

VIA eFILE

PATENT APPLICATION
Docket No. 18756.8.1.1.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of)
)
	Michael A. Liberty)
)
Serial No.:	13/964,707) Art Unit
) 3691
Filed:	August 12, 2013)
)
Conf. No.:	4347)
)
For:	MONETARY TRANSACTION SYSTEM)
)
Examiner:	EDWARD CHANG)
)
Customer No.:	22913)

AMENDMENT "B" AND RESPONSE
AFTER NON-FINAL WITH TWO (2) MONTH EXTENSION OF TIME

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

Dear Sir:

In response to the Non-Final Office action mailed July 10, 2014 (paper no. 20140703), please amend the above-identified 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 17 of this paper.

AMENDMENTS TO THE CLAIMS

This listing of claims replaces all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) ~~A computing system for facilitating management of electronic accounts associated with one or more subscribers, the computing A monetary transaction system for conducting monetary transactions between subscribers and other entities, the system comprising:~~

a mobile device configured to run a monetary transaction system application;

~~a database storing a subscriber profile for a subscriber, the database also storing a subscriber mobile wallet account that is credited through at least one agent entity that accepts cash from the subscriber in exchange for transmitting electronic information to the computing system that is adequate to credit the mobile wallet account of the subscriber;~~

~~monetary transaction system subscriber that has a profile with the monetary transaction system, wherein the subscriber indicates, via the monetary transaction system application, one or more specified transactions that are to be performed using the monetary transaction system; and~~

~~at least one processor, including at least a monetary transaction system processor that performs one or more transactions specified by a the subscriber through one or more computer interfaces, wherein performing the specified transactions includes communicating with a monetary transaction database to determine whether the transaction is permissible based on data indicated in the subscriber's profile; and~~

~~wherein the monetary transaction system processor performs the following steps to one or more storage medium having stored computer-executable instructions which, when executed by the at least one processor, implement a method for facilitating a deposit of funds at an agent branch using the a mobile wallet account wherein the method includes:~~

~~the computing system receiving an electronic communication from an agent branch over one of a plurality of channels connected to the monetary~~

~~transaction~~computing system, the ~~agent~~~~branch~~electronic communication indicating that the subscriber desires to deposit a specified amount of funds into the subscriber's mobile wallet account;

~~the computing system~~ validating the status of the subscriber's mobile wallet account;

~~the computing system~~ determining if the agent branch is authorized to receive subscriber-deposited money;

~~the computing system~~ crediting the subscriber's mobile wallet account with the specified amount of funds when the agent bank is authorized to receive the subscriber-deposited money;

~~the computing system~~ debiting an electronic account associated with the ~~agent branch in the specified amount~~;

~~the computing system~~ returning a notification to the agent branch confirming the deposit; and

~~the computing system~~ notifying the subscriber that the specified amount of funds was deposited in the subscriber's mobile wallet account over at least one of the plurality of channels connected to the ~~monetary-transaction~~computing system.

2. (Currently Amended) The ~~computing~~~~monetary-transaction~~system of claim 1, wherein the ~~computing~~~~monetary-transaction~~system application provides a web interface that allows subscribers to perform the same functions provided by the ~~computing~~~~monetary-transaction~~system application.

3. (Currently Amended) The ~~computing~~~~monetary-transaction~~system of claim 1, wherein the ~~computing~~~~monetary-transaction~~system application is provided on a prepaid or postpaid phone.

4. (Currently Amended) The ~~computing~~~~monetary-transaction~~system of claim 1, wherein notifying the subscriber that the specified amount of funds was deposited in the

subscriber's mobile wallet account over at least one of the plurality of channels connected to the ~~computing monetary transaction system~~ comprises sending a digital receipt to the subscriber.

5. (Currently Amended) The ~~computing monetary transaction system~~ of claim 4, wherein the digital receipt is presented to the subscriber within the monetary transaction system application.

6. (Currently Amended) The ~~computing monetary transaction system~~ of claim 1, wherein validating the status of the subscriber's mobile wallet account comprises determining that at least one account associated with the subscriber has sufficient funds to perform a funds transfer.

7. (Currently Amended) The ~~computing monetary transaction system~~ of claim 1, wherein notifying the subscriber that the specified amount of funds was deposited in the subscriber's mobile wallet account over at least one of the plurality of channels connected to the monetary transaction system comprises sending an email or text message to the subscriber.

8. (Currently Amended) The ~~computing monetary transaction system~~ of claim 7, wherein the email message or text message includes a transaction receipt that identifies at least one of the amount deposited and the identity of the agency bank.

9. (Currently Amended) The ~~computing monetary transaction system~~ of claim 1, further comprising authenticating the subscriber including:
sending a request for a unique identifier to the subscriber;
receiving the unique identifier from the subscriber; and
upon receiving the unique identifier from the subscriber, authenticating the subscriber to the ~~computing monetary transaction system~~.

10. (Currently Amended) ~~A computing system for facilitating management of electronic accounts associated with one or more subscribers, the computing A monetary transaction system for conducting monetary transactions between subscribers and other entities, the system comprising:~~

~~a mobile device configured to run a monetary transaction system application;~~

~~a database storing a subscriber profile for a subscriber, the database also storing a subscriber mobile wallet account that is credited through at least one agent entity that accepts cash from the subscriber in exchange for transmitting electronic information to the computing system that is adequate to credit the mobile wallet account of the subscriber;~~

~~monetary transaction system subscriber that has a profile with the monetary transaction system, wherein the subscriber indicates, via the monetary transaction system application, one or more specified transactions that are to be performed using the monetary transaction system; and~~

~~at least one processor, including at least a monetary transaction system processor that performs one or more transactions specified by a the subscriber through one or more computer interfaces; wherein performing the specified transactions includes communicating with a monetary transaction database to determine whether the transaction is permissible based on data indicated in the subscriber's profile; and~~

~~wherein the monetary transaction system processor performs the following steps to one or more storage medium having stored computer-executable instructions which, when executed by the at least one processor, implement a method for facilitating a withdraw of funds at an agent branch using a the subscriber's mobile wallet account:~~

~~the computing system receiving an electronic communication from the subscriber over one of a plurality of channels connected to the monetary transaction computing system, the electronic communication indicating that the subscriber desires to withdraw a specified amount of funds from the subscriber's mobile wallet account at the agent branch;~~

~~the computing system validating the status of the subscriber's mobile wallet account;~~

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