

EXHIBIT 1

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

**Applicant(s):** Liang Seng Koh et al  
**Title:** Method and apparatus for providing electronic purse  
**Serial No.:** 11/534,653  
**Confirmation No.:** 6327  
**Filing Date:** 09/24/2006  
**Examiner:** Chris Stanford  
**Group Art Unit:** 2887  
**Docket No:** RFID-081

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December 31, 2010

Mail Stop: AF/RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**Response to Final OA**

**Preliminary amendments in RCE filed concurrently**

Dear Sir:

In response to Office Action dated 10/01/2010, the Applicant respectfully requests the Examiner to enter the following minor amendments before reconsidering the above-referenced application:

**AMENDMENTS TO THE CLAIMS** are reflected in the listing of claims which begins on page 2 of this Response.

**REMARKS/ARGUMENTS** begin on page 7 of this Response.

## AMENDMENTS TO THE CLAIMS

Please amend Claims 1 and 11 as follows:

1. (*Currently amended*) A method for providing an e-purse, the method comprising:  
providing a portable device including or communicating with a smart card module pre-loaded with an emulator, the portable device including a memory space loaded with a midlet that is configured to facilitate communication between an e-purse applet therein and a payment server over a wireless network, wherein the portable device further includes a contactless interface that facilitates communication between the e-purse applet therein and the payment server over a wired network;  
personalizing the e-purse applet by reading off data from the smart card to generate one or more operation keys that are subsequently used to establish a secured channel between the e-purse applet and an e-purse security authentication module (SAM) external to the smart card, wherein said personalizing the e-purse applet comprises:
  - establishing an initial security channel between the smart card and the e-purse SAM module to install and personalize the e-purse applet in the smart card, and
  - creating ~~the~~ a security channel on top of the initial security channel to protect subsequent operations of the smart card with the e-purse SAM, wherein any subsequent operation of the emulator is conducted over the security channel ~~or~~ via the e-purse applet.
2. (*Original*) The method as recited in claim 1, wherein the operation keys include one or more of a load key and a purchase key, default personal identification numbers (PINs), administration keys, and passwords.
3. (*Previously amended*) The method as recited in claim 2, wherein at least some of the operation keys are used to establish a first secured channel so that various data is exchanged between the e-purse applet and the payment server, and at least another some of the operation keys are used to establish a second secured channel

so that various data is exchanged between the e-purse applet and the e-purse SAM originally used to issue the e-purse as well as between the emulator and the existing SAM.

4. *(Original)* The method as recited in claim 2, wherein said personalizing the e-purse applet is done over a wireless network or a wired network.
5. *(Original)* The method as recited in claim 4, wherein, when said personalizing the e-purse applet is done over a wireless network, the midlet in the portable device is configured to facilitate communications between the e-purse and the payment server.
6. *(Original)* The method as recited in claim 5, wherein both of the e-purse applet and the emulator are personalized as a result of said personalizing the e-purse applet.
7. *(Previously amended)* The method as recited in claim 1, further comprising:
  - initiating a request from the e-purse after valid personal identification numbers are entered and accepted on the portable device;
  - sending a request by the midlet to the e-purse applet that is configured to compose a response to be sent to the midlet;
  - transporting the response to the payment server that is configured to verify that the response is from an authenticated e-purse, wherein the payment server further communicates with a financial institution to authorize a transaction therewith; and
  - sending a server response from the payment server to the midlet that is configured to process the server response before releasing the server response to the e-purse applet.
8. *(Original)* The method as recited in claim 7, wherein messages exchanged between the midlet and the payment server are in a type of commands encapsulated in network messages.

9. *(Original)* The method as recited in claim 8, wherein the commands are applicable for APDU which stands for Application Protocol Data Unit.
  
10. *(Original)* The method as recited in claim 1, wherein the e-purse is funded through a financial institution that maintains an account for a user being associated with the portable device, and the e-purse supports transactions in either e-commerce or m-commerce.
  
11. *(Currently amended)* A system for providing an e-purse, the system comprising:
  - a portable device including or communicating with a smart card pre-loaded with an emulator, the portable device including a memory space loaded with a midlet that is configured to facilitate wireless communication between an e-purse applet in the smart card and a payment server over a wireless network, the portable device further including a contactless interface that facilitates communication between the e-purse applet in the smart card and the payment server over a wired network, wherein said personalizing the e-purse applet comprises:
    - establishing an initial security channel between the smart card and the e-purse security authentication module (SAM) module to install and personalize the e-purse applet in the smart card, and
    - creating ~~the~~ a security channel on top of the initial security channel to protect subsequent operations of the smart card with the e-purse SAM, wherein any subsequent operation of the emulator is conducted over the security channel ~~or~~ via the e-purse applet;
  - the payment server associated with an issuer authorizing the e-purse applet; and
  - the e-purse SAM configured to enable the e-purse applet, wherein an SAM is behind the payment server and in communication with the e-purse applet when the e-purse applet is caused to communicate with the payment server via the midlet.
  
12. *(Original)* The system as recited in claim 11, wherein both of the e-purse applet and emulator are personalized by reading off data from the smart card, the data is then used to generate operation keys for the e-purse applet.

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