

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	13/299,293	COTTON, JEFFREY S.	
	<b>Examiner</b>	<b>Art Unit</b>	
	CLIFFORD MADAMBA	3692	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 10/29/12.
2. ☐ 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.
3. ☒ The allowed claim(s) is/are 1-11. As a result of the allowed claim(s), 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](http://www.uspto.gov/patents/init_events/pph/index.jsp) or send an inquiry to [PPHfeedback@uspto.gov](mailto:PPHfeedback@uspto.gov).
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - 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)).

\* Certified copies not received: \_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_.

**Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |  |  |
|--|--|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                | 5. <input type="checkbox"/> Examiner's Amendment/Comment                             |
| 2. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),<br>Paper No./Mail Date ____     | 6. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| 3. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material | 7. <input type="checkbox"/> Other ____.  |
| 4. <input type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date ____.                      |  |

/Daniel S Felten/  
Primary Examiner, Art Unit 3692

/Clifford Madamba/

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***DETAILED ACTION***

***Status of Claims***

This action is based on and in reply to the interview conducted for application 13/299,293 filed on 29 October 2012.

Claims 1-11 are currently pending , have been examined and are allowable.

***Allowable Subject Matter***

Claims 1-11 are allowed. The drawings filed on 29 October 2012 are acceptable.

***Reasons for Allowance***

The following is the Examiner's statement of reasons for allowance. The cited prior art taken alone or in combination fails to teach the claimed invention set forth in claim 1.

Specifically, the invention set forth is directed towards a system and method for assessing and managing financial transactions wherein a financial terms alert generation system comprises an information retrieval module, a financial terms comparison module and an alert transmission module. The information retrieval module is configured to retrieve financing information, customer information, and product information from one or more sources accessible on a network. The financial terms comparison module is configured to compare a customer's current financial arrangement to a potential new financial arrangement to determine whether the customer is able to enter into a new financial arrangement on terms favorable to the customer. The alert transmission module is configured to transmit an alert to a dealer in cases in which the financial terms comparison module determines that a customer is able to enter into a new financial arrangement on terms favorable to the customer. Such alerts identify the customer and the favorable financial terms.

The prior arts most closely resembling the Applicant's claimed invention are Ahuja et al., U.S. Pub 2002/0013711 ("Ahuja") and Brown et al., U.S. Pub 2004/0039690 ("Brown"). However, neither Ahuja nor Brown, alone or when taken in combination, teaches or suggests all the limitations of the claims. Therefore the combined prior art of record fails to render the rejected claims obvious.

In particular, Ahuja generally discloses a method and system for notifying customers of transaction opportunities. The invention generally relates to financial transaction notification systems and methods and relates, particularly, to systems and methods for collecting, monitoring, and comparing data to customer requests. The notification system further utilizes multiple databases which are fed information via multiple parties and/or via other servers and/or back office host systems, such as readable files which are updated by running an appropriate executable program. In an embodiment of the present invention, all live financial information comes from one or more host computers operated by the host financial institution. The information provided by these hosts is presented to the databases and the alert message generators included in the notification system in the form of a host handoff file. This file represents a data dump from the host database of all information relevant to subscribers on the notification system.

Brown discloses as his invention a method and system for offering a loan through a computing system. In one embodiment of a system, a computing device receives first information about a customer. The computing device outputs second information enabling a loan source to determine whether to offer a loan to the customer for financing an item. As an example, a customer may seek a more convenient, efficient and reliable system for offering the refinancing of a loan for purchase of an automobile. The invention further includes a savings calculator to enable a customer to view the potential magnitude of savings resulting from the use of the system.

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Specifically, the prior arts do not teach or suggest a method, comprising the following combined steps recited in claim 1:

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.

Since the above limitations are not taught or disclosed by the prior art teachings, it is not the result of any obvious combination of references discovered. None of the references, alone or in combination, teach or suggest a method that includes a combination of each of the applicant's claim elements - as each claim element is limited by the recitation of claim 1 and as each claim element interacts with the other claim elements for purposes of defining the claimed combination.

For these reasons above, claim 1 is deemed to be allowable over the cited prior arts of record. Independent claim 6 recites similar subject matter as independent claim 1 and is allowable based on the same rationale as above. Claims 2-5 and 7-11 are allowed for their dependency on the allowed independent claims.

**Other Publications:**

**Issues and Concerns in Internet Based Financial Applications: An Example from an Auto Finance System. Catalina Danis et al., Proceedings of the 32nd Hawaii International Conference on System Sciences – 1999.** The article discusses how the Internet is an important resource for both business-to-business and business-to-consumer commerce and how its advantages over private networks are often overshadowed by concerns using public networks for commercial transactions. A case study is presented that describes adoption of an Internet-based auto finance system by a financial institution and multiple auto dealerships. Four issues needed to be solved in

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order for the system to be accepted include: 1) the implications of the open nature of the Internet on existing business-to consumer relationships, 2) security of enterprise data and systems, 3) ensuring connectivity across enterprises, and 4) the management of information assets generated by large volumes of electronic transactions.

***Terminal Disclaimer***

The terminal disclaimer filed on 29 October 2012 disclaiming the terminal portion of any patent granted on this application which would extend beyond the expiration date of the patent indicated has been reviewed and is accepted. The terminal disclaimer has been recorded.

***Conclusion***

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee, and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should clearly be labeled "Comments on Statement of Reasons for Allowance."

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clifford Madamba whose telephone number is 571-270-1239. The examiner can normally be reached on Mon-Thu 7:30-5:00 EST Alternate Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Sarah Monfeldt, can be reached at 571-270-1833. 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.

/Clifford Madamba/  
Patent Examiner, Art Unit 3692

/Daniel S Felten/  
Primary Examiner, Art Unit 3692