



(12) **EX PARTE REEXAMINATION CERTIFICATE** (9470th)  
**United States Patent**  
**Lockwood**

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(45) **Certificate Issued:** **Jan. 9, 2013**

(54) **AUTOMATIC BUSINESS AND FINANCIAL TRANSACTION PROCESSING SYSTEM**

(58) **Field of Classification Search** ..... None  
See application file for complete search history.

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(56) **References Cited**

**Reexamination Request:**  
No. 90/012,641, Sep. 14, 2012

To view the complete listing of prior art documents cited during the proceeding for Reexamination Control Number 90/012,641, please refer to the USPTO's public Patent Application Information Retrieval (PAIR) system under the Display References tab.

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Patent No.: **6,289,319**  
Issued: **Sep. 11, 2001**  
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(57) **ABSTRACT**

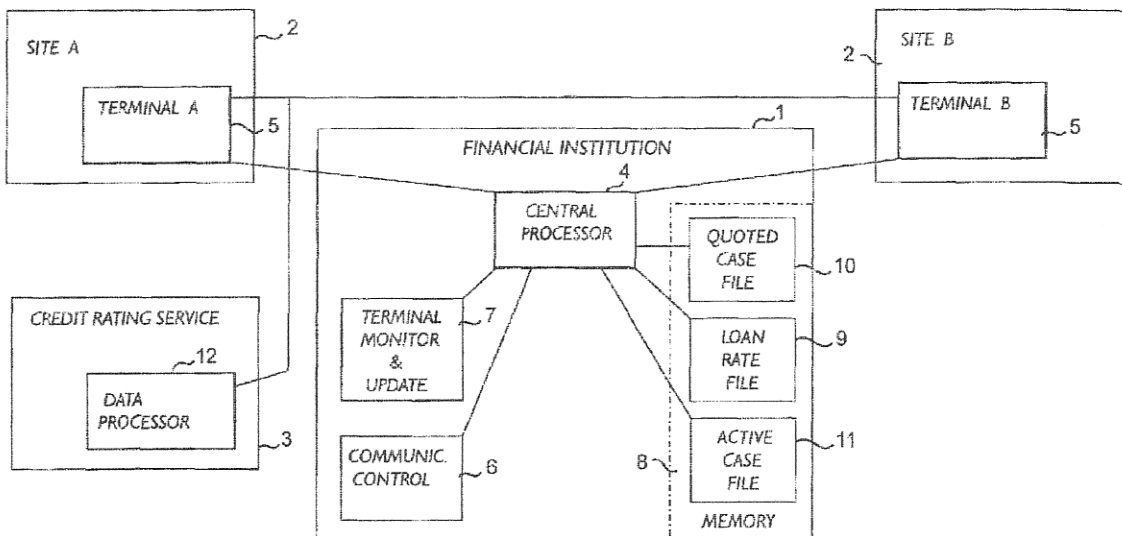
Reexamination Certificate C1 6,289,319 issued Jul. 17, 2007

A system for filing applications with an institution from a plurality of remote sites, and for automatically processing said applications in response to each applicant's credit rating obtained from a credit reporting service comprising a series of self-service terminals remotely linked via a telephone line to a first computer at the institution and to a second computer at the credit reporting service headquarters. Each remote terminal comprises a video screen and a video memory which holds image-and-sound-generating information arranged to simulate the aspect and speech of an application loan officer on the video screen. The simulated loan officer is used to acquire loan request data from the applicant by guiding him through an interactive sequence of inquiries and answers. The terminal is programmed to acquire credit rating data relating to the applicant from the credit rating service, and to use the data to compute the credit worthiness of the applicant and the amount which may be loaned to him. The approved loan information is then transmitted to the first computer for further processing by the financial institution.

**Related U.S. Application Data**

(63) Continuation of application No. 08/096,610, filed on Jul. 23, 1993, now abandoned, and a continuation of application No. 07/752,026, filed on Aug. 29, 1991, now abandoned, and a continuation of application No. 07/168,856, filed on Mar. 16, 1988, now abandoned, and a continuation of application No. 06/822,115, filed on Jan. 24, 1986, now abandoned, which is a continuation-in-part of application No. 06/613,525, filed on May 24, 1984, now Pat. No. 4,567,359.

(51) **Int. Cl.**  
**G06Q 40/00** (2006.01)  
(52) **U.S. Cl.** ..... **705/35; 705/1.1; 705/38; 705/39**



**1**  
**EX PARTE**  
**REEXAMINATION CERTIFICATE**  
**ISSUED UNDER 35 U.S.C. 307**

NO AMENDMENTS HAVE BEEN MADE TO  
THE PATENT

**2**  
AS A RESULT OF REEXAMINATION, IT HAS BEEN  
DETERMINED THAT:

The patentability of claims 1-28 is confirmed.

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