

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Jeffrey S. Cotton
App. No.	:	13/299,293
Filed	:	November 17, 2011
For	:	SYSTEM AND METHOD FOR ASSESSING AND MANAGING FINANCIAL TRANSACTIONS
Examiner	:	Clifford B. Madamba
Art Unit	:	3695
Conf No.	:	3561

Response to Office Action of April 27, 2012**Mail Stop Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action sent on April 27, 2012, please consider the following claims and remarks in the above-identified application.

Listing of the Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.

LISTING OF THE CLAIMS

1. (Original) A method comprising:

by a computer system comprising computer hardware:

retrieving at least a portion of customer information, first financial terms that a customer has for a first vehicle, and first vehicle information;

retrieving at least a portion of second vehicle information for a second vehicle and second financial terms available to the customer for the second vehicle;

receiving a configuration request for replacing the first vehicle of the customer with a different vehicle;

in response to the configuration request, retrieving current information associated with at least one of the customer information, the first financial terms that the customer has for the first vehicle, the first vehicle information, the second vehicle information, or the second financial terms available to the customer for the second vehicle;

determining, by the computer system, whether the current retrieved information may affect whether it is favorable for the customer to replace a first vehicle and first financial terms with a second vehicle and second financial terms by at least:

calculating one or more new payments based on an estimated equity value of the first vehicle derived from the first financial terms, and, based on the second financial terms; and

determining if the one or more new payments satisfy at least a condition based at least in part on the first financial terms and the second financial terms, wherein the determination comprises calculating a difference between the one or more new payments and an existing periodic payment for the first vehicle, and determining whether the difference is less than or equal to a preset acceptable threshold value;

generating a message if it is determined that the retrieved information may affect whether it is favorable for the customer to replace the first vehicle and first financial terms with the second vehicle and second financial terms; and

transmitting the message to a dealer.

2. (Original) The method of claim 1, wherein the condition comprises determining if the customer, under the second financial terms, would pay no more than ten percent per periodic payment over what the customer pays under the first financial terms.

3. (Original) The method of claim 1, wherein the condition comprises determining if the customer would pay no more per periodic payment under the second financial terms than under the first financial terms.

4. (Original) The method of claim 1, wherein the message is configured to be read by a dealer terminal configured for managing the message, wherein managing the message includes at least one of assigning the message to a user for handling, associating a task with the message, and assigning a status to the message.

5. (Original) The method of claim 1, wherein the one or more new payments comprise payments for different respective time periods.

6. (Original) A computing system comprising:

a processor; and

a computer readable medium storing machine-executable instructions including one or more modules configured for execution by the processor in order to cause the computing system to:

retrieve at least a portion of customer information, first financial terms that a customer has for a first vehicle, and first vehicle information;

retrieve at least a portion of second vehicle information for a second vehicle and second financial terms available to the customer for the second vehicle;

receive a configuration request for replacing the first vehicle of the customer with a different vehicle;

in response to the configuration request, retrieve current information associated with at least a portion of the customer information, the first financial terms that the customer has for the first vehicle, the first vehicle information, the second vehicle information, or the second financial terms available to the customer for the second vehicle;

determine whether the current retrieved information may affect whether it is favorable for the customer to replace a first vehicle and first financial terms with a second vehicle and second financial terms by at least causing the computing system to:

calculate one or more new payments based on an estimated equity value of the first vehicle derived from the first financial terms, and derived from the second financial terms; and

determine if the one or more new payments satisfy at least a condition based at least in part on the first financial terms and the second financial terms, wherein the determination comprises calculating a difference between the one or more new payments and an existing periodic payment for the first vehicle, and determining whether the difference is less than or equal to a preset acceptable threshold value;

generate a message if it is determined that the current retrieved information may affect whether it is favorable for the customer to replace the first vehicle and first financial terms with the second vehicle and second financial terms; and

transmit the message to a client.

7. (Original) The computing system of claim 6, wherein the computing system is configured to retrieve the changed information with respect to a plurality of customers.

8. (Original) The computing system of claim 6, wherein the configuration request is received when the customer enters a dealership.

9. (Original) The computing system of claim 6, wherein the configuration request is received from a requesting user.

10. (Original) The computing system of claim 6, wherein the configuration request is received in response to a customer inquiry.

11. (Original) The computing system of claim 6, wherein elements or functions may be executed out of order from that shown or discussed, including substantially concurrently or in reverse order, depending on the functionality involved.

REMARKS

Claims 1-11 are pending in this application, as listed above.

Traversal of Rejections

The Applicant traverses all rejections as follows.

Rejection of Claims for Double Patenting

Claims 1-11 were rejected for double patenting. Applicant traverses this rejection. Nevertheless, to expedite prosecution, Applicant is filing herewith a terminal disclaimer and accordingly requests withdrawal of these rejections.

Rejection of Claims under 35 U.S.C. § 103(a)

The Office Action also rejected claims 1-11 under 35 U.S.C. 103(a), citing Ahuja et al. (U.S. Publication No. 2002/0013711), Brown et al. (U.S. Publication No. 2004/0039690), and “official notice” regarding the limitations of Claim 11. The Applicant disagrees with the rejection because these publications, individually or in combination, do not teach, suggest, or render obvious every limitation of the claims as originally written.

For example, the Ahuja reference relates to personal banking alerts, and describes “a notification system wherein the requested alerts are triggered based on the values of private customer-specific financial information, such as bank account, credit card, or brokerage portfolio information.” (Ahuja, ¶ [0008].) The portions of the Brown referenced cited in the Office Action (e.g., ¶¶ [0070], [0072]) do not address the deficiencies of Ahuja, even if the two references were properly combinable under 35 U.S.C. 103 (which Applicant does not concede).

Thus, regarding independent Claim 1, the cited art, whether alone or in combination, fails to teach or suggest at least the following:

determining, by the computer system, whether the current retrieved information may affect whether it is favorable for the customer to replace a first vehicle and first financial terms with a second vehicle and second financial terms by at least:

calculating one or more new payments based on an estimated equity value of the first vehicle derived from the first financial terms, and, based on the second financial terms; and

determining if the one or more new payments satisfy at least a condition based at least in part on the first financial terms and the second financial terms, wherein the determination comprises calculating a difference between the one or more new payments and an existing periodic payment for the first vehicle, and determining whether the difference is less than or equal to a preset acceptable threshold value;

as recited in Claim 1.

Claims 2-5 are dependent claims that incorporate every limitation of Claim 1. Accordingly, they are patentable over the cited art for the same reasons that Claim 1 is patentable over the cited art. The Applicant also submits that Claims 2-5 are patentable over the cited art based on their added limitations.

Regarding independent Claim 6, the cited art fails to teach or suggest a computer system that can

determine whether the current retrieved information may affect whether it is favorable for the customer to replace a first vehicle and first financial terms with a second vehicle and second financial terms by at least causing the computing system to:

calculate one or more new payments based on an estimated equity value of the first vehicle derived from the first financial terms, and derived from the second financial terms; and

determine if the one or more new payments satisfy at least a condition based at least in part on the first financial terms and the second financial terms, wherein the determination comprises calculating a difference between the one or more new payments and an existing periodic payment for the first vehicle, and determining whether the difference is less than or equal to a preset acceptable threshold value;

as recited in Claim 6.

Claims 7-11 are dependent claims that incorporate every limitation of Claim 6. Accordingly, they are patentable over the cited art for the same reasons that Claim 6 is patentable over the cited art. The Applicant also submits that Claims 7-11 are patentable over the cited art based on their added limitations.

Accordingly, each of independent Claims 1 and 6, as well as their respective dependent claims, are believed to be in condition for allowance. Prompt notice of allowance of all pending claims is respectfully requested.

Application No.: 13/299,293
Filing Date: November 17, 2011

No Disclaimers or Disavowals

Although the present communication may include alterations to the application or claims, or characterizations of claim scope or referenced art, Applicant is not conceding in this application that previously pending claims are not patentable over the cited references. Rather, any alterations or characterizations are being made to facilitate expeditious prosecution of this application. Applicant reserves the right to pursue at a later date any previously pending or other broader or narrower claims that capture any subject matter supported by the present disclosure, including subject matter found to be specifically disclaimed herein or by any prior prosecution. Accordingly, reviewers of this or any parent, child or related prosecution history shall not reasonably infer that Applicant has made any disclaimers or disavowals of any subject matter supported by the present application.

Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: October 29, 2012

By: /Philip M. Nelson/

Philip M. Nelson
Registration No. 62,676
Attorney of Record
Customer No. 20995
(949) 760-0404

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