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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
15/286,044	10/05/2016	Paul Michael Musser	P02730-US-UTIL (M01.399)	6810

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EXAMINER	
NORMAN, SAMICA L	

ART UNIT	PAPER NUMBER
3697	

NOTIFICATION DATE	DELIVERY MODE
10/10/2019	ELECTRONIC

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):

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Office Action Summary	Application No. 15/286,044	Applicant(s) Musser et al.	
	Examiner SAMICA L NORMAN	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 05 October 2016.

☐ 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) 1-20 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) 1-20 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 05 October 2016 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 _____.

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

4) ☐ Other: _____.

Notice of Pre-AIA or AIA Status

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

Claims 1-20 have been examined.

Claim Rejections - 35 USC § 101

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.

Claims 1-20 are rejected under 35 U.S.C. 101 because the claimed invention is directed to an abstract idea without significantly more.

The claim(s) recite(s) providing a first token and executing a transaction. If a claim limitation, under its broadest reasonable interpretation, covers a fundamental economic practice and managing interactions with people but for the recitation of generic computer components, than it falls within the "Certain Methods of Organizing Human Activity" grouping of abstract ideas.

This judicial exception is not integrated into a practical application. The claim recites using a first and second connector attachment and a mobile device to perform the providing a token and executing a transaction. The connector attachment and mobile device are recited at a high-level of generality such that it amounts to no more than mere instructions to apply the abstract idea using generic computer components. Therefore, 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(s) does/do not include additional elements that are sufficient to amount to significantly more than the judicial exception. As discussed above, the additional elements of using two connector attachments and a mobile device to perform the providing a token and executing a transaction amounts to no more than mere instructions to apply the exception using generic computer components. Mere instructions to apply an exception using generic computer components cannot provide an inventive concept. The claims are not patent eligible.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (a)(1) the claimed invention was patented, described in a printed publication, or in public use, on sale or otherwise available to the public before the effective filing date of the claimed invention.

Claim(s) 1, 6-14, 17, 18 and 20 is/are rejected under 35 U.S.C. 102 a1 as being anticipated by Saxena et al., U.S. PG-Pub No. 2011/0099107 (reference A on the attached PTO-892).

As per claim 1, Saxena et al. teaches an apparatus comprising: a connector attachment including a housing, wherein the connector attachment is selectively connectable to a mobile device; and a first token stored within the connector attachment, wherein the first token is operative to execute a transaction with a second token (Figure 3).

As per claim 6, Saxena et al. teaches the apparatus of claim 1 as described above. Saxena et al. further teaches wherein the selective coupling of the connector attachment to the mobile device is via wireless communication (see paragraph 0024, lines 22-26).

As per claim 7, Saxena et al. teaches the apparatus of claim 1 as described above. Saxena et al. further teaches wherein the connector attachment is selectively coupled to a second connector attachment (see paragraph 0025, lines 4-7).

As per claim 8, Saxena et al. teaches the apparatus of claim 7 as described above. Saxena et al. further teaches wherein the first token and the second token are configured to execute the transaction when the connector attachment is selectively coupled to the second connector attachment (see paragraph 0006).

As per claim 9, Saxena et al. teaches the apparatus of claim 8 as described above. Saxena et al. further teaches wherein the transaction is recorded by each of the first token and the second token (see paragraph 0026, lines 44-46).

As per claim 10, Saxena et al. teaches the apparatus of claim 1 as described above. Saxena et al. further teaches wherein the connector attachment includes a display panel (see paragraph 0032).

As per claim 11, Saxena et al. teaches the apparatus of claim 1 as described above. Saxena et al. further teaches wherein the transaction includes a transfer of funds between the first token and the second token (see paragraph 0026, lines 39-44).

As per claim 12. The apparatus of claim 11as described above. Saxena et al. further teaches wherein the funds represent funds on deposit (see paragraph 0007).

As per claim 13, Saxena et al. teaches a method comprising: providing a first token stored within a first connector attachment; connecting the first connector attachment to a first mobile

device; connecting the first connector attachment to a second connector attachment; and executing a transaction between the first token and the second connector attachment (see Figure 3 and paragraphs 0024-0026).

As per claim 14, Saxena et al. teaches the method of claim 13as described above. Saxena et al. further teaches wherein the second connector attachment includes a second token (see paragraph 0024, lines 16-22).

As per claim 17, Saxena et al. teaches the method of claim 13as described above. Saxena et al. further teaches wherein connecting the first connector attachment to the second connector attachment is via wireless communication (see paragraph 0024, lines 22-26).

As per claim 18, Saxena et al. teaches the method of claim 14 as described above. Saxena et al. further teaches recording the transaction by each of the first token and the second token (see paragraph 0026, lines 44-46).

As per claim 20, Saxena et al. teaches the method of claim 13 as described above. Saxena et al. further teaches storing funds on the first token prior to connection to the second connector attachment (see paragraph 0005, lines 3-6).

Claim Rejections - 35 USC § 103

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, 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.

Claims 2-5, 15, 16 and 19 is/are rejected under 35 U.S.C. 103 as being unpatentable over Saxena et al., U.S. PG-Pub No. 2011/0099107 (reference A on the attached PTO-892) in view of Poole et al., U.S. PG-Pub No. 2014/0279546 (reference B on the attached PTO-892).

As per claim 2, Saxena et al. teaches the apparatus of claim 1 as described above. Saxena et al. does not explicitly teach wherein the housing includes a mobile plug. Poole et al. teaches wherein the housing includes a mobile plug (see paragraph 0028, lines 4-16). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the apparatus of Saxena et al. One of ordinary skill in the art would have motivated to incorporate this feature for the purpose of enabling a mobile device to enable mobile payments without needing an intermediary (see paragraph 0029, lines 7-12 of Poole et al.).

As per claim 3, Saxena et al. in view of Poole et al. teaches the apparatus of claim 2 as described above. Saxena et al. does not explicitly teach wherein the mobile plug is configured to be received in a port of the mobile device. Poole et al. teaches wherein the mobile plug is configured to be received in a port of the mobile device (see paragraph 0028, lines 4-16). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the apparatus of Saxena et al. One of ordinary skill in the art would have motivated to incorporate this feature for the purpose of enabling a mobile device to enable mobile payments without needing an intermediary (see paragraph 0029, lines 7-12 of Poole et al.).

As per claim 4, Saxena et al. teaches the apparatus of claim 1 as described above. Saxena et al. does not explicitly teach wherein the housing includes a connector attachment jack. Poole et al. teaches wherein the housing includes a connector attachment jack (see paragraph 0028, lines 4-16). It would have been obvious to one of ordinary skill in the art at the time of the

invention to incorporate this feature into the apparatus of Saxena et al. One of ordinary skill in the art would have motivated to incorporate this feature for the purpose of enabling a mobile device to enable mobile payments without needing an intermediary (see paragraph 0029, lines 7-12 of Poole et al.).

As per claim 5, Saxena et al. in view of Poole et al. teaches the apparatus of claim 4 as described above. Saxena et al. does not explicitly teach wherein the connector attachment jack is configured to receive a plug of a second connector attachment storing the second token. Poole et al. teaches wherein the connector attachment jack is configured to receive a plug of a second connector attachment storing the second token (see paragraph 0028, lines 4-16). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the apparatus of Saxena et al. One of ordinary skill in the art would have motivated to incorporate this feature for the purpose of enabling a mobile device to enable mobile payments without needing an intermediary (see paragraph 0029, lines 7-12 of Poole et al.).

As per claim 15, Saxena et al. teaches the method of claim 13 as described above. Saxena et al. does not explicitly teach wherein connecting the first connector attachment to the first mobile device further comprises: receiving a mobile plug of the first connector attachment in a port of the first mobile device. Poole et al. teaches wherein connecting the first connector attachment to the first mobile device further comprises: receiving a mobile plug of the first connector attachment in a port of the first mobile device (see paragraph 0028, lines 4-16). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the apparatus of Saxena et al. One of ordinary skill in the art would have motivated to incorporate this feature for the purpose of enabling a mobile device to enable

mobile payments without needing an intermediary (see paragraph 0029, lines 7-12 of Poole et al.).

As per claim 16, Saxena et al. teaches the method of claim 13 as described above. Saxena et al. does not explicitly teach wherein connecting the first connector attachment to the second connector attachment further comprises: receiving a first connector plug of the first connector attachment in a connector attachment jack of the second connector attachment. Poole et al. teaches wherein connecting the first connector attachment to the second connector attachment further comprises: receiving a first connector plug of the first connector attachment in a connector attachment jack of the second connector attachment (see paragraph 0028, lines 4-16). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the apparatus of Saxena et al. One of ordinary skill in the art would have motivated to incorporate this feature for the purpose of enabling a mobile device to enable mobile payments without needing an intermediary (see paragraph 0029, lines 7-12 of Poole et al.).

As per claim 19, Saxena et al. teaches the method of claim 13 as described above. Saxena et al. does not explicitly teach wherein the execution of the transaction is in real time. Poole et al. teaches wherein the execution of the transaction is in real time (see paragraph 0047, lines 3-7 and paragraph 0053, lines 9-13). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the method of Saxena et al. One of ordinary skill in the art would have recognized that applying the technique of Poole et al. would have yielded predictable results.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to SAMICA L NORMAN whose telephone number is (571)270-1371. The examiner can normally be reached on Mon-Thur 9:30am-8p EST, with Fri off.

Examiner interviews are available via telephone, in-person, and video conferencing using a USPTO supplied web-based collaboration tool. To schedule an interview, applicant is encouraged to use the USPTO Automated Interview Request (AIR) at http://www.uspto.gov/interviewpractice.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jerry O'Connor can be reached on (571) 272-6787. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. 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, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/SAMICA L NORMAN/
Primary Examiner, Art Unit 3697

SAMICA L. NORMAN
Primary Examiner
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