) stores (36) details of the buying preferences of individual customers. The computer is also fed with demographic material (72) to link to individual customers. When a customer makes a transaction (70) the details are send to the primary computer to update its records. Manufactures (76) can prepare offers and make them known to the primary machine.

The secondary machines (12) identify (24) customers and link with the primary machine to receive offers customised for that customer. These are printed (22) for the customer.

ADVANTAGE - Allows promotional offers to be developed on basis of individual customer purchase characteristics.

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17/5/1 (Item 1 from file: 350) Links

Derwent WPIX

00165000576 & & *Drawing available*

WPI Acc no: 2007-216802/200722

Related WPI Acc No: 2004-061537

XRPX Acc No: N2007-160635

Computer system has host computer which responds with proposal request for providing services to client regarding legal-related needs in response to reception of affirmative confirmation from subscriber computer

Patent Assignee: SETTLE P O (SETT-I)

Inventor: SETTLE P O

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 7158944	B1	20070102	US 199811044	P	19981126	200722	B
			US 1999444000	A	19991119		

Alerting Abstract US B1

NOVELTY - A client computer generates request for proposal (RFP) having information about legal-related need for providing service. A subscriber computer creates profile with subscriber's qualification and conflicts of interest information. The subscriber computer transmits conflict of interest check result to host. The subscriber computer accesses RFP on host computer. The host computer responds with RFP for providing services to client regarding legal-related needs in response to reception of affirmative confirmation from subscriber computer.

DESCRIPTION - An INDEPENDENT CLAIM is included for legal service provision method.

USE - For providing legal-related service such as auction service and airline ticket service.

ADVANTAGE - Enables to select service providers based on customized specification of client.

17/5/2 (Item 2 from file: 350) Links
Derwent WPIX

0011199711 & & *Drawing available*
WPI Acc no: 2002-138105/200218
Related WPI Acc No: 2003-353110
XRPX Acc No: N2002-103972
Discount coupons generating system enables user to electronically clip coupon offer, corresponding to which paper coupon is generated by merchant Patent Assignee: INFOSPACE INC (INFO-N)
Inventor: DAVID B; NARASIMHAN A; RAMAN V

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6237145	B1	20010522	US 19954662700	A	19950606	200218	B
			US 19966967005	A	19960814		

Alerting Abstract US B1
NOVELTY - Promotion information records include electronic coupon offer corresponding to product sold by merchant. Database (16) stores the system user profile indicating user preferences. The stored records are presented to the user with hierarchical menu structure. The user electronically clips the coupon offer and user identifier is entered at merchant terminal. The clipped coupon is accessed and reviewed by user.
DESCRIPTION - An INDEPENDENT CLAIM is also included for operating method of computer system for accessing and redeeming coupons.
USE - For generating redeemable discount coupons.
ADVANTAGE - The user need not physically save, organize and carry coupons to merchant.

17/5/3 (Item 3 from file: 350) Links
Derwent WPIX

0010774795 & & *Drawing available*
WPI Acc no: 2001-389317/200141
XRPX Acc No: N2001-286335
Computer network implementation for delivering product samples, involves sending signal prompting user to provide profile data and if it matches user profile criteria, manufacturer's sample offer is transmitted
Patent Assignee: CATALINA MARKETING INT INC (CATA-N); MURRAY T (MURR-I); ROCHON D (ROCH-I); SUPERMARKETS ONLINE INC (SUPE-N)
Inventor: MURRAY T; ROCHON D

Patent Family (9 patents, 88 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2000068849	A1	20001116	WO 1999US26022	A	19991126	200141	B
AU 2000018127	A	20001121	AU 2000018127	A	19991126	200141	E
BE 1012808	A3	20010306	BE 1999826	A	19991221	200141	E
PT 102401	A	20001130	PT 102401	A	20000104	200141	E
ZA 9907548	A	20000830	ZA 19997548	A	19991208	200141	E
US 20020046085	A1	20020418	US 1999133364	P	19990510	200228	E

			US 1999136791	P	1999●528		
			US 19994185●9	A	19991●15		
EP 119●362	A1	2●●2●327	EP 1999961579	A	19991126	2●●229	E
			WO 1999US26●22	A	19991126		
JP 2●●25446●●	W	2●●21224	WO 1999US26●22	A	19991126	2●●313	E
			JP 2●●●616557	A	19991126		
IT 1322859	B	2●●4●616	IT 1999MI2584	A	19991214	2●●474	E

Alerting Abstract WO A1

NOVELTY - Signal is transmitted to user (2) for prompting profile data from central computer to network address for user's computer over network. If profile data matches user profile criteria associated with manufacturer's sample offer, then offer for product sample is transmitted to user. If central computer receives signal indicating that user accepts offer, then instructions to provide product sample are generated.

USE - Used for delivering product samples to consumers and monitoring feedback of product.

ADVANTAGE - Product samples are provided by registering user via an online service and providing consumer's unique identifiers. Thus, target samples are efficiently delivered to customers. Quantitative and qualitative non-sampling feedback of the effectiveness of product samples are obtained by monitoring the purchase history of the user.

17/5/4 (Item 4 from file: 35●) Links

Derwent WPIX

●●●5265612 & & *Drawing available*

WPI Acc no: 199●-26●438/199●34

XRPX Acc No: N199●-2●1722

Automated order and payment system e.g. for customer transactions - has central computer system with storage and processing capability prod.-service ID system and order terminal

Patent Assignee: ARBOR INT INC (ARBO-N); GOROG J M (GORO-I); US ORDER INC (USOR-N); VISA INT INC (VISA-N); VISA INT SERVICE ASSOC (VISA-N)

Inventor: GOROG J M

Patent Family (7 patents, 15 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 4947●28	A	199●●8●7	US 1988221536	A	1988●719	199●34	B
EP 4465●●	A	1991●918	EP 199●3●2●●4	A	199●●226	199138	NCE
CA 2●1●846	A	1991●823	CA 2●1●846	A	199●●223	199145	NCE
US 4947●28	B	1993●6●8	US 1988221536	A	1988●719	199324	E
CA 2●1●846	C	19951●31	CA 2●1●846	A	199●●223	1996●3	NCE
EP 4465●●	B1	1999●414	EP 199●3●2●●4	A	199●●226	199919	NCE
DE 69●33●53	E	1999●52●	DE 69●33●53	A	199●●226	199926	NCE
			EP 199●3●2●●4	A	199●●226		

Alerting Abstract US A

The system has remote programmable data input/output device adapted to optically scan indentification code information. It is further adapted to accept credit card a information obtained from the stored data on credits cards. A communication device is provided which is integral to the remote programmable data input/output. A memory is integral to such remote programmable data input/output and communication e device that allows the storage of computer programs and information derived from printed or transmitted

identification code information that has been optically scanned.
A central data processing unit is provided with communications capability adapted to receive information from a plurality of remote programmable data input/output devices. An additional communication device allows the remote data processing unit to communicate with external data bases for credit authorization and product/service ordering purposes.
ADVANTAGE - Fast, efficient. @(11pp Dwg.No.1/7)@

Subject Search; patent literature; full text

Set Items Description
S1 4685● S (CUSTOM OR CUSTOMI?ED OR PERSONALI?ATION OR PERSONALI?ED OR TAILOR??? OR INDIVIDUALI? OR "TO" ()ORDER OR PREFERENCE? ? OR UNIQUE OR DISTINGUISHING OR DISTINCTIVE)(4N)(PRODUCT OR PRODUCTS OR GOODS OR COMMODITY OR COMMODITIES OR SERVICE OR SERVICES OR OFFER OR OFFERS OR MERCHANDISE OR WARES OR TASK OR TASKS OR JOB OR JOBS OR ITEM OR ITEMS OR ARTICLE OR ARTICLES OR THING OR THINGS OR OBJECT OR OBJECTS OR PURCHASES OR UNIT OR UNITS OR STOCK OR PROVISION OR PROVISIONS)
S2 115163 S (CONSUMER OR CONSUMERS OR PATRON OR PATRONS OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SHOPPER OR SHOPPERS OR USER OR USERS OR PROSPECT??? OR APPLICANT OR APPLICANTS OR APPLIER OR APPLIERS)(3N)(REQUEST OR REQUESTED OR PREFERENCE OR PREFERENCES OR PREFERRED OR PREFER OR SPECIFY OR SPECIFIES OR CHARACTERISTIC OR CHARACTERISTICS OR DETAIL OR DETAILS OR PRIORITY OR PRIORITIES OR CRITERIA)
S3 332731 S (OFFER OR OFFERS OR SUITABLE OR PROPOSAL OR PROPOSALS OR OFFERING OR RENDER)(3N)(ONE OR 1 OR MORE OR ADDED OR ADDITIONAL OR ANOTHER OR BEYOND OR COLLATERAL OR DIFFERENT OR EXCEED? OR GREATER OR PERTINENT OR RELATED OR SECOND OR 2ND OR SUBSEQUENT?? OR THIRD OR 3RD OR PRIMARY OR MULTIPLE)
S4 4438 S S1(S)S2
S5 23● S S4(S)S3
S6 ● S S5 AND IC=G●6Q-●4●/●●
S7 24 S S5 AND IC=G●6Q?
S8 ● S S7 NOT AD=2●●●●5●1:2●●8●62●
S9 798 S S4 (S)(OFFER OR OFFERS OR SUITABLE OR PROPOSAL OR PROPOSALS OR OFFERING OR RENDER)
S1● 647 S S9(S)(ONE OR 1 OR MORE OR ANOTHER OR DIFFERENT OR PERTINENT OR RELATED OR SECOND OR 2ND OR SUBSEQUENT?? OR THIRD OR 3RD OR PRIMARY OR MULTIPLE)
S11 55 S S1● AND IC=G●6Q?
S12 1 S S11 NOT AD=2●●●●5●1:2●●8●62●
; show files

[File 348] EUROPEAN PATENTS 1978-2●●7/ 2●●824

[File 349] PCT FULLTEXT 1979-2●●8/UB=2●●8●612 UT=2●●8●6●5

==========

12/5/1 (Item 1 from file: 348) Links
EUROPEAN PATENTS

02297212
Method and apparatus for generating purchase incentives based on price differentials
Verfahren und Vorrichtung zur Erzeugung von Kaufanreizen basierend auf Preisunterschieden
Procede et appareil de generation de stimulations d'achat selon les ecarts de prix
Patent Assignee:

- Catalina Marketing Corporation; (5543790)
  200 Carillon Parkway; St. Petersburg, FL 33716; (US)
  (Applicant designated States: all)

Inventor:

- Giuliani, John A.
  350 Ravine Park Drive East; Lake Forest, IL 60045; (US)
- Vandevelde, Scott R
  Unit E, 1701 North Dayton; Chicago, IL 60614; (US)
- Al-Atraqchi, Waleed M
  4A Hillcrest Drive; Denville, NJ 07834; (US)

	Country	Number	Kind	Date	
Patent	EP	1814071	A1	20070801	(Basic)
Application	EP	2007000829		19980828	
Priorities	US	924029		19970829	

Abstract EP 1814071 A1

A computerized system for customizing purchase incentives and discount coupons on a plurality of retail stores (10) based on whether a customer buys a promoted item or a competitive item and on the price of the promoted item relative to the competitive item. Each store has plurality of terminals (12.1-12.N) has optical scanners (14.1-14.N) and printers (16.1-16.N) and is connected to a store controller (10) which has access to various databases, including an item record file (20) and an incentive control computer (22).

Subject Search; non patent literature; abstracts/bibliographic

Set Items Description
S1 25445 S (CUSTOM OR CUSTOMI?ED OR PERSONALI?ATION OR PERSONALI?ED OR TAILOR??? OR INDIVIDUALI? OR "TO" ()ORDER OR PREFERENCE? ? OR UNIQUE OR DISTINGUISHING OR DISTINCTIVE)(4N)(PRODUCT OR PRODUCTS OR GOODS OR COMMODITY OR COMMODITIES OR SERVICE OR SERVICES OR OFFER OR OFFERS OR MERCHANDISE OR WARES OR TASK OR TASKS OR JOB OR JOBS OR ITEM OR ITEMS OR ARTICLE OR ARTICLES OR THING OR THINGS OR OBJECT OR OBJECTS OR PURCHASES OR UNIT OR UNITS OR STOCK OR PROVISION OR PROVISIONS)
S2 26605 S (CONSUMER OR CONSUMERS OR PATRON OR PATRONS OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SHOPPER OR SHOPPERS OR USER OR USERS OR PROSPECT??? OR APPLICANT OR APPLICANTS OR APPLIER OR APPLIERS)(3N)(REQUEST OR REQUESTED OR PREFERENCE OR PREFERENCES OR PREFERRED OR PREFER OR SPECIFY OR SPECIFIES OR CHARACTERISTIC OR CHARACTERISTICS OR DETAIL OR DETAILS OR PRIORITY OR PRIORITIES OR CRITERIA)

S3 72157 S (OFFER OR OFFERS OR SUITABLE OR PROPOSAL OR PROPOSALS OR OFFERING OR RENDER)(3N)(ONE OR 1 OR MORE OR ADDED OR ADDITIONAL OR ANOTHER OR BEYOND OR COLLATERAL OR DIFFERENT OR EXCEED? OR GREATER OR PERTINENT OR RELATED OR SECOND OR 2ND OR SUBSEQUENT?? OR THIRD OR 3RD OR PRIMARY OR MULTIPLE)
S4 1481 S S1 AND S2
S5 25 S S4 AND S3
S6 6 S S5 NOT PY>2000
S7 6 RD (unique items)
S8 221 S S4 (S)(OFFER OR OFFERS OR SUITABLE OR PROPOSAL OR PROPOSALS OR OFFERING OR RENDER)
S9 60 S S8(5N)(ONE OR 1 OR MORE OR ANOTHER OR DIFFERENT OR PERTINENT OR RELATED OR SECOND OR 2ND OR SUBSEQUENT?? OR THIRD OR 3RD OR PRIMARY OR MULTIPLE)
S10 11 S S9 NOT PY>2000
S11 6 S S10 NOT S7
S12 6 RD (unique items)
; show files

[File 2] INSPEC 1898-2008/May W3
(c) 2008 Institution of Electrical Engineers. All rights reserved.

[File 35] Dissertation Abs Online 1861-2008/Nov
(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 65] Inside Conferences 1993-2008/Jun 18
(c) 2008 BLDSC all rts. reserv. All rights reserved.

[File 99] Wilson Appl. Sci & Tech Abs 1983-2008/Apr
(c) 2008 The HW Wilson Co. All rights reserved.

[File 474] New York Times Abs 1969-2008/Jun 20
(c) 2008 The New York Times. All rights reserved.

[File 475] Wall Street Journal Abs 1973-2008/Jun 19
(c) 2008 The New York Times. All rights reserved.

[File 583] Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group. All rights reserved.
**File 583: This file is no longer updating as of 12-13-2002.*

[File 139] EconLit 1969-2008/Jun
(c) 2008 American Economic Association. All rights reserved.

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[Date????]

7/3,K/1 (Item 1 from file: 2) Links
INSPEC
(c) 2008 Institution of Electrical Engineers. All rights reserved.
07818728 INSPEC Abstract Number: C2001-02-7180-061
Title: Impacts of software agents in e-commerce systems on customer's loyalty and on behavior of potential customers
Author Seitz, J.; Stickel, E.; Woda, K.
Author Affiliation: Dept. of Inf. Syst., Viadrina Univ., Frankfurt, Germany

Conference Title: Challenges of Information Technology Management in the 21st Century. 2000 Information Resources Management Association International Conference p. 410-14
Publisher: Idea Group Publishing , Hershey, PA, USA
Publication Date: 2000 Country of Publication: USA 1227 pp.
ISBN: 1 878289 84 5 Material Identity Number: XX-2000-00984
Conference Title: Proceedings of 2000 Information Resources Management Association International Conference
Conference Date: 21-24 May 2000 Conference Location: Anchorage, AK, USA
Language: English
Subfile: C

Abstract: ...in electronic commerce. Active technologies, enabling customers to purchase more efficiently, force the merchants to offer highly personalized, value-added and complementary services. The techniques used, such as rule-based matching or collaborative filtering, may provide contents that are appropriate to the customer 's preferences or they may analyse the past purchases of other clients. One-to-one marketing may...
Identifiers: ...personalized services; ... ...customer preferences;
Astronomical Objects:

7/3,K/2 (Item 2 from file: 2) Links
INSPEC

07532665 INSPEC Abstract Number: C2000-04-7180-011
Title: A configurable system for the construction of adaptive virtual stores
Author Ardissono, L.; Goy, A.; Meo, R.; Petrone, G.; Console, L.; Lesmo, L.; Simone, C.; Torasso, P.
Author Affiliation: Dipartimento di Inf., Torino Univ., Italy
Journal: World Wide Web vol.2, no.3 p. 143-59
Publisher: Baltzer ,
Publication Date: 1999 Country of Publication: Netherlands
CODEN: WWWEFF ISSN: 1386-145X
SICI: 1386-145X(1999)2:3L.143:CSCA;1-T
Material Identity Number: H400-2000-002
Language: English

Abstract: ...system builds a user profile by applying user modeling techniques and stereotypical information about the characteristics of customer groups; this profile is used during the interaction in order to tailor the product descriptions and the selection of items to recommend to the user's needs, varying the... ...requires the parallel execution of several com lex tasks during the interaction (e.g., identifying the user's preferences, selecting the products most suited to her, dynamically generating the hypertextual pages). Therefore, we have defined a multiagent architecture where these tasks are executed by different agents, which cooperate offering specific services to each other.

7/3,K/3 (Item 1 from file: 35) Links
Dissertation Abs Online

●1822●●2 ORDER NO: AADAA-IMQ571●3
Design and implementation of secure communications for a distributed mobile computing system
Author: Cui, Zheng
Degree: M.A.Sc.
Year: 2●●●

Corporate Source/Institution: University of Ottawa (Canada) (0918)
Source: Volume 39/04 of MASTERS ABSTRACTS. of Dissertations Abstracts International.
PAGE 1213 . 109 PAGES
ISBN: 0-612-57103-3

...provides communication between fixed and/or mobile devices, but also seeks to provide anytime, anywhere, personalized services and resource access to its mobile users. Mobile computing offers more flexibility to the mobile users, but it also raises new concerns to the field of... ...implement frameworks to ensure secure communications for the PMMS. Designs that will be discussed in details include user authentication, access control and secure communication framework for the system. Suggestions on future work are...

7/3,K/4 (Item 2 from file: 35) Links
Dissertation Abs Online

01661897 ORDER NO: AAD99-00500
PRICING OF INTEGRATED-SERVICES NETWORKS (PROFIT, CONSUMER WELFARE)
Author: WANG, QIONG
Degree: PH.D.
Year: 1998
Corporate Source/Institution: CARNEGIE-MELLON UNIVERSITY (0041)
Source: Volume 5908B of Dissertations Abstracts International.
PAGE 4376 . 145 PAGES
...service is offered with other services in the same network. There are also cases where offering one service with a more efficient technology hurts users of another service.

We show that the... ...with elastic demand. Therefore, whether or not to require resale depends on the regulator's preference towards users of different services.

We discuss different ways of implementing the optimal pricing framework to best-effort service, and...

7/3,K/5 (Item 3 from file: 35) Links
Dissertation Abs Online

1068389 ORDER NO: AAD89-15252
USERS' PERCEPTION OF COMPUTER SYSTEM RESPONSE TIME
Author: ALLEN, ROBERT A.
Degree: PH.D.
Year: 1988
Corporate Source/Institution: CLEMSON UNIVERSITY (0050)
Source: Volume 5004B of Dissertations Abstracts International.
PAGE 1496 . 86 PAGES
...R) s and yet exhibit vastly different response time distributions.

There is conflicting evidence that users' preferences are directly related to these mean performance levels. Similarly, there is little evidence that users... ...Designers of computing systems need to be able to select that configuration which will be preferred by its users. Ordinal preferences of various systems would offer designers valuable information. This discussion will describe two perception-based preference measures and how their application in computer system design can offer different solutions from those produced by classical analysis.

7/3,K/6 (Item 1 from file: 583) Links
Gale Group Globalbase(TM)

09131934
You'll never walk alone
WORLD: ADVANTAGES TO FIRMS OF E-TRADE
Economist (ET) 26 Jun 1999 p.supp9-17
Language: ENGLISH
...Companies can also use internet selling as a more efficient way of collecting data on customer sales preferences, and it also offers more scope for personalised promotions.

++

12/3,K/1 (Item 1 from file: 2) Links
INSPEC

06602599 INSPEC Abstract Number: C9707-7210-046
Title: Creating change without chaos: preparing libraries for the 21st century
Author Corrall, S.
Author Affiliation: Reading Univ., UK
Conference Title: Towards a Worldwide Library: A Ten Year Forecast. 19th International Essen Symposium p. 66-77
Editor(s): Helal, A.H.; Weiss, J.W.
Publisher: Essen Univ. Library , Essen, Germany
Publication Date: 1997 Country of Publication: Germany xliv+291 pp.
Material Identity Number: XX97-01115
Conference Title: Towards a Worldwide Library: A Ten Year Forecast. 19th International Essen Symposium
Conference Date: 23-26 Sept. 1996 Conference Location: Essen, Germany
Language: English
Subfile: C

Abstract: ...This means thinking strategically, involving stakeholders and planning with partners to develop services tailored to customer priorities. At a practical level one of the hardest tasks is to manage time and priorities, to strike the right balance...

12/3,K/2 (Item 2 from file: 2) Links
INSPEC

06580252 INSPEC Abstract Number: C9706-0310F-028
Title: How experienced project managers assess risk
Author Moynihan, T.
Author Affiliation: Dublin City Univ., Ireland
Journal: IEEE Software vol.14, no.3 p. 35-41
Publisher: IEEE ,
Publication Date: May-June 1997 Country of Publication: USA
CODEN: IESOEG ISSN: 0740-7459
SICI: 0740-7459(199705/06)14:3L.35:EPMA;1-V
Material Identity Number: G532-9700 3
U.S. Copyright Clearance Center Code: 0740-7459/97/$10.00
Language: English

Subfile: C
Copyright 1997, IEE
Abstract: ...application development projects that originate from external clients. The survey focused on three major areas: (1) Which characteristics of the customer, the application, and so on, do experienced software project managers consider important when planning new...

12/3,K/3 (Item 3 from file: 2) Links
INSPEC
(c) 2008 Institution of Electrical Engineers. All rights reserved.
06009684 INSPEC Abstract Number: C9509-7810C-060
Title: The joy of cooking: about computing in the classroom-know your ingredients
Author Brady, M.; Manning, L.
Author Affiliation: Comput. Services, Missouri Univ., Rolla, MO, USA
Conference Title: Proceedings. ACM SIGUCCS 1993. Toward New Horizons. User Services Conference XXI Part vol.1 p. 111-16 vol.1
Publisher: ACM , New York, NY, USA
Publication Date: 1993 Country of Publication: USA ix+452 pp.
ISBN: 0 89791 631 X
U.S. Copyright Clearance Center Code: 0 89791 631 X/93/0011.$1.50
Conference Title: Proceedings of XXI User Services Conference. Toward New Horizons
Conference Sponsor: ACM
Conference Date: 7-10 Nov. 1993 Conference Location: San Diego, CA, USA
Language: English
Subfile: C
Copyright 1995, IEE
Abstract: ...classroom. At the same time, computing services providers are experimenting in the kitchen with new, more efficient and effective ways to offer and deliver services. We feel that the unique combination of faculty and computing service provider...

12/3,K/4 (Item 4 from file: 2) Links
INSPEC
(c) 2008 Institution of Electrical Engineers. All rights reserved.
02564505 INSPEC Abstract Number: C8002728
Title: The statistical analysis of a disparity test
Author Phillips, M.J.
Author Affiliation: Dept. of Math., Univ. of Leicester, Leicester, UK
Journal: Journal of the Operational Research Society vol.31, no.2 p. 159-67
Publication Date: Feb. 1980 Country of Publication: UK
CODEN: JORSDZ ISSN: 0160-5682
Language: English
Subfile: C
Abstract: ...progressively worn through use. The results were analysed to see if the deterioration in average preference for a product was uniformly less than for another product, in order to see if longer lasting claims for this product could be made...

[some aspects??]

12/3,K/5 (Item 1 from file: 583) Links
Gale Group Globalbase(TM)

09101535
Le sur-mesure descend dans la rue
FRANCE: CUSTOMISED PRODUCTS AND SERVICES
StratZgies (XOD) 7 May 1999 p.32-33
Language: FRENCH
...are increasingly providing customised roducts and services for clients. Dell offers to assemble com uters with characteristics set by the clients. Studio has 47,000 different suit and shirt formulas. Procter & Gamble offers blends of coffee flavours, and Elisabeth Arden has. .

12/3,K/6 (Item 2 from file: 583) Links
Gale Group Globalbase(TM)

03094249
LAPORTE INTRODUCES NEW ODOUR FRESH CAT LITTER
UK - LAPORTE INTRODUCES NEW ODOUR FRESH CAT LITTER
Pet Product Marketing (PTP) December 1989 p29
...highlighted by consumers were odour control and absorbency., with trends showing a steady growth in consumer preference towards qualty products, with convenience also becoming more and more important. There are plans to back the launch with a comprehensive product support...

Subject Search; non patent literature; full text # 1

Set Items Description
S1 412371 S (CUSTOM OR CUSTOMI?ED OR PERSONALI?ATION OR PERSONALI?ED OR TAILOR??? OR INDIVIDUALI? OR "TO" ()ORDER OR PREFERENCE? ? OR UNIQUE OR DISTINGUISHING OR DISTINCTIVE)(4N)(PRODUCT OR PRODUCTS OR GOODS OR COMMODITY OR COMMODITIES OR SERVICE OR SERVICES OR OFFER OR OFFERS OR MERCHANDISE OR WARES OR TASK OR TASKS OR JOB OR JOBS OR ITEM OR ITEMS OR ARTICLE OR ARTICLES OR THING OR THINGS OR OBJECT OR OBJECTS OR PURCHASES OR UNIT OR UNITS OR STOCK OR PROVISION OR PROVISIONS)
S2 162776 S (CONSUMER OR CONSUMERS OR PATRON OR PATRONS OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SHOPPER OR SHOPPERS OR USER OR USERS OR PROSPECT??? OR APPLICANT OR APPLICANTS OR APPLIER OR APPLIERS)(3N)(REQUEST OR REQUESTED OR PREFERENCE OR PREFERENCES OR PREFERRED OR PREFER OR SPECIFY OR SPECIFIES OR CHARACTERISTIC OR CHARACTERISTICS OR DETAIL OR DETAILS OR PRIORITY OR PRIORITIES OR CRITERIA)
S3 97253 S (OFFER OR OFFERS OR SUITABLE OR PROPOSAL OR PROPOSALS OR OFFERING OR RENDER)(3N)(ONE OR 1 OR MORE OR ADDED OR ADDITIONAL OR ANOTHER OR BEYOND OR COLLATERAL OR DIFFERENT OR EXCEED? OR GREATER OR PERTINENT OR RELATED OR SECOND OR 2ND OR SUBSEQUENT?? OR THIRD OR 3RD OR PRIMARY OR MULTIPLE)
S4 6155 S S1(10N)S2
S5 66 S S4(10N)S3
S6 16 S S5 NOT PY>2000
S7 16 RD (unique items)

S8 698 S S4(5N)(OFFER OR OFFERS OR SUITABLE OR PROPOSAL OR PROPOSALS OR OFFERING OR RENDER)
S9 88 S S8(5N)(ONE OR 1 OR MORE OR ANOTHER OR DIFFERENT OR PERTINENT OR RELATED OR SECOND OR 2ND OR SUBSEQUENT?? OR THIRD OR 3RD OR PRIMARY OR MULTIPLE)
S10 22 S S9 NOT PY>2000
S11 11 S S10 NOT S7
S12 11 RD (unique items)
; show files

[File 20] Dialog Global Reporter 1997-2008/Jun 20
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7/3,K/1 Links
Dialog Global Reporter
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13637583 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Ask Jeeves Introduces Jeeves Holiday Gift Advisor on Ask.com
PR NEWSWIRE November 06, 2000
Journal Code: WPRW Language: English Record Type: FULLTEXT
...from a knowledgebase containing more than 300 products. The recommended products include jewelry, electronics, sporting goods and more, offering consumers unique, even offbeat gifts based on preferences determined by the user.
"We are pleased to offer this service to the millions of Ask.com users who...

7/3,K/2 Links
Dialog Global Reporter
(c) 2008 Dialog. All rights reserved.
12946615 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Internet Privacy Guru Talks to North Carolina Students About `Personalization
Carlene Hempel
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (NEWS & OBSERVER - RALEIGH, NORTH CAROLINA)
September 21, 2000
Journal Code: KNOR Language: English Record Type: FULLTEXT

...because they allow a site to customize its contents from user to user. MyYahoo.com offers another form of personalization by allowing its users to choose preferences on the site: specific stocks quotes, local weather, headlines about topics of particular interest.
Smith...

7/3,K/3 Links
Dialog Global Reporter
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12685272 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Education And Living: An anti-climax for many, but joy for other students (Part 1) - The colleges say they're getting more efficient in round one at predicting applicants' next moves. Whatever the reason, today's second-round offers affect fewer students
IRISH TIMES , p 10 September 05, 2000

Journal Code: FIRT Language: English Record Type: FULLTEXT
...news this morning for 624 applicants who had not previously received an offer. The remaining offers were higher-preference choices made to applicants who had already received one or more offers. At this stage, 80,253 offers have been made, a decrease on last year's...

7/3,K/4 Links
Dialog Global Reporter

11961172 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Brand fingerprinting of sunscreen products. (1 table, 2 figures)
CHEMICAL BUSINESS NEWSBASE (MANUFACTURING CHEMIST) , p 18 July 14, 2000
Journal Code: FMCT Language: English Record Type: FULLTEXT

...Hawaiian Tropic, Elizabeth Arden and Piz Buin is discussed in detail.
The use of fingerprinting offers a more accurate method of determining consumer dislike or preference for a product compared with consumer testing, since consumers are unlikely to give accurate and reliable assessments for...

7/3,K/5 Links
Dialog Global Reporter

11086633 (USE FORMAT 7 OR 9 FOR FULLTEXT)
: (NewsWeb) Company will spend Y2bn on reorganisation of its marketing in year to March 2002.
EXTEL COMPANY NEWS May 10, 2000
Journal Code: FEXT Language: English Record Type: FULLTEXT
...will also exploit data on holders of Company's credit cards to enable it to offer more individualised service to customers. Dealers will also forward details of customer requests to main office, which will use feedback in developing new cars and setting prices.

7/3,K/6 Links
Dialog Global Reporter

09535955 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Business This Week 1 (Gsm Congress): Company which owns the customer will control airwaves - Mobile phone companies and content providers attempt to predict which services the customer will be prepared to pay for
EOIN LICKEN
IRISH TIMES , p 60 February 11, 2000
Journal Code: FIRT Language: English Record Type: FULLTEXT

...portals in favour of independent, fixed portals. However, Mr Golob pointed out that operators had customer details and location information which allowed them to offer more location-specific and personalised data than fixed portals. He described this as the 'glue' keeping subscribers stuck to the...

7/3,K/7 Links
Dialog Global Reporter

08985380 (USE FORMAT 7 OR 9 FOR FULLTEXT)

NetCurrents Announces Expanded Internet Services; Extensive Services, Advanced Technology Helps Corporations Manage Online Perceptions and Internet Information
BUSINESS WIRE January 04, 2000
Journal Code: WBWE Language: English Record Type: FULLTEXT
...and customer perception, through the use of the Company's proprietary technology. The CyberPerceptions service offers additional features that are custom designed, based on the specific criteria of each client and arc included at no extra cost.
"Initially our services were limited to InvestorFacts, offered...

7/3,K/8 Links
Dialog Global Reporter

08602845 (USE FORMAT 7 OR 9 FOR FULLTEXT)
EXCHANGE APPLICATIONS: Exchange Applications introduces first intelligent planning tool for eCRM
M2 PRESSWIRE December 07, 1999
Journal Code: WMPR Language: English Record Type: FULLTEXT

...of its existing customers to users of its online trading service. The firm has three different "free trade" offers and knows the channel preferences of its individual customers. VALEX is used to build the basic channel/offer campaign and response rules. Campaign Optimiser...

7/3,K/9 Links
Dialog Global Reporter

08581512 (USE FORMAT 7 OR 9 FOR FULLTEXT)
BF On line negotiation and sales
BUSINESS AND FINANCE November 11, 1999
Journal Code: FBFN Language: English Record Type: FULLTEXT

...usage statistics that track the types of information customers are viewing and selecting and learning more about their preferences
Offer customers access to an electronic marketplace which integrates complementary catalogues from business partners Connect customers to...

7/3,K/10 Links
Dialog Global Reporter

08558490 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Exchange Applications Introduces First Intelligent Planning Tool For eCRM
BUSINESS WIRE December 05, 1999
Journal Code: WBWE Language: English Record Type: FULLTEXT

...of its existing customers to users of its online trading service. The firm has three different "free trade" offers and knows the channel preferences of its individual customers. VALEX is used to build the basic channel/offer campaign and response rules. Campaign Optimizer...

7/3,K/11 Links
Dialog Global Reporter

08109343 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Wim Plast - Not the right mould
BUSINESS LINE November 07, 1999
Journal Code: FBLN Language: English Record Type: FULLTEXT

...and profitability over the last couple of years, it would be better to avoid this offer. One, if the consumer preferences change, especially at the higher end, the company may find it difficult to maintain the...

7/3,K/12 Links
Dialog Global Reporter

04083767 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Barclays Joins First Online Bond Market
PR NEWSWIRE January 21, 1999
Journal Code: WPRW Language: English Record Type: FULLTEXT

...dealers. Instead of telephoning a number of dealers for price information and competitive quotes, TradeWeb users may electronically request customized bids or offers from multiple dealers, and instantly execute an order, send email, online messages and access to historical trading...

7/3,K/13 Links
Dialog Global Reporter

04083250 (USE FORMAT 7 OR 9 FOR FULLTEXT)
J.P. Morgan Joins First Online Bond Market
PR NEWSWIRE January 21, 1999
Journal Code: WPRW Language: English Record Type: FULLTEXT

...dealers. Instead of telephoning a number of dealers for price information and competitive quotes, TradeWeb users may electronically request customized bids or offers from multiple dealers, and instantly execute an order, send email, online messages and access to historical trading...

7/3,K/14 Links
Dialog Global Reporter

03362813 (USE FORMAT 7 OR 9 FOR FULLTEXT)
IRT Business This Week 1: Engineers develop message system - Mobile phone system delivers specific information. Stock prices and currency can be continuously relayed
IRISH TIMES , p 61 November 06, 1998
Journal Code: FIRT Language: English Record Type: FULLTEXT
...an ongoing basis. In particular, the push and pull aspect of data delivery and retrieval offers greater flexibility to clients who can tailor the service to fit their needs. For instance, a client could specify he or she only wants details of a stock price if it moves up or...

7/3,K/15 Links
Dialog Global Reporter

02413255 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Schlumberger Opens New State-of-the-Art Smart Card Production and Personalization Facility in Mexico
BUSINESS WIRE August 04, 1998 9:47
Journal Code: WBWE Language: English Record Type: FULLTEXT

...market," Claudel added. "Smart cards can change the way institutions do business, allowing them to offer value-added services to their customers, and tailor their offers to their customers' individual preferences. Smart cards can also enhance security and reduce fraud dramatically, contributing to lower operational costs...

7/3,K/16 Links
Dialog Global Reporter

01277885 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Telecommunications Reports Answers Research Demands With New Service
PR NEWSWIRE March 30, 1998 10:19
Journal Code: WPRW Language: English Record Type: FULLTEXT

...most comprehensive single source of telecom news and information, Telecommunications Reports is uniquely positioned to offer additional in-depth industry data and analysis on a customized basis."
TR Research Services are confidential, so the company did not release details about specific clients it has served, but examples of recent research topics include:
International satellite-based telecommunications ventures...

++

12/3,K/1 Links
Dialog Global Reporter

13600136 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Fair, Isaac Expands its MarketSmart eCRM Solution; Teams with Xchange to Help Clients Create A Personalized Customer Experience At Every Channel
PR NEWSWIRE November 02, 2000
Journal Code: WPRW Language: English Record Type: FULLTEXT

...leading to a better understanding of their customer and prospect base;
-- Determine the next-best-offer for customers based on individual preferences and past purchase behavior;
-- Serve-up optimal offer infor ation to service representatives and personalization technologies across
multiple touchpoints in real time; and

-- Execute permission-based email campaigns using Xchange's eMessaging engine...

12/3,K/2 Links
Dialog Global Reporter

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11480144 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Newgold Investment Portfolio Expands to Include Enabler of Online Brand Development
BUSINESS WIRE June 13, 2000
Journal Code: WBWE Language: English Record Type: FULLTEXT

...a top-of-mind presence with consumers, create more effective marketing channels, and know even more about consumer preferences so they can offer the right products to the right people at the right time."
"The combination of an...

12/3,K/3 Links
Dialog Global Reporter
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10936083 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Need water? Buy a washing machine
Shyam Parekh
TIMES OF INDIA May 10, 2000
Journal Code: WTIN Language: English Record Type: FULLTEXT

...of water free for four days a week for the next two months." Dealers have tailored the offer to suit a range of customer preferences. Said Jitesh Patel, another electronic goods dealer: ``Our scheme, which was open for one week in April, included supply...

12/3,K/4 Links
Dialog Global Reporter
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08882936 (USE FORMAT 7 OR 9 FOR FULLTEXT)
BLAZE SOFTWARE: Say eeeee
M2 PRESSWIRE December 24, 1999
Journal Code: WMPR Language: English Record Type: FULLTEXT

...advice determined by interactive dialog and analysis of the customer's health concerns and brand preferences. Blaze Advisor drives customer recommendations through business rules that go beyond mere
web based personalisation to offer the customer an interactive, one-to-one experience.
"PlanetRx.com is the recognised online pharmacy leader on its convenient and...

12/3,K/5 Links
Dialog Global Reporter
(c) 2008 Dialog. All rights reserved.
08762217 (USE FORMAT 7 OR 9 FOR FULLTEXT)
PlanetRx.com Selects Blaze Software to Personalize Customer Product Recommendations
PR NEWSWIRE December 17, 1999
Journal Code: WPRW Language: English Record Type: FULLTEXT
...recommendations determined by interactive dialog and analysis of the customer's health concerns and brand preferences. Blaze Advisor drives customer recommendations through business rules that go beyond mere Web-based personalization to offer the customer an interactive, one-on-one experience.

"PlanetRx.com is the recognized online pharmacy leader based on its convenient...

12/3,K/6 Links
Dialog Global Reporter

06201730 (USE FORMAT 7 OR 9 FOR FULLTEXT)
MKT NEW MEDIA: Somerfield to rename online service as 24-7
ALEXANDRA JARDINE
MARKETING , p 10 July 08, 1999
Journal Code: FMKT Language: English Record Type: FULLTEXT

...go live to coincide with 24-7 and use the same database as the Open service, enabling customers' details and preferences to be recognised when they log on. The new online brand will use the promotional...
...try to open up every customer data capture and sales order method available,' said Riley.
More than 300 home delivery vans are already operating from Somerfield stores.
Customers who live outside...

12/3,K/7 Links
Dialog Global Reporter

05908866 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A Survey of Business and The Internet: You'll never walk alone: Above all, e-business is about sharing
ECONOMIST June 26, 1999
Journal Code: FECN Language: English Record Type: FULLTEXT

...under its brand umbrella to provide a convenient package for the customer.
As it collects more information about that customer's preferences, it can offer other things that might be of interest. It could suggest a theatre performance to somebody travelling to...

12/3,K/8 Links
Dialog Global Reporter

04021628 (USE FORMAT 7 OR 9 FOR FULLTEXT)
HP Creates New Company and Brand in an Effort to Gain Low-End PC & Printer Market Share
BUSINESS WIRE January 15, 1999
Journal Code: WBWE Language: English Record Type: FULLTEXT

...to purchase a bundled system consisting of a low-end PC and a printer.
--A second channel is intended to offer customized, differentiated products for retailers - colors, shapes, designs and qualities that fit consumer preferences within particular retail environments.
--Ingredient branding: Printers will be linked to HP ink jet technology...

12/3,K/9 Links
Dialog Global Reporter

03164429 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Retek Announces Creation of E-commerce Vertical
BUSINESS WIRE October 20, 1998
Journal Code: WBWE Language: English Record Type: FULLTEXT

...automation elements. Also included is SelectCast personalization software from Aptex, Retek's sister company, which tailors advertising, product offers, and content based on individual consumer preferences and purchase histories.
"One of the reasons that retailers are starting Consumer Focused initiatives is to manage customer data...

12/3,K/10 Links
Dialog Global Reporter

01469956 (USE FORMAT 7 OR 9 FOR FULLTEXT)
STRATEGY ANALYTICS: Mobile phone users continue to ignore value-added services
M2 PRESSWIRE April 24, 1998
Journal Code: WMPR Language: English Record Type: FULLTEXT

...the most significant barriers to service adoption, with 57 percent citing cost factors as the primary obstacle;
45 percent of non-users expressed a preference for a service provider offering both fixed and cellular services;

12/3,K/11 Links
Dialog Global Reporter

01373951 (USE FORMAT 7 OR 9 FOR FULLTEXT)
BEA Signs Multi-Million Dollar Contract With Swedish Post to Provide Middleware and Services for New Information Technology Platform
BUSINESS WIRE April 14, 1998 8:19
Journal Code: WBWE Language: English Record Type: FULLTEXT

...the postal service and banking institution more customer-oriented. "The new organization calls for nine different units where each unit is working with a unique customer segment and offers the customer all requested services within its field," said Goran Ernmark, CIO at Swedish Post. Currently, each unit represents...

Subject Search; non patent literature; full text #2

Set Items Description
S1 390298 S (CUSTOM OR CUSTOMI?ED OR PERSONALI?ATION OR PERSONALI?ED OR TAILOR??? OR INDIVIDUALI? OR "TO" ()ORDER OR PREFERENCE? ? OR UNIQUE OR DISTINGUISHING OR DISTINCTIVE)(4N)(PRODUCT OR PRODUCTS OR GOODS OR COMMODITY OR COMMODITIES OR SERVICE OR SERVICES OR OFFER OR OFFERS OR MERCHANDISE OR WARES OR TASK OR TASKS OR JOB OR JOBS OR ITEM OR ITEMS OR ARTICLE OR ARTICLES OR THING OR THINGS OR OBJECT OR OBJECTS OR PURCHASES OR UNIT OR UNITS OR STOCK OR PROVISION OR PROVISIONS)

S2 147989 S (CONSUMER OR CONSUMERS OR PATRON OR PATRONS OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SHOPPER OR SHOPPERS OR USER OR USERS OR PROSPECT??? OR APPLICANT OR APPLICANTS OR APPLIER OR APPLIERS)(3N)(REQUEST OR REQUESTED OR PREFERENCE OR PREFERENCES OR PREFERRED OR PREFER OR SPECIFY OR SPECIFIES OR CHARACTERISTIC OR CHARACTERISTICS OR DETAIL OR DETAILS OR PRIORITY OR PRIORITIES OR CRITERIA)
S3 496129 S (OFFER OR OFFERS OR SUITABLE OR PROPOSAL OR PROPOSALS OR OFFERING OR RENDER)(3N)(ONE OR 1 OR MORE OR ADDED OR ADDITIONAL OR ANOTHER OR BEYOND OR COLLATERAL OR DIFFERENT OR EXCEED? OR GREATER OR PERTINENT OR RELATED OR SECOND OR 2ND OR SUBSEQUENT?? OR THIRD OR 3RD OR PRIMARY OR MULTIPLE)
S4 7220 S S1(10N)S2
S5 43 S S4(10N)S3
S6 17 S S5 NOT PY>2000
S7 17 RD (unique items)
S8 680 S S4(4N)(OFFER OR OFFERS OR SUITABLE OR PROPOSAL OR PROPOSALS OR OFFERING OR RENDER)
S9 81 S S8(4N)(ONE OR 1 OR MORE OR ANOTHER OR DIFFERENT OR PERTINENT OR RELATED OR SECOND OR 2ND OR SUBSEQUENT?? OR THIRD OR 3RD OR PRIMARY OR MULTIPLE)
S10 36 S S9 NOT PY>2000
S11 36 RD (unique items)
S12 23 S S11 NOT S7
; show files

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**File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

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(c) 2008 San Jose Mercury News. All rights reserved.

[File 624] McGraw-Hill Publications 1985-2008/Jun 18
(c) 2008 McGraw-Hill Co. Inc. All rights reserved.
**File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

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7/3,K/1 (Item 1 from file: 15) Links

ABI/Inform(R)

02023162 53793704
Lessons from Georgia: The benefits of retail gas choice
Hall, George R; Johnson, Regina R
Public Utilities Fortnightly v138n10 pp: 32-45 May 15, 2000
ISSN: 1078-5892 Journal Code: PUF
Text:

...of AGLC-would have captured a much more commanding share of the market
3. Different customers had different preferences and responded to different offers. No provider captured even a third of the Georgia gas market, and the distribution of...

7/3,K/2 (Item 2 from file: 15) Links
ABI/Inform(R)

01337324 99-86720
A guide to facilitating consumer choice
Hoy, Elizabeth W; Wicks, Elliot K; Forland, Rolfe A
Health Affairs v15n4 pp: 9-30 Winter 1996
ISSN: 0278-2715 Journal Code: HAF
Text:

...appeal primarily to younger, healthy, and vigorous elderly would be very strong.
To accommodate different consumer preferences, the purchasers reviewed here offer different levels of cost sharing or a point-of-service option providing some coverage for out...

7/3,K/3 (Item 3 from file: 15) Links
ABI/Inform(R)

01328130 99-77526
Tackling Admissions with a PC
Dunkin, Amy; Ellis, Jim
Business Week n3501 pp: 132-134 Nov 11, 1996
ISSN: 0739-8395 Journal Code: BWE
Abstract:

...97, a CD-ROM that includes a search engine that selects schools based on the user's preferences, offers facts on more than 1,200 colleges, and presents opinionated reviews of more than 300 top colleges. Apply...

7/3,K/4 (Item 4 from file: 15) Links
ABI/Inform(R)

00963021 96-12414
Marketing meets modeling
Lucas, Peter
Credit Card Management v7n10 pp: 77-80 Jan 1995
ISSN: 0896-9329 Journal Code: CCM
Text:

...base marketing with its well-honed skills in predictive modeling, Fair, Isaac now hopes to offer something new: a one-stop shop with the ability to manipulate such data as consumer purchases, travel preferences, and price sensitivity to craft offers likely to attract more profitable accounts, increase individual cardholder spending and receivables, and cross-sell other bank products. At...

7/3,K/5 (Item 5 from file: 15) Links
ABI/Inform(R)

00930473 95-79865
Sounding an industry wake-up call
Crutchfield, Edward E Jr
United States Banker v104n10 pp: 69-74 Oct 1994
ISSN: 0148-8848 Journal Code: USI
Text:

...face-to-face, in a branch. The phrase to emphasize here is alternative delivery systems. Customers have different preferences and we must offer them different choices, or they'll go to someone who does.
The good news is technology will...

7/3,K/6 (Item 6 from file: 15) Links
ABI/Inform(R)

00559872 91-34229
Mail Order Top 250+
Anonymous
Direct Marketing v54n3 pp: 29-49 Jul 1991
ISSN: 0012-3188 Journal Code: DIM
Text:

...fourth quarter, when holiday greetings are a popular item.
Catalogs are targeted carefully to match customer preferences. Current continues to offer nearly 2,000 different products to its customers.
Medved said that because of the postal hike, Current took a...

7/3,K/7 (Item 1 from file: 610) Links
Business Wire

00165398 20001040044B0154 (USE FORMAT 7 FOR FULLTEXT)
NetCurrents Announces Expanded Internet Services; Extensive Services, Advanced Technology Helps Corporations Manage Online Perceptions and Internet Information
Business Wire Tuesday , January 4, 2000 09:45 EST
Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE
Text:

...and customer perception, through the use of the Company's proprietary technology. The CyberPerceptions service offers additional features that are custom designed, based on the specific criteria of each client
and arc included at no extra cost.
"Initially our services were limited to InvestorFacts, offered...

7/3,K/8 (Item 2 from file: 610) Links
Business Wire

0015060665 19991205339B1019 (USE FORMAT 7 FOR FULLTEXT)
Exchange Applications Introduces First Intelligent Planning Tool For eCRM
Business Wire Sunday , December 5, 1999 08:16 EDT
Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE
Text:

...of its existing customers to users of its online trading service. The firm has three different "free trade" offers and knows the channel preferences of its individual customers. VALEX is used to build the basic channel/offer campaign and response rules. Campaign Optimizer...

7/3,K/9 (Item 1 from file: 810) Links
Business Wire

0889172 BW0102
SCHLUMBERGER : Schlumberger Opens New State-of-the-Art Smart Card Production and Personalization Facility in Mexico
August 04, 1998
Byline: Business Editors/High Tech Writers

...market," Claudel added. "Smart cards can change the way institutions do business, allowing them to offer value-added services to their customers, and tailor their offers to their customers' individual preferences. Smart cards can also enhance security and reduce fraud dramatically, contributing to lower operational costs...

7/3,K/10 (Item 1 from file: 613) Links
PR Newswire

00454393 20001106SFM083 (USE FORMAT 7 FOR FULLTEXT)
Ask Jeeves Introduces Jeeves Holiday Gift Advisor on Ask.Com
PR Newswire Monday , November 6, 2000 00:10 EST
Journal Code: PR Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE
Text:

...from a knowledgebase containing more than 300 products. The recommended products include jewelry, electronics, sporting goods and more, offering consumers unique, even offbeat gifts based on preferences determined by the user.

7/3,K/11 (Item 1 from file: 813) Links
PR Newswire

1407829 NYTH029
Barclays Joins First Online Bond Market
Date: January 21, 1999 10:00 EST
Correction:

...dealers. Instead of telephoning a number of dealers for price information and competitive quotes, TradeWeb users may electronically request customized bids or offers from multiple dealers, and

instantly execute an order, send email, online messages and access to historical trading...

7/3,K/12 (Item 2 from file: 813) Links
PR Newswire

140 7772 NYTH 028
J.P. Morgan Joins First Online Bond Market
Date: January 21, 1999 09:00 EST Word Count: 351
Correction:

...dealers. Instead of telephoning a number of dealers for price information and competitive quotes, TradeWeb users may electronically request customized bids or offers from multiple dealers, and instantly execute an order, send email, online messages and access to historical trading...

7/3,K/13 (Item 3 from file: 813) Links
PR Newswire

140 7663 NYTH 027
Deutsche Bank Securities Inc. Joins First Online Bond Market
Date: January 21, 1999 08:01 EST Word Count: 532
Correction:

...dealers. Instead of telephoning a number of dealers for price information and competitive quotes, TradeWeb users may electronically request customized bids or offers from multiple dealers, and instantly execute an order, send email, online messages and access to historical trading...

7/3,K/14 (Item 4 from file: 813) Links
PR Newswire

103 1098 CLM 012
Fascinating McFacts About McDonald's International
Date: December 9, 1996 02:00 EST Word Count: 1,462
Correction:

...and fish sandwiches along with its world-famous french fries. Some markets, however, choose to offer one or two local items to appeal to customer preferences and to offer variety. Some examples are: "McHuevo" in Uruguay (Country 57), a hamburger with a poached egg...

7/3,K/15 (Item 5 from file: 813) Links
PR Newswire

070 2974 MN 033
MUSICLAND GROUP OPENS SAM GOODY STORE IN PLAINVIEW, NEW YORK
Date: May 5, 1994 17:07 EDT Word Count: 290
Correction:

...and Sam Goody use a proprietary Retail Inventory Management (RIM) system to maintain optimum in-stock inventory levels and to tailor individual store inventories to match regional buying preferences. Stores offer customers one of the industry's most extensive special order catalogs, spanning 130,000

current music titles...

7/3,K/16 (Item 1 from file: 624) Links
McGraw-Hill Publications

00992751
TRADE WEB SIGNS THREE MAJOR FIRMS ONTO SYSTEM
Securities Week, Vol. 26, No. 4, Pg 8 January 25, 1999
JOURNAL CODE: SW
ISSN: 0149-3582
TEXT:
... to bypass dealers by providing instant access to price information and competitive quotes and allowing users to request customized bids or offers from multiple dealers and instantly execute orders.
TradeWeb, a two year old system, currently has more than...

7/3,K/17 (Item 2 from file: 624) Links
McGraw-Hill Publications

00950355
CITING THREATS TO STANDARDS OF SERVICE FOR TEXAS CUSTOMERS
Inside FERC, Number 3588, Pg 9 June 22, 1998
JOURNAL CODE: FERC
SECTION HEADING: PIPELINES ISSN: 0-163-948X
TEXT:

... arise. ``Such assurances, which are already being provided by Northern, are necessary to meet the unique service requirements of the high-priority, human-needs, residential customers of the city of McCamey," Southern Union said.
Offering another reason for setting the proposal for hearing, Southern Union said there are questions about PG...

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12/3,K/1 (Item 1 from file: 15) Links
ABI/Inform(R)

02955774 90599071
The Activity-Based Cost Hierarchy, Production Policies and Firm Profitability
Christopher D Ittner; David F Larcker; Taylor Randall
Journal of Management Accounting Research v9 pp: 143-162 1997
ISSN: 1049-2127 Journal Code: AJMA
Text:

...suggest that broader product lines can increase revenues through spatial preemption of competitors, complementarities between products, consumer differences in preferences, and increased probability of new product success (see Lancaster (1990) for a review). As a...

12/3,K/2 (Item 2 from file: 15) Links
ABI/Inform(R)

02518562 116351310
Customer service in physical distribution: a utility-function approach
Bookbinder, James H.; Lynch, Maureen E.
International Journal of Physical Distribution & Logistics Management v27n9/10 pp: 540-558
1997
ISSN: 0960-0035 Journal Code: IPD
Text:

...section reviews some of the literature on customer service in physical distribution. Many of the articles describe surveys of customer preferences or outline general strategies to improve logistics service. Utility is defined more thoroughly in our third section; decision makers' attitudes towards risk imply analytical
relationships between variables involved in utility functions...

12/3,K/3 (Item 3 from file: 15) Links
ABI/Inform(R)

02046164 57243895
It's not one size fits all
Abend, Jules
Bobbin v41n11 pp: 46-52 Jul 2000
ISSN: 0896-3991 Journal Code: BBN
Text:

...the Internet, this is about raising revenue across all customer touch points. ... [We can] gather more purchasing habit data about customers and collect customer preferences. The system also enables the site to offer personalized services, such as the ability to suggest matching or complementary items. ... The goal is to provide...

12/3,K/4 (Item 4 from file: 15) Links
ABI/Inform(R)

02030228 54633423
Marketers, better to skip the money questions
Albro, Walt
Bank Marketing v32n4 pp: 8 Apr 2000
ISSN: 0888-3149 Journal Code: BNM
Text:

...volume of direct mail they receive. "By clarifying communications, personalizing the relationship and filtering the offers according to preferences, the consumer will, in tun, be more receptive to the sale," the newsletter said. To purchase a copy of the report (MSI...

12/3,K/5 (Item 5 from file: 15) Links
ABI/Inform(R)

01971104 48007862

Market orientation and other potential influences on performance in small and medium-sized manufacturing firms
Pelham, Alfred M
Journal of Small Business Management v38n1 pp: 48-67 Jan 2000
ISSN: 0047-2778 Journal Code: JSB
Text:

...creating value for customers, immediate response to competitive challenges, and fast detection of changes in customer product preferences. Results also indicate the crucial role of market orientation in implementing an emphasis on a...the models. This latter study is consistent with Hansen and Wernerfelt's (1989) results. Pelham offers a possible explanation for the limited influences of the environment found in his study by...being the low cost producer would give the firm an unassailable competitive advantage and with another
statement that the firm's objectives were driven primarily by cost reduction. The respondent's...

12/3,K/6 (Item 6 from file: 15) Links
ABI/Inform(R)

01854007 05-04999
Somerfield to rename online service as 24-7
Jardine, Alexandra
Marketing pp: 10 Jul 8, 1999
ISSN: 0025-3650 Journal Code: MAR
Text:

...go live to coincide with 24-7 and use the same database as the Open service, enabling customers' details and preferences to be recognised when they log on. The new online brand will use the promotional...

12/3,K/7 (Item 7 from file: 15) Links
ABI/Inform(R)

01789436 04-40427
Enhanced offerings shoot for easy
Vittore, Vince
Telephony v236n10 pp: 48-51 Mar 8, 1999
ISSN: 0040-2656 Journal Code: TPH
Text:

...Plant. "The goal was a wireless device that wouldn't intimidate people." Initially, Nextel will offer customers text-based services that can be customized based on user preference. In one example at the show, users could either look up specific stock prices, create a portfolio...

12/3,K/8 (Item 8 from file: 15) Links
ABI/Inform(R)

01743459 03-94449
A comment of the Pontifical Council for social Communications' Ethics in advertising

Anonymous
Journal of Public Policy & Marketing v17n2 pp: 332-335 Fall 1998
ISSN: 0743-9156 Journal Code: JMP
Text:

...about the characteristics of its products will increase the firm's incentive to adapt its products to better suit consumer preferences. This will encourage improvements in quality and innovations.... Similarly, advertisements contain a variety of other...

12/3,K/9 (Item 9 from file: 15) Links
ABI/Inform(R)

01738026 03-89016
Stampede at CRIMS
Boyes, Shelley; Conn, Lowell
Canadian Underwriter v65n11 pp: 14-16 Nov 1998
ISSN: 0008-5251 Journal Code: CAU
Text:

...still believe that the cross-selling rationale for [mega-merger financial supermarkets] is flawed. While customers may say they prefer one-stop shopping, this preference presumes a product offering of consistently high quality from that sole supplier. But it's virtually impossible for any...

12/3,K/10 (Item 10 from file: 15) Links
ABI/Inform(R)

01351927 00-02914
Reexamining the traditional sales process
Anonymous
LIMRA's MarketFacts v15n6 pp: 33-35 Nov/Dec 1996
ISSN: 0889-0986 Journal Code: MKF
Text:

...from them is likely to increase as well.
* Who is selling the policy? It is one thing to examine consumer preferences for the company offering the
policy, and quite another to examine their preferences for the person they will purchase it from. If anything, the...

12/3,K/11 (Item 11 from file: 15) Links
ABI/Inform(R)

01274800 99-24196
Lean enterprises and the confrontation strategy
Cooper, Robin
Academy of Management Executive v10n3 pp: 28-39 Aug 1996
ISSN: 1079-5545 Journal Code: AEX
Text:

...the OM10 to eighteen months for a compact camera. Alternately, a firm can differentiate its products horizontally by satisfying customers' preferences or taste, as opposed to offering increased functionality at increased prices. For example, one company might have a 200mm zoom lens...more of the benefits of becoming
a lean enterprise. Many Western firms are finding this second transition more difficult to achieve than the first. Their JIT and TQM programs produce rapid savings in...

12/3,K/12 (Item 12 from file: 15) Links
ABI/Inform(R)

01257594 99-06990
Reengineering marketing
Thomas, Claude A; Dunn, Dan T Jr
Review of Business v17n3 pp: 41-48 Spring 1996
ISSN: 0034-6454 Journal Code: ROB
Text:

...by product companies a decade ago. Leading companies in our sample are responding flexibly to customer preferences. The new value concept offers individualized benefits rather than more standardized offerings. Thus the strategy of producing more of the same service is replaced by...

12/3,K/13 (Item 13 from file: 15) Links
ABI/Inform(R)

01088183 97-37577
Emerging patterns in intercontinental air linkages and implications for international route allocation policy
Oum, Tae Hoon; Taylor, A J
Transportation Journal v34n4 pp: 5-27 Summer 1995
ISSN: 0041-1612 Journal Code: TRN
Text:

...of institutional and regulatory barriers governing international services, we discuss each of these factors in detail.
Consumer Preferences -- A global network offers consumers better connectivity to more destinations, with all the advantages of "one-stop shopping." This includes an improved quality of...

12/3,K/14 (Item 14 from file: 15) Links
ABI/Inform(R)

01060836 97-10230
Network management comes to desktop PCs
Anonymous
AT&T Technology v10n1 pp: 22-23 Spring 1995
ISSN: 0889-8979 Journal Code: ATT
Text:

...management, bill analysis, performance management, traffic analysis, and ordering, all provided within AT&T's Custom SDN offer. AT&T will make the applications most requested by customers available

this year, with more coming out next year.

12/3,K/15 (Item 15 from file: 15) Links
ABI/Inform(R)

01046521 96-95914
Printing for a market of one
Mummert, Hallie; Yorgey, Lisa A
Target Marketing v18n6 pp: 20-31 Jun 1995
ISSN: 0889-5333 Journal Code: ZIR
Text:

...don't ruin the atmosphere with inserts that are run of the mill. Instead, insert different specials and customer service notices based on customers' preferences and the offer you just pitched them.

12/3,K/16 (Item 16 from file: 15) Links
ABI/Inform(R)

00519697 90-45454
Customer Services - Off-the-Peg or Tailor-Made?
Marr, Norman E.
International Journal of Physical Distribution & Logistics Management v20n3 pp: 6-9
1990
ISSN: 0960-0035 Journal Code: IPD
Abstract:

...the supplier needs to have a positive and planned approach to the marketing of goods. One way to identify customers' preferences is to offer them a list of possible customer services and ask them to prioritize the list. The...

12/3,K/17 (Item 1 from file: 810) Links
Business Wire

0963325 BW1027
MA CAHNERS IN STAT : HP Creates New Company and Brand in an Effort to Gain Low-End PC & Printer Market Share
January 15, 1999
Byline: Business/Technology Editors

...to purchase a bundled system consisting of a low-end PC and a printer.
--A second channel is intended to offer customized, differentiated products for retailers - colors, shapes, designs and qualities that fit consumer preferences within particular retail environments.
--Ingredient branding: Printers will be linked to HP ink jet technology...

12/3,K/18 (Item 2 from file: 810) Links
Business Wire

0924969 BW1221

RETEK INFORMATION SYS 2 : Retek Announces Creation of E-commerce Vertical
October 20, 1998
Byline: Business Editors & High-Tech Writers

...automation elements. Also included is SelectCast personalization software from Aptex, Retek's sister company, which tailors advertising, product offers, and content based on individual consumer preferences and purchase histories.

"One of the reasons that retailers are starting Consumer Focused initiatives is to manage customer data...

12/3,K/19 (Item 3 from file: 810) Links
Business Wire

0834682 BW1085
BEA SYSTEMS : BEA Signs Multi-Million Dollar Contract With Swedish Post to Provide Middleware and Services for New Information Technology Platform
April 14, 1998
Byline: Business Editors/Computer Writers

...the postal service and banking institution more customer-oriented. "The new organization calls for nine different units where each unit is working with a unique customer segment and offers the customer all requested services within its field," said Goran Ernmark, CIO at Swedish Post.

Currently, each unit represents...

12/3,K/20 (Item 4 from file: 810) Links
Business Wire

0809983 BW0227
INTERVISTA SOFTWARE : Intervista Software, Inc. Launches First 3D Business Reporting Software Solution for the PC; WorldChart Brings Data Visualization to the Desktop
February 17, 1998
Byline: Business Editors

...tools such as Microsoft Excel and Access into a bandwidth-efficient presentation. The application enables users to specify criteria and assign graphical indicators to call attention to particular data objects. WorldChart offers unique potential for a more productive way to present and experience information.

12/3,K/21 (Item 5 from file: 810) Links
Business Wire

0749018 BW1070
NCR THIN CLIENT PROGRAM : NCR Announces Thin Client Program for Enterprise Customers
September 23, 1997
Byline: Business Editors and Hi-Tech Writers

...scalable and shared environment.

NCR 2990 Thin Client (TC) and NCR Administrator Because customers have different thin client needs and

preferences, NCR offers two types of devices. The NCR 299● TC Network Terminal supports popular terminal emulations and...

[Date????????????]

12/3,K/22 (Item 1 from file: 613) Links
PR Newswire

00452737 20001102NETH019 (USE FORMAT 7 FOR FULLTEXT)
Fair, Isaac Expands Its Marketsmart Ecrm Solution; Teams with Xchange to Help Clients Create A Personalized Customer Experience at Every Channel
PR Newswire Thursday , November 2, 2000 09:31 EST
Journal Code: PR Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE
Text:

...leading to a better understanding of their customer and prospect base;
-- Determine the next-best-offer for customers based on individual preferences and past purchase behavior;
-- Serve-up optimal offer information to service representatives and personalization technologies across multiple touchpoints in real time; and
-- Execute permission-based email campaigns using Xchange's eMessaging engine.

12/3,K/23 (Item 2 from file: 613) Links
PR Newswire

●●234429 19991217CGF●1● (USE FORMAT 7 FOR FULLTEXT)
PlanetRx.com Selects Blaze Software to Personalize Customer Product Recommendations
PR Newswire Friday , December 17, 1999 ●8:●1 EST
Journal Code: PR Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE
Text:

...recommendations determined by interactive dialog and analysis of the customer's health concerns and brand preferences.
Blaze Advisor drives customer recommendations through business rules that go beyond mere Web-based personalization to offer the customer an interactive, one-on-one experience.
"PlanetRx.com is the recognized online pharmacy leader based on its convenient...

Subject Search; non patent literature; full text # 3

Set Items Description
S1 1●52981 S (CUSTOM OR CUSTOMI?ED OR PERSONALI?ATION OR PERSONALI?ED OR TAILOR??? OR INDIVIDUALI? OR "TO" ()ORDER OR PREFERENCE? ? OR UNIQUE OR DISTINGUISHING OR DISTINCTIVE)(4N)(PRODUCT OR PRODUCTS OR GOODS OR COMMODITY OR COMMODITIES OR SERVICE OR SERVICES OR OFFER OR OFFERS OR MERCHANDISE OR WARES OR TASK OR TASKS OR JOB OR JOBS OR ITEM OR ITEMS OR ARTICLE OR ARTICLES OR THING OR THINGS OR OBJECT OR OBJECTS OR PURCHASES OR UNIT OR UNITS OR STOCK OR PROVISION OR PROVISIONS)
S2 4●●765 S (CONSUMER OR CONSUMERS OR PATRON OR PATRONS OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SHOPPER OR SHOPPERS OR USER OR USERS OR

PROSPECT??? OR APPLICANT OR APPLICANTS OR APPLIER OR APPLIERS)(3N)(REQUEST OR REQUESTED OR PREFERENCE OR PREFERENCES OR PREFERRED OR PREFER OR SPECIFY OR SPECIFIES OR CHARACTERISTIC OR CHARACTERISTICS OR DETAIL OR DETAILS OR PRIORITY OR PRIORITIES OR CRITERIA)
S3 1438108 S (OFFER OR OFFERS OR SUITABLE OR PROPOSAL OR PROPOSALS OR OFFERING OR RENDER)(3N)(ONE OR 1 OR MORE OR ADDED OR ADDITIONAL OR ANOTHER OR BEYOND OR COLLATERAL OR DIFFERENT OR EXCEED? OR GREATER OR PERTINENT OR RELATED OR SECOND OR 2ND OR SUBSEQUENT?? OR THIRD OR 3RD OR PRIMARY OR MULTIPLE)
S4 15333 S S1(5N)S2
S5 116 S S4(5N)S3
S6 56 S S5 NOT PY>2000
S7 33 RD (unique items)
; show files

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(c) 2008 The Gale Group. All rights reserved.

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7/3,K/1 (Item 1 from file: 9) Links
Business & Industry(R)
(c) 2008 The Gale Group. All rights reserved.
02306592 Supplier Number: 25897611 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Specialization Hits Dentifrices
(New products in the toothpaste category include offerings from Colgate-Palmolive, SmithKline Beecham, Unilever, Natural White, Church & Dwight, and Procter & Gamble to include toothpastes for sensitive teeth, for nighttime use, and with antioxidants)
MMR , v 17 , n 20 , p 48 November 13, 2000
Document Type: Journal ISSN: 0743-5258 (United States)

Language: English Record Type: Fulltext
TEXT:
...Beecham PLC as part of its purchase of Block Drug Co. Responding to the growing consumer preference for products that offer multiple benefits, Block recently introduced Sensodyne Tartar Control Plus Whitening Anticavity Toothpaste for Sensitive Teeth, which...

7/3,K/2 (Item 2 from file: 9) Links
Business & Industry(R)
(c) 2008 The Gale Group. All rights reserved.
02208453 Supplier Number: 25722802
New E-Mail Prospecting Drives Customer Acquisition
(Avenue A joins other users of opt-in e-mail lists to provide clients with over 87 mil customers potentially interested in personalized e-mail offers)
Direct Marketing Magazine , v 63 , n 2 , p 79 June 2000
Document Type: Journal ISSN: 0012-3188 (United States)
Language: English Record Type: Abstract
ABSTRACT:
...with more than 20 other users of opt-in e-mail lists, Avenue A can offer customers access to more than 87 mil potential customers who have requested personalized e-mail offers.

7/3,K/3 (Item 3 from file: 9) Links
Business & Industry(R)
(c) 2008 The Gale Group. All rights reserved.
02063948 Supplier Number: 25546969 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A Time for Rebuilding
(Trends in the medical insurance sector include employers adopting partially or completely self-funded plans and a drop in HMOs' market share)
Best's Review New World of Risk Supplement , p 14+ January 2000
Document Type: Journal; Industry Overview ISSN: 1527-5914 (United States)
Language: English Record Type: Fulltext
ABSTRACT:
...HMO sector will undergo a decline in enrollment in the next year due to a consumer preference for managed-care products that offer greater choices. A movement is being made among employers from fully insured plans to partially or...

7/3,K/4 (Item 4 from file: 9) Links
Business & Industry(R)
(c) 2008 The Gale Group. All rights reserved.
01865410 Supplier Number: 24633357 (USE FORMAT 7 OR 9 FOR FULLTEXT)
New Chip May Alter Residential Meter History
(Cirrus Logic Inc introduced a new integrated analog-to-digital converter chip)
Utility Automation , v 4 , n 4 , p 8 May 1999
Document Type: Journal ISSN: 1085-2328 (United States)
Language: English Record Type: Fulltext
TEXT:
The growing demand for more information on customer usage and preferences and the ability to offer more competitive rates and services has increased the need for electronic residential meters. "Industrial meters have...

7/3,K/5 (Item 5 from file: 9) Links
Business & Industry(R)

01760926 Supplier Number: 24533441
Deutsche Bank Joins TradeWeb
(Deutsche Bank Securities has joined on-line institutional customer-to-dealer bond marketplace TradeWeb)
Web Finance , v 3 , n 3 , p 6 February 01, 1999
Document Type: Newsletter (United States)
Language: English Record Type: Fulltext

...dealers. Instead of telephoning a number of dealers for price information and competitive quotes, TradeWeb users may electronically request customized bids or offers from multiple dealers and instantly execute an order.

7/3,K/6 (Item 6 from file: 9) Links
Business & Industry(R)

0161820 1 Supplier Number: 2433860 3 (USE FORMAT 7 OR 9 FOR FULLTEXT)
When seniors won't eat...Improved nutrition becomes a priority
(One in 4 seniors has poor nutritional health and almost 50% of nursing home residents are malnourished; there are 33 mil Americans age 65+ and there are expected to be 80 mil by 2050)
Food Management , v 33 , n 8 , p 30+ August 1998
Document Type: Journal ISSN: 0091-018X (United States)
Language: English Record Type: Fulltext
ABSTRACT:
...3 mil are expected by 2020. It is suggested that long-term care facilities should offer more personalized care plans, focus on client preferences, upgrade ambiance and emphasize food presentation.

7/3,K/7 (Item 7 from file: 9) Links
Business & Industry(R)

0156 0989 Supplier Number: 24263444 (USE FORMAT 7 OR 9 FOR FULLTEXT)
'Adaptable' Mandalay Draws Retailers
(Mandalay Collection of home furnishings is a program anchored by Drexel Heritage Furnishings that is derived from the European colonial era in Indochina)
HFN , v 72 , n 20 , p 32+ May 18, 1998
Document Type: Journal ISSN: 1082-0310 (United States)
Language: English Record Type: Fulltext

TEXT:
...Santa Rosa, Cal. He also liked the satin finish, which is replacing high gloss on consumer's preference lists. "It also offers our customers yet another choice; we've got excellent traditional, contemporary, Southwest and American themes. This rounds out our...

7/3,K/8 (Item 8 from file: 9) Links
Business & Industry(R)

01074817 Supplier Number: 23655975 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Age: Is it the great divider?
(How important is the age divide and should manufacturers focus very closely on their target market or achieve sales across a wide age spectrum?) European Cosmetic Markets , v 13 , n 10 , p 387+ October 1996
Document Type: Journal; Industry Overview ISSN: 0957-1515 (United Kingdom)
Language: English Record Type: Fulltext
TEXT:
...in the decision-making process?
Taylor Nelson AGB's European Toiletries and Cosmetics Database (ETCD)(1) offers clear evidence that consumer
preferences do vary according to age group in a number of product areas.
Take washing and...

7/3,K/9 (Item 9 from file: 9) Links
Business & Industry(R)

00651258 Supplier Number: 23100895 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Marketing Meets Modeling
(Fair Isaac & Co is poised to establish itself as a premier marketing firm in and out of the credit card industry after DynaMark buy)
Credit Card Management , v 7 , n 10 , p 77 January 1995
Document Type: Journal ISSN: 0896-9329 (United States)
Language: English Record Type: Fulltext
TEXT:
...offer something new: a one-stop shop with the ability to manipulate such data as consumer purchases, travel preferences, and price sensitivity to craft offers likely to attract more profitable accounts, increase individual cardholder spending and receivables, and cross-sell other bank products. At...

7/3,K/10 (Item 1 from file: 275) Links
Gale Group Computer DB(TM)

0243972 Supplier Number: 65815031 (Use Format 7 Or 9 For FULL TEXT)
Getting personal: E-biz firms search for better ways to customize content.(Industry Trend or Event)
Hicks, Matt
eWeek , 61 Oct 2 , 2000
Language: English Record Type: Fulltext; Abstract
...andNoble.com is developing software that will allow it not only to more accurately predict user preferences but also to offer more personalized content. In addition to product recommendations, it will offer editor recommendations and information about in-store events.
Know thy customer...

7/3,K/11 (Item 2 from file: 275) Links
Gale Group Computer DB(TM)

02338875 Supplier Number: 56030638 (Use Format 7 Or 9 For FULL TEXT)
Novell Unveils DigitalMe 'Cookie Jar' >BY William Fellows.

Computergram International , 3762 , NA Oct 6 , 1999
ISSN: 0268-716X
Language: English Record Type: Fulltext
...make everyone's life on the net easier" by providing a place to store all user names and passwords, preferences, bookmarks, offers one click web form filling and auto-updating of web sites plus integrated email and a...

7/3,K/12 (Item 3 from file: 275) Links
Gale Group Computer DB(TM)

02319041 Supplier Number: 55348387
Instant Marketing -- New Products Let Businesses Deliver Ads And Offers To Customers Fast And Inexpensively.(Industry Trend or Event)
Sweat, Jeff; Whiting, Rick
InformationWeek , 18 August 2 , 1999
ISSN: 8750-6874
Language: English Record Type: Abstract
Abstract: ...arena is transforming the database marketing industry. Now, instead of electronic junk mail, companies can offer more customized advertisements and product offers that utilize information about customer preferences. Williams-Sonoma Inc., a retailer of cookware and other household goods, is testing E-mail...

7/3,K/13 (Item 4 from file: 275) Links
Gale Group Computer DB(TM)

01629344 Supplier Number: 14808287 (Use Format 7 Or 9 For FULL TEXT)
New OPAL adds polish in lower-cost version. (Via Systems Inc.'s OPAL Emulations Plus terminal emulator for Apple Macintosh microcomputers) (Brief Article) (Product Announcement)
Welch, Nathalie
MacWEEK , v7 , n48 , p26(1) Dec 13 , 1993
Document Type: Product Announcement
ISSN: 0892-8118
Language: ENGLISH Record Type: FULLTEXT
...underline characters in terminal windows. Version 1.1 boasts improved ANSI, VT100 and VT220 emulations.
> Preferences. OPAL 1.1 offers users a new preferences dialog box to set session parameters and a new Session Method dialog box that lets...

7/3,K/14 (Item 5 from file: 275) Links
Gale Group Computer DB(TM)

01258598 Supplier Number: 07157897 (Use Format 7 Or 9 For FULL TEXT)
New features enhance good annotation DA. (Desk Accessory) (Software Review) (Comment) (evaluation)
Klatzkin, Dennis
MacWEEK , v2 , n47 , p45(2) Nov 22 , 1988
Document Type: evaluation
ISSN: 0892-8118
Language: ENGLISH Record Type: FULLTEXT; ABSTRACT

...note will pop up.
Comment 2.01 is noticeably faster than previous versions, and it offers many more user-configurable preferences. Deneba has discontinued support of attaching notes to cells in Microsoft Multiplan and Lotus Jazz...

7/3,K/15 (Item 1 from file: 621) Links
Gale Group New Prod.Annou.(R)

02711724 Supplier Number: 66617498 (USE FORMAT 7 FOR FULLTEXT)
Ask Jeeves Introduces Jeeves Holiday Gift Advisor on Ask.com.
PR Newswire , p NA Nov 6 , 2000
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
...from a knowledgebase containing more than 300 products. The recommended products include jewelry, electronics, sporting goods and more, offering consumers unique, even offbeat gifts based on preferences determined by the user.
"We are pleased to offer this service to the millions of Ask.com users who...

7/3,K/16 (Item 2 from file: 621) Links
Gale Group New Prod.Annou.(R)

01793244 Supplier Number: 53610647 (USE FORMAT 7 FOR FULLTEXT)
Barclays Joins First Online Bond Market.
PR Newswire , p 8417 Jan 21 , 1999
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
...dealers. Instead of telephoning a number of dealers for price information and competitive quotes, TradeWeb users may electronically request customized bids or offers from multiple dealers, and instantly execute an order, send email, online messages and access to historical trading...

7/3,K/17 (Item 3 from file: 621) Links
Gale Group New Prod.Annou.(R)

01792705 Supplier Number: 53605975 (USE FORMAT 7 FOR FULLTEXT)
Deutsche Bank Securities Inc. Joins First Online Bond Market.
PR Newswire , p 8249 Jan 21 , 1999
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade

...dealers. Instead of telephoning a number of dealers for price information and competitive quotes, TradeWeb users may electronically request customized bids or offers from multiple dealers, and instantly execute an order, send email, online messages and access to historical trading...

7/3,K/18 (Item 4 from file: 621) Links
Gale Group New Prod.Annou.(R)

01687523 Supplier Number: 50220441 (USE FORMAT 7 FOR FULLTEXT)
Schlumberger Opens New State-of-the-Art Smart Card Production and Personalization Facility in

Mexico.
Business Wire , p 8●4●1●2 August 4 , 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire ; Trade
...market," Claudel added. "Smart cards can change the way institutions do business, allowing them to offer value-added services to their customers, and tailor their offers to their customers' individual preferences. Smart cards can also enhance security and reduce fraud dramatically, contributing to lower operational costs...

7/3,K/19 (Item 5 from file: 621) Links
Gale Group New Prod.Annou.(R)

●1463286 Supplier Number: 46959977 (USE FORMAT 7 FOR FULLTEXT)
Fascinating McFacts About McDonald's International
PR Newswire , p 12●9CLM●12 Dec 9 , 1996
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade

...and fish sandwiches along with its world-famous french fries. Some markets, however, choose to offer one or two local items to appeal to customer preferences and to offer variety. Some examples are: "McHuevo" in Uruguay (Country #57), a hamburger with a poached egg...

7/3,K/2● (Item 6 from file: 621) Links
Gale Group New Prod.Annou.(R)

●1255869 Supplier Number: 44657592 (USE FORMAT 7 FOR FULLTEXT)
MUSICLAND GROUP OPENS SAM GOODY STORE IN PLAINVIEW, NEW YORK
PR Newswire , p N/A May 5 , 1994
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
...optimum in-stock inventory levels and to tailor individual store inventories to match regional buying preferences. Stores offer customers one of the industry's most extensive special order catalogs, spanning 13●,●●● current music titles...

7/3,K/21 (Item 1 from file: 636) Links
Gale Group Newsletter DB(TM)

●4829●58 Supplier Number: 643326●● (USE FORMAT 7 FOR FULLTEXT)
Exchange Applications introduces first intelligent planning tool for eCRM.
M2 Presswire , p NA Dec 7 , 1999
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade

...of its existing customers to users of its online trading service. The firm has three different "free trade" offers and knows the channel preferences of its individual customers. VALEX is used

7/3,K/22 (Item 2 from file: 636) Links
Gale Group Newsletter DB(TM)

04056818 Supplier Number: 53612991 (USE FORMAT 7 FOR FULLTEXT)
statistical notes: Heart attack patients do better if treated by cardiologist rather than generalist, study shows.
Health Care Strategic Management , p NA Dec , 1998
Language: English Record Type: Fulltext
Document Type: Newsletter ; Trade
...by 500,000 from the end of 1996 to the end of 1997, apparently reflecting consumer preference for health plans that offer more choice and wider access to care, according to the Association of Managed Healthcare Organizations' (AMHO...

7/3,K/23 (Item 3 from file: 636) Links
Gale Group Newsletter DB(TM)

03758872 Supplier Number: 48133680 (USE FORMAT 7 FOR FULLTEXT)
IBM: New IBM business intelligence solution helps utilities retain customers and grow market share
M2 Presswire , p N/A Nov 20 , 1997
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
...to Internet access, telephony, and home security systems. DecisionEdge will enable utilities to better understand customer preferences and offer customized value-added products and services based on those preferences. "DecisionEdge facilitates the process known as customer relationship marketing, generally recognized as the key approach...

7/3,K/24 (Item 4 from file: 636) Links
Gale Group Newsletter DB(TM)

03758373 Supplier Number: 48132381 (USE FORMAT 7 FOR FULLTEXT)
IBM ENTERS ELECTRIC UTILITY ARENA
Report on IBM , v 14 , n 45 , p N/A Nov 19 , 1997
Language: English Record Type: Fulltext
Document Type: Newsletter ; Trade
...to Internet access, telephony, and home security systems. DecisionEdge will enable utilities to better understand customer preferences and offer customized value-added products and services based on those
preferences, IBM said.
"DecisionEdge facilitates the process known as customer relationship marketing, generally recognized as the...

7/3,K/25 (Item 5 from file: 636) Links
Gale Group Newsletter DB(TM)

03499100 Supplier Number: 47220313 (USE FORMAT 7 FOR FULLTEXT)
HAWKER ENERGY PRODUCTS: Hawker extends pure lead technology range
M2 Presswire , p N/A March 18 , 1997

Language: English Record Type: Fulltext
Document Type: Newswire ; Trade

...Energy Products in the UK and together form Hawker's extended 'Pure Lead' family. Their unique properties and performance characteristics offer customers even greater choice for both float and cyclic applications with he benefit of sealed construction and maintenance...

7/3,K/26 (Item 1 from file: 16) Links
Gale Group PROMT(R)

03165866 Supplier Number: 44325167
Thomas M. Downs named Amtrak president, chairman
Railway Age , p 27 Jan , 1994
Language: English Record Type: Abstract
Document Type: Magazine/Journal ; General
Abstract:

...status during his tenure. Amtrak will be positioned to meet the needs of the market more effectively by offering service based on customer preferences. Amtrak has not received any increase in its FY94 operating subsidy over 1993. It had...

7/3,K/27 (Item 2 from file: 16) Links
Gale Group PROMT(R)

03085187 Supplier Number: 44201638 (USE FORMAT 7 FOR FULLTEXT)
Quantum: An Interview with BILL MILLER
VARbusiness , p 102 Nov , 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal ; Trade
...think selling disk drives helps you sell tape drives either. You have to establish a customer preference for that kind of product and offering multiple products won't let you off the hook. And that's the way we intend...

7/3,K/28 (Item 1 from file: 160) Links
Gale Group PROMT(R)

00785472
Merchandising interviewed 1,900 shoppers across the US in the process of compiling its Tenth Annual Consumer Survey.
Merchandising May, 1982 p. 17-39
Related articles offer consumer opinion and preferences on several electronic products, including: VCRs,
videotape and audiotape, high fidelity systems, electronic games, video discs, projection TV, car...

7/3,K/29 (Item 1 from file: 148) Links
Gale Group Trade & Industry DB

13396760 Supplier Number: 70641070 (USE FORMAT 7 OR 9 FOR FULL TEXT)
E-Commerce: The Way People Want To Do Business.

Ryan, Jim
Heating, Piping, Air Conditioning , 72 , 6 , 3 June , 2000
ISSN: 0017-940X
Language: English
Record Type: Fulltext
...Given its network of more than 370 branches, Grainger is also well placed to serve customers with different buying preferences and offers the right channels for different types of purchases. You can even do "will call" over...

7/3,K/3● (Item 2 from file: 148) Links
Gale Group Trade & Industry DB

1●23●66● Supplier Number: 2●73852● (USE FORMAT 7 OR 9 FOR FULL TEXT)
'ADAPTABLE' MANDALAY DRAWS RETAILERS.(Mandalay Collection)
Meyer, Nancy
HFN The Weekly Newspaper for the Home Furnishing Network , v72 , n2● , p33(1)
May 18 , 1998
Language: English
Record Type: Fulltext
...Santa Rosa, Cal.
He also liked the satin finish, which is replacing high gloss on consumer's preference lists. "It also offers our customers yet another choice; we've got excellent traditional, contemporary, Southwest and American themes. This rounds out our...

7/3,K/31 (Item 3 from file: 148) Links
Gale Group Trade & Industry DB

●7556665 Supplier Number: 16369622 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Sounding an industry wake-up call. (preparing the banking industry for the 21st century)
Crutchfield, Edward E., Jr.
US Banker , v1●4 , n1● , p69(4) Oct , 1994
Language: ENGLISH
Record Type: FULLTEXT; ABSTRACT
...face-to-face, in a branch. The phrase to emphasize here is alternative delivery systems. Customers have different preferences and we must offer them different choices, or they'll go to someone who does.
The good news is technology will...

7/3,K/32 (Item 4 from file: 148) Links
Gale Group Trade & Industry DB

●5417388 Supplier Number: 11●41432 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Mail Order Top 25●+. (Cover Story)
Direct Marketing , v54 , n3 , p29(19) July , 1991
Document Type: Cover Story
ISSN: ●●12-3188

Language: ENGLISH
Record Type: FULLTEXT; ABSTRACT
...fourth quarter, when holiday greetings are a popular item.
Catalogs are targeted carefully to match customer preferences. Current continues to offer nearly 2,000 different products to its customers.
Medved said that because of the postal hike, Current took a...

7/3,K/33 (Item 5 from file: 148) Links
Gale Group Trade & Industry DB

02051788 Supplier Number: 031020071 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Bell Atlantic forms subsidiary.
PR Newswire , NYPR66 Jan 19 , 1984
Language: ENGLISH
Record Type: FULLTEXT
...s chairman and chief executive officer. "Our decision to enter that business meets an expressed customer preference and offers Bell Atlantic another opportunity to apply its experience in satisfying customer communications needs."
Bell Atlanticom initially will serve...

Subject Search; non patent literature; full text # 4

Set Items Description
S1 18707 S (CUSTOM OR CUSTOMI?ED OR PERSONALI?ATION OR PERSONALI?ED OR TAILOR??? OR INDIVIDUALI? OR "TO" ()ORDER OR PREFERENCE? ? OR UNIQUE OR DISTINGUISHING OR DISTINCTIVE)(4N)(PRODUCT OR PRODUCTS OR GOODS OR COMMODITY OR COMMODITIES OR SERVICE OR SERVICES OR OFFER OR OFFERS OR MERCHANDISE OR WARES OR TASK OR TASKS OR JOB OR JOBS OR ITEM OR ITEMS OR ARTICLE OR ARTICLES OR THING OR THINGS OR OBJECT OR OBJECTS OR PURCHASES OR UNIT OR UNITS OR STOCK OR PROVISION OR PROVISIONS)
S2 15663 S (CONSUMER OR CONSUMERS OR PATRON OR PATRONS OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SHOPPER OR SHOPPERS OR USER OR USERS OR PROSPECT??? OR APPLICANT OR APPLICANTS OR APPLIER OR APPLIERS)(3N)(REQUEST OR REQUESTED OR PREFERENCE OR PREFERENCES OR PREFERRED OR PREFER OR SPECIFY OR SPECIFIES OR CHARACTERISTIC OR CHARACTERISTICS OR DETAIL OR DETAILS OR PRIORITY OR PRIORITIES OR CRITERIA)
S3 67185 S (OFFER OR OFFERS OR SUITABLE OR PROPOSAL OR PROPOSALS OR OFFERING OR RENDER)(3N)(ONE OR 1 OR MORE OR ADDED OR ADDITIONAL OR ANOTHER OR BEYOND OR COLLATERAL OR DIFFERENT OR EXCEED? OR GREATER OR PERTINENT OR RELATED OR SECOND OR 2ND OR SUBSEQUENT?? OR THIRD OR 3RD OR PRIMARY OR MULTIPLE)
S4 368 S S1(5N)S2
S5 6 S S4(5N)S3
S6 3 S S5 NOT PY>2000
S7 3 RD (unique items)
S8 31 S S4(4N)(OFFER OR OFFERS OR SUITABLE OR PROPOSAL OR PROPOSALS OR OFFERING OR RENDER)

S9 8 S S8(4N)(ONE OR 1 OR MORE OR ANOTHER OR DIFFERENT OR PERTINENT OR RELATED OR SECOND OR 2ND OR SUBSEQUENT?? OR THIRD OR 3RD OR PRIMARY OR MULTIPLE)
S10 4 S S9 NOT PY>2000
S11 3 RD (unique items)
S12 2 S S11 NOT S7
; show files

[File 625] American Banker Publications 1981-2008/Jun 17

[File 268] Banking Info Source 1981-2008/Jun W3

[File 626] Bond Buyer Full Text 1981-2008/Jun 16

[File 267] Finance & Banking Newsletters 2008/Jun 16

[File 485] Accounting & Tax DB 1971-2008/Jun W2

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7/3,K/1 (Item 1 from file: 268) Links
Banking Info Source

00253790 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Marketing meets modeling
Lucas, Peter
Credit Card Management , v 7 , n 10 , p 77-80 , Jan 1995 Document Type: Journal Article Language: English Record Type: Abstract Fulltext
Word Count: 02252
...offer something new: a one-stop shop with the ability to manipulate such data as consumer purchases, travel preferences, and price sensitivity to craft offers likely to attract more profitable accounts, increase individual cardholder spending and receivables, and cross-sell other bank products. At...

7/3,K/2 (Item 2 from file: 268) Links
Banking Info Source

00245207 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Sounding an industry wake-up call
Crutchfield, Edward E Jr
United States Banker , v 104 , n 10 , p 69-74 , Oct 1994 Document Type: Journal Article Language: English Record Type: Abstract Fulltext

...emphasize here is alternative delivery systems. Customers have different preferences and we must offer them different choices, or they'll go to someone who does.
The good news is technology will...

7/3,K/3 (Item 3 from file: 268) Links
Banking Info Source

00147997 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Bankers forum: compensating balances are fading away
Anonymous
ABA Banking Journal , v 78 , n 9 , p 127-128 , Sep 1986 Language: English Record Type: Abstract
Abstract:

...customer demand for unbundled pricing. Pressure to replace compensating balances with fees generally comes from customers, who prefer the greater control that fees offer. Bankers generally have no preference for fees or compensating balances.

++

12/3,K/1 (Item 1 from file: 268) Links
Banking Info Source

00329281 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Demographic data help lenders work subprime market
Darsa, Deidra
Real Estate Finance Today , v 15 , n 1 , p 3,7 , Jan 5, 1998 Document Type: Journal Article Article Type: News Language: English Record Type: Abstract Fulltext
...lists purchased from Experian in Anaheim, CA, Seroka is able to pinpoint leads based on customer preferences. Scattered mailings offering subprime products now are more affordable to lenders through PrimeProspect's demographic targeting. Many lenders have historically shied away from...

12/3,K/2 (Item 1 from file: 485) Links
Accounting & Tax DB

01028372 Supplier Number: 90599 0571
The Activity-Based Cost Hierarchy, Production Policies and Firm Profitability
Christopher D Ittner; David F Larcker; Taylor Randall
Journal of Management Accounting Research v9 pp: 143-162 1997
ISSN: 1049-2127 Journal Code: AJMA
Word Count: 7917 Line Count: 720 Accounting & Tax DB_1971-2008/Jun W2
Supplier Number: Text:

...suggest that broader product lines can increase revenues through spatial preemption of competitors, complementarities between products, consumer differences in preferences, and increased probability of new product success (see Lancaster (1990) for a review). As a...

Section 3:
09802481 Best results
CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT

10/5/4 (Item 4 from file: 350) Links
Derwent WPIX

0012456338
WPI Acc no: 2002-402243/200243
Related WPI Acc No: 1999-180204
XRPX Acc No: N2002-315385
Electronic greeting card selection method involves comparing user's reference with application descriptors describing suitability of electronic greeting cards to select suitable greeting card
Patent Assignee: AMERICAN GREETINGS CORP (AMGR-N)
Inventor: JACOBS H H

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6360139	B1	20020319	US 1995475588	A	19950607	200243	B
			US 1998211271	A	19981214		

Alerting Abstract US B1
NOVELTY - Data records including application descriptors describing the suitability of electronic greeting card registered in a database, are provided. Suitable electronic greeting cards are selected from the database by comparing the application descriptors included in data records with user's preference.
DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- Electronic products vending method;
- Data record search and retrieval method

USE - For selecting electronic greeting cards.
ADVANTAGE - An appropriate product is selected from the group of products easily based on user's preference.

==========

10/5/6 (Item 6 from file: 350) Links
Derwent WPIX

0008206421 & & *Drawing available*
WPI Acc no: 1997-310778/199728
XRPX Acc No: N1997-257409
Promotional customised offer presentation system - has primary computer for holding individual customer preferences and secondary computer identifying customers and presenting offers
Patent Assignee: INTER*ACT SYSTEMS INC (INTE-N)
Inventor: JONES M R; NASH P A; PENWELL W F

Patent Family (6 patents, 72 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 9970220279	A1	19970605	WO 1996US18930	A	19961127	199728	B
AU 9971613	A	19970619	AU 9971613	A	19961127	199741	E
EP 867008	A1	19980930	EP 1996941486	A	19961127	199843	E
			WO 1996US18930	A	19961127		
AU 714296	B	19991223	AU 9971613	A	19961127	200011	E

BR 199611682	A	19991228	BR 199611682	A	19961127	2●●●18	E
			WO 1996US1893●	A	19961127		
JP 2●●●5●1529	W	2●●●●2●8	WO 1996US1893●	A	19961127	2●●●18	E
			JP 199752●619	A	19961127		

Alerting Abstract WO A1
The offer presentation system has a primary computer and a number of secondary computers. The primary computer (14) stores (36) details of the buying preferences of individual customers. The computer is also fed with demographic material (72) to link to individual customers. When a customer makes a transaction (7●) the details are send to the primary computer to update its records. Manufactures (76) can prepare offers and make them known to the primary machine.
The secondary machines (12) identify (24) customers and link with the primary machine to receive offers customised for that customer. These are printed (22) for the customer.
ADVANTAGE - Allows promotional offers to be developed on basis of individual customer purchase characteristics.

==========

[Date????]

7/3,K/1 (Item 1 from file: 2) Links
INSPEC

●7818728 INSPEC Abstract Number: C2●●1-●2-718●-●61
Title: Impacts of software agents in e-commerce systems on customer's loyalty and on behavior of potential customers
Author Seitz, J.; Stickel, E.; Woda, K.
Author Affiliation: Dept. of Inf. Syst., Viadrina Univ., Frankfurt, Germany
Conference Title: Challenges of Information Technology Management in the 21st Century. 2●●● Information Resources Management Association International Conference p. 41●-14
Publisher: Idea Group Publishing , Hershey, PA, USA
Publication Date: 2●●● Country of Publication: USA 1227 pp.
ISBN: 1 878289 84 5 Material Identity Number: XX-2●●●-●●984
Conference Title: Proceedings of 2●●● Information Resources Management Association International Conference
Conference Date: 21-24 May 2●●● Conference Location: Anchorage, AK, USA
Language: English
Subfile: C

Abstract: ...in electronic commerce. Active technologies, enabling customers to purchase more efficiently, force the merchants to offer highly personalized, value-added and complementary services. The techniques used, such as rule-based matching or collaborative filtering, may provide contents that are appropriate to the customer 's preferences or they may analyse the past purchases of other clients. One-to-one marketing may...
Identifiers: ...personalized services; ... ...customer preferences;

7/3,K/2 (Item 2 from file: 2) Links
INSPEC

07532665 INSPEC Abstract Number: C2000-04-7180-011
Title: A configurable system for the construction of adaptive virtual stores
Author Ardissono, L.; Goy, A.; Meo, R.; Petrone, G.; Console, L.; Lesmo, L.; Simone, C.; Torasso, P.
Author Affiliation: Dipartimento di Inf., Torino Univ., Italy
Journal: World Wide Web vol.2, no.3 p. 143-59
Publisher: Baltzer ,
Publication Date: 1999 Country of Publication: Netherlands
CODEN: WWWEFF ISSN: 1386-145X
SICI: 1386-145X(1999)2:3L.143:CSCA;1-T
Material Identity Number: H400-2000-002
Language: English

Abstract: ...system builds a user profile by applying user modeling techniques and stereotypical information about the characteristics of customer groups; this profile is used during the interaction in order to tailor the product descriptions and the selection of items to recommend to the user's needs, varying the... ...requires the parallel execution of several complex tasks during the interaction (e.g., identifying the user's preferences, selecting the products most suited to her, dynamically generating the hypertextual pages). Therefore, we have defined a multiagent architecture where these tasks are executed by different agents, which cooperate offering specific services to each other.
==========

[some aspects??]

12/3,K/5 (Item 1 from file: 583) Links
Gale Group Globalbase(TM)

09101535
Le sur-mesure descend dans la rue
FRANCE: CUSTOMISED PRODUCTS AND SERVICES
StratZgies (XOD) 7 May 1999 p.32-33
Language: FRENCH
...are increasingly providing customised products and services for clients. Dell offers to assemble computers with characteristics set by the clients. Studio has 47,000 different suit and shirt formulas. Procter & Gamble offers blends of coffee flavours, and Elisabeth Arden has...
==========

7/3,K/1 Links
Dialog Global Reporter

13637583 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Ask Jeeves Introduces Jeeves Holiday Gift Advisor on Ask.com
PR NEWSWIRE November 06, 2000
Journal Code: WPRW Language: English Record Type: FULLTEXT
...from a knowledgebase containing more than 300 products. The recommended products include jewelry, electronics, sporting goods and more, offering consumers unique, even offbeat gifts based on preferences determined by the user.
"We are pleased to offer this service to the millions of Ask.com users who...

7/3,K/6 Links
Dialog Global Reporter

09535955 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Business This Week 1 (Gsm Congress): Company which owns the customer will control airwaves - Mobile phone companies and content providers attempt to predict which services the customer will be prepared to pay for
EOIN LICKEN
IRISH TIMES , p 60 February 11, 2000
Journal Code: FIRT Language: English Record Type: FULLTEXT

...portals in favour of independent, fixed portals. However, Mr Golob pointed out that operators had customer details and location information which allowed them to offer more location-specific and personalised data than fixed portals. He described this as the 'glue' keeping subscribers stuck to the...
==========

7/3,K/12 Links
Dialog Global Reporter

04083767 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Barclays Joins First Online Bond Market
PR NEWSWIRE January 21, 1999
Journal Code: WPRW Language: English Record Type: FULLTEXT

...dealers. Instead of telephoning a number of dealers for price information and competitive quotes, TradeWeb users may electronically request customized bids or offers from multiple dealers, and instantly execute an order, send email, online messages and access to historical trading...
==========

7/3,K/13 Links
Dialog Global Reporter

04083250 (USE FORMAT 7 OR 9 FOR FULLTEXT)
J.P. Morgan Joins First Online Bond Market
PR NEWSWIRE January 21, 1999
Journal Code: WPRW Language: English Record Type: FULLTEXT

...dealers. Instead of telephoning a number of dealers for price information and competitive quotes, TradeWeb users may electronically request customized bids or offers from multiple dealers, and instantly execute an order, send email, online messages and access to historical trading...
==========

12/3,K/1 Links
Dialog Global Reporter

13600136 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Fair, Isaac Expands its MarketSmart eCRM Solution; Teams with Xchange to Help Clients Create A Personalized Customer Experience At Every Channel
PR NEWSWIRE November 02, 2000
Journal Code: WPRW Language: English Record Type: FULLTEXT

...leading to a better understanding of their customer and prospect base;
-- Determine the next-best-offer for customers based on individual preferences and past purchase behavior;
-- Serve-up optimal offer information to service representatives and personalization technologies across
multiple touchpoints in real time; and

Execute permission-based email campaigns using Xchange's eMessaging engine...

7/3,K/4 (Item 4 from file: 15) Links
ABI/Inform(R)

00963021 96-12414
Marketing meets modeling
Lucas, Peter
Credit Card Management v7n10 pp: 77-80 Jan 1995
ISSN: 0896-9329 Journal Code: CCM
Text:

...base marketing with its well-honed skills in predictive modeling, Fair, Isaac now hopes to offer something new: a one-stop shop with the ability to manipulate such data as consumer purchases, travel preferences, and price sensitivity to craft offers likely to attract more profitable accounts, increase individual cardholder spending and receivables, and cross-sell other bank products. At...

7/3,K/10 (Item 1 from file: 613) Links
PR Newswire

00454393 2000110 6SFM083 (USE FORMAT 7 FOR FULLTEXT)
Ask Jeeves Introduces Jeeves Holiday Gift Advisor on Ask.Com
PR Newswire Monday , November 6, 2000 00:10 EST
Journal Code: PR Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE
Text:

...from a knowledgebase containing more than 300 products. The recommended products include jewelry, electronics, sporting goods and more, offering consumers unique, even offbeat gifts based on preferences determined by the user.

7/3,K/11 (Item 1 from file: 813) Links
PR Newswire

140 7829 NYTH029
Barclays Joins First Online Bond Market
Date: January 21, 1999 10:00 EST
Correction:

...dealers. Instead of telephoning a number of dealers for price information and competitive quotes, TradeWeb users may electronically request customized bids or offers from multiple dealers, and instantly execute an order, send email, online messages and access to historical trading...

12/3,K/16 (Item 16 from file: 15) Links
ABI/Inform(R)

00519697 90-45454
Customer Services - Off-the-Peg or Tailor-Made?
Marr, Norman E.
International Journal of Physical Distribution & Logistics Management v20n3 pp: 6-9
1990
ISSN: 0960-0035 Journal Code: IPD
Abstract:

...the supplier needs to have a positive and planned approach to the marketing of goods. One way to identify customers' preferences is to offer them a list of possible customer services and ask them to prioritize the list. The...

[Date???????????]

12/3,K/22 (Item 1 from file: 613) Links
PR Newswire

00452737 2000112NETH019 (USE FORMAT 7 FOR FULLTEXT)
Fair, Isaac Expands Its Marketsmart Ecrm Solution; Teams with Xchange to Help Clients Create A Personalized Customer Experience at Every Channel
PR Newswire Thursday , November 2, 2000 09:31 EST
Journal Code: PR Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE
Text:

...leading to a better understanding of their customer and prospect base;
-- Determine the next-best-offer for customers based on individual preferences and past purchase behavior;
-- Serve-up optimal offer information to service representatives and personalization technologies across multiple touchpoints in real time; and
-- Execute permission-based email campaigns using Xchange's eMessaging engine.
==========

7/3,K/5 (Item 5 from file: 9) Links
Business & Industry(R)

01760926 Supplier Number: 24533441
Deutsche Bank Joins TradeWeb
(Deutsche Bank Securities has joined on-line institutional customer-to-dealer bond marketplace TradeWeb)

Web Finance , v 3 , n 3 , p 6 February 01, 1999
Document Type: Newsletter (United States)
Language: English Record Type: Fulltext

...dealers. Instead of telephoning a number of dealers for price information and competitive quotes, TradeWeb users may electronically request customized bids or offers from multiple dealers and instantly execute an order.
==========

7/3,K/29 (Item 1 from file: 148) Links
Gale Group Trade & Industry DB

13396760 Supplier Number: 70641070 (USE FORMAT 7 OR 9 FOR FULL TEXT)
E-Commerce: The Way People Want To Do Business.
Ryan, Jim
Heating, Piping, Air Conditioning , 72 , 6 , 3 June , 2000
ISSN: 0017-940X
Language: English
Record Type: Fulltext
...Given its network of more than 370 branches, Grainger is also well placed to serve customers with different buying preferences and offers the right channels for different types of purchases. You can even do "will call" over...

7/3,K/2 (Item 2 from file: 268) Links
Banking Info Source

00245207 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Sounding an industry wake-up call
Crutchfield, Edward E Jr
United States Banker , v 104 , n 10 , p 69-74 , Oct 1994 Document Type: Journal Article Language: English Record Type: Abstract Fulltext

...emphasize here is alternative delivery systems. Customers have different preferences and we must offer them different choices, or they'll go to someone who does.
The good news is technology will...

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

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

RESPONSE TO INTERVIEW SUMMARY

Dear Sir:

This is in response to the Interview Summary dated June 27, 2008.

The interview was initiated by Examiner Subramanian on June 23, 2008. The examiner and the undersigned representative discussed claims 1, 7, 8, 10, 12, 13 and 14. The examiner asked that the wording "customer" be changed to "applicant" in claims 1, 7, 8 and 12. The examiner indicated that claims 10, 13 and 14 required additional searching, and would not,

contrary to statements made in a previous telephonic interview, be allowed. He suggested that the claims be prosecuted in a continuation application.

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

/Marc A. Hubbard/
Marc A. Hubbard
Registration No. 32,506
ATTORNEY FOR APPLICANT

Dated: July 28, 2008

3000 Thanksgiving Tower
1601 Elm Street
Dallas, Texas 75201-4761
(214) 999-4880 - Telephone
(214) 999-3880 - Facsimile

Electronic Acknowledgement Receipt

EFS ID:	3687588
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:	28-JUL-2008
Filing Date:	09-MAR-2001
Time Stamp:	16:20:25
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	Applicant summary of interview with examiner	132538-1014rsptointerviewsummary.pdf	70869 db07dd1d0119c0f0aecfe555f1e3aad6ddd52374	no	2

Warnings:	
Information:	

Total Files Size (in bytes):	70869

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.

PLUS Search Results for S/N 09802481, Searched Tue Jul 01 07:35:11 EDT 2008

The Patent Linguistics Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to the present PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

6014645 71
6795812 67
20050004864 67
20040006519 62
7310617 61
20020032633 61
20050102221 61
6324524 58
20060271411 58
20020194118 55
20080040259 53
7231595 51
20020116207 51
20070233514 51
20020156674 50
20060224721 50
20060224729 50
20070174096 50
20070267486 50
6345278 49
20040107161 48
6366925 48
20020004730 48
20020016732 48
20020023094 48
20020091550 48
20030050811 48
20030071852 48
20030120531 48
20030167183 48
20040049444 48
20040064329 48
20050108062 48
20070162381 48
6571241 47
6801998 46
20030229587 46
20060129817 46
20060143113 46
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20070288271 45
20020120628 45
20030145018 45
20030191714 45
6088686 44
20070055694 44
20070192493 44
20020016779 44
20070288359 43
20070288360 43
20080021826 43
4736294 42
5689649 42
6266772 42
6330547 42
6823319 42
20020052835 42
20030061243 42
20040172310 42
20040199489 42
20050027626 42
20070094291 42
20070239597 42
20070255602 42
20080027764 42
20050043993 41
4774664 41
5870721 41
5940811 41
6105007 41
7089488 41
20020099650 41
20020147588 41
20030050816 41
20030145276 41
20040243428 41
20050038737 41
20060293960 41
20070027778 41
20070150510 41
20070226093 41
20020194094 41
6208979 41
7264152 40
20020120509 40
20020165828 40
20030046225 40
20030046237 40
20040254894 40
20050066361 40
20080052244 40
7349879 40
20020077964 40
6867789 40
7302719 40
20030204425 40
20040199863 40
20040205019 40
20040243641 40
20050060280 40

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

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

RESPONSE TO INTERVIEW SUMMARY

Dear Sir:

This is in response to the Interview Summary dated June 4, 2008. In a telephonic interview initiated by Examiner Subramanian on June 2, 2008, the examiner and the undersigned representative discussed claims 1, 10, 11, 12, 13 and 14. No agreement was reached. In particular, the examiner asked that the wording "a selected offer" be changed to "an offer." In the Supplemental Amendment filed June 4, 2008, Applicants changed "selected offer" to "at least one offer." This change is supported by at least claim 2 of the application as originally filed. The examiner also suggested reciting a "memory" in claims 11 and 13. The Supplemental Amendment also made this change.

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

/Marc A. Hubbard/
Marc A. Hubbard
Registration No. 32,506
ATTORNEY FOR APPLICANT

Dated: June 30, 2008

3000 Thanksgiving Tower
1601 Elm Street
Dallas, Texas 75201-4761
(214) 999-4880 - Telephone
(214) 999-3880 - Facsimile

Electronic Acknowledgement Receipt

EFS ID:	3540507
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-JUN-2008
Filing Date:	09-MAR-2001
Time Stamp:	14:41:18
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	Applicant summary of interview with examiner	132538-1014interviewsummary.pdf	57457 b9b1bc87630b437e56228b7b2b6e406ff159465ee	no	2

Warnings:	
Information:	

Total Files Size (in bytes):	57457

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
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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.

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

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

SUPPLEMENTAL AMENDMENT

Dear Sir:

This paper supplements the amendments filed March 31, 2008 and June 4, 2008.

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper. The changes are indicated against the claims as amended in the paper filed June 4, 2008.

Remarks begin on page 5 of this paper.

CLAIM LISTING

1. (Currently amended) 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 ~~customer~~;

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.

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. (Currently amended) 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 ~~customer~~ includes obtaining terms for a current card from the applicant ~~customer~~ and receiving desired changes to those terms.

8. (Currently amended) 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 ~~customer~~ includes displaying a plurality of cards having different terms to the applicant ~~customer~~ 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;

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. (Currently amended) 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 ~~customer~~;

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.

REMARKS

The foregoing amendments are being made at the suggestion of the examiner in order to improve the wording of the claims and cancel claims 10, 13 and 14. The amendments are in addition to those made on March 31, 2008 and June 4, 2008. It is submitted that the amendments do not narrow or limit the scope of the claims. The amendments are not being made in response to a rejection. Entry of the amendments is respectfully requested.

Summary of June 23, 2008 Interview

In a second interview initiated by Examiner Subramanian on June 23, 2008, the examiner and the undersigned representative discussed claims 1, 7, 8, 10, 12, 13 and 14. The examiner asked that the wording "customer" be changed to "applicant" in claims 1, 7, 8 and 12. The examiner indicated that claims 10, 13 and 14 now require additional searching, and recommended that the claims be cancelled and prosecuted in a continuation application. Applicants have elected to cancel claim 10, 13 and 14 without prejudice to refiling.

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

/Marc A. Hubbard/
Marc A. Hubbard
Registration No. 32,506
ATTORNEY FOR APPLICANT

Dated: June 30, 2008

3000 Thanksgiving Tower
1601 Elm Street
Dallas, Texas 75201-4761
(214) 999-4880 - Telephone
(214) 999-3880 - Facsimile

Electronic Acknowledgement Receipt

EFS ID:	3542058
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-JUN-2008
Filing Date:	09-MAR-2001
Time Stamp:	15:55:35
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		132538-1014supplamendment.pdf	82446 6b87904b1c3e952f6be81737ac91ee90d1119366	yes	5

	Multipart Description/PDF files in .zip description		
	Document Description	**Start**	**End**
	Supplemental Response or Supplemental Amendment	1	1
	Claims	2	4
	Applicant Arguments/Remarks Made in an Amendment	5	5
Warnings:			
Information:			
	Total Files Size (in bytes):	82446	

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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.

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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 06/27/2008

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

EXAMINER	
SUBRAMANIAN, NARAYANSWAMY	
ART UNIT	PAPER NUMBER
3691	

MAIL DATE	DELIVERY MODE
06/27/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Interview Summary	**Application No.** 09/802,481	**Applicant(s)** WILLARD ET AL.	
	Examiner Narayanswamy Subramanian	**Art Unit** 3691	

All participants (applicant, applicant's representative, PTO personnel):

(1) *Narayanswamy Subramanian*. (3)_____.

(2) *Marc a. Hubbard (Reg. No. 32,506)*. (4)_____.

Date of Interview: *23 June 2008*.

Type: a)☒ Telephonic b)☐ Video Conference
c)☐ Personal [copy given to: 1)☐ applicant 2)☐ applicant's representative]

Exhibit shown or demonstration conducted: d)☐ Yes e)☒ No.
If Yes, brief description: _____.

Claim(s) discussed: *1-14*.

Identification of prior art discussed: *None*.

Agreement with respect to the claims f)☐ was reached. g)☒ was not reached. h)☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: *Examiner Subramanian pointed out the 35 USC 112, second paragraph problems with claims 1, 7-8 and 12. Examiner also discussed potential art rejection under 103(a) for claims 10, 13 and 14*.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

/Narayanswamy Subramanian/
Primary Examiner, Art Unit 3691

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

Examiner's signature, if required

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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 06/04/2008

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

EXAMINER	
SUBRAMANIAN, NARAYANSWAMY	
ART UNIT	PAPER NUMBER
3691	

MAIL DATE	DELIVERY MODE
06/04/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Interview Summary	Application No.	Applicant(s)	
	09/802,481	WILLARD ET AL.	
	Examiner	Art Unit	
	Narayanswamy Subramanian	3691	

All participants (applicant, applicant's representative, PTO personnel):

(1) *Narayanswamy Subramanian*. (3)_____.

(2) *Marc A. Hubbard (Reg. No. 32,506)*. (4)_____.

Date of Interview: *02 June 2008*.

Type: a)☒ Telephonic b)☐ Video Conference
c)☐ Personal [copy given to: 1)☐ applicant 2)☐ applicant's representative]

Exhibit shown or demonstration conducted: d)☐ Yes e)☒ No.
If Yes, brief description: _____.

Claim(s) discussed: *1 and 10-14*.

Identification of prior art discussed: _____.

Agreement with respect to the claims f)☐ was reached. g)☒ was not reached. h)☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: *examiner Subramanian explained the 35 USC 112, second paragraph issues in the currently pending amended claims. The Examiner also suggested claim language to overcome the potential 112, second paragraph rejection. Attorney Hubbard agreed to consider the suggestions before filing a supplemental amendment*.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

/Narayanswamy Subramanian/
Primary Examiner, Art Unit 3691
Examiner's signature, if required

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

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

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

SUPPLEMENTAL AMENDMENT

Dear Sir:

This paper supplements the response filed March 31, 2008.

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

Remarks begin on page 6 of this paper.

CLAIM LISTING

1. (Currently amended) 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 customer;

if the set of offers includes at least one offer that meets all of the requested terms, selecting with [~~a~~] the one or more computer[s] from among the set of offers at least one ~~a selected~~ 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 ~~a selected~~ offer that meets the at least one of the preferred requested terms;

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

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

2. (Currently amended) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein a plurality of ~~selected~~ 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. (Currently amended) A method of transmitting a customized offer to an applicant as recited in claim 4 wherein selecting the at least one ~~selected~~ offer includes selecting offers that have preferred values for the most important term.

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 customer includes obtaining terms for a current card from the customer 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 customer includes displaying a plurality of cards having different terms to the customer and determining which of the cards is requested.

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

10. (Currently amended) A computing system implemented method of preparing a customized offer to an applicant comprising:

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 with a computing system a set of offers that meets at least one of the preferred requested terms;

selecting with the computing system from among the set of offers using at least one of the requested terms, at least one ~~a selected~~ offer to display to the applicant; and

transmitting the at least one ~~selected~~ offer to the applicant.

11. (Currently amended) 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 ~~a selected~~ 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;

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 ~~selected~~ offer that meets all of the requested terms; and

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

12. (Currently amended) 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 customer;

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 ~~a selected~~ offer that meets all of the requested terms;

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

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

13. (Currently amended) A system for transmitting a customized offer to 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 ~~a selected~~ offer to the applicant; and

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

determine a set of offers that meets at least one of the preferred requested terms; and

select from among the set of offers using at least one of the requested terms, the ~~selected~~ at least one offer to display to the applicant.

14. (Currently amended) A computer program product for transmitting 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 that meets at least one of the preferred requested terms;

selecting from among the set of offers using at least one of the requested terms, ~~a selected~~ at least one offer to display to the applicant; and

transmitting the ~~selected~~ at least one offer to the applicant.

REMARKS

The foregoing amendments are being made at the suggestion of the examiner in order to improve the wording of the claims. It is submitted that the amendments do not narrow or limit the scope of the claims. The amendments are not being made in response to a rejection. Entry of the amendments is respectfully requested.

Interview Summary

In a telephonic interview initiated by Examiner Subramanian on June 2, 2008, the examiner and the undersigned representative discussed claims 1, 10, 11, 12, 13 and 14. In particular, the examiner asked that the wording "a selected offer" be changed to "an offer." Applicant has, in the foregoing amendments, changed "selected offer" to "at least one offer." This change is supported by at least claim 2 of the application as originally filed. The examiner also suggested reciting a "memory" in claims 11 and 13. This change has also been made in the foregoing amendments.

Applicant hereby authorizes 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

/Marc A. Hubbard/
Marc A. Hubbard
Registration No. 32,506
ATTORNEY FOR APPLICANT

Dated: June 4, 2008

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(214) 999-4880 - Telephone
(214) 999-3880 - Facsimile

Electronic Acknowledgement Receipt

EFS ID:	3404030
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:	04-JUN-2008
Filing Date:	09-MAR-2001
Time Stamp:	16:45:57
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		132538-1014supplamendment.pdf	85485 5e415d56bc8cc775968f02cf25de4020ff27ea6c	yes	6

	Multipart Description/PDF files in .zip description		
	Document Description	**Start**	**End**
	Supplemental Response or Supplemental Amendment	1	1
	Claims	2	5
	Applicant Arguments/Remarks Made in an Amendment	6	6
Warnings:			
Information:			
	Total Files Size (in bytes):	85485	

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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.

PTO/SB/06 (07-06)
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PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number	Filing Date	☐ To be Mailed
09/802,481	03/09/2001	

APPLICATION AS FILED – PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY ☐ RATE ($)	SMALL ENTITY ☐ FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY FEE ($)
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A	
☐ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A			N/A	
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	x $ =		OR	x $ =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	x $ =			x $ =	
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $250 ($125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).						
☐ MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))							
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL			TOTAL	

APPLICATION AS AMENDED – PART II

AMENDMENT	06/04/2008	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	SMALL ENTITY RATE ($)	SMALL ENTITY ADDITIONAL FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY ADDITIONAL FEE ($)
	Total (37 CFR 1.16(i))	* 14	Minus	** 20	= 0	x $ =		OR	x $50=	0
	Independent (37 CFR 1.16(h))	* 6	Minus	***6	= 0	x $ =		OR	x $210=	0
	☐ Application Size Fee (37 CFR 1.16(s))									
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	0

AMENDMENT		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)	OR	RATE ($)	ADDITIONAL FEE ($)
	Total (37 CFR 1.16(i))	*	Minus	**	=	x $ =		OR	x $ =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x $ =		OR	x $ =	
	☐ Application Size Fee (37 CFR 1.16(s))									
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.

** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".

*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".

The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

Legal Instrument Examiner:
/ERIC V. BURNS/

This collection of information is required by 37 CFR 1.16. 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, 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.**

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PTO/SB/30 (10-07)
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Request for Continued Examination (RCE) Transmittal

Address to:
Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Application Number	09/802,401
Filing Date	March 9, 2001
First Named Inventor	Willard, Paul et al.
Art Unit	3692
Examiner Name	Subramanian, Narayanswamy
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. ☑ Enclosed

      i. ☑ 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. ☐ The Director is hereby authorized to charge the following fees, any underpayment of fees, or credit any overpayments, to Deposit Account No. _____. I have enclosed a duplicate copy of this sheet.

      i. ☑ RCE fee required under 37 CFR 1.17(e)

      ii. ☐ Extension of time fee (37 CFR 1.136 and 1.17)

      iii. ☐ Other _____

   b. ☐ Check in the amount of $ _____ 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	/Marc A. Hubbard/	Date	March 31, 2008
Name (Print/Type)	Marc A. Hubbard	Registration No.	32,506

CERTIFICATE OF MAILING OR TRANSMISSION

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop RCE, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted to the U.S. Patent and Trademark Office on the date shown below.

Signature			
Name (Print/Type)		Date	

This collection of information is required by 37 CFR 1.114. 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: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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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

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

AMENDMENT AFTER FINAL REJECTION

Dear Sir:

This paper is in response to the final Office action mailed October 31, 2007. It is being submitted with a request for continued examination.

Amendments to the specification begin on page 2 of this paper.

Amendments to the claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 6 of this paper.

CLAIM LISTING

1. (Currently amended) 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 customer;

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

otherwise, not selecting a selected offer; and

transmitting any ~~the~~ selected offer to the applicant.

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

3. (Currently amended) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein if it is not possible for [~~the~~] any offer in [~~of~~] 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 selected offer includes selecting offers that have preferred values for the most important term.

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 customer includes obtaining terms for a current card from the customer 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 customer includes displaying a plurality of cards having different terms to the customer 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 selected offer includes selecting offers that have preferred values for the requested term.

10. (Currently amended) A computing system implemented method of ~~transmitting~~ preparing a customized offer to an applicant comprising:

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 with a computing system a set of offers that meets at least one of the preferred requested terms;

selecting with the computing system from among the set of offers using at least one of the requested terms, a selected offer to display to the applicant; and

transmitting the selected offer to the applicant.

11. (Currently amended) A system for ~~transmitting~~ preparing a customized offer ~~to~~ 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 a selected offer to the applicant; and

a processor configured to:

determine a set of offers for the applicant;

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 selected offer that meets all of the requested terms; and

~~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,~~

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

12. (Currently amended) A computer program product for ~~transmitting~~ 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 customer;

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

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

transmitting the selected offer to the applicant if an offer is selected; otherwise, not transmitting a selected offer to an applicant.

13. (Previously presented) A system for transmitting a customized offer to 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 a selected offer to the applicant; and

a processor configured to:

determine a set of offers that meets at least one of the preferred requested terms; and

select from among the set of offers using at least one of the requested terms, the selected offer to display to the applicant.

14. (Previously presented) A computer program product for transmitting 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 that meets at least one of the preferred requested terms;

selecting from among the set of offers using at least one of the requested terms, a selected offer to display to the applicant; and

transmitting the selected offer to the applicant.