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Dated: September 6, 2012  
Electronic Signature for Matthew H. Grady: /Matthew H. Grady/

Docket No.: W0537-700620  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
Kenneth P. Weiss

Application No.: 11/768,729

Confirmation No.: 3536

Filed: June 26, 2007

Art Unit: 2435

For: UNIVERSAL SECURE REGISTRY

Examiner: B. W. Dada

**AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION UNDER 37 C.F.R. 1.111**

Commissioner for Patents  
Alexandria, VA 22313-1450

Dear Madam:

**INTRODUCTORY COMMENTS**

In response to the Office Action dated March 6, 2012, please amend the above-identified U.S. patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.

## AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application.

### Listing of Claims:

1. (Currently Amended) A secure registry system for providing information to a first party to enable transactions between the first party and entities with secure data stored in the secure registry system, the secure registry system comprising:
  - a database including secure data for each entity, wherein each entity is associated with a time-varying multicharacter code for each entity having secure data in the secure registry system, respectively, each time-varying multicharacter code representing an identity of one of the respective entities; and
  - a processor configured to receive, from the first party, at least the time-varying multicharacter code for the entity on whose behalf a transaction is to be performed, configured to map the time-varying multicharacter code to the identity of the entity in the database using only the time-varying multicharacter code, and to access secure data associated with the entity including information required to enable the transaction, the information including account identifying information where the account identifying information is unknown to the first party, to provide the account identifying information to a third party to enable the transaction without providing the account identifying information to the first party.
2. (Canceled)
3. (Previously Presented) The system of claim 1, wherein the time-varying multicharacter code is provided to the system via a secure electronic transmission device.
4. (Previously Presented) The system of claim 1, wherein the time-varying multicharacter code is encrypted and transmitted to the system, and

wherein the system is configured to decrypt the time-varying multicharacter code with a public key of the entity.

5. (Previously Presented) The system as claimed in claim 1, wherein the transaction includes a service provided by the first party,

wherein said first party's service includes delivery,

wherein the information is an address to which an item is to be delivered to the entity,

wherein the system receives the time-varying multicharacter code, and

wherein the system uses the time-varying multicharacter code to obtain the appropriate address for delivery of the item by the third party.

6. – 8. (Cancelled)

9. (Currently Amended) The ~~secure registry~~ system as claimed in claim 1, wherein the account identifying information includes credit card account information regarding the entity, and wherein the processor is configured to provide the credit card account information based upon the multicharacter code of the entity to enable the transaction.

10. (Previously Presented) The system as claimed in claim 9, wherein the system is configured to receive an approval of the credit card transaction.

11. (Previously Presented) The system as claimed in claim 1, wherein the account identifying information includes bank card account information regarding the entity, and wherein the processor is configured to provide the bank card account information to enable the transaction based upon the multicharacter code of the entity.

12. (Previously Presented) The system as claimed in claim 11, wherein the system is configured to provide an approval of the bank card transaction.

13. (Previously Presented) The system as claimed in claim 1, wherein the information includes personal identification information regarding the entity.

14. (Previously Presented) The system as claimed in claim 13, wherein the personal identification information comprises a photograph of the entity, and wherein the photograph is provided to the first party.

15. (Previously Presented) The system as claimed in claim 1, wherein the account identifying information identifies email address information regarding the entity.

16. (Currently Amended) A method for providing information to a first party to enable transactions between the first party and entities who have secure data stored in a secure registry in which each entity is identified by a time-varying multicharacter code, the method comprising:

receiving the time-varying multicharacter code for an entity on whose behalf a transaction is to take place;

mapping the time-varying multicharacter code to an identity of the entity in a database using only the time-varying multicharacter code;

accessing information required to perform the transaction, the information including account identifying information unknown to the first party;

providing the account identifying information to a third party without providing the account identifying information to the first party; and

using the account identifying information to enable the first party to perform the transaction without the first party's knowledge of the account identifying information.

17. – 18. (Cancelled)

19. (Previously Presented) The method of claim 16, wherein the act of receiving the time-varying multicharacter code comprises receiving the time-varying multicharacter code transmitted via a secure electronic transmission device.

20. (Previously Presented) The method of claim 16, wherein the act of receiving the time-varying multicharacter code comprises receiving an encrypted multicharacter code, and wherein the method further comprises decrypting the encrypted multicharacter code.

21. (Previously Presented) The method as claimed in claim 16, wherein the transaction includes a service provided by the first party, wherein the service includes delivery, wherein the account identifying information is associated with an address to which an item is to be delivered for the entity, and wherein the third party receives the address for delivery of an item provided by the first party.

22. – 23. (Cancelled)

24. (Previously Presented) The method as claimed in claim 16, wherein the account identifying information includes a credit card number, and wherein the act of using the account identifying information comprises using the credit card number to enable the transaction.

25. (Previously Presented) The method as claimed in claim 24, wherein the act of using the account identifying information comprises receiving a validation or denial of the transaction without providing the credit card number of the entity to the first party.

26. (Previously Presented) The method as claimed in claim 16, wherein the act of using the account identifying information comprises using bank card information about the entity to enable a transaction.

27. (Previously Presented) The method as claimed in claim 26, wherein the act of using the information comprises receiving a validation or denial of the bank card transaction without providing a bank card number of the entity to the first party.

28. (Previously Presented) The method as claimed in claim 16, wherein the act of mapping the time-varying multicharacter code to information required by the first party comprises mapping the time-varying multicharacter code to personal identification information about the entity.

29. (Previously Presented) The method as claimed in claim 28, wherein the personal identification information comprises a photograph of the entity, and  
wherein the method further comprises an act of providing the photograph to the first party.

30. (Previously Presented) The method as claimed in claim 16, wherein the account identifying information identifies email address information about the entity.

31. (Canceled).

32. (Previously Presented) The method as claimed in claim 24, further comprising an act of transmitting to the first party one of an approval or a denial of the credit card transaction.

33. (Previously Presented) The system of claim 1, wherein the database is further configured to associate biometric information with each entity having secure data in the secure registry, respectively.

34. (Previously Presented) The system of claim 33, wherein the processor is further configured to map the time-varying multicharacter code to biometric information associated with the entity on whose behalf the transaction is to be performed and to provide the biometric information to the first party.

35. (Previously Presented) The system of claim 34, wherein the biometric information includes an image of the entity on whose behalf the transaction is to be performed.
36. (Previously Presented) The system of claim 34, wherein the time-varying multicharacter code is generated by a device associated with the entity on whose behalf the transaction is to be performed.
37. (Previously Presented) The method as claimed in claim 16, further comprising an act of associating biometric information with each entity having secure data in the secure registry, respectively.
38. (Previously Presented) The method of claim 37, further comprising acts of:  
mapping the time-varying multicharacter code to biometric information associated with the entity on whose behalf the transaction is to be performed; and  
providing the biometric information to the first party.
39. (Previously Presented) The method of claim 38, wherein the biometric information includes an image of the entity on whose behalf the transaction is to be performed.
40. (Canceled).
41. (Currently Amended) The ~~secure registry~~ system of claim 1, wherein the account identifying information includes an account number.
42. (Currently Amended) The ~~secure registry~~ system of claim 41, wherein the account identifying information includes credit card account information and the account number includes a credit card number.

43. (Currently Amended ) The ~~secure registry~~ system of claim 41, wherein the third party includes a financial service provider and the account number includes at least one of a debit card number and a credit card number.
44. (Currently Amended ) The ~~secure registry~~ of claim 43, wherein the first party includes a merchant, and the service includes a sale of at least one of goods and services.
45. (Currently Amended ) The ~~secure registry~~ system of claim 44, wherein the processor is further configured to receive, from the first party, a merchant ID, and a purchase amount.
46. (Currently Amended ) The ~~secure registry~~ system of claim 1, wherein the identity of the entity is unknown until the time-varying code is mapped to the identity by the processor.
47. (New) A secure registry system for providing information to a first party to enable transactions between the first party and entities with secure data stored in the secure registry system, the secure registry system comprising:
- a database including secure data for each entity, wherein each entity is associated with a time-varying multicharacter code for each entity having secure data in the secure registry system, respectively, each time-varying multicharacter code representing an identity of one of the respective entities, wherein the database is configured to permit or deny access to information on the respective entity using the time-varying multicharacter code; and
  - a processor configured to receive, the time-varying multicharacter code for the entity on whose behalf a transaction is to be performed, configured to map the time-varying multicharacter code to the identity of the entity to identify the entity, configured to obtain from the database the secure data associated with the entity including information required to enable the transaction, the information including account identifying information, and configured to provide the account identifying information to a third party to enable the transaction without providing the account identifying information to the first party.



48. (New) A secure registry system for providing information to a first party to enable transactions between the first party and entities with secure data stored in the secure registry system, the secure registry system comprising:

a database including secure data for each entity, wherein each entity is associated with a time-varying multicharacter code for each entity having secure data in the secure registry system, respectively, each time-varying multicharacter code representing an identity of one of the respective entities; and

a processor configured to receive the time-varying multicharacter code for the entity on whose behalf a transaction is to be performed, configured to map the time-varying multicharacter code to the identity of the entity without requiring further information to identify the entity, configured to access from the database secure data associated with the entity including information required to enable the transaction, the information including account identifying information, and configured to provide the account identifying information to a third party to enable the transaction without providing the account identifying information to the first party.

### **REMARKS**

Claim 1, 3-5, 9-16, 19-21, 24-30, 32-39 and 41-46 were previously pending for examination with claims 1 and 16 being independent claims. Claims 47 and 48 have been added. Claims 1, 9, 16, and 41-46 have been amended. As a result claims 1, 3-5, 9-16, 19-21, 24-30, 32-39 and 41-48 are pending for examination with claims 1, 16, 47, and 48 being independent claims. No new matter has been added.

#### Examiner Interview

Applicant wishes to thank Examiner Dada for the courtesies extended to Applicant's Representative during the course of the Interview conducted on August 30, 2012. Applicant's Representative and Examiner Dada discussed the application and claims in light of the current rejection and the references of record. In particular, Applicant's Representative alleged that Hsiao does not teach or suggest a "time-varying multicharacter code for each entity having secure data in the secure registry system, respectively, each time-varying multicharacter code representing an identity of one of the respective entities," as recited in claim 1, for example. Applicant's Representative argued that Hsiao explicitly discloses identifying users with entry of respective account numbers (See e.g., Abstract, Col. 4, lines 6-11, and Col. 6, lines 1-5, lines 38-41, and lines 52-54) and, as disclosed in Hsiao, the RPIN/SPIN is used to validate the identified user (see e.g., Col. 4 line 32 – Col. 5, line 4).

Although agreement was not reached, Examiner Dada indicated that there are differences between the claimed approach and the disclosure in the references cited in the Office Action. Applicant's Representative and Examiner Dada discussed potential amendments to clarify the distinction over the current rejection. Accordingly, Applicant presents the current amendments and remarks, and respectfully requests reconsideration.

#### Rejections Under 35 U.S.C. §103

The Office Action rejected claims 1, 3-5, 9-16, 19-21, 24-30, 32-39 and 41-46 under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 7,571,139 to Gioradano et al. (hereinafter *Gioradano*) in view of U.S. Patent No. 5,971,272 to Hsiao (hereinafter *Hsiao*).

Applicant respectfully asserts that that claims as amended herein are patentable in view of the cited references at least because Giordano and Hsiao alone or in proper combination do not teach or suggest a processor “configured to map the time-varying multicharacter code to the identity of the entity in the database using only the time-varying multicharacter code,” as recited in claim 1, as amended.

The Examiner admits and Applicant agrees that “Giordano does not explicitly teach a time-varying code.” (Office Action at page 3.) Instead, the Office Action relies on Hsiao for an alleged teaching of “a time-varying multicharacter code, each time-varying multicharacter code representing an identity of one of the respective entities (i.e., RPIN/SPIN, column 4, lines 32-column 4, line 4).” *Id.* Applicant respectfully notes that Hsiao does not cure the deficiencies of Giordano because, in Hsiao, the user necessarily also provides a static identification for an entity in the form of an account number: “verifying that a user has entered a *valid account identifier* as a preliminary condition to the account access provides additional security and avoids wasting resources which might otherwise be expended generating an RPIN for a non-existent account.” (Col. 7, lines 25-29; see also Abstract – “the present invention is readily applicable to any type of account which is accessed by *entry of an account number ...*”; and Col. 6, lines 52-54 - “the user responds to the request *by providing an appropriate account identifier*”).

According to Hsiao, a security mechanism is provided for conventional PINs, making them not “susceptible to detection by observation or repeated trial attempts.” (Col 3, lines 54-57). However, as discussed above, Hsiao teaches and relies on entry of account numbers prior to validating any RPIN/SPIN. Thus, Hsiao does not teach or suggest a processor “configured to map the time-varying multicharacter code to the identity of the entity in the database using only the time-varying multicharacter code,” as recited in claim 1, as amended.

As neither Giordano nor Hsiao teach or suggest this element, the combination, even if assumed proper does not teach or suggest claim 1. Claims 3-5, 9-15, 33-36, and 41-46 depend from claim 1 and are allowable for at least the same reasons. Accordingly, withdrawal of the rejection of claims 1, 3-5, 9-15, 33-36, and 41-46 is respectfully requested.

Likewise, the combination, even if assumed, proper does not teach or suggest “mapping the time-varying multicharacter code to an identity of the entity in a database using only the time-varying multicharacter code,” as recited in claim 16, amended. As admitted and agreed, Giordano does not teach or suggest a time-varying multicharacter code. Hsiao does not cure this deficiency, because, Hsiao does not teach or suggest “mapping the time-varying multicharacter code to an identity of the entity in a database using only the time-varying multicharacter code,” as recited in claim 16, amended. Rather, Hsiao teaches and relies on the use of a static account number to establish identity and then authorization using the RPIN/SPIN. Each RPIN/SPIN is associated with a specific account. (See e.g., Col. 4, lines 6-11). The account **must be entered** to access an retrieve PIN information, and only after accessing the account information can Hsiao validate a RPIN/SPIN. (Please see e.g., Col. 6, lines 1-5, lines 38-41, and lines 52-54). As neither reference, taken alone or in combination, teaches or suggests “mapping the time-varying multicharacter code to an identity of the entity in a database using only the time-varying multicharacter code,” the combination, even if assumed proper, does not teach or suggest claim 16, as amended.

Claims 19-21, 24-30, 32 and 37-39 depend from claim 16 and are allowable for at least the same reasons. Accordingly, withdrawal of the rejection of claims 16, 19-21, 24-30, 32 and 37-39 is respectfully requested.

New independent claim 47, is also patentable in view of the cited references at least because Giordano and Hsiao alone or in proper combination do not teach or suggest a database “configured to permit or deny access to information on the respective entity using the time-varying multicharacter code to obtain the information on the respective one of the entities,” and a processor “configured to map the time-varying multicharacter code to the identity of the entity” as recited in claim 47. As discussed, Giordano does not teach a time-varying multicharacter code, and Hsiao does not teach or suggest “using the time-varying multicharacter code to obtain the information on the respective one of the entities,” or a processor “configured to map the time-varying multicharacter code to the identity of the entity.” Rather, according to Hsiao, a static account number is used to obtain information. (Please see e.g., Col. 6, lines 1-5, lines 38-41, and lines 52-54). As neither reference, taken alone or in combination, teaches or suggests a database “configured to permit access to information on the respective entity using the time-varying multicharacter code

to obtain the information on the respective one of the entities,” as recited in claim 47, the combination, even if assumed proper, does not teach or suggest the claim.

Further, new independent claim 48 recites: a processor “configured to map the time-varying multicharacter code to the identity of the entity without requiring further information to identify the entity.” The alleged combination of Giordano and Hsiao, also does not teach or suggest this element, as Giordano does not teach a multicharacter code, and in Hsiao does not employ its RPIN/SPIN “to map” “to the identity of the entity without requiring further information to identify the entity,” as recited in the claim. Rather, according to Hsiao a static account number is used to identify an entity and then a submitted secure PIN is verified against information obtained using the static account number. (Please see e.g., Col. 6, lines 1-5, lines 38-41, and lines 52-54).

Accordingly, new claims 47-48 are also patentable in view of the cited references at least because Giordano and Hsiao alone or in proper combination do not teach or suggest at least one element of the respective independent claims.

### **CONCLUSION**

In view of the foregoing amendments and remarks, reconsideration is respectfully requested. This application should now be in condition for allowance; a notice to this effect is respectfully requested. If the Examiner believes, after this amendment, that the application is not in condition for allowance, the Examiner is requested to call the Applicant's attorney at the telephone number listed below.

If this response is not considered timely filed and if a request for an extension of time is otherwise absent, Applicant hereby requests any necessary extension of time. If there is a fee occasioned by this response, including an extension fee that is not covered by an accompanying payment, please charge any deficiency to Deposit Account No. 50/2762.

Dated: September 6, 2012

Respectfully submitted,

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