EXHIBIT 3

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):   Xiangzhen Xie et al
Title: Trusted Service Management Process
Serial No.:   14/728,349
Filing Date: 06/02/2015
Confirmation: 5346
Examiner: Ashford Hayles
Group Art Unit: 3687
Docket No.:   RFID-085C1

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November 28, 2019

Mail Stop: No-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Response to First OA (2nd RCE)

Dear Sir:

In response to Office Action dated 08/28/2019, the Applicant respectfully requests the Examiner to enter the following amendments:

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

REMARKS/ARGUMENTS begin on page 8 of this Response.

AMENDMENTS TO THE CLAIMS

Please amend Claims 1, 4, 7, 12 and 18 as follows:

1. (*Currently amended*) A method for mobile payment, the method comprising:

causing a mobile device to capture data directly from a tag physically presented
thereto, wherein the tag receives the data directly from a POS device and allows
the mobile device to capture the data therefrom, the data embedded in the tag
includ~~ing~~ an electronic invoice and settlement information with a merchant
associated with the POS device;

extracting the electronic invoice from the captured data in the mobile device;

displaying the electronic invoice on a display of the mobile device to show an
amount to be paid by a user of the mobile device, wherein the mobile device is
configured to execute an installed application therein to capture the data from the
tag;

receiving an entry by the mobile device, the entry including <u>the amount for the
invoice and</u> an additional amount from the user <u>when needed</u>;

calculating a total amount by adding the additional amount to the amount in the
electronic invoice;

generating a payment request in the mobile device in response to the electronic
invoice after the user has chosen <u>an electronic purse (e-purse) maintained locally
in the mobile device;</u> ~~a paying instrument, wherein the payment request includes
the total amount and the settlement information;~~

displaying the electronic invoice on the display of the mobile device for the user to
verify the payment request ~~along with the chosen paying instrument;~~

<u>verifying the total amount with a balance in the e-purse, wherein said verifying the
total amount with a balance in the e-purse is performed within the mobile device
without sending the payment request to a payment gateway;</u>

<u>displaying a denial of the payment request when the balance is less than the total
amount;</u>

sending the payment request from the mobile device to ~~a~~ the payment gateway,
wrein the balance is sufficient to honor the payment request, the payment
gateway sends a message directly to the POS device that a monetary transaction
per the payment request sent from the mobile device has been successfully
completed ~~in the payment gateway with the POS device when an amount~~
~~equivalent to the total amount is deducted from an account associated with the~~
~~user;~~ and

~~recording~~ displaying a confirmation in the mobile device that the balance in the e-
purse has been reduced by the total amount ~~monetary transaction per the payment~~
~~request has been successfully completed with respect to the electronic invoice~~.

2. (*Previously amended*) The method as recited in claim 1, wherein said causing a
mobile device to capture data directly from a tag physically presented thereto
includes placing the mobile device near the tag.

3. (*Previously amended*) The method as recited in claim 2, wherein the POS device
provides security and authentication to generate the electronic bill and transfer the
data to the tag.

4. (*Currently amended*) The method as recited in claim 1, wherein said displaying the
electronic invoice on ~~a~~ the display of the mobile device comprises:
   allowing the user to verify the amount in the electronic invoice and make a change
      to the amount when needed; and
   paying the total amount with the chosen paying instrument, wherein the chosen
      paying instrument is selected from a group consisting of an electronic wallet
      already created in the mobile device, a traditional credit or debit card, and an
      electronic transfer.

5. (*Previously amended*) The method as recited in claim 1 further comprising: causing
the mobile device to execute an installed module upon detecting the POS device in
a near field of the mobile device, wherein the installed module is executed to receive

the data directly from the tag carrying the electronic invoice and the settlement information.

6. (*Previously amended*) The method as recited in claim 5, wherein the data further includes security information about the merchant associated with the POS device, the security information includes an account and bank information of the registered merchant, an identifier of the tag or the POS device.

7. (*Currently amended*) The method as recited in claim 6, wherein said sending the payment request from the mobile device to ~~a~~ the payment gateway comprises:
    transporting the payment request over a secured channel to the payment gateway, wherein the payment gateway is configured to perform the monetary transaction per the payment request by deducting ~~an~~ the total amount from ~~an~~ the e-purse ~~account owned by the user~~ and generates an electronic notification for sending to the POS device.

8. (*Previously amended*) The method as recited in claim 7, wherein said displaying the electronic invoice on the display of the mobile device comprises:
    allowing the user to modify the amount in the electronic invoice when needed;
    paying the total amount with an electronic payment provided by an installed module in the mobile device, wherein the installed module in the mobile device is configured to generate the payment request including the data pertaining to the electronic invoice to the payment gateway for processing.

9. (*Previously amended*) The method as recited in claim 8, wherein data exchange between the mobile device and the payment gateway is conducted in a secured channel established therebetween.

10. (*Previously amended*) The method as recited in claim 9, wherein the mobile device includes a secure element providing security and confidentiality required to support secure data communication between the mobile device and the payment gateway.

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