

## **REMARKS**

The Applicant has amended Claims 64, 68, 73, 77, and 82. Claims 65-67, 70, 74-76, and 79 have been cancelled without prejudice or disclaimer of subject matter. Claims 64, 68, 73, 77, 82, 142 and 143 are pending, of which Claims 64, 73 and 82 are in independent form.

Support for the amendments is provided at least by FIG. 55, and paragraphs [0129]-[0143] of the Specification. Naturally, the claims are not limited by specifics of the embodiments described in the Figures and the Specification, which are merely examples of arrangements that fall within the scope of the claims.

## **REJECTIONS UNDER §101**

Claims 64-68, 70, 73-77, 79, 82, 142 and 143 were rejected under 35 U.S.C. §101 for allegedly being directed to non-statutory subject matter. Without conceding the correctness of the rejections, and in the interest of advancing prosecution, the claims have been amended in keeping with the agreement reached with the Examiner.

The independent Claims relate to a host computer system communicating with a merchant computer system and a customer computer system to effect payment using a cryptographic key based currency. The host computer system receives a request for payment from the merchant computer system, and transmits a reference code to the merchant computer system as a response to the request for payment. The host computer system receives a URL request from the customer computer system via a URL that includes the reference code. In response to the URL request, the host computer system locks in a first exchange rate. The host computer system converts a first amount in merchant currency to a first amount in cryptographic key based currency using the locked in first exchange rate. The host computer system transmits a user interface to the customer computer system in response to the URL request. The user interface displays the converted first amount in cryptographic key based currency. The user interface also displays a user interface element for transmitting a payment send instruction to the host computer system.

The Claims provide a technical solution to a technical problem of providing a customer computer system that is in communication with a merchant computer system with the ability to pay the merchant by using cryptographic key based currency functionality of the host computer system.

Thus, the claims do not set forth or describe an abstract idea, but rather recite a specific method of interaction a host computer system with a merchant computer system and a customer computer system. Moreover, the claims do not set forth or describe a method of organizing human activity. Furthermore, the claims do not set forth or describe a method relating to commercial or legal interactions. More specifically, at least the steps of transmitting a reference code, creating a URL that includes the reference code, receiving a URL request via the URL, locking in a first exchange rate in response to the URL request, and transmitting a user interface that displays a first amount in cryptographic key based currency and a user interface element for transmitting a send instruction (as recited in the claims) relate to the technical solution to the technical problem described herein.

Additionally, the claims recite a practical application. Specifically, the claims recite an improvement in the functioning of a computer system by initiating steps related to cryptographic key based currency payment in response to a payment request received from a merchant computer system, as recited in the claims. By virtue of the reference code and the URL, the customer computer system can be redirected from the merchant computer system to the host computer system, which performs cryptographic key based currency payment.

Therefore, the claims are believed to be patent eligible, and reconsideration and withdrawal of the rejections under §101 are respectfully requested.

#### **AUTHORIZATION OF INTERNET COMMUNICATIONS**

Recognizing that Internet communications are not secure, I hereby authorize the USPTO

to communicate via email (Diana@Schox.com; Shant@Schox.com) concerning any subject matter of this application by electronic mail. I understand that a copy of these communications will be made of record in the application file.

**CONCLUSION**

In view of the preceding amendments and remarks, the Applicant respectfully submits that Specification, Drawings, and Claims are in order and that all the Claims are now in condition for allowance. If the Examiner believes that personal contact would be advantageous to the disposition of this case, the Applicant respectfully requests that the Examiner contact the Attorney of the Applicant at the earliest convenience of the Examiner.

Respectfully submitted,

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By: /Diana Lin/

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