

AVAILABLE PORTFOLIOS

FINANCIAL SYSTEMS & SERVICES / ECOMMERCE

PS 487	AUTOMATED PLATFORM FOR PERFORMING MARKET TRANSACTIONS <i>Quantum Leap Research, Inc.</i>
PS 513	ENHANCED METHODS FOR PERFORMING ELECTRONIC TRANSACTIONS <i>Johan C. Nel</i>
PS 526	ONLINE TRANSACTION AUTHORIZATION TECHNIQUES <i>3M Future LLC (POSCA)</i>
PS 531	INCREASED SECURITY FOR WIRELESS TRANSACTIONS <i>Einar Rosenberg</i>
PS 536	ONLINE FINANCIAL TRANSACTION TECHNIQUES <i>Johanna M. Nel</i>
PS 564	PROCESS & ARCHITECTURE FOR STRUCTURING FACILITIES REVENUE BOND FINANCING <i>Linda Grant Williams</i>

ICAP Patent Brokerage
200 W. Madison
37th Floor
Chicago, IL 60606

Toll Free: 1 866 779 8363
International: +1 312 327 4438

www.ICAPPatentBrokerage.com

AUTOMATED PLATFORM FOR PERFORMING MARKET TRANSACTIONS

Quantum Leap Research, Inc.

This portfolio discloses an automated platform that optimally matches the demands of both sellers and buyers before facilitating market transactions.

Retail shopping, especially online shopping or electronic shopping, has become increasingly popular over the years, enabling consumers to directly buy goods or services in real-time (e.g., over the internet). Simultaneously, there has been a significant increase in the number of brands, suppliers, and goods/services options available in the marketplace to meet the ever-increasing demands of customers with different tastes and needs. However, it is still difficult to find the best combination of suppliers, goods, and services that can completely meet customer needs, resulting in an unsatisfactory shopping experience.

Value Proposition: This portfolio discloses an automated system and a method for automatically identifying a group of sellers offering products or services that meet customer preferences and then providing a user-friendly software infrastructure for facilitating market transactions involving the two matched parties. The disclosed technique could be a backbone for group or community online shopping. The system, also called a collaboration portal (i.e. COPO), defines the various relationships and attributes of user requests and uses abstract representations to collaborate multiple buyer and seller consortiums and their respective requirements and offerings in a categorized format that enables simpler identification of matched products. Subsequently, the system performs the matching process by computing ratings for buyer satisfaction on different attributes of his/her request with respect to the matching attributes of available offerings. The system then determines the quantity and pricing value requirements of each party within the desired constraints and associated relationships to provide the best set of matches available in the marketplace. The end to end processes that involve receiving customer requests, defining various attributes and relationships, searching and identifying the matched products, and then transacting the best matched product among mutually agreed parties, are performed on the same platform. The disclosed COPO system provides an automated platform that meets the qualitative and realistic expectations of both sellers and buyers without increasing the manual efforts or requiring the services of market consultants.

Priority Date: 05-03-2000

Forward Citing Companies: Mydecide, Inc.

Representative Claim: US 7,512,558 – Claim #1

In a computer system, having one or more processors or virtual machines, one or more memory units, one or more input devices and one or more output devices, optionally a network, and optionally shared memory supporting communication among the processors, a computer implemented method for automatically finding the best matches between buyers' requests and sellers' offerings in a market of products or services, wherein such products or services are described by a plurality of arbitrary attributes, and for representing those matches in computer memory, and for communicating those matches, and for executing commitments based on those matches, said method comprising a microprocessor or virtual machine:

- (a) creating a buyers abstract representation of a plurality of intrinsic or extrinsic attributes of a request, and the relationship between at least one utility of the request and at least one state of the plurality of attributes;
- (b) creating a sellers abstract representation of a plurality of intrinsic or extrinsic attributes of an offer, and the relationship between the total price of the offering and at least one state of the plurality of attributes;
- (c) computing a rating for overall buyer's satisfaction of the plurality of attributes of a request with respect to a given offer;
- (d) determining the quantity and identity of assignments of sellers' offerings to buyers' requests, within the constraints of each party's stated extrinsic attributes, that produces the best set of matches for a given market;

TECHNOLOGY

INTERNET SOFTWARE &
ECOMMERCE

NOVELTY

AUTOMATED SYSTEM
FOR MATCHING BUYERS
AND SELLERS OF SPECIFIC
PRODUCTS AND SERVICES

IMPORTANCE

PORTFOLIO HAS
SIGNIFICANT POTENTIAL IN
THE NEARLY \$200 BILLION
ONLINE RETAIL SALES
MARKET

NUMBER OF ASSETS

2

US PATENTS (2)

7,512,558
7,890,549

(e) capturing market data from market transactions and using the market data to automatically predict costs of attribute states in hypothetical transactions by steps comprising:

- (i) recording the request and offer data, along with the transaction price and quantity, for the committed transactions, and for other transactions that scored sufficiently well, and for requests and offers that were not matched in the market;
- (ii) inferring market value relationships from other data sources, such as sellers' advertisements, and or buyers' requests for proposals;
- (iii) using of mathematical function approximation techniques for constructing market value functions that describe the relationship between price and the states of various intrinsic or extrinsic attributes in a hypothetical market;

(f) automatically joining buyers' requests in a consortium by steps comprising:

- (i) forming the best partition of the buyers' requests into groups or singletons of requests whose representation of attributes can be satisfied by the same seller offering;
- (ii) forming the combined abstract representation of the requests for the consortium, said representation which will satisfy each buyer in the consortium;
- (iii) constructing an artificial negotiating entity that will represent at least one consortium, and can conceal the identities of the buyers in the consortium; and

(g) optionally signaling that the quantities and identities of assignments are accepted and that the transaction is committed by buyers and sellers.

Contact:

For more information on the assets available for sale in this portfolio, contact Dean Becker.

Dean Becker

CEO

Dean.Becker@us.icap.com

561.309.0011

The information that has been provided is believed to be complete to the extent provided and described, but ICAP Patent Brokerage makes no warranty that it is complete for all purposes or any specific purpose, industry, or business. Each party considering the portfolio is cautioned to make its own analysis regarding the utility and coverage of the portfolio, and to seek independent assistance in doing so.

ENHANCED METHODS FOR PERFORMING ELECTRONIC TRANSACTIONS

Johan C. Nel

This patent portfolio discloses techniques for electronically conducting financial transactions.

Financial transactions between buyers and sellers are often performed electronically and include balance inquiries, funds transfers, electronic account payments, and purchases of goods or services. In addition, with the advent of pre-payment technology for utilities such as electricity, water, mobile airtime, cable television time, etc., new infrastructures are required to support these specific types of selling transactions. These new infrastructures are computer based and require significant security measures as they interface with the computer networks of financial institutions.

Value Proposition: This patent portfolio provides techniques for conducting financial transactions electronically through devices connected to a network. The portfolio provides infrastructures which can be utilized to support pre-payment technologies with significant security measures as these infrastructures interface with financial institutions. The patents disclose a buyer terminal, for example an Automated Teller Machine (ATM), a cellular phone, a wired telephone, or other client-activated terminals that can communicate with a seller terminal over a network. When a buyer uses a terminal to select a product or service (e.g., a lottery), a code related to the selected product is generated and stored in the seller's database. This code can be a lottery number, for example, and is stored along with specific information that uniquely identifies the buyer. The financial transactions corresponding to the selected products or services are then performed by the transferring of funds from the buyer's bank account to the seller's. Further, a token reflecting the transaction is generated and provided to the buyer.

Evidence of Use: Yes (Disclosed under NDA)

Priority Date: 01-15-1997

Representative Claim: ZA 1998/07901 – Claim #1

A method of conducting a financial transition, the method including the steps of (a.) providing an electronic system including a network to which is connected or connectable a vendor data base including data relating to at least one vendible product or service and at least one user accessible terminal; (b) causing the user to select a product or service; (c) obtaining a generated code relating to the product or service selected; and (d) registering in the system the code generated in relation to data unique to the user or his nominee.

Contact:

For more information on the assets available for sale in this portfolio, contact Olivia Becker.

Olivia Becker
Intellectual Property Broker
Olivia.Becker@us.icap.com
(561) 358-1678

The information that has been provided is believed to be complete to the extent provided and described, but ICAP Patent Brokerage makes no warranty that it is complete for all purposes or any specific purpose, industry, or business. Each party considering the portfolio is cautioned to make its own analysis regarding the utility and coverage of the portfolio, and to seek independent assistance in doing so.

TECHNOLOGY
ECOMMERCE

NOVELTY
USER FRIENDLY,
CONVENIENT TECHNIQUES
FOR REMOTELY
CONDUCTING FINANCIAL
TRANSACTIONS

IMPORTANCE
STRATEGIC PORTFOLIO
FOR BANKS AND OTHER
ENTITIES WITHIN THE
\$500 MILLION DOLLAR
SOUTH AFRICAN
ECOMMERCE MARKET

NUMBER OF ASSETS
43

PATENTS (14)
ZA 19940010321
ZA 1998/03134
ZA 1998/03149
ZA 1998/05858
ZA 1998/07901
ZA 1998/11477
ZA 1998/11478
ZA 1998/11482
ZA 1998/11483
ZA 1998/11484
ZA 1998/11485
ZA 1998/11486
ZA 1998/11487
ZA 1998/11488

APPLICATIONS (29)

Please inquire for a complete asset listing.

ONLINE TRANSACTION AUTHORIZATION TECHNIQUES

3M Future LLC

This patent portfolio discloses a technique for authorizing online transactions.

In today's marketplace, the Internet is a frequently used resource for performing various commercial transactions such as the buying and selling of products or services. Users can have multiple payment accounts (e.g. credit card or debit card accounts) and typically only the account details, such as a credit or debit card number, are required to authorize a transaction. Transactions are authorized by institutions such as banks, credit card associations and clearing houses and therefore users are not required to physically visit a bank or provide a signature to complete them. However, account details may be at risk either by the direct copying of details off a physical card, say in a restaurant, or by hacking into a database of an institution. These details can be then illegally used for any transaction not requiring the physical signature of a user. Therefore, new techniques for secure authorization of online transactions are required.

Value Proposition: This patent portfolio discloses a technique for enabling and disabling an account used for performing online transactions. This portfolio offers a solution to account details being placed at risk by direct copying of details or by hacking into a database of an institution. With this technology, the account status (e.g. enabled or disabled) is tracked and maintained in a database that can be updated by the account holder. At the point of transaction, the database can be accessed by an authorization institution or facility (e.g. a bank) to determine the status of the bank account and will only allow the transaction if the account is authorized. This portfolio allows the account status to be specified for a selected period of time prior to conducting a financial transaction and in addition stores a log of transactions for quick reference. Therefore, this technology helps reduce the risks associated with fraudulent transactions.

Evidence of Use: Yes (Disclosed under NDA)

Priority Date: 03-26-2001

Forward Citing Companies: Konica Minolta

Representative Claim: US 7,685,037 – Claim #1

A computer-implemented transaction authorisation system which includes (1) a server having an account status database having a record of a status of at least one bank account, said status designating the bank account as either enabled or disabled independent of whether the bank account is in good standing; (2) an account holder interface connectable to the account status database which provides an account holder with an account status altering facility for allowing the account holder to change the designated status of the bank account.

Contact:

For more information on the assets available for sale in this portfolio, contact Olivia Becker.

Olivia Becker
Intellectual Property Broker
Olivia.Becker@us.icap.com
(561) 358-1678

The information that has been provided is believed to be complete to the extent provided and described, but ICAP Patent Brokerage makes no warranty that it is complete for all purposes or any specific purpose, industry, or business. Each party considering the portfolio is cautioned to make its own analysis regarding the utility and coverage of the portfolio, and to seek independent assistance in doing so.

TECHNOLOGY
ECOMMERCE

NOVELTY

TECHNOLOGY HELPS MITIGATE FRAUD RISK ASSOCIATED WITH ONLINE TRANSACTIONS VIA ACCOUNT STATUS MONITORING AND TRACKING

IMPORTANCE

PORTFOLIO HIGHLY RELEVANT TO THE MULTI-BILLION DOLLAR US ECOMMERCE MARKET WITH ADDITIONAL POTENTIAL FOR COMPANIES WITHIN THE FINANCIAL SERVICES INDUSTRY

NUMBER OF ASSETS

1

US PATENTS (1)

7,685,037

INCREASED SECURITY FOR WIRELESS TRANSACTIONS

Einar Rosenberg

This patent portfolio discloses a mobile communication device with security mechanisms enabling safer wireless transfers.

Smartcards paired with smartcard readers have the processing power to perform complex operations previously done by computers or other large devices. A credit card smartcard contains a built-in semi-conductor chip that stores the card holder information used to facilitate and verify payment information. Non-chip features allow a smartcard to be used at storefronts that are not equipped for smartcard use. In addition, smartcards can also be contactless or wireless which enables the smartcard to transfer data to and from another smartcard enabled device through a built-in antenna without physically touching the other device. Information is provided to the smartcard reader when the smartcard is in close proximity, however there is little to ensure that the person using the contactless smartcard is the same person who actually owns the smartcard.

Value Proposition: This lot discloses a mechanism for increased wireless transaction security. A smartlink system consists of a smartlink server and smartlink capable device. This portfolio offers a solution to conventional contactless smartcards by ensuring that the user authenticates before using the smartcard. The smartlink server maintains all information about the users of smartlink capable devices and is capable of communicating with other computer servers (seller's banks, etc). The smartlink capable device can be coupled to a cell phone or other communication device, and in order to use the smartlink module, the combination must first be initialized. The initialization program provides the processor of the mobile communication device with an application from the smartlink module that generally includes two pieces of information: the address of the location from which to download information and information on how to access a server located at a unique IP address. The mobile communication device communicates information to the user's bank, including the unique information of the mobile communication device and user information. Further, the bank provides to the mobile communication device an application and enables the use of the smartlink module with that device. The user is prompted for a PIN which is stored within the mobile communication device and helps prevent undesirable access to the user's information. After initialization successfully occurs and during later use of the mobile communication device, the smartlink module is enabled to send and receive signals only if the mobile communication device identifying information corresponds to the stored mobile communication device.

Priority Date: 05-19-2003

Forward Citing Companies: Google, Verizon, Silverbrook

Representative Claim: US 7,110,792 – Claim #1

A smartlink module, comprising: a smartcard chip for converting radio waves into electrical signals, for converting electrical signals into radio waves, said electrical signals being either analog or digital signals, said radiowaves being in the form of smartcard radio frequencies; a first data channel being adapted to wirelessly communicate data using an antenna between said smartcard

TECHNOLOGY

SMART CARDS

NOVELTY

ADVANCED MECHANISM FOR INCREASING WIRELESS SECURITY VIA PRE-TRANSACTION STAGE IDENTITY VERIFICATION

IMPORTANCE

PORTFOLIO HIGHLY RELEVANT TO COMPANIES INVOLVED IN BANKING, ECOMMERCE, AND NEAR FIELD COMMUNICATIONS

NUMBER OF ASSETS

10

US PATENTS (3)

7,110,792
7,286,818
7,330,714

APPLICATIONS (7)

US 12/007,160
US 12/180,222
US 60/471,351
US 60/952,355
US 61/071,900
PCT/US04/15738
PCT/US08/09068

chip and a third party terminal capable of transceiving smartcard radio signal, said first data channel coupled to said smartcard chip; and a second data channel, being adapted to electrically couple said smartcard chip with a mobile communication device, said second data channel coupled to said smartcard chip, where said first data channel is different from said second data channel, where said smartcard chip configured to authenticate said mobile communication device before said smartcard chip is enabled to provide data information to a third party terminal.

Contact:

For more information on the assets available for sale in this portfolio, contact Dean Becker.

Dean Becker

CEO

Dean.Becker@us.icap.com

(561) 309-0011

The information that has been provided is believed to be complete to the extent provided and described, but ICAP Patent Brokerage makes no warranty that it is complete for all purposes or any specific purpose, industry, or business. Each party considering the portfolio is cautioned to make its own analysis regarding the utility and coverage of the portfolio, and to seek independent assistance in doing so.

ONLINE FINANCIAL TRANSACTION TECHNIQUES

Johanna M. Nel

This patent portfolio discloses improved techniques for performing online financial transactions.

The Internet is widely used to perform financial transactions as it provides a very effective method of connecting buyers and sellers as well as financial institutions and their customers. These transactions include balance inquiries, funds transfers, and electronic account payments as well as purchase transactions. Home shopping and remote banking technologies provide convenient means for customers to perform routine transactions without having to physically visit a specific location. However, conventional systems are not fully interactive, are not always offered in real-time, and do not always provide user friendly interfaces. Automated Teller Machines (ATMs), for example, allow customers to remotely execute some financial transactions such as withdrawals, deposits, and balance inquiries, however the functionalities offered are limited by the services of the bank providing the ATM.

Value Proposition: This patent portfolio discloses interactive techniques for conducting financial transactions through a network such as the Internet. The patents disclose a user terminal, such as an ATM machine that is linked to a financial institution with access to the financial accounts of buyers and sellers. Further, the user terminal is linked to a seller's database with information about specific products and services offered. In this scenario, a buyer can select various products or services displayed on the user terminal and conduct the financial transaction by electronically transferring funds from the purchaser's account to the vendor's. Also disclosed in this patent portfolio are techniques for exchanging data with a financial institution over computer and telephone networks.

Evidence of Use: Yes (Disclosed under NDA)

Priority Date: 09-23-1993

Forward Citing Companies: Microsoft, IBM, General Motors, JPMorgan Chase, Transaction Security Holdings, Teradata, Caterpillar, First Data

Representative Claim: US 6,363,364 – Claim #1

A system for performing an interactive data exchange function from a user base, the system including: a telephone instrument at the user base for entering request data relating to the data exchange function; a telephone network for transmitting the request data to a computer network including one or more of a computer network of at least one financial institution; a computer network of at least one vendor; and a computer network of at least one service provider; a receiver at the user base for receiving broadcast response signals broadcasted to many user bases simultaneously from the network and which signals include encoded response data effectively accessible only at the user base; and a signal decoder and display at the user base connected to the receiver, said signal decoder decoding, for access only at the user base, the response data and the display displaying the data in real time and interactively with the request data entered.

Contact:

For more information on the assets available for sale in this portfolio, contact Olivia Becker.

Olivia Becker
Intellectual Property Broker
Olivia.Becker@us.icap.com
(561) 358-1678

TECHNOLOGY
ECOMMERCE

NOVELTY
USER FRIENDLY,
CONVENIENT TECHNIQUES
FOR REMOTELY
CONDUCTING FINANCIAL
TRANSACTIONS

IMPORTANCE
STRATEGIC PORTFOLIO
FOR BANKS AND OTHER
ENTITIES WITHIN THE
MULTI-BILLION DOLLAR
GLOBAL ATM AND
ECOMMERCE MARKETS

NUMBER OF ASSETS
3

US PATENTS (3)
6,363,364
6,507,823
7,035,824

**PS
536**

PROCESS & ARCHITECTURE FOR STRUCTURING FACILITIES REVENUE BOND FINANCING

Linda Grant Williams

This patent portfolio discloses financing architectures associated with municipal bond financing. In facilities revenue bond financing, bonds issued to finance the construction or renovation of municipal facilities have been supported by the credit of the consolidated balance sheet of a municipality. The municipal entity whose consolidated balance sheet is evaluated to determine the credit rating on debt issued to finance specific municipal facilities may be far less creditworthy than the municipal facilities themselves on a stand-alone basis. However, they may be unable to timely repay various debt obligations due to economic problems. The option of selling such strong revenue producing facilities to a private company is not a good solution to generate the cash. Therefore, techniques are required to raise capital without an outright sale of municipal facilities to the private sector.

Value Proposition: This portfolio addresses market limitations by disclosing a financing process and architecture that is implemented to initially structure or restructure revenue bond financing for municipal facilities. This process and architecture is used for the construction and renovation of specific municipal facilities. Also, this process can be used in the ongoing operation and maintenance of a municipal facility. Therefore, the credit rating assigned to any bond financing is improved. Such bond financing benefits all interested parties, including the taxpayers and the municipalities that serve them.

Priority Date: 08-12-2005

Representative Claim: US 7,953,672 – Claim #1

A process for obtaining financing, the process comprising: forming or acquiring an interest in an SPE, with at least one operating requirement that establishes separateness of the SPE from a Municipal Entity or one or more separate business entities; arranging for the transfer or assignment of the Municipal Entity's or one or more separate business entities' Municipal Facility or lease obligations to the SPE; arranging for the transfer or assignment of rights to revenues of the Municipal Facility to the SPE; forming a lessee or loan or other contractual relationship with the SPE wherein one or more third parties pay revenues to the SPE; engaging a rating agency to determine, in a programmed machine, computer-generated credit factors, including essentiality and demonstrable demand for the use of services or improvements furnished by the Municipal Facilities; requesting that the credit rating agency assign a credit rating for the financing, based on the SPE legal structure and the credit factors and reliable projected revenues of the SPE, the assigned credit rating being superior to a credit rating available to the Municipal Entity owner of the Municipal Facilities or one or more business entities primarily operating or using the Municipal Facilities; securing ESFRB financing for the Municipal Facilities on a basis of obtaining the assigned credit rating including issuing ESFRBs with a rating established at least in part in view of the legal protections afforded by the separateness of the SPE and the demand for the essential services and improvements furnished by such Municipal Facilities; and allocating the funds financing for purchase, construction or renovation of Municipal Facilities.

Contact:

For more information on the assets available for sale in this portfolio, contact Tim Schnurr.

Tim Schnurr
Senior Vice President
Tim.Schnurr@us.icap.com
(212) 815-6693

TECHNOLOGY
FINANCIAL SERVICES

NOVELTY
FINANCIAL PROCESS AND
ARCHITECTURE FOR
RE-FINANCING MUNICIPAL
ENTITIES

IMPORTANCE
STRATEGIC PORTFOLIO
IMPORTANT TO BANKS
AND OTHER PROVIDERS OF
FINANCIAL SERVICES

NUMBER OF ASSETS
8

US PATENTS (3)
7,840,497
7,945,521
7,953,672

APPLICATIONS (5)
US 11/202,194
US 12/624,361
US 12/883,866
US 12/912,509
PCT/US06/31358

**PS
564**