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Mastercard International Incorporated
c/o Buckley, Maschoff & Talwalkar LLC
50 Locust Avenue
New Canaan, CT 06840

EXAMINER	
BRINDLEY, BENJAMIN S	

ART UNIT	PAPER NUMBER
3697	

NOTIFICATION DATE	DELIVERY MODE
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

colabella@bmtpatent.com
martin@bmtpatent.com
szpara@bmtpatent.com

Office Action Summary	Application No. 15/637,747	Applicant(s) Phillips et al.	
	Examiner BENJAMIN S BRINDLEY	Art Unit 3697	AIA (FITF) Status Yes

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTHS FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☑ Responsive to communication(s) filed on 21 December 2022.

☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.

2a)☑ This action is **FINAL.** 2b) ☐ This action is non-final.

3)☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.

4)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims*

5) ☑ Claim(s) 1-14 and 16-18 is/are pending in the application.

5a) Of the above claim(s) _____ is/are withdrawn from consideration.

6) ☐ Claim(s) _____ is/are allowed.

7) ☑ Claim(s) 1-14 and 16-18 is/are rejected.

8) ☐ Claim(s) _____ is/are objected to.

9) ☐ Claim(s) _____ are subject to restriction and/or election requirement

* If any claims have been determined allowable, you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see http://www.uspto.gov/patents/init_events/pph/index.jsp or send an inquiry to **PPHfeedback@uspto.gov.**

Application Papers

10)☐ The specification is objected to by the Examiner.

11)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

Certified copies:

a)☐ All b)☐ Some** c)☐ None of the:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

** See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☑ Notice of References Cited (PTO-892)

2) ☑ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date 09/26/2022 and 02/16/2023.

3) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date _____.

4) ☐ Other: _____.

DETAILED ACTION

Notice of Pre-AIA or AIA Status

1. The present application, filed on or after March 16, 2013, is being examined under the first inventor to file provisions of the AIA.

Status of the Application

2. This office action is in response to Applicant's communication of December 21, 2022. The Information Disclosure Statements with filing dates of September 26, 2022, and February 16, 2023, have been acknowledged. Applicant's arguments have been considered.

Priority: 07/29/2016

Status of Claims: Claims 1 – 14 and 16 – 18 are pending. Claims 1, 4 – 12, 14, 16 and 18 have been AMENDED. Claims 15, 19 and 20 have been CANCELLED.

Status of Office Action: FINAL

Claim Rejections - 35 USC § 101

3. 35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

4. Claim 1 is rejected under 35 U.S.C. 101 because the claimed invention is directed to a judicial exception (i.e., a law of nature, a natural phenomenon, or an abstract idea) without significantly more. Claim 1 is directed to an abstract idea, Certain Methods of Organizing Human Activity. The claims do not include additional elements that are sufficient to amount to significantly more than the judicial exception because the additional computer elements, which are recited at a high level of generality, provide conventional computer functions that do not add meaningful limits to practicing the abstract idea.

Claim 1 recites, in part, a transaction detail data sharing process by engaging in a transaction at a point of sale, transmitting transaction detail data via the internet to a server, receiving a response from the server, and making payment credential information available a merchant terminal or payment processor. The limitations of a transaction detail data sharing process by engaging in a transaction at a point of sale, transmitting transaction data, receiving a response, and making information available to a merchant terminal or payment processor, are directed to concepts of organizing human activity via the use of generic computer components. Hence, it falls within the "Certain Methods of Organizing Human Activity" grouping of abstract ideas. Accordingly, the claim recites an abstract idea.

The judicial exception is not integrated into a practical application. In particular, the claim only recites additional elements of a smartphone, a point of sale terminal, a server and a processor to perform operations. The generic computer components are recited at a high-level of generality (performing generic computer functions) such that it amounts to no more than mere instruction to apply the exception using generic computer components. Specification page 4 lines 9 – 23, page 5 lines 23 – 31, and page 8 line 1 through page 9 line 20 additionally reference general purpose computing systems and environments, with the recitation of the computer limitations amounting to mere instructions to implement the abstract idea on a computer. Accordingly, the additional elements do not integrate the abstract idea into a practical application because it does not impose any meaningful limits on practicing the abstract idea. The claim is directed to an abstract idea.

Next the claim as a whole is analyzed to determine whether any element, or combination of elements, is sufficient to ensure the claim amounts to significantly more than an abstract idea. Claim 1 does not include additional elements that are sufficient to amount to significantly more than the judicial exception because the additional elements to perform operations amount to no more than mere instructions to apply the exception using generic computer components. Mere

instruction to apply an exception using generic computer components cannot provide an inventive concept. The claim is not patent eligible.

Claims 2 – 9 are dependent from Claim 1, and do not include additional elements that are sufficient to amount to significantly more than the judicial exception. Claims 2 – 9 also do not identify improvement to computer technology or computer functionality MPEP 2106.05(a), a particular machine MPEP 2106.05(b), or a particular transformation MPEP 2106.05(c). Given the above reasons, generic computing components associated with a transaction detail data sharing process by engaging in a transaction at a point of sale, transmitting transaction data, receiving a response, and making information available to a merchant terminal or payment processor is not an inventive concept.

Independent process Claim 10 and independent process Claim 16 are directed to an abstract idea as the Federal Circuit has held that an extended claim by claim analysis is not necessary where multiple claims are "substantially similar and linked to the same abstract idea." In this case, Claims 10 and 16 are substantially similar to process Claim 1.

Claims 11 – 14, 17 and 18, dependent from Claims 10 and 16, do not include additional elements that are sufficient to amount to significantly more than the judicial exception. Claims 11 – 14, 17 and 18 also do not identify improvement to computer technology or computer functionality MPEP 2106.05(a), a particular machine MPEP 2106.05(b), or a particular transformation MPEP 2106.05(c). Given the above reasons, generic computing components associated with a transaction detail data sharing process by engaging in a transaction at a point of sale, transmitting transaction data, receiving a response, and making information available to a merchant terminal or payment processor is not an inventive concept.

Therefore, Claims 1 – 14 and 16 – 18 are rejected under 35 U.S.C. 101. Claims 1 – 14 and 16 – 18 are not drawn to eligible subject matter as they are directed to an abstract idea without significantly more.

Claim Rejections - 35 USC § 103

5. In the event the determination of the status of the application as subject to AIA 35 U.S.C. 102 and 103 (or as subject to pre-AIA 35 U.S.C. 102 and 103) is incorrect, any correction of the statutory basis for the rejection will not be considered a new ground of rejection if the prior art relied upon, and the rationale supporting the rejection, would be the same under either status.

6. The following is a quotation of 35 U.S.C. 103 which forms the basis for all obviousness rejections set forth in this Office action:

> A patent for a claimed invention may not be obtained, notwithstanding that the claimed invention is not identically disclosed as set forth in section 102 of this title, if the differences between the claimed invention and the prior art are such that the claimed invention as a whole would have been obvious before the effective filing date of the claimed invention to a person having ordinary skill in the art to which the claimed invention pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 1 – 14 and 16 – 18 are rejected under 35 U.S.C. 103 as being unpatentable over Mitra et al., U.S. 2016/0267486 in view of Shrivastava, U.S. 2014/0019352 in view of Spector et al., U.S. 10,204,337.

8. As per Claim 1, (Currently Amended)

Mitra teaches *a method of operating a ~~payment-enabled mobile device that runs~~ smartphone running a … [ ] … wallet application, … [ ] …,* (Mitra ¶¶ [0051], [0118], [0159], [0159] and Figs 2,22 read on a payment enabled mobile device as a smartphone running a wallet application.) *the method comprising:*

engaging in a transaction with the ~~payment-enabled mobile device~~ smartphone running the … [ ] … wallet application at a merchant point of sale (POS) terminal; (Mitra ¶¶ [0116] – [0121] and Figs 22,23 read on transaction communications between a mobile device and a point-of-sale ("POS") terminal.)

transmitting, by the ~~payment-enable mobile device~~ smartphone, transaction detail data via the internet from the … [ ] … smartphone to a transaction authentication server[[;]], wherein

the transaction detail data includes ~~including~~ details of [[said]] the transaction; (Mitra ¶¶ [0116] – [0121], [0124] and Figs 22,23 read on transaction communications through a network by a mobile device to an authentication server.)

receiving, by the smartphone, a response message ~~at the payment-enabled mobile device~~ from the authentication server indicating the transaction has been authenticated in response to the transmitted transaction detail data; and (Mitra ¶¶ [0116] – [0121], [0124] – [0129] and Figs 22,23 read on the mobile device receiving a response from an authentication server relative to transaction detail data.)

making, by the ~~payment-enable mobile device~~ smartphone, payment credential information available to at least one of (a) [[a]] the merchant POS terminal operated by the merchant; and (b) a payment processor acting for the merchant. (Mitra ¶¶ [0116] – [0121], [0124] – [0129] and Figs 22,23 read on the mobile device supplying transaction credentials to a POS terminal.)

Mitra does not teach:

merchant wallet application, the wallet application issued by a merchant

Shrivastava, however, teaches:

merchant wallet application, the wallet application issued by a merch (Shrivastava ¶¶ [0111], [0279], [0280] and Figs 2A,24C,24E read on a mobile wallet and a consumer application provider to include a merchant.)

It would have been obvious to one of ordinary skill in the art to include in the transaction card and payment system of Mitra, the application provider, merchant, price range and risk assessment aspects of Shrivastava, since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. Both relate to payment networks and

communications, with the motivation being to enhance a user shopping experience and data security. (see Shrivastava ¶¶ [0279], [0378], [0411], [0459].)

Mitra in view of Shrivastava does not teach:

(transmitting from)… *the merchant wallet application in the ~~payment-enable mobile device~~ smartphone*

Spector, however, teaches:

(transmitting from)… *the merchant wallet application in the ~~payment-enable mobile device~~ smartphone*

(Spector c.6 l.45 thru c.7 l.15, c.9 l.46-66 and Figs 1,3 read on transmission from a merchant application installed on a customer smartphone.)

It would have been obvious to one of ordinary skill in the art to include in the transaction card, payment and communications operations of Mitra in view of Shrivastava, the communications and merchant wallet operations aspects of Spector, since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. Both relate to payment networks and communications, with the motivation being to enhance processing of requested transactions. (see Spector c.1 l.36-50.)

9. As per Claim 2, (Original)

Mitra in view of Shrivastava in view of Spector teaches *the method of claim 1, wherein the transmitted transaction detail data includes purchased item details that identify items purchased in the transaction.* (Mitra ¶¶ [0116] – [0121], [0124] – [0129], [0141] and Figs 22,23 read on the mobile device receiving a response from an authentication server relative to transaction detail data, and an item being purchased in a transaction.)

10. As per Claim 3, (Original)

Mitra in view of Shrivastava in view of Spector teaches *the method of claim 2, wherein the transmitted transaction detail data* (see Mitra referenced above in Claim 2.) *includes a respective price range for each purchased item.* (Shrivastava ¶¶ [0117], [0151], [0487], [0494] and Figs 4C,71A read on identification of pricing, spending and ranges relative to purchased items.)

11. As per Claim 4, (Currently Amended)

Mitra in view of Shrivastava in view of Spector teaches *the method of claim 1, wherein the smartphone running the wallet application transmits to the transaction authentication server, prior to the receiving step, location data that indicates a current location of the smartphone ~~payment-enabled mobile device~~.* (Mitra ¶¶ [0078] – [0081], [0108], [0116], [0118], [0138] and Figs 21,22 read on the mobile device with wallet transmitting a communication through a network to a server, inclusive of location data of the mobile device.)

12. As per Claim 5, (Currently Amended)

Mitra in view of Shrivastava in view of Spector teaches *the method of claim 1, wherein the smartphone running the wallet application transmits to the transaction authentication server, prior to the receiving step, device identification data that uniquely identifies the smartphone ~~payment-enabled mobile device~~.* (Mitra ¶¶ [0049], [0052], [0066], [0067], [0089], [0116], [0118] and Figs 2,5B,22 read on mobile device communications through a network server, inclusive of data uniquely identifying the mobile device.)

13. As per Claim 6, (Currently Amended)

Mitra in view of Shrivastava in view of Spector teaches *the method of claim 1, wherein the smartphone running the wallet application transmits to the transaction authentication server,*

prior to the receiving step, an indication that the smartphone ~~payment-enabled mobile device~~ has performed a user authentication procedure in connection with the transaction. (Mitra ¶¶ [0118], [0121] – [0130] and Figs 23,24 read on mobile device communications inclusive of a user authentication procedure relative to a transaction.)

14. As per Claim 7, (Currently Amended)

Mitra in view of Shrivastava in view of Spector teaches *the method of claim 6, wherein [[said]] the indication specifies a type of [[said]] user authentication procedure.* (Mitra ¶¶ [0107], [0118], [0121] – [0130], [0178] and Figs 16,23,24,27 read on mobile device communications inclusive of a user authentication procedure relative to a transaction, inclusive of authentication through biometric inputs.)

15. As per Claim 8, (Currently Amended)

Mitra in view of Shrivastava in view of Spector teaches *the method of claim 1, further comprising:*

prior to [[said]] the transmitting step, receiving a digital receipt for the transaction, by the smartphone ~~payment-enabled mobile device~~, from a merchant device at the point of sale. (Mitra ¶¶ [0116] – [0121], [0126] – [0129] and Figs 22,23 read on transaction communications between a mobile device and a point-of-sale ("POS") terminal, inclusive of transaction data being provided to the mobile device from a POS.)

16. As per Claim 9, (Currently Amended)

Mitra in view of Shrivastava in view of Spector teaches *the method of claim 8, wherein the smartphone ~~payment-enabled mobile device~~ extracts at least some of the transaction detail data from the digital receipt.* (see Mitra ¶¶ [0116] – [0121], [0126] – [0129] and Figs 22,23 referenced above in Claim 8.)

17. As per Claim 10, (Currently Amended)

The Examiner notes that Claim 10 reads as follows:

A method comprising:

receiving, in a computer from a smartphone running a merchant wallet application issued by a merchant, an indication that the smartphone performed a user authentication procedure in connection with a transaction between the smartphone and the merchant, wherein the indication specifies a type of use authentication procedure;

receiving, in the computer from the smartphone, transaction detail data ~~from a payment-enable mobile device~~[[; |], wherein the [[said]] transaction detail data ~~including~~ comprises details of [[a]] the transaction engaged in by the smartphone ~~said payment-enabled mobile device~~, [[said]] the details identifying product items purchased in [[said]] the transaction from the merchant; and

~~in response to the receiving step,~~ performing, by the computer, risk management processing based at least in part on [[said]] the indication that the smartphone performed a user authentication procedure in connection with the transaction and the details identifying product items purchased in [[said]] the transaction, [[said]] the risk management processing for determining whether to approve the transaction.

Claim 10 is directed to the method of Claims 1, 6 and 7, with an additional limitation as presented below, which limitation is taught by Shrivastava:

performing, by the computer, risk management processing based at least in part on [[said]] the indication that the smartphone performed a user authentication procedure in connection with the transaction and the details identifying product items purchased in [[said]] the transaction, [[said]] the risk management processing for determining whether to approve the transaction. (Shrivastava ¶¶ [0118], [0148], [0149], [0172], [0273], [0373] and Figs 3A,50B read on performance of a risk assessment relative to approving a transaction.)

Claim 10 is directed to the method of Claims 1, 6 and 7 with an additional limitation as taught by Shrivastava, and is therefore rejected on the same rational as Claims 1, 6 and 7 and the subject additional limitation as taught by Shrivastava.

18. As per Claim 11, (Currently Amended)

Claim 11 is directed to the method which is implied by the method of Claims 10 and 3, and is therefore rejected on the same rational as Claims 10 and 3.

19. As per Claim 12, (Currently Amended)

Claim 12 is directed to the method which is implied by the method of Claims 10 and 3, and is therefore rejected on the same rational as Claims 10 and 3.

20. As per Claim 13, (Original)

The Examiner notes that Claim 13 reads as follows:

The method of claim 10, further comprising:

in response to a result of the risk management processing, generating a cryptogram by the computer; and

transmitting the cryptogram by the computer to (a) a merchant device associated with the transaction; or (b) a transaction processor associated with a merchant involved in the transaction.

Claim 13 is directed to the method of Claim 10, with an additional limitation as presented below, which limitation is taught by Miitra:

generating a cryptogram by the computer; and

transmitting the cryptogram by the computer to (a) a merchant device associated with the transaction; or (b) a transaction processor associated with a merchant involved in the transaction. (Mitra ¶¶ [0064], [0089], [0107], [0116], [0147], [0166] and Figs 5B,22 read on

transaction communications in a communications network between a mobile device and a point-of-sale ("POS") terminal subject to encryption.)

Claim 13 is directed to the method of Claim 10 with an additional limitation as taught by Mitra, and is therefore rejected on the same rational as Claim 10 and the subject additional limitation as taught by Mitra.

21. As per Claim 14, (Currently Amended)

Claim 14 is directed to the method which is implied by the method of Claims 10, 13, and 5, and is therefore rejected on the same rational as Claims 10, 13 and 5.

22. As per Claim 16, (Currently Amended)

Claim 16 is directed to the method which is implied by the method of Claims 10 and 6, and is therefore rejected on the same rational as Claims 10 and 6.

23. As per Claim 17, (Original)

Claim 17 is directed to the method which is implied by the methods of Claims 16 and 3, and is therefore rejected on the same rational as Claims 16 and 3.

24. As per Claim 18, (Currently Amended)

Claim 18 is directed to the method which is implied by the methods of Claims 16 and 5, and is therefore rejected on the same rational as Claims 16 and 5.

Response to Arguments

25. Applicant's arguments filed December 21, 2022, have been fully considered but found not persuasive.

26. The Amendments to the claims have been entered.

27. Applicant has amended Claim 1 to overcome an Examiner's objection concerning a typo. The Examiner's objection regarding Claim 1 concerning a typo, has been withdrawn.

28. Applicant has amended independent Claims 1, 10 and 16 to overcome the 35 U.S.C. 101 rejection previously made. Applicant's arguments and contention that the claims are not directed to an abstract idea, however, is unpersuasive. Neither the claims nor the specification identifies elements beyond generic computer components performing generic computer functions. Additionally, engaging in a payment transaction and making payment credential information available, remains business related, and the 2019 Patent Eligibility Guidance includes identification of commercial or legal interactions and business relations within identification of Certain Methods of Organizing Human Activity, as an abstract idea.

Applicant's contention that the claims are not directed to an abstract idea in that there is an improvement in the functioning of computing devices, is unpersuasive. Neither the claims nor the specification identifies elements beyond generic computer components performing generic computer functions, and there is no mention of performance metrics enhancement.

Applicant's citation of Ex parte Awni Hannun ("Hannun"), PTAB decision of April 1, 2019, as supporting patent eligibility is unpersuasive because the claims at issue in Hannun are readily distinguishable over the instant claims. Hannun is based upon a distinct fact pattern as to automatic speech recognition performed in a trained neural network designed to receive spectrogram frames in a context of frames subject to novel data synthesis in hidden layers of a neural network model. In contrast, the instant claims here do not address speech recognition in a recurrent neural network training system, with the instant claims providing a solution to a business-related or economic problem.

Applicant's contention that the claims are not directed to an abstract idea in that physical and tangible objects are involved, is unpersuasive because mere identification in a claim of a physical object(s) or tangibility of an element(s) neither precludes the claims from being directed

to an abstract idea nor is a guarantee of patent eligibility. (Alice Corp. v. CLS Bank Int'l. 134 S.Ct. 2347 (2014.))

Applicant's contention that the claims are not directed to an abstract idea in that interpersonal and intrapersonal activities are not concerned is unpersuasive because the subject terms are only partial descriptors relative to defining Certain Methods of Organizing Human Activity.

Applicant's contention that the claims are not directed to an abstract idea in that the claims are not "human activity" because they utilize electronic components, is unpersuasive. While association to a claimed technology may limit an abstract idea to a particular field, a general linking of an abstract idea to a claimed technology also does not demonstrate patent eligibility. Further, the instant claims provide generically computer-implemented operations to a business field, with the focus of the instant claims not on such an improvement in computers as tools, but on certain independently abstract ideas that use computers as tools.

Claims 1, 10 and 16 do not include additional elements that are sufficient to amount to significantly more than the judicial exception. Claims 1, 10 and 16, along with claims dependent from 1, 10 and 16, remain directed to an abstract idea (i.e., certain methods of organizing human activity), and do not identify an improvement to computer technology or computer functionality MPEP 2106.05(a), a particular machine MPEP 2106.05(b), or a particular transformation MPEP 2106.05(c). Given the above reasons, the claims are not patent eligible, as they do not provide an inventive concept and a 35 U.S.C. 101 rejection has been made on Claims 1 – 14 and 16 – 18.

29. Regarding U.S.C. 103 rejections, and independent Claims 1, 10 and 16, Applicant has argued that Mitra and Shrivastava do not disclose a smartphone, with payment transaction communications by transmission from a merchant wallet application in the smartphone. Applicant has amended independent Claims 1, 10 and 16 to focus upon a smartphone, with payment transaction communications by transmission from a merchant wallet application in the

smartphone. In consideration of Applicant's focus arguments, the Spector reference has been added to Mitra and Shrivastava, as Spector identifies transmission of transaction details from a merchant application installed on a customer smartphone. Additionally, Mitra identifies a payment enabled mobile device as a smartphone running a wallet application, transaction communications between a mobile device and a point-of-sale ("POS") terminal, transaction communications through a network by a mobile device to an authentication server, transaction detail data, and supplying transaction credentials to a POS terminal; and Shrivastava identifies a mobile wallet and a consumer application provider to include a merchant.

The Examiner considers that independent Claims 1, 10 and 16 have been addressed by the teachings of Mitra, Shrivastava and Spector as previously recited, and a U.S.C. 103 rejection has presently been made.

30. Applicant has additionally commented that dependent claims are believed to be allowable for the same reasons (as independent Claims 1, 10 and 16.)

The Examiner considers that dependent Claims 2 – 9, 11 – 14, 17 and 18 have been addressed by the teachings of Mitra, Shrivastava and Spector as previously recited, and a U.S.C. 103 rejection has presently been made.

Conclusion

31. Art cited but not relied upon pertinent to the application disclosure includes Hammad et al., U.S. 2013/0218765 generally identifying wallet transaction operations subject to associated risk; and Lloyd et al., U.S. 2017/0091764 generally identifying transaction authorization with associated geo-location determinations.

32. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

33. A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

34. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Benjamin Brindley, whose telephone number is (571) 272-7335. The examiner can normally be reached on Monday and Tuesday between 6:00 AM and 3:00 PM.
If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, Christine Behncke, can be reached at (571) 272-8103. The fax telephone numbers for this group are either (571) 273-8300 or (703) 872-9326 (for official communications including After Final communications labeled "Box AF").
Another resource that is available to applicants is the Patent Application Information Retrieval (PAIR). Information regarding the status of an application can be obtained from the (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAX. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, please feel free to contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

/BENJAMIN S BRINDLEY/
Primary Examiner, Art Unit 3697
April 11, 2023