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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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PTOL-90A (Rev. 04/07)

	Application No.	**Applicant(s)**
Office Action Summary	15/286,044	Musser et al.
	Examiner	**Art Unit**	**AIA (FITF) Status**
	SAMICA L NORMAN	3697	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 <u>3</u> 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 <u>05 October 2016</u>.
   ☐ 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) <u>1-20</u> 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) <u>1-20</u> 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 <u>allowable</u>, 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 <u>05 October 2016</u> 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 11 as 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
Art Unit 3697

REMARKS

Claims 1-20 are in the application. Claims 1 and 13 are the independent claims herein. No new matter has been added. Reconsideration and further examination are respectfully requested.

As a preliminary matter, Applicant thanks the Examiner for the courtesy extended during the telephonic interview of December 17, 2019. During the interview the Examiner indicated that Saxena reference may not disclose or suggest the claimed "a first token stored within the connector attachment, wherein the first token is operative to execute a transaction with a second token," as claimed, but further review of the references was needed. (Emphasis added). No agreements were reached.

Claim Rejections - 35 U.S.C. § 101

Claims 1-20 are rejected under 35 U.S.C. § 101 for allegedly being directed to non-statutory subject matter.

In determining whether a claim is directed to statutory subject matter, the claim is to be evaluated in accordance with the two criteria discussed in M.P.E.P. 2106. Specifically, the claim must be directed to a statutory category (Step 1) and the claim must not be directed to a judicial exception unless it includes additional limitations amounting to significantly more than the exception (Steps 2A and 2B). Step 2A therefore consists of a determination of whether a claim is "directed to" a judicial exception. Per the 2019 Revised Patent Subject Matter Eligibility Guidance ("2019 Guidance"), Step 2A consists of a two-pronged inquiry.

In Prong One, the Examiner is to evaluate whether a claim recites a judicial exception. If the claim recites a judicial exception (i.e., an abstract idea enumerated in Section I of the 2019 Guidance, a law of nature or a natural phenomenon), the claim requires further analysis in Prong 2. If the claim does not recite a judicial exception, the claim is deemed eligible at Prong One.

In Prong Two, the Examiner is to evaluate whether the claim recites additional elements that integrate the exception into a practical application of that exception. If the recited exception is integrated into a practical application of the exception, then the claim is deemed eligible at Prong Two.

Per the 2019 Guidance, "[t]o determine whether a claim recites an abstract idea in Prong One, examiners are now to: (a) Identify the specific limitation(s) in the claim under examination

(individually or in combination) that the examiner believes recites an abstract idea; and (b) determine whether the identified limitation(s) falls within the subject matter groupings of abstract ideas enumerated in Section I." Section I of the 2019 Guidance enumerates the following three groups of abstract ideas for use during the Prong One evaluation: "(a) Mathematical concepts – mathematical relationships, mathematical formulas or equations, mathematical calculations; (b) Certain methods of organizing human activity – fundamental economic principles or practices (including hedging, insurance, mitigating risk); commercial or legal interactions (including agreements in the form of contracts; legal obligations; advertising, marketing or sales activities or behaviors; business relations); managing personal behavior or relationships or interactions between people (including social activities, teaching, and following rules or instructions); and (c) Mental processes – concepts performed in the human mind (including an observation, evaluation, judgment, opinion.)"

Applicant respectfully submits that Claim 1 does not recite an abstract idea as described in Section I of the 2019 Guidance. Page 2 of the October 10, 2019 Office Action includes a general characterization that the claims are directed to "a fundamental economic practice and managing interactions with people but for the recitation of generic computer components [and]…falls within the 'certain methods of organizing human activity' grouping of abstract ideas." Applicant respectfully disagrees with this characterization. The focus of the claims is directed to a process for online and offline data transactions to mitigate the risk in transferring the data, using an enabled token stored on a dongle form factor or external /internal connector attachment.

Further, even if, solely for the sake of argument, and not conceded, the claims could be seen as reciting an abstract idea at Prong One, the claims are directed to a practical application of the abstract idea under Prong Two. As described in the 2019 Guidance, claims may be considered directed to a practical application if they are directed to an improvement in the functioning of a computer, or an improvement to other technology or technical field. *See, e.g.,* 2. PRONG TWO of 2019 Guidance. In this regard, M.P.E.P. 2106.04(a) further indicates "claims that are directed to improvements in computer functionality or other technology are not abstract."

As described in Applicant's specification, despite the increasing use among consumers of credit cards, debit cards, stored value cards and other means of payment, a large portion of the adult population still relies on cash and may pay almost exclusively in cash at micro/small

merchants or at large merchants, especially in developing countries. These people may have unsteady income that may come in tranches (e.g., receiving pay following harvests, and may make dozens of small transactions weekly. While these people are often not associate with a formal banking institution ("unbanked"), they may participate in informal borrowing and saving. These people may spend an extraordinary amount of time tracking their funds and "making ends meet." *See, e.g.* para. [0010] of corresponding U.S. Publication No. 2017/0098276 ("Applicant's specification"). Traditional debit and credit cards may not meet the needs of these people. For example, traditional debit and credit cards cannot: ensure an originator of a transaction may have absolute confidence that their funds may not move without their permission, and that the intended recipient has received those funds; ensure that the funds moving in a transaction are "good funds"; ensure confidence that upon completion of the transaction no reversal of the transaction is permitted; provide for anyone to be a merchant immediately with no risk management documentation, etc. *See, e.g.* paras. [0012]-[0021] of Applicant's specification.

To resolve these problems, one or more embodiments provide improvements to the risk mitigation processes for transactions between unbanked consumers. One or more embodiments provide for an enabled token (e.g., stored on a dongle form factor or external/internal connector attachment) to provide an accounting record of all monetary transactions, as well as to facilitate the transactions via a wallet module. This enabled token may access an account and may use chip technology that works off-line without requiring a mobile or internet connection. For example, a user may have an enabled token upon which they load $25using a method described int eh application. The funds on the enabled token may be used to make a purchase in another store, transfer at least some of the loaded fund to a second user token (e.g., his sister's token), transfer at least some of the loaded funds to his utility holder's token/account to pay his bill; and receive a funds transfer from a second user's token. The operations may be recorded by the enabled tokens, and the funds may be transferred in real-time, such that there is instantaneous good funds for the transactions. One or more embodiments enable small, frequent digital transactions in a cash-like environment, guaranteeing good funds at all times. *See, e.g.* paras. [[0023]-[0024] of Applicant's specification.

As such, embodiments provide for an improvement to conventional data transfer processes used by unbanked consumers (e.g., avoidance of conventional debit and credit cards) that do not have a secure and reliable mechanism to track or effect the transactions. It is further

noted that in the recently decided Koninklijke KPN N.V. v. Gemalto M2M GmbH (Fed. Cir. Nov.15, 2019), the Federal Circuit stated that "[t]o be patent-eligible, the claims must recite a specific means or method that solves a problem in an existing technological process." With respect to the claims, the Court found them patent-eligible "because they are directed to a non-abstract improvement in an existing technological process…[b]y requiring that the permutation applied to original data be modified in time, claim 2…recites a specific implementation of varying the way check data is generated that improves the ability of prior art error detection systems to detect systematic errors." This results in "a new away of generating check data that enables the detection of persistent systematic errors in data transmissions that prior art systems were previously not equipped to detect." Similarly, the claimed process allows a user to execute transactions with good-funds in a reliable manner without using a conventional debit or credit card, which the prior art systems were previously not equipped to do.

In view of the foregoing, Applicant respectfully submits that the claims do not recite an abstract idea and, if determined to recite an abstract idea, clearly integrate the abstract idea into a practical application. Accordingly, the claims are not directed to an abstract idea and are clearly eligible under Section 101. Withdrawal of the outstanding rejection under 35 U.S.C. §101 is respectfully requested.

Claim Rejections

Claims 1, 6-14, 17, 18 and 20 are rejected under 35 U.S.C. §102(a)(1) as being allegedly anticipated by U.S. Publication No. 2011/0099107 to Saxena et al. ("Saxena").

Claims 2-5, 15, 16 and 19 are rejected under pre-AIA 35 U.S.C. §103(a) as being allegedly unpatentable over Saxena in view of U.S. Publication No. 2014/0279546 to Poole et al. ("Poole").

Claim 1 describes a connector attachment including a housing. The connector attachment is selectively connectable to a mobile device. A first token is stored within the connector attachment. The first token is operative to execute a transaction with a second token.

As described in Applicant's specification, the connector attachment may include a housing and an integrated chip or token stored or embedded therein. A "token" or "mobile token" is a device that communicates using an out-of-band channel to demonstrate participation in the financial inclusion system electronically. See, e.g. para. [0030] of Applicant's

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specification. In one or more embodiments, funds may be loaded onto the token via manipulation of the mobile device. The mobile device may then dial a central switch that may recognize at leas tone of the mobile device, the token chip number, or other suitable handset fingerprints. After authentication, the user may use the mobile device to enter an amount of funds to transfer from an online home/maser account with a financial inclusion processor to the token stored in the connector attachment. The funds maybe transferred in real-time to the token stored on the connector attachment. *See, e.g.* para. [0042] of Applicant's specification. In one or more embodiments, a merchant or second user may have a token stored in a connector attachment and a mobile device, and funds maybe moved in real-time between a second user's token and the first user's token. *See, e.g.* para. [0043] of Applicant's specification. In some embodiments, a first connector attachment 100-1 may be coupled to a second connector attachment 100-2, as shown below, to move funds between the connector attachments. They may be physically connected (FIG. 1A), wirelessly connected (FIG. 1B), and not connected to a mobile device (FIG. 1C).

FIG. 1A

FIG.1B

FIG.1C
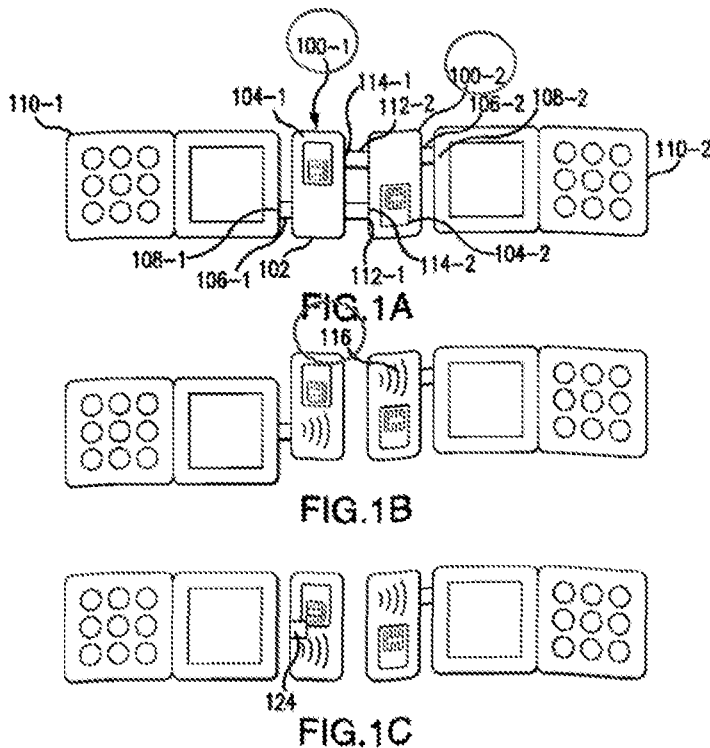
The art of record is not seen to disclose or to suggest at least a first token stored within the connector attachment, wherein the first token is operative to execute a transaction with a second token. (Emphasis added).

Saxena describes a method for money transfer using a mobile device. *See, e.g.* Abstract of Saxena. Per Figure 3 of Saxena below, the system includes a mobile device 301, a first transaction entity machine 305 comprising a storage module 307 to store the accounts and relevant details of the customers, a message management module 309, a token generating module 311 and a validating module to authenticate a token 313. The system includes a second mobile device 317 and a second transaction entity machine 321 comprising respective storage module 323, message managing module 325, a token generating module 327 and a validating module to authenticate a token 329. *See, e.g.* para. [0024] of Saxena.
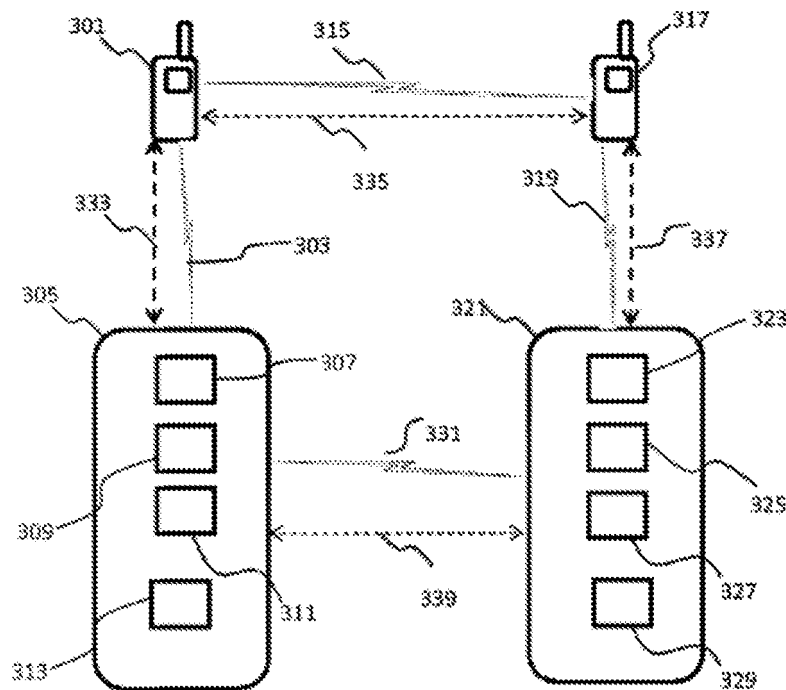

Fig 3

When a message to provide a token is received from a mobile device 301, a message managing module 309 receives the message and prompts an acknowledgement message via 333 to the mobile device 301. Thereafter, the message managing module 309 directs a token generating module 311 to generate at token and provide the token via 309 to 301. *See, e.g.* para. [0025] of Saxena. The mobile device 301 then forward the message via 315 to a second mobile

device 317 wherein the message includes a token and a transaction entity code. The mobile device 317 then transmits a message including the received token, and sum of money, to the transaction entity 321. The message managing module 325 then sends a message, including the token, to a transaction entity 305 identified by a code. On receipt of the message including the token the module 309 directs a token validating module to establish authenticity of the token. The token validating module compares the token with stored tokens and determines if the received token is a genuine token or a false token. *See, e.g.* para. [0026] of Saxena.

Applicant respectfully submits that passing a single token between multiple devices, as described in Saxena, cannot be seen to disclose or to suggest at least, "a first token stored within the connector attachment, wherein the first token is operative to execute a transaction with a second token, as claimed. As best understood by Applicant, in Saxena, the token is created by the token generating module of a first transaction entity machine 305. This token is sent to the first mobile device 301, then to the second mobile device 317, then to the second transaction entity 321, and then finally back to the first transaction entity machine 305, which cannot be seen to disclose or to suggest at least "a first token stored within the connector attachment, wherein the first token is operative to execute a transaction with a <u>second</u> token, as claimed. (Emphasis added).

Applicant respectfully submits that Poole does not cure the deficiencies of the Saxena reference.

Applicant respectfully submits that none of the cited art, alone or in any combination, teaches the above described features of the independent claims 1 and 13. Accordingly, the combination of references cannot be seen to disclose or to suggest the claimed invention.

For at least the reasons set forth above, withdrawal of the rejection of claims 1 and 13 is respectfully requested.

With regard to claims 2-12 and 14-20, Applicant submits that these claims are also patentable at least by virtue of their dependency from their respective independent claim, which is asserted to be patentable for at least the reasons stated above.

Accordingly, favorable reconsideration and allowance of claims 1-20 is respectfully requested.

CONCLUSION

Accordingly, Applicant respectfully requests allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 594-9959.

Respectfully submitted,

January 8, 2020   /Jessica H.L. Babad/
        Date   Jessica H.L. Babad
                                           Registration No. 54,636
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AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Original) 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.

2. (Original) The apparatus of claim 1, wherein the housing includes a mobile plug.

3. (Original) The apparatus of claim 2, wherein the mobile plug is configured to be received in a port of the mobile device.

4. (Original) The apparatus of claim 1, wherein the housing includes a connector attachment jack.

5. (Original) The apparatus of claim 4, wherein the connector attachment jack is configured to receive a plug of a second connector attachment storing the second token.

6. (Original) The apparatus of claim 1, wherein the selective coupling of the connector attachment to the mobile device is via wireless communication.

7. (Original) The apparatus of claim 1, wherein the connector attachment is selectively coupled to a second connector attachment.

8. (Original) The apparatus of claim 7, 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.

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9. (Original) The apparatus of claim 8, wherein the transaction is recorded by each of the first token and the second token.

10. (Original) The apparatus of claim 1, wherein the connector attachment includes a display panel.

11. (Original) The apparatus of claim 1, wherein the transaction includes a transfer of funds between the first token and the second token.

12. (Original) The apparatus of claim 11, wherein the funds represent funds on deposit.

13. (Original) 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.

14. (Original) The method of claim 13, wherein the second connector attachment includes a second token.

15. (Original) The method of claim 13, 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.

16. (Original) The method of claim 13, 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.

17. (Original) The method of claim 13, wherein connecting the first connector attachment to the second connector attachment is via wireless communication.

18. (Original) The method of claim 14, further comprising:

    recording the transaction by each of the first token and the second token.

19. (Original) The method of claim 13, wherein the execution of the transaction is in real time.

20. (Original) The method of claim 13, further comprising:

    storing funds on the first token prior to connection to the second connector attachment.