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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	
Filing Date	
First Named Inventor	Jeehoon Joshua Cho
Art Unit	N/A
Examiner Name	N/A
Attorney Docket Number	P04472-US-CONT2 M01.539C2

U.S.PATENTS

Examiner Initial*	Cite No	Patent Number	Kind Code[1]	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	9037509	B1	2015-05-19	WELLS FARGO BANK NA	

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U.S.PATENT APPLICATION PUBLICATIONS

Examiner Initial*	Cite No	Publication Number	Kind Code[1]	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	20170004501	A1	2017-01-05	THE CLEARING HOUSE PAYMENTS COMPANY LLC	
	2	20150112862	A1	2015-04-23	KHERADPIR SHAYGAN et al	

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FOREIGN PATENT DOCUMENTS

Examiner Initial*	Cite No	Foreign Document Number[3]	Country Code[2] i	Kind Code[4]	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T[5]
	1	2016/055919	WO	A1	2016-04-14	VISA INT SERVICE ASS		☐

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NON-PATENT LITERATURE DOCUMENTS

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	Application Number	
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	First Named Inventor	Jeehoon Joshua Cho
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Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T[5]
	1	Australian First Examination Report dated October 26, 2017 which was received in connection with Australian Patent Application No. 2018355090	☐

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EXAMINER SIGNATURE

Examiner Signature		Date Considered	

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☒ See attached certification statement.

☐ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ A certification statement is not submitted herewith.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Stephan J. Filipek/	Date (YYYY-MM-DD)	2023-11-20
Name/Print	Stephan J. Filipek	Registration Number	33384

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