



US007172112B2

(12) **United States Patent**  
**Bonalle et al.**

(10) **Patent No.:** **US 7,172,112 B2**  
(45) **Date of Patent:** **Feb. 6, 2007**

(54) **PUBLIC/PRIVATE DUAL CARD SYSTEM AND METHOD**

4,066,873 A 1/1978 Schatz  
4,303,904 A 12/1981 Chasek

(75) Inventors: **David S. Bonalle**, New Rochelle, NY (US); **Aliza Freud**, Maplewood, NJ (US); **Jason E. Nanton**, Nanuet, NY (US); **Mary Ann Fitzmaurice Reilly**, Nanuet, NY (US); **Ray Sharp**, Coral Springs, FL (US)

(Continued)

FOREIGN PATENT DOCUMENTS

CH 689070 8/1998

(73) Assignee: **American Express Travel Related Services Company, Inc.**, New York, NY (US)

(Continued)

OTHER PUBLICATIONS

(\* ) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 146 days.

“What’s New: Timex Watch Features Speedpass System”, <http://www.speedpass.com/news/article.jsp?id=51>.

(Continued)

(21) Appl. No.: **10/709,815**

*Primary Examiner*—Ahshik Kim

(22) Filed: **May 28, 2004**

(74) *Attorney, Agent, or Firm*—Fitzpatrick, Cella, Harper & Scinto

(65) **Prior Publication Data**

(57) **ABSTRACT**

US 2005/0035192 A1 Feb. 17, 2005

**Related U.S. Application Data**

(63) Continuation-in-part of application No. 09/764,688, filed on Jan. 16, 2001, now Pat. No. 6,742,704.

(60) Provisional application No. 60/177,530, filed on Jan. 21, 2000.

(51) **Int. Cl.**  
**G06Q 40/00** (2006.01)

(52) **U.S. Cl.** ..... **235/379; 380/384**

(58) **Field of Classification Search** ..... 235/379, 235/380, 381, 384

See application file for complete search history.

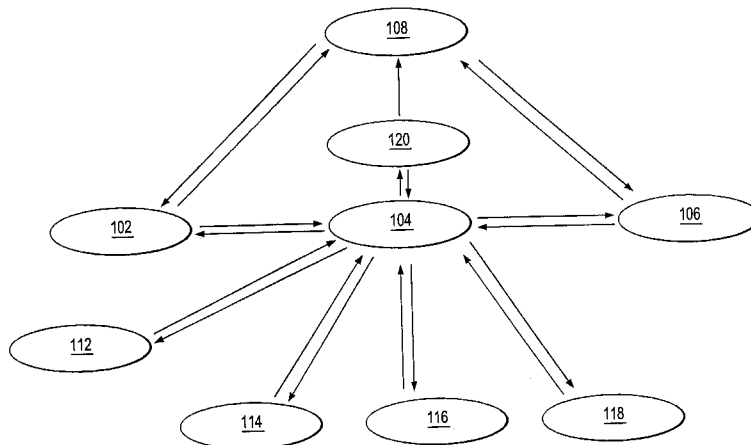
(56) **References Cited**

U.S. PATENT DOCUMENTS

3,376,661 A 4/1968 Hulett

A system and method for providing a multiple-service card is disclosed. A card member **108** is provided with a single card that serves as both an open transaction instrument and a private retailer transaction instrument. This multiple-service card may have the traditional credit card data on one side of the card, including, for example, the account number, name of the account holder, and the expiration date. The other side of the card may include a magnetic stripe that contains the account information in machine readable form as well as private retailer transaction instrument information. In the system, the primary party and the service partner participants cooperate to complete the processes associated with the provision of the combined card services, including a new account process, card replacement and renewal processes, a service partner cancellation process, and a process for cancellation and/or transfer by a primary party.

**32 Claims, 16 Drawing Sheets**



U.S. PATENT DOCUMENTS						
			5,550,536	A	8/1996	Flaxl
4,318,554	A	3/1982 Anderson et al.	5,550,548	A	8/1996	Schuermann
4,443,027	A	4/1984 McNeely et al.	5,552,789	A	9/1996	Schuermann
4,475,308	A	10/1984 Heise et al.	5,557,279	A	9/1996	dHont
4,583,766	A	4/1986 Wessel	5,557,516	A	9/1996	Hogan
4,593,936	A	6/1986 Opel	5,561,430	A	10/1996	Knebelkamp
4,639,765	A	1/1987 dHont	5,563,582	A	10/1996	dHont
4,663,518	A	5/1987 Borrer et al.	5,569,187	A	10/1996	Kaiser
4,672,021	A	6/1987 Blumel et al.	5,569,897	A	10/1996	Masuda
4,700,055	A	10/1987 Kashkashian, Jr.	5,572,226	A	11/1996	Tuttle
4,736,094	A	4/1988 Yoshida	5,577,109	A	11/1996	Stimson et al.
4,739,328	A	4/1988 Koelle et al.	5,578,808	A	* 11/1996	Taylor ..... 235/380
4,837,422	A	6/1989 Dethloff et al.	5,581,630	A	12/1996	Bonneau, Jr.
4,839,504	A	6/1989 Nakano	5,585,787	A	12/1996	Wallerstein
4,961,142	A	10/1990 Elliott et al.	5,590,038	A	12/1996	Pitroda
4,998,753	A	3/1991 Wichaël	5,592,150	A	1/1997	dHont
5,023,782	A	6/1991 Lutz et al.	5,592,405	A	1/1997	Gove et al.
5,053,774	A	10/1991 Schuermann et al.	5,594,233	A	1/1997	Kenneth et al.
5,099,226	A	3/1992 Andrews	5,594,448	A	1/1997	dHont
5,101,200	A	3/1992 Swett	5,597,534	A	1/1997	Kaiser
5,197,140	A	3/1993 Balmer	5,600,175	A	2/1997	Orthmann
5,212,777	A	5/1993 Gove et al.	5,602,538	A	2/1997	Orthmann et al.
5,221,838	A	6/1993 Gutman et al.	5,602,919	A	2/1997	Hurta et al.
5,222,282	A	6/1993 Sukonnik et al.	5,604,342	A	2/1997	Fujioka
5,226,989	A	7/1993 Sukonnik	5,606,520	A	2/1997	Gove et al.
5,239,654	A	8/1993 IngSimmons et al.	5,606,594	A	2/1997	Register et al.
5,247,304	A	9/1993 dHont	5,607,522	A	3/1997	McDonnell
5,259,649	A	11/1993 Shomron	5,608,406	A	3/1997	Eberth et al.
5,274,392	A	12/1993 dHont et al.	5,608,778	A	3/1997	Partridge, III
5,276,311	A	1/1994 Hennige	5,613,146	A	3/1997	Gove et al.
5,285,100	A	2/1994 Byatt	5,619,207	A	4/1997	dHont
5,305,002	A	4/1994 Holodak et al.	5,621,396	A	4/1997	Flaxl
5,308,121	A	5/1994 Gunn	5,621,411	A	4/1997	Hagl et al.
5,326,964	A	7/1994 Risser	5,621,412	A	4/1997	Sharpe et al.
5,329,617	A	7/1994 Asal	5,625,366	A	4/1997	dHont
5,331,138	A	7/1994 Saroya	5,625,370	A	4/1997	dHont
5,339,447	A	8/1994 Balmer	5,625,695	A	4/1997	MRaihi et al.
5,349,357	A	9/1994 Schurmann et al.	5,629,981	A	5/1997	Nerlikar
5,351,052	A	9/1994 dHont et al.	5,638,080	A	6/1997	Orthmann et al.
5,371,896	A	12/1994 Gove et al.	5,640,002	A	6/1997	Ruppert et al.
5,373,303	A	12/1994 dHont	5,646,607	A	7/1997	Schurmann et al.
5,397,881	A	3/1995 Mannik	5,649,118	A	7/1997	Carlisle et al.
5,407,893	A	4/1995 Koshizuka et al.	5,657,388	A	8/1997	Weiss
5,408,243	A	4/1995 dHont	5,660,319	A	8/1997	Falcone et al.
5,410,649	A	4/1995 Gove	5,673,106	A	9/1997	Thompson
5,428,363	A	6/1995 dHont	5,675,342	A	10/1997	Sharpe
5,453,747	A	9/1995 dHont et al.	5,686,920	A	11/1997	Hurta et al.
5,471,592	A	11/1995 Gove et al.	5,691,731	A	11/1997	vanErven
5,477,040	A	12/1995 Lalonde	5,692,132	A	11/1997	Hogan
5,485,510	A	1/1996 Colbert	5,696,913	A	12/1997	Gove et al.
5,488,376	A	1/1996 Hurta et al.	5,698,837	A	12/1997	Furuta
5,489,411	A	2/1996 Jha et al.	5,699,528	A	12/1997	Hogan
5,489,908	A	2/1996 Orthmann et al.	5,701,127	A	12/1997	Sharpe
5,490,079	A	2/1996 Sharpe et al.	5,704,046	A	12/1997	Hogan
5,491,483	A	2/1996 dHont	5,705,798	A	1/1998	Tarbox
5,491,484	A	2/1996 Schuermann	5,721,781	A	2/1998	Deo et al.
5,491,715	A	2/1996 Flaxl	5,729,053	A	3/1998	Orthmann
5,493,312	A	2/1996 Knebelkamp	5,729,236	A	3/1998	Flaxl
5,497,121	A	3/1996 dHont	5,731,957	A	3/1998	Brennan
5,500,651	A	3/1996 Schuermann	5,732,579	A	3/1998	dHont et al.
5,503,434	A	4/1996 Gunn	5,748,137	A	5/1998	dHont
5,513,525	A	5/1996 Schurmann	5,748,737	A	5/1998	Daggar
5,519,381	A	5/1996 Marsh et al.	5,758,195	A	5/1998	Balmer
5,522,083	A	5/1996 Gove et al.	5,761,306	A	6/1998	Lewis
5,525,992	A	6/1996 Froschermeier	5,761,493	A	6/1998	Blakeley et al.
5,525,994	A	6/1996 Hurta et al.	5,768,609	A	6/1998	Gove et al.
5,530,232	A	6/1996 Taylor	5,774,882	A	6/1998	Keen et al.
5,534,857	A	7/1996 Laing et al.	5,777,903	A	7/1998	Piosenka
5,541,604	A	7/1996 Meier	5,778,067	A	7/1998	Jones et al.
5,543,798	A	8/1996 Schuermann	5,785,680	A	7/1998	Niezink et al.
			5,792,337	A	8/1998	Padovani et al.

US 7,172,112 B2

5,797,060 A	8/1998	Thompson	6,012,049 A	1/2000	Kawan
5,797,085 A	8/1998	Buek et al.	6,012,636 A	1/2000	Smith
5,797,133 A	8/1998	Jones et al.	6,014,645 A	1/2000	Cunningham
5,798,709 A	8/1998	Flaxl	6,016,476 A	1/2000	Maes et al.
5,809,142 A	9/1998	Hurta et al.	6,018,717 A	1/2000	Lee et al.
5,809,288 A	9/1998	Balmer	6,024,286 A	2/2000	Bradley et al.
5,809,633 A	9/1998	Mundigl et al.	6,029,149 A	2/2000	Dykstra et al.
5,825,007 A	10/1998	Jesadanont	6,029,892 A	2/2000	Miyake
5,825,302 A	10/1998	Stafford	6,032,136 A *	2/2000	Brake et al. .... 705/41
5,826,077 A	10/1998	Blakeley et al.	6,038,292 A	3/2000	Thomas
5,826,243 A	10/1998	Musmanno et al.	6,038,584 A	3/2000	Balmer
5,828,044 A *	10/1998	Jun et al. .... 235/380	6,047,888 A	4/2000	Dethloff
5,834,756 A	11/1998	Gutman et al.	6,052,675 A	4/2000	Checchio
5,841,364 A	11/1998	Hagl et al.	6,064,320 A	5/2000	dHont et al.
5,842,088 A	11/1998	Thompson	6,068,184 A	5/2000	Barnett
5,844,218 A	12/1998	Kawan et al.	6,070,003 A	5/2000	Gove et al.
5,844,230 A *	12/1998	Lalonde ..... 235/487	6,072,870 A	6/2000	Nguyen et al.
5,845,267 A	12/1998	Ronen	6,073,840 A	6/2000	Marion
5,851,149 A	12/1998	Xidos et al.	6,078,888 A	6/2000	Johnson, Jr.
5,854,891 A	12/1998	Postlewaite et al.	RE36,788 E	7/2000	Mansvelt et al.
5,858,006 A	1/1999	Van der AA et al.	6,085,976 A	7/2000	Sehr
5,859,419 A	1/1999	Wynn	6,088,686 A	7/2000	Walker et al.
5,859,779 A	1/1999	Giordano et al.	6,089,611 A	7/2000	Blank
5,864,323 A	1/1999	Berthon	6,092,057 A	7/2000	Zimmerman et al.
5,867,100 A	2/1999	dHont	6,099,043 A	8/2000	Story
5,870,031 A	2/1999	Kaiser et al.	6,101,174 A	8/2000	Langston
5,870,915 A	2/1999	dHont	6,102,162 A	8/2000	Teicher
5,878,215 A	3/1999	Kling et al.	6,102,672 A	8/2000	Woolenweber
5,878,337 A	3/1999	Joao et al.	6,105,008 A	8/2000	Davis et al.
5,878,403 A	3/1999	DeFrancesco et al.	6,105,013 A	8/2000	Curry et al.
5,880,675 A	3/1999	Trautner	6,105,865 A	8/2000	Hardesty
5,881,272 A	3/1999	Balmer	6,108,641 A	8/2000	Kenna et al.
5,883,377 A	3/1999	Chapin, Jr.	6,109,525 A	8/2000	Blomqvist et al.
5,887,266 A	3/1999	Heinonen et al.	6,112,152 A	8/2000	Tuttle
5,890,137 A	3/1999	Koreeda	6,115,360 A	9/2000	Quay et al.
5,898,783 A	4/1999	Rohrbach	6,116,423 A	9/2000	TroxteLL, Jr. et al.
5,903,830 A	5/1999	Joao et al.	6,116,505 A	9/2000	Withrow
5,905,798 A	5/1999	Nerlikar et al.	6,118,189 A	9/2000	Flaxl
5,912,678 A	6/1999	Saxena et al.	6,121,544 A	9/2000	Petsinger
5,917,168 A	6/1999	Nakamura et al.	6,123,223 A	9/2000	Watkins
5,920,628 A	7/1999	Indeck et al.	6,129,274 A	10/2000	Suzuki
5,923,734 A	7/1999	Taskett	6,133,834 A	10/2000	Eberth et al.
5,923,884 A	7/1999	Peyret et al.	6,141,651 A	10/2000	Riley et al.
5,924,080 A	7/1999	Johnson	6,144,948 A *	11/2000	Walker et al. .... 705/38
5,929,801 A	7/1999	Aslanidis et al.	6,167,236 A	12/2000	Kaiser et al.
5,931,917 A	8/1999	Nguyen et al.	6,177,860 B1	1/2001	Cromer et al.
5,933,624 A	8/1999	Balmer	6,179,205 B1	1/2001	Sloan
5,943,624 A	8/1999	Fox et al.	6,179,206 B1	1/2001	Matsumori
5,948,116 A	9/1999	Aslanidis et al.	6,188,994 B1	2/2001	Egendorf
5,953,512 A	9/1999	Cai et al.	6,189,787 B1	2/2001	Dorf
5,955,717 A	9/1999	Vanstone	6,192,255 B1	2/2001	Lewis et al.
5,955,969 A	9/1999	dHont	6,198,728 B1	3/2001	Hulyalkar et al.
5,956,024 A	9/1999	Strickland et al.	6,198,875 B1	3/2001	Edenson et al.
5,963,924 A	10/1999	Williams et al.	6,202,927 B1	3/2001	Bashan et al.
5,969,318 A *	10/1999	Mackenthun ..... 235/380	6,205,151 B1	3/2001	Quay et al.
5,970,148 A	10/1999	Meier	6,206,293 B1	3/2001	Gutman et al.
RE36,365 E	11/1999	Levine et al.	6,213,390 B1	4/2001	Oneda
5,978,840 A	11/1999	Nguyen et al.	6,215,437 B1	4/2001	Schurmann et al.
5,982,293 A	11/1999	Everett et al.	6,216,219 B1	4/2001	Cai et al.
5,983,208 A	11/1999	Haller	6,219,439 B1	4/2001	Burger
5,987,140 A	11/1999	Rowney et al.	6,220,510 B1	4/2001	Everett et al.
5,987,155 A	11/1999	Dunn et al.	D442,627 S	5/2001	Webb et al.
5,987,498 A	11/1999	Athing et al.	D442,629 S	5/2001	Webb et al.
5,989,950 A	11/1999	Wu	6,223,984 B1	5/2001	Renner et al.
5,991,608 A	11/1999	Leyten	6,224,109 B1	5/2001	Yang
5,991,748 A	11/1999	Taskett	6,226,382 B1	5/2001	MRaihi et al.
5,991,750 A	11/1999	Watson	6,230,270 B1	5/2001	Laczko, Sr.
5,996,076 A	11/1999	Rowney et al.	6,232,917 B1	5/2001	Baumer et al.
6,002,438 A	12/1999	Hocevar et al.	6,233,683 B1	5/2001	Chan et al.
6,002,767 A	12/1999	Kramer	6,237,848 B1	5/2001	Everett
6,003,014 A	12/1999	Lee et al.	6,239,675 B1	5/2001	Flaxl

# US 7,172,112 B2

Page 4

6,259,769 B1	7/2001	Page	6,674,786 B1	1/2004	Nakamura et al.
6,260,026 B1	7/2001	Tomida et al.	6,679,427 B1	1/2004	Kuroiwa
6,260,088 B1	7/2001	Gove et al.	6,684,269 B2	1/2004	Wagner
6,264,106 B1	7/2001	Bridgelall	6,687,714 B1	2/2004	Kogen et al.
6,266,754 B1	7/2001	Laczko, Sr. et al.	6,690,930 B1	2/2004	Dupre
6,273,335 B1	8/2001	Sloan	6,693,513 B2	2/2004	Tuttle
6,282,522 B1	8/2001	Davis et al.	6,705,530 B2	3/2004	Kiekhaefer
D447,515 S	9/2001	Faenza, Jr. et al.	6,711,262 B1	3/2004	Watanen
6,286,763 B1	9/2001	Reynolds et al.	6,732,919 B2*	5/2004	Macklin et al. .... 235/380
6,289,324 B1	9/2001	Kawan	6,732,936 B1	5/2004	Kiekhaefer
6,293,462 B1	9/2001	Gangi	6,742,120 B1	5/2004	Markakis et al.
6,315,193 B1	11/2001	Hogan	6,760,581 B2	7/2004	Dutta
6,315,195 B1	11/2001	Ramachandran	6,789,012 B1	9/2004	Childs et al.
6,317,721 B1	11/2001	Hurta et al.	6,915,277 B1*	7/2005	Manchester et al. .... 705/39
6,318,636 B1	11/2001	Reynolds et al.	2001/0013542 A1	8/2001	Horowitz et al.
6,323,566 B1	11/2001	Meier	2001/0024157 A1	9/2001	Hansmann et al.
6,325,285 B1	12/2001	Baratelli	2001/0034565 A1	10/2001	Leatherman
6,325,293 B1	12/2001	Moreno	2001/0039617 A1	11/2001	Buhrlen et al.
6,326,934 B1	12/2001	Kinzie	2002/0011519 A1	1/2002	Shults
6,327,573 B1	12/2001	Walker et al.	2002/0028704 A1	3/2002	Bloomfield et al.
6,342,844 B1	1/2002	Rozin	2002/0035548 A1	3/2002	Hogan et al.
6,353,811 B1	3/2002	Weissman	2002/0040936 A1	4/2002	Wentker et al.
6,364,208 B1	4/2002	Stanford et al.	2002/0052839 A1	5/2002	Takatori
6,367,011 B1	4/2002	Lee et al.	2002/0062284 A1	5/2002	Kawan
6,374,245 B1	4/2002	Park	2002/0074398 A1	6/2002	Lancos et al.
6,377,034 B1	4/2002	Ivanov	2002/0077837 A1	6/2002	Krueger et al.
6,386,444 B1	5/2002	Sullivan	2002/0077895 A1	6/2002	Howell
6,388,533 B2	5/2002	Swoboda	2002/0077992 A1	6/2002	Tobin
6,390,375 B2	5/2002	Kayanakis	2002/0079367 A1	6/2002	Montani
6,400,272 B1	6/2002	Holtzman et al.	2002/0029214 A1	7/2002	Pentz et al.
6,402,026 B1	6/2002	Schwieb	2002/0095343 A1	7/2002	Barton et al.
6,402,028 B1	6/2002	Graham, Jr. et al.	2002/0095389 A1	7/2002	Gaines
6,411,611 B1	6/2002	Van der Tuijn	2002/0095587 A1	7/2002	Doyle et al.
6,415,978 B1	7/2002	McAllister	2002/0097144 A1	7/2002	Collins et al.
6,422,464 B1	7/2002	Terranova	2002/0107007 A1	8/2002	Gerson
6,424,029 B1	7/2002	Giesler	2002/0107742 A1	8/2002	Magill
6,427,910 B1	8/2002	Barnes et al.	2002/0109580 A1	8/2002	Shreve et al.
6,439,455 B1	8/2002	Everett et al.	2002/0111210 A1	8/2002	Luciano, Jr. et al.
6,442,532 B1	8/2002	Kawan	2002/0113082 A1	8/2002	Leatherman et al.
6,457,996 B1	10/2002	Shih	2002/0116274 A1	8/2002	Hind et al.
6,466,804 B1	10/2002	Pecen et al.	2002/0120584 A1	8/2002	Hogan et al.
6,473,500 B1	10/2002	Risafi et al.	2002/0126010 A1	9/2002	Trimble et al.
6,480,100 B1	11/2002	Frieden et al.	2002/0131567 A1	9/2002	Maginas
6,480,101 B1	11/2002	Kelly et al.	2002/0138438 A1	9/2002	Bardwell
6,481,621 B1	11/2002	Herrendoerfer et al.	2002/0140542 A1	10/2002	Prokoski et al.
6,481,632 B2	11/2002	Wentker et al.	2002/0145043 A1	10/2002	Challa et al.
6,484,937 B1	11/2002	Devaux et al.	2002/0147913 A1	10/2002	Lun Yip
6,490,443 B1	12/2002	Freeny, Jr.	2002/0148892 A1	10/2002	Bardwell
6,491,229 B1	12/2002	Berney	2002/0152123 A1	10/2002	Giordano et al.
6,494,367 B1*	12/2002	Zacharias ..... 235/382	2002/0166891 A1	11/2002	Stoutenburg et al.
6,494,380 B2	12/2002	Jarosz	2002/0176522 A1	11/2002	Fan
6,505,772 B1	1/2003	Mollett et al.	2002/0178063 A1	11/2002	Gravelle et al.
6,507,762 B1	1/2003	Amro et al.	2002/0178369 A1	11/2002	Black
6,510,983 B2	1/2003	Horowitz et al.	2002/0185543 A1	12/2002	Pentz et al.
6,510,998 B1	1/2003	Stanford et al.	2002/0188501 A1	12/2002	Lefkowitz
6,513,015 B2	1/2003	Ogasawara	2002/0190125 A1	12/2002	Stockhammer
6,529,880 B1	3/2003	McKeen et al.	2002/0194303 A1	12/2002	Suila et al.
6,535,726 B1	3/2003	Johnson	2002/0194503 A1	12/2002	Faith et al.
6,546,373 B1	4/2003	Cerra	2002/0196963 A1	12/2002	Bardwell
6,547,133 B1	4/2003	DeVries, Jr. et al.	2003/0009382 A1	1/2003	D'Arbelott et al.
6,549,912 B1	4/2003	Chen	2003/0014307 A1	1/2003	Heng
6,560,581 B1	5/2003	Fox et al.	2003/0014357 A1	1/2003	Chrisekos et al.
6,577,229 B1	6/2003	Bonneau et al.	2003/0014891 A1	1/2003	Nelms et al.
6,578,768 B1	6/2003	Binder et al.	2003/0018532 A1	1/2003	Dudek et al.
6,581,839 B1	6/2003	Lasch et al.	2003/0025600 A1	2/2003	Blanchard
6,588,660 B1	7/2003	Buescher et al.	2003/0046228 A1	3/2003	Berney
6,589,119 B1	7/2003	Orus et al.	2003/0057226 A1	3/2003	Long
6,608,995 B1	8/2003	Kawasaki et al.	2003/0057278 A1	3/2003	Wong
6,609,655 B1	8/2003	Harrell	2003/0069828 A1	4/2003	Blazey et al.
6,626,356 B2	9/2003	Davenport et al.	2003/0069846 A1	4/2003	Marcon
6,628,961 B1	9/2003	Ho et al.	2003/0112972 A1	6/2003	Hattick et al.

2003/0132284 A1 7/2003 Reynolds et al.  
 2003/0140228 A1 7/2003 Binder  
 2003/0163699 A1 8/2003 Pailles et al.  
 2003/0167207 A1 9/2003 Berardi et al.  
 2003/0177347 A1 9/2003 Schneier et al.  
 2003/0183689 A1 10/2003 Swift et al.  
 2003/0183699 A1 10/2003 Masui  
 2003/0187786 A1 10/2003 Swift et al.  
 2003/0187787 A1 10/2003 Freund  
 2003/0187790 A1 10/2003 Swift et al.  
 2003/0187796 A1 10/2003 Swift et al.  
 2003/0195842 A1 10/2003 Reece  
 2003/0195843 A1 10/2003 Matsuda et al.  
 2003/0200184 A1 10/2003 Dominguez et al.  
 2003/0218066 A1 11/2003 Fernandes et al.  
 2003/0220876 A1 11/2003 Burger et al.  
 2003/0222153 A1 12/2003 Pentz et al.  
 2003/0225623 A1 12/2003 Wankmueller  
 2003/0225713 A1 12/2003 Atkinson et al.  
 2003/0227550 A1 12/2003 Manico et al.  
 2003/0233334 A1 12/2003 Smith  
 2004/0010462 A1 1/2004 Moon et al.  
 2004/0015451 A1 1/2004 Sahota et al.  
 2004/0029569 A1 2/2004 Khan et al.  
 2004/0039860 A1 2/2004 Mills et al.  
 2004/0139021 A1 7/2004 Reed et al.  
 2005/0004921 A1 1/2005 Beenau et al.  
 2005/0035847 A1 2/2005 Bonalle et al.

## FOREIGN PATENT DOCUMENTS

DE 29702538 U1 4/1997  
 EP 0 358 525 A2 3/1990  
 EP 0424 726 A1 10/1990  
 EP 0 933 717 A2 8/1999  
 EP 0 956 818 A1 11/1999  
 EP 0 959 440 A2 11/1999  
 EP 0 984 404 A2 3/2000  
 EP 1 016 947 A2 7/2000  
 EP 1 039 403 A2 9/2000  
 EP 1 104 909 A2 6/2001  
 EP 1 113 387 A2 7/2001  
 EP 1 199 684 A2 4/2002  
 EP 1 251 450 A1 10/2002  
 GB 2347537 9/2000  
 JP 08-244385 9/1996  
 JP 08/324163 12/1996  
 JP 2000-11109 A 1/2000  
 JP 2000-40181 A 2/2000  
 JP 2000-67312 A 3/2000  
 JP 2000-207641 A 7/2000  
 JP 2001-5931 A 1/2001  
 JP 2001-283122 A 10/2001  
 WO WO 95/32919 12/1995  
 WO WO 99/03057 A1 1/1999  
 WO WO 99/27492 6/1999  
 WO WO 00/10144 A1 2/2000  
 WO WO 00/38088 A1 6/2000  
 WO WO 01/04825 A1 1/2001  
 WO WO 01/15098 A1 3/2001  
 WO WO 01/43095 A2 6/2001  
 WO WO 01/55955 A1 8/2001  
 WO WO 01/72224 A1 10/2001  
 WO WO 01/77856 A1 10/2001  
 WO WO 01/80473 A2 10/2001  
 WO WO 01/86535 A1 11/2001  
 WO WO 01/90962 A1 11/2001  
 WO WO 01/95243 A1 12/2001  
 WO WO 02/01485 A1 1/2002  
 WO WO 02/13134 A2 2/2002  
 WO WO 02/063545 A2 8/2002

WO WO 02/069221 A1 9/2002  
 WO WO 02/073512 A1 9/2002  
 WO WO 02/086665 A2 10/2002  
 WO WO 02/091281 A2 11/2002  
 WO WO 02/097575 A2 12/2002  
 WO WO 02/101670 A2 12/2002  
 WO WO 03/007623 A1 1/2003

## OTHER PUBLICATIONS

"Physical Reality: A Second Look", Ken Sharp, Senior Technical Editor, [http://www.idsystems.com/reader/1999\\_03/phys0399\\_pt2/phys0399\\_pt2.htm](http://www.idsystems.com/reader/1999_03/phys0399_pt2/phys0399_pt2.htm).  
 "'Magic Wands' to Speed Mobile Sales", Bob Brewin, Jan. 15, 2001, <http://www.computerworld.com/mobiletopics/mobile/story/1,10801,563300.html>.  
 "Mobile Speedpass Goes Global as Mobil Singapore Rolls Out Asia's First RFID-Based-Pay-At-The-Pump System", Press Release, Apr. 5, 1999, [http://www.ti.com/tiris/docs/news\\_releases/rel12.htm](http://www.ti.com/tiris/docs/news_releases/rel12.htm).  
 "Speedpass Unleashed", Jun. 4, 2002 [http://www.cardweb.com/cardtrak/news/cf2\\_20a\\_97.html](http://www.cardweb.com/cardtrak/news/cf2_20a_97.html).  
 Prophecy Central Update #9, Oct. 10, 1997, <http://www.bible-prophecy.com/pcu9.htm>.  
 International Newsletter of the TI RFID Group, Issue 20, 2000.  
 "CES: Microsoft's SPOT Technology has Humble Origins", by James Niccolai, Jan. 10, 2003, <http://archive.inforworld.com/articles/hn/xml/03/01/10/030110hnspt.xml?s=1DGNS>.  
 "Microsoft: See SPOT Run On Your Wrist", by Richard Shim, Jun. 5, 2003, [http://news.com.com/2100-1041\\_3-1013442.html?tag=fd\\_top](http://news.com.com/2100-1041_3-1013442.html?tag=fd_top).  
 "Networking: Microsoft SPOT", by Jeremy A. Kaplan, Jul. 1, 2003, [http://www.pcmag.com/print\\_article/0,3048.a=43561,00.asp](http://www.pcmag.com/print_article/0,3048.a=43561,00.asp).  
 "Microsoft Launches Smart Personal Object Technology Initiative", Press Release from COMDEX Fall 2002, Nov. 17, 2002, <http://www.Microsoft.com/presspass/features/2002/nov02/11-17SPOT.asp>.  
 "Bank Extends RFID Payment Pilot: Bank of America will continue to test its QuickWave RFID payment card for another three months", RFID Journal, Jan. 23, 2003.  
 "MasterCard to Test RFID Card: Pilot will test whether consumers, merchants and credit card issuers value "contactless" payments", RFID Journal, Dec. 20, 2002.  
 Vendors Target Amusement Parks: Protecting children and enabling cashless payments make RFID an appealing option for the entertainment industry, RFID Journal, Nov. 27, 2002.  
 "Inside's Next-Gen Smart Card: The French company plans to introduce an RFID card that uses a 16-bit microprocessor and new encryption technology", RFID Journal, Oct. 29, 2002.  
 "Sony, Philips Creating RFID Link: Consumer electronics giants are jointly developing a new RFID standard for payments and for communication between devices", RFID Journal, Sep. 17, 2002.  
 "Japan Gets Digital Ticket System: A national ticket seller and phone company are teaming up to create an electronic ticket", RFID Journal, Aug. 31, 2002.  
 "Security for Wireless Java: NTRU, a startup that offers security software, has released of Java version of its NTRU encryption algorithm", RFID Journal, Jun. 27, 2002.  
 "Making RFID Payments Ubiquitous: Philips and Visa want people to be able to pay for goods and services anywhere by using RFID chips embedded in the phones and other devices", RFID Journal, Jun. 2, 2003.  
 "RFID Smart Cards Gain Ground: The convenience of contactless transactions is driving widespread adoption of contactless smart cards", RFID Journal, Apr. 9, 2003.  
 "TI Embraces Prox Card Standard: Texas Instruments ISO 14443 payment platform promises faster data transfer rates and more security", RFID Journal, Mar. 6, 2003.  
 "Multiple Frequency Transponders: Volume production of dual-band RFID chips begins", Frontline Solutions, Jul. 16, 2003.

# Explore Litigation Insights

Docket Alarm provides insights to develop a more informed litigation strategy and the peace of mind of knowing you're on top of things.

## Real-Time Litigation Alerts



Keep your litigation team up-to-date with **real-time alerts** and advanced team management tools built for the enterprise, all while greatly reducing PACER spend.

Our comprehensive service means we can handle Federal, State, and Administrative courts across the country.

## Advanced Docket Research



With over 230 million records, Docket Alarm's cloud-native docket research platform finds what other services can't. Coverage includes Federal, State, plus PTAB, TTAB, ITC and NLRB decisions, all in one place.

Identify arguments that have been successful in the past with full text, pinpoint searching. Link to case law cited within any court document via Fastcase.

## Analytics At Your Fingertips



Learn what happened the last time a particular judge, opposing counsel or company faced cases similar to yours.

Advanced out-of-the-box PTAB and TTAB analytics are always at your fingertips.

## API

Docket Alarm offers a powerful API (application programming interface) to developers that want to integrate case filings into their apps.

## LAW FIRMS

Build custom dashboards for your attorneys and clients with live data direct from the court.

Automate many repetitive legal tasks like conflict checks, document management, and marketing.

## FINANCIAL INSTITUTIONS

Litigation and bankruptcy checks for companies and debtors.

## E-DISCOVERY AND LEGAL VENDORS

Sync your system to PACER to automate legal marketing.