US008140418B1

(12) **United States Patent**   (10) Patent No.: **US 8,140,418 B1**
Casey et al.   (45) **Date of Patent:** **Mar. 20, 2012**

(54) **CARDHOLDER-NOT-PRESENT AUTHORIZATION**

(75) Inventors: **Brandon J Casey**, San Jose, CA (US); **Gary Wipfler**, Los Altos, CA (US); **Erik Cressall**, San Jose, CA (US)

(73) Assignee: **Apple Inc.**, Cupertino, CA (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 532 days.

(21) Appl. No.: **12/351,687**

(22) Filed: **Jan. 9, 2009**

(51) **Int. Cl.**
  G06Q 40/00   (2006.01)
(52) **U.S. Cl.** **705/35**; 705/39; 705/40; 705/44; 705/64; 705/67; 705/318; 705/325; 709/227; 455/518; 370/401; 379/77
(58) **Field of Classification Search** 705/35, 705/39, 40, 67, 64, 44, 318, 325; 709/227; 455/518; 370/401; 379/77
  See application file for complete search history.

(56) **References Cited**

U.S. PATENT DOCUMENTS

5,953,710	A	9/1999	Fleming
6,609,113	B1	8/2003	O'Leary et al.
6,749,114	B2	6/2004	Madani
6,903,681	B2	6/2005	Faris
7,249,092	B2	7/2007	Dunn et al.
7,331,518	B2	2/2008	Rable
7,333,947	B2	2/2008	Wiebe et al.
7,357,310	B2	4/2008	Calabrese et al.
7,904,360	B2 *	3/2011	Evans 705/35
2002/0082995	A1	6/2002	Christie, IV
2003/0028481	A1	2/2003	Flitcroft et al.
2003/0135463	A1	7/2003	Brown
2004/0034598	A1	2/2004	Robinson
2004/0083394	A1	4/2004	Brebner
2005/0246278	A1	11/2005	Gerber et al.

2006/0006226	A1	1/2006	Fitzgerald et al.
2006/0010042	A1	1/2006	Gianakis et al.
2006/0031162	A1	2/2006	Brundage et al.
2006/0074698	A1	4/2006	Bishop et al.
2006/0085357	A1	4/2006	Pizarro
2006/0105742	A1	5/2006	Kim et al.

(Continued)

FOREIGN PATENT DOCUMENTS

EP	1696626	8/2006

(Continued)

OTHER PUBLICATIONS

Ilium Software, "Users Guide and Reference: Version 6.1," Jul. 2008 (available electronically at: www.iliumsoft.com/dl/doc/eWallet.pdf (accessed Apr. 9, 2009)).

(Continued)

Primary Examiner — Harish T. Dass
(74) *Attorney, Agent, or Firm* — Fletcher Yoder PC

(57) **ABSTRACT**

There is provided a method and system for real-time authorization of cardholder-not-present transactions. An authorization request application may be implemented on an electronic device, such as a cellular phone, a personal media player, or a computer. A cardholder may register a card account, such as a credit account, a debit account, a gift card account, and so forth, for participation in the real-time authorization program. The cardholder may then receive authorization requests when cardholder-not-present transactions are attempted. Via the authorization request application, the cardholder may approve or decline the authorization request. In addition, the cardholder may configure settings for automatically responding to missed authorization requests. The authorization request application may also allow the cardholder to flag automatically approved requests as unauthorized within a certain time period after an automatic approval response is sent, thereby enabling prompt detection of fraudulent activity.

16 Claims, 13 Drawing Sheets
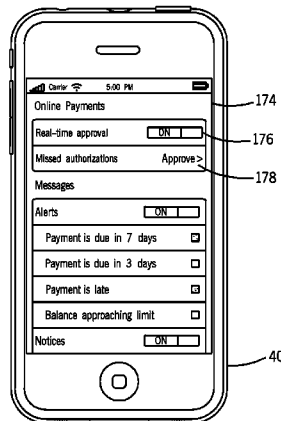
U.S. PATENT DOCUMENTS

2006/0131390	A1	6/2006	Kim
2007/0118475	A1	5/2007	Picciallo et al.
2007/0198411	A1 *	8/2007	Kavanagh et al. 705/44
2008/0006685	A1	1/2008	Rackley, III et al.
2008/0010190	A1	1/2008	Rackley, III et al.
2008/0010191	A1	1/2008	Rackley, III et al.
2008/0010193	A1	1/2008	Rackley, III et al.
2008/0010204	A1	1/2008	Rackley, III et al.
2008/0016232	A1	1/2008	Yared
2008/0027844	A1	1/2008	Little et al.
2008/0040265	A1	2/2008	Rackley, III et al.
2008/0078831	A1	4/2008	Johnson et al.
2008/0108324	A1	5/2008	Moshir
2008/0126145	A1	5/2008	Rackley
2008/0162346	A1	7/2008	Aaron
2008/0166998	A1	7/2008	Sun et al.
2008/0207203	A1	8/2008	Arthur et al.
2008/0208743	A1	8/2008	Arthur
2008/0288405	A1 *	11/2008	John 705/44
2009/0098854	A1	4/2009	Park

FOREIGN PATENT DOCUMENTS

JP	2007323613	12/2007

OTHER PUBLICATIONS

U.S. Appl. No. 12/351,714, filed Jan. 9, 2009, Casey et al.
U.S. Appl. No. 12/351,649, filed Jan. 9, 2009, Casey et al.
U.S. Appl. No. 12/351,674, filed Jan. 9, 2009, Casey et al.
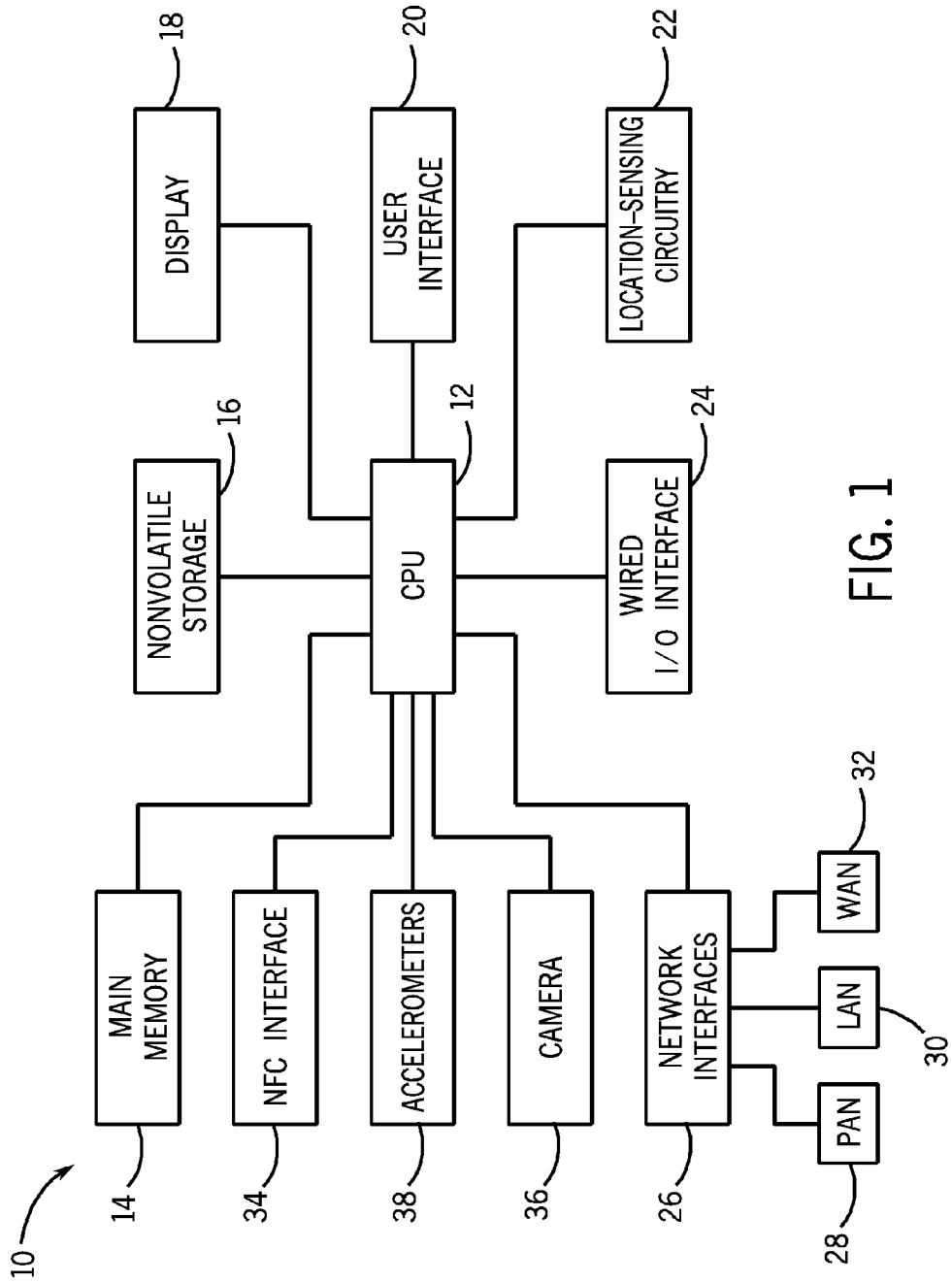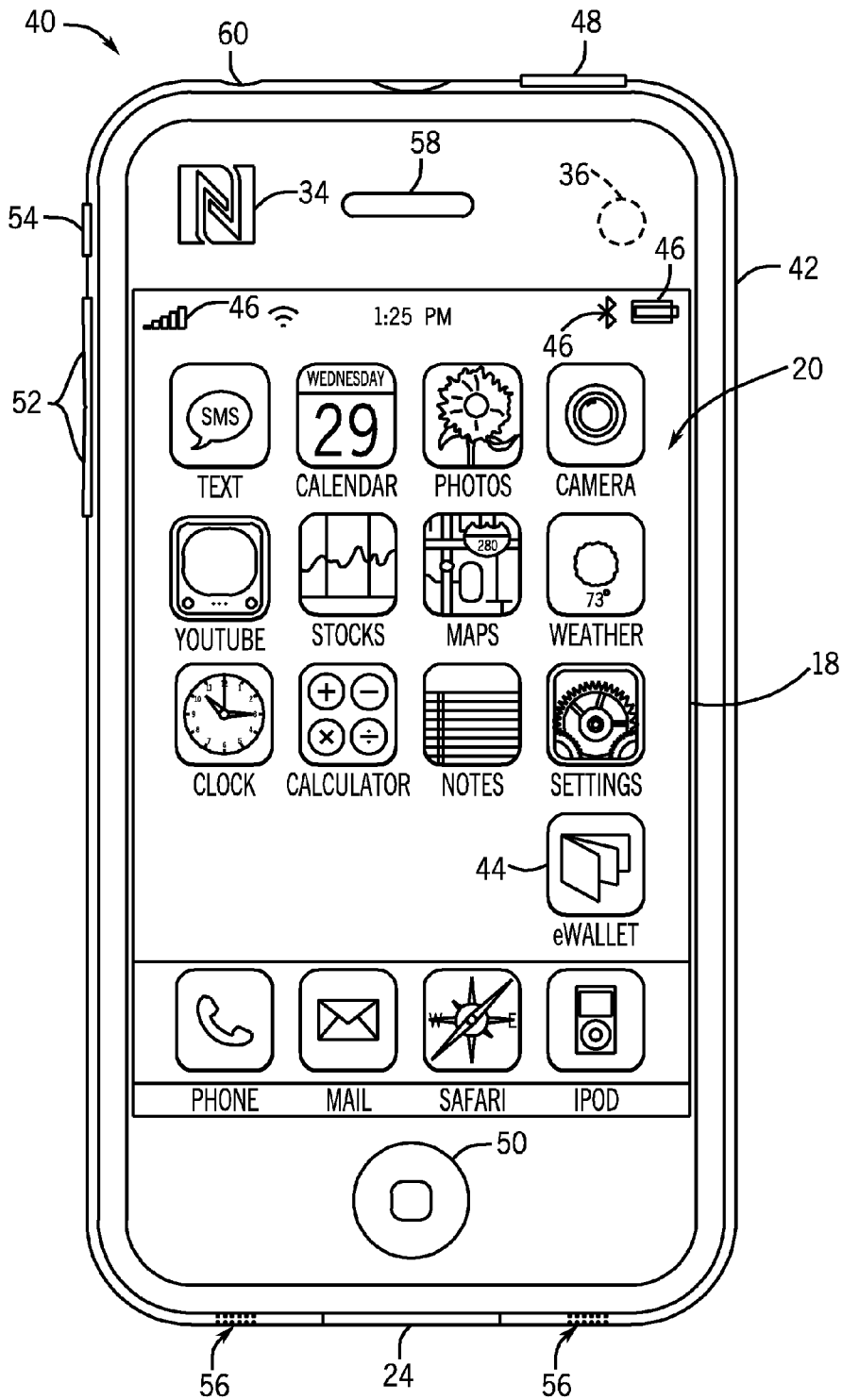U.S. Appl. No. 12/351,724, filed Jan. 9, 2009, Casey et al.
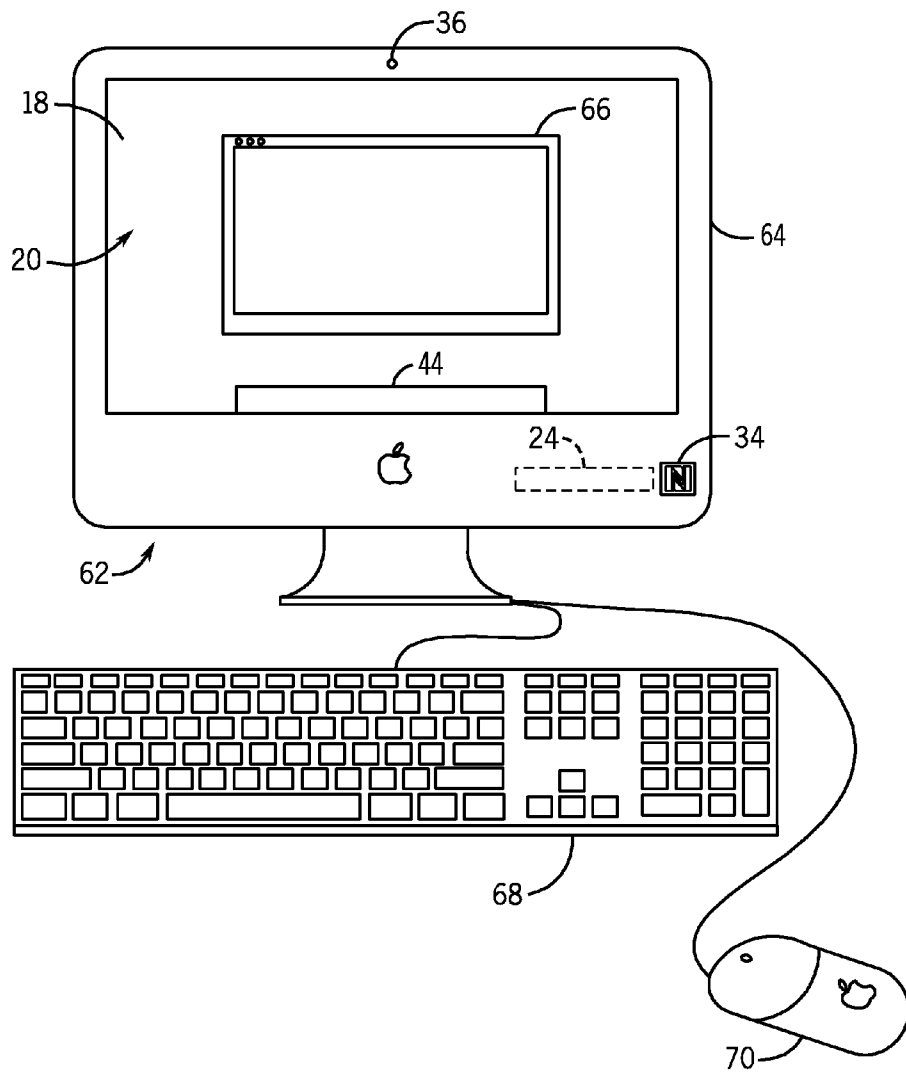
* cited by examiner

FIG. 1

FIG. 2

FIG. 3

DOCKET ALARM

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.