PROVISIONAL APPLICATION COVER SHEET

This is a request for filing a PROVISIONAL APPLICATION under 37 CFR 1.53(b)(2).

	Docket Number	**CITI0125-PRO**	Type a plus sign (+) inside this box	**+**

INVENTOR(s)/APPLICANT(s)

LAST NAME	FIRST NAME	MIDDLE INITIAL	RESIDENCE (CITY AND EITHER STATE OR FOREIGN COUNTRY)
WATSON	Andrew		Jacksonville, FL

TITLE OF THE INVENTION (280 characters max)

SYSTEMS AND METHODS FOR BUILDING AN APPLICANT'S CREDIT CARD

CORRESPONDENCE ADDRESS

George T. Marcou, Kilpatrick Stockton, LLP, 700 13th Street, N.W., Suite 800, Washington

State	D.C.	Zip Code	20005	Country	U.S.

ENCLOSED APPLICATION PARTS (check all that apply)

X	Specification	Number of Pages	26			Small Entity Statement
X	Drawing(s)	Number of Sheets	29			Other (specify)

METHOD OF PAYMENT (check one)

X	A check or money order is enclosed to cover the Provisional filing fees	Provisional Filing Fee Amount ($)	$150.00
	The Commissioner is hereby authorized to charge filing fees and credit Deposit Account Number: 11-0855		

The invention was made by an agency of the United States Government or under a contract with an agency of the United States Government.

[X] No

[ ] Yes, the name of the U.S. Government agency and the Government contract number are: _____

Respectfully submitted,

SIGNATURE: *Benjamin D. Driscoll* Reg. No. 41,571 for   Date: 12/4/98

TYPED or PRINTED NAME: George T. Marcou   REGISTRATION NO. 33,014
(if appropriate)

PROVISIONAL APPLICATION FILING ONLY

GTM/BDD/acd/C0464 181941/CITI0125-PRO/49804

(Provisional Application Cover Sheet (PTO/SB/16) [23-1.1] ~ page 1 of 1

SYSTEMS AND METHODS FOR BUILDING A PERSONALIZED ACCOUNT

FIELD OF THE INVENTION

5   This invention relates to a network site, such as a Web site on the World Wide Web or the Internet, that an applicant accesses in order to select services, options, payment plans and annual fees associated with an account-based service, such as a credit card, insurance or communication services.

BACKGROUND

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      Many people purchase account-based services over the phone or through paper applications they fill out and return to the account service provider. Account services such as insurance, communications and investment portfolios are typically purchased in this manner.

      Another example of such services are traditional credit card applications, which are

15 forms that an applicant either receives from the credit card·issuing institution directly through the mail or finds in advertisements in books and magazines or on kiosks and bulletin boards. These forms have only one or two credit card choices and do not allow the applicant the opportunity to select features on the credit card. For example, a traditional paper form only allows the applicant to order either a VISA® or a MasterCard® credit card, but a single form

20 will not provide the applicant with a choice between the two.

      The advertisement/forms themselves traditionally support a particular program, such as frequent flier miles or reduced rates on long distance services. Thus, an applicant typically only chooses the type of card (e.g., VISA® or MasterCard®) and nothing else. The choice as

to which service or options the applicant receives with the card is performed by selecting the form associated with that service or option (e.g., mailing in a frequent flyer credit card application, as opposed to a discounted long distance service credit card application).

Presently, financial institutions have begun to offer credit cards, and other institutions

5   have begun to offer other account-based services, such as insurance, via electronic forms over the Internet or World Wide Web. Typically, an applicant accesses a particular Web site and then selects from a few choices (e.g., VISA® or MasterCard® and frequent flyer miles or reduced long distance). This current form of electronic filing for a credit card suffers from at least four problems.

10   The first problem is the delay in obtaining the credit card. The issuing financial institution performs a credit check after the applicant exits the Web page. The applicant must wait for the credit check to be done and then wait to receive the new credit card some time later. At the point of receiving the credit card, the applicant may first learn that the credit line extended is unacceptable, after having gone through the effort and the wait associated

15   with applying for the credit card. Additionally, the applicant must also wait to receive the new credit card before it can be used.

Second, the applicant is not given the option to select across multiple internal and external services. Typically, a Web site offers multiple cards (e.g., frequent flier mile cards, reduced long distance cards, cards with points for purchasing automobiles, and points for

20   purchasing electronic goods), but the applicant must chose one amongst all of these cards. Thus, an applicant cannot opt to receive multiple services from a single credit card.

Third, traditional credit card applications do not provide the applicant with options relating to other banking services. For example, most credit cards do not allow for a reduced annual percentage rate (APR) if the card holder decides to take advantage of some additional services, such as on-line banking. Additionally, the issuing institution does not typically

5   provide a reduced APR if the card holder uses other services, such as electronic checks, to make payments to the credit card account.

Fourth, traditional methods and systems for ordering credit cards do not allow an applicant to select a plurality of services and options in exchange for a higher annual fee or APR. Thus, an applicant who wishes to have two or more services or options associated with

10   a single card cannot elect to do so in exchange for paying a higher annual fee or APR.

Other account-based services may also be purchased using either phone conversations with a customer representative, a mail-in form or a Web page application. This method of purchasing other account-based services, such as insurance, suffers from at least three problems. The first is that a background check on the applicant is required to assure that the

15   applicant is a good candidate to receive the account-based service. This typically takes a long time and may delay issuance of the account.

Second, a customer service representative may fail to notice the multiple policy or sub-account customer. Thus, as an example, the representative may fail to notice that an applicant holds both a homeowner's policy, as well as two automobile policies, and as a

20   result would be entitled to a discounted rate in all policies due to the applicant's brand loyalty to one particular insurance company.

Third, a problem exists in paper forms, in that as the number of available options, such as types of coverage (e.g., home, auto, life) increases, as well as the levels of coverage (e.g., $10,000, $20,000), the number of possible variations in rates increases such that to print out every rate within the vast amount of parameters is difficult and confusing to the applicant.

5 Similarly, a customer service representative may make mistakes in conveying or may neglect to offer a reduced rate for multiple policies at various levels of coverage.

As noted in the examples given above, it is not the type of account (e.g., insurance vs. credit card) that typically creates the difficulty with conveying the information to the applicant, it is the number of options available. Similarly problems occur with

10 telecommunication service applicants regarding whether or not an applicant desires to purchase phone service and the associated features of call-waiting, call-forwarding, answering services and caller-ID, along with other services, such as Internet access, paging, mobile phone service, cable television and satellite television. Given the large number of sub-services and options within some services, it is also difficult to convey all of the various

15 rates to the applicant based on which sub-services, options and features selected.

SUMMARY OF THE INVENTION

20 The present invention solves the problems noted above. First, with regard to credit card accounts, the present invention performs a real-time credit check to determine the credit worthiness of the applicant. The applicant, in an embodiment of the present invention,

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