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Haynes & Boone, LLP (70481) 2323 Victory Ave. #700 Dallas, TX 75219			KHATTAR, RAJESH	
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Please find below and/or attached an Office communication concerning this application or proceeding.

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DETAILED ACTION

Notice of Pre-AIA or AIA Status

The present application is being examined under the pre-AIA first to invent provisions.

Applicant filed a response dated 12/4/2019 in which claims 1, 3-5, 8-13, 15 have been amended, claims 16-20 have been canceled, and new claims 21-25 have been added. Thus, the claims 1-15 and 21-25 are pending in the application.

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 1-15 and 21-25 are rejected under 35 U.S.C. 101 because the claimed invention is directed to an abstract idea of making a payment without significantly more.

Examiner has identified claim 1 as the claim that represents the claimed invention presented in the independent claims 1, 10, and 21.

Claim 1 is directed to a method, which is one of the statutory categories of invention (*Step 1: YES*).

The claim 1 recites a series of steps, e.g., receiving, by a payment provider server of a payment provider via a first webpage of a first merchant, a first payment request of a user to complete a first purchase with the first merchant, the first payment request including login information of the user with the payment provider; determining, based on accessing user account information of the user using the login information, that the user has not enabled a quick pay option; in response to the determining, causing a user device of the user to display an option for the user to enable the quick pay option; subsequent to receiving, from the user device, a selection to enable the quick pay option, receiving, via a second webpage of a second merchant, a second payment request of the user to complete a second

purchase with the second merchant using the payment provider, the second webpage being displayed in a browser window; and without causing the browser window to be redirected from the second webpage: transmitting, to *the user device*, a request for a user identifier corresponding to the enabled quick pay option, the user identifier being different from the login information; and subsequent to receiving the user identifier, automatically causing payment to be transferred from an account of the user to an account of the second merchant. These limitations (with the exception of italicized limitations) describe the abstract idea of making a payment and may correspond to a Certain Methods of Organizing Human Activity (fundamental economic practices or principles)). The additional limitations of a payment provider server of a payment provider and a user device do not necessarily restrict the claim from reciting an abstract idea. Thus, the claim 1 recites an abstract idea (*Step 2A-Prong 1: YES*).

This judicial exception is not integrated into a practical application because the additional limitation of a payment provider server of a payment provider and a user device result in no more than simply applying the abstract idea using generic computer elements. The additional elements of a payment provider server of a payment provider and a user device are recited at a high level of generality and under their broadest reasonable interpretation comprises a generic computer arrangement. The presence of a generic computer arrangement is nothing more than to implement the claimed invention (MPEP 2106.05(f)). The limitations (with the exception of italicized limitations) such as receiving, by *a payment provider server of a payment provider* via a first webpage of a first merchant, a first payment request of a user to complete a first purchase with the first merchant, the first payment request including login information of the user with the payment provider; transmitting, to *the user device*, a request for a user identifier corresponding to the enabled quick pay option, the user identifier being different from the login information amount to mere data gathering, which is a form of insignificant extra-solution activity. The additional limitations are no more than mere instructions to apply the

exception using a generic computer component. Therefore, the recitations of additional elements do not meaningfully apply the abstract idea and hence do not integrate the abstract idea into a practical application. Thus, the claim 1 is directed to an abstract idea (*Step 2A-Prong 2: NO*).

The claim 1 does not include additional elements that are sufficient to amount to significantly more than the judicial exception because the additional elements of a computer is recited at a high level of generality in that it results in no more than simply applying the abstract idea using generic computer elements. The additional elements when considered separately and as an ordered combination do not amount to add significantly more as these limitations provide nothing more than to simply apply the exception in a generic computer environment (*Step 2B: NO*). Thus, the claim 1 is not patent eligible.

Dependent claims 2-9, 11-15, and 22-25 further define the abstract idea that is present in the independent claim 16 and thus correspond to a Certain Methods of Organizing Human Activity and hence are abstract in nature for the reason presented above. Dependent claims do not include any additional elements that integrate the abstract idea into a practical application. Therefore, the claims 2-9, 11-15, and 22-25 are directed to an abstract idea. Thus, the claims 1-15 and 21-25 are not patent-eligible.

Response to Arguments

Examiner has withdrawn double patenting rejection of claims 1-20 in view of filing of a terminal disclaimer.

The rejections of claims 16-20 under 35 U.S.C. 101 and 35 U.S.C. 103(a) are moot, as these claims have been canceled.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to RAJESH KHATTAR whose telephone number is (571)272-7981. The examiner can normally be reached on M-F 8AM-5PM.

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, Shahid Merchant can be reached on 571-270-1360. 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 <https://ppair-my.uspto.gov/pair/PrivatePair>. 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.

/RAJESH KHATTAR/
Primary Examiner, Art Unit 3693

REMARKS

Claims 1-15 and 21-25 were pending in the present application and rejected. Claims 1, 2, 5, 7, 8, 10-13, 15, and 21-24 have been amended. No new matter is added. The rejections are respectfully traversed in light of the claim amendments and the following remarks, and reconsideration is requested.

Summary of the Examiner Interview

Applicant's representative, Daniel Kwok (Reg. No. 69,042), had a telephonic interview with Examiner Khattar on May 4, 2020. During the interview, Applicant's representative and the Examiner discussed proposed claim amendments in view of the §101 rejection. While no agreement was reached, the claims are amended herein based on what was discussed during the interview.

Applicant thanks Examiner Khattar for conducting the interview and advancing prosecution, and would welcome a further discussion if it would expedite allowance of this case.

Claim Rejections 35 U.S.C. § 101

Claims 1-15 and 21-25 were rejected under 35 U.S.C. § 101 as the claimed invention is directed to an abstract idea of making a payment without significantly more. Independent claims 1, 10, and 21 have been amended based on what was discussed during the interview. Applicant respectfully submits that the rejection cannot be maintained over the claims as currently amended based on the USPTO guidance for the reasons discussed during the Examiner Interview and for the reasons discussed below.

a. The claims are not directed to an abstract idea

Applicant respectfully asserts that the amended claimed subject matter is not directed to an abstract idea. The 2019 Revised Patent Subject Matter Eligibility Guidance published in January 2019 ("2019 PEG") provides that "if a claim recites a judicial exception... it must then be analyzed to determine whether the recited judicial exception is integrated into a practical application of that exception... a claim is not 'directed to' a judicial exception, and

thus is patent eligible, if the claim as a whole integrates the recited judicial exception into a practical application of that exception.”

Here, even if it is determined that amended claim 1 recites an abstract idea, Applicant respectfully submits that when viewed as a whole, amended claim 1 integrates the abstract idea into a practical application. For example, amended claim 1 recites, at least in part,

“receiving, by a payment provider server of a payment provider via a first webpage of a first merchant, a first payment request of a user to complete a first purchase with the first merchant, the first payment request including login information of the user with the payment provider;

determining, based on accessing user account information of the user using the login information, that a quick pay option associated with the user is not enabled;

in response to determining that the quick pay option associated with the user is not enabled, providing, on a user device of the user, a first checkout flow, wherein the providing the first checkout flow comprises presenting, on a checkout webpage associated with the first purchase, an option for the user to enable the quick pay option;

receiving, via the first checkout flow, a selection to enable the quick pay option and data associated with a configuration of the quick pay option;

subsequent to receiving, from the user device, the selection to enable the quick pay option, receiving, via a second webpage of a second merchant, a second payment request of the user to complete a second purchase with the second merchant using the payment provider, the second webpage being displayed in a browser window;

determining that the quick pay option associated with the user is enabled based on data included in the second payment request; and

in response to determining that the quick pay option associated with the user is enabled, providing, by the payment provider server on the user device, a second checkout flow different from the first checkout flow, wherein the providing the second checkout flow comprises, without causing the browser window to be redirected from the second webpage:

presenting, on the user device, a quick pay option interface comprising a data input field for receiving a user identifier, the user identifier being different from the login information;

authenticating the user for using the quick pay option by comparing the user identifier received via the quick pay option interface against the data associated with the configuration of the quick pay option; and

in response to authenticating the user for using the quick pay option, automatically causing payment to be transferred from an account of the user to an account of the second merchant.” (Emphasis added.)

Independent claims 10 and 21 recite similar limitations as independent claim 1.

Applicant respectfully submits that at least the above highlighted additional elements recited in the claims integrate the abstract idea into a practical application of providing an enhanced

online payment processing flow based on a quick pay option associated with a user account. As discussed in the Application, “typical payment flows with on-line purchases provide the consumer with a payment or checkout button or link that is selected when the consumer is ready for payment... the consumer is taken to a new checkout or payment page... one disadvantage to this payment flow is that the consumer is taken away from the merchant or product page, which may lessen the consumer experience and preclude further shopping or browsing on the page... another disadvantage is that the consumer may be required to enter information, such a user name, email address, password, PIN, credit card number, billing address, etc., which may be cumbersome and time-consuming... these problems may be even more prevalent in small mobile devices, such as phones, having small screen sizes and keyboards or keypads” (Application, paragraphs [0004]-[0005]).

The claimed solution is directed toward a quick pay option where “the payment window gives the user an option of doing a quick pay by simply entering in a user-known identifier, such as a two number sequence... if the identifier is confirmed with a payment provider, the payment is processed and the payment screen disappears” (Application, paragraph [0007]). When the user submits a first payment request (e.g., via a first webpage associated with a first merchant), it is determined whether the quick pay option for the user is enabled. If the quick pay option is not enabled, a first checkout flow will be provided to the user where the user may enter login information (e.g., user name, password, billing address, etc.). Furthermore, the first checkout flow also presents an option for the user to enable the quick pay option for subsequent payment transactions. Thus, when the user submits a second payment request (e.g., via a second webpage associated with a second merchant) after the user has enabled the quick pay option, a second checkout flow will be provided to the user. According to the second checkout flow, a pop-up window is presented on a user device for receiving the two-number sequence. After verifying the two-number sequence, the second payment request is automatically processed without redirecting the user away from the second webpage and without requiring the user to submit additional login information.

These additional elements “impose[s] a meaningful limit on the judicial exception,” such that amended claim 1 as a whole is more than a drafting effort designed to monopolize the exception, as clearly there are numerous other ways to use the alleged abstract idea

(which Applicant does not concede) of “making a payment” beyond what is recited in amended claim 1. Based on the 2019 PEG, these additional elements should **not** be evaluated whether they are “well-understood, routine, conventional activity” and that “a claim that includes conventional elements may still integrate an exception into a practical application, thereby satisfying the subject matter eligibility requirement of Section 101.”

Furthermore, Applicant respectfully submits that amended claim 1 can be closely analogized to Claim 1 in Example 42 of the Subject Matter Eligibility Examples, which was published in conjunction with the 2019 PEG. Claim 1 in Example 42 is directed to a network-based patient management method that collects, converts and consolidates patient information from various physicians and health-care providers into a standardized format, stores it in network-based storage devices, and generates messages notifying health care providers or patients whenever that information is updated. In finding that Claim 1 in Example 42 is not directed to an abstract idea, the analysis stated that “the claim as a whole integrates the method of organizing human activity into a practical application... the additional elements recite a specific improvement over prior art systems by allowing remote users to share information in real time in a standardized format regardless of the format in which the information was input by the user.”

Similar to Claim 1 in Example 42, the additional elements recited in amended claim 1 herein enables a user to configure an enhanced payment workflow to be used in multiple different websites associated with multiple different merchants. The user is only required to configure the enhanced payment workflow once, and the enhanced payment workflow may be provided to the user during online purchases with different merchants via different merchant websites. As discussed above, the user may enable the quick pay option during processing a first payment request with a first merchant via a first merchant website. Once the quick pay option is enabled, the enhance payment workflow may be provided to the user when the user submits a second payment request with a second merchant via a second merchant website. The enhanced payment workflow provides a different interface on the checkout webpage of the second merchant that provides improved data security and speed for processing the second payment request. Thus, the elements as a whole provide a specific improvement over prior online payment systems.

Accordingly, Applicant respectfully asserts that the pending claims are not directed to an abstract idea as the claims integrate the abstract idea into a practical application under Prong Two of the Alice/Mayo Test at Step 2A.

b. The claims include elements that are significantly more than an abstract idea

Even if the amended claims are determined to be directed to an abstract idea, Applicant respectfully submits that the claims include elements that are significantly more than the abstract idea and thus statutory under Step 2B of the Alice/Mayo Test. The 2019 PEG states that “it is possible that a claim does not ‘integrate’ a recited judicial exception is nonetheless patent eligible... because the additional elements recited in the claims provided ‘significantly more’ than the recited judicial exception (e.g., because the additional elements were unconventional in combination).”

Here, Applicant respectfully submits that the claim limitations, in combination, perform unconventional and non-routine functions that amount to significantly more than an abstract idea. Specifically, as illustrated above, the claims, when viewed as a whole, recite a specific and ordered combination of steps that are directed to providing an enhanced online payment processing flow based on a quick pay option associated with a user account.

Applicant respectfully submits that the claims as amended can be closely analogized with the patent eligible claims in *BASCOM Global Internet v. AT&T Mobility LLC* (also Example 34 of the Subject Matter Eligibility Examples issued by the USPTO in December 2016, hereinafter “December 2016 Examples”). In *BASCOM*, the Federal Circuit found the claims patent eligible by explaining that while the claimed limitations (e.g., filtering elements performing generic networking functions) do not amount to significantly more when “taken individually, [because they] recite generic computer, network and Internet components, none of which is inventive by itself... an inventive concept can be found in the unconventional and non-generic **combination** of known elements, and more specifically ‘the installation of a filtering tool at a specific location, remote from the end-users, with customizable filtering features specific to each end user’ where the filtering tool at the ISP is able to ‘identify individual accounts that communicate with the ISP server, and to associate a request for Internet content with a specific individual account.’” Pages 3-4 of the December 2016 Examples.

Similar to the claims in *BASCOM*, the claims as amended herein include features, when viewed in combination, amount to significantly more than an abstract idea as they are directed to an unconventional and non-generic way of providing an enhanced online payment processing flow to a user that improve data security and processing speed over conventional payment systems. As discussed above, “one disadvantage to this [conventional] payment flow is that the consumer is taken away from the merchant or product page, which may lessen the consumer experience and preclude further shopping or browsing on the page... another disadvantage is that the consumer may be required to enter information, such a user name, email address, password, PIN, credit card number, billing address, etc., which may be cumbersome and time-consuming... these problems may be even more prevalent in small mobile devices, such as phones, having small screen sizes and keyboards or keypads” (Application, paragraphs [0004]-[0005]).

The claimed solution resolves the issues identified above by providing a quick pay option workflow, where the user is required to enter only a two-number sequence that is different from the login information. The quick pay option workflow improves data security as sensitive data (e.g., password, PIN, etc.) is not being transmitted over a network. Furthermore, according to the claimed feature, the quick pay option is only required to be enabled once, and the quick pay option workflow will automatically be provided to the user for payment transactions across different merchants and different websites.

Applicant contends the combination of steps as recited in the claims is not routine or conventional and improves the technology or technical fields of web interfaces by providing functionality not previously known or used. Therefore, even if the amended claims 1, 10, and 21 are considered to include an alleged abstract idea, the amended claims 1, 10, and 21 (and their corresponding dependent claims) add “significantly more” to the abstract idea itself and thus direct the claims to statutory subject matter, as indicated by the 2019 PEG.

As such, Applicant respectfully requests reconsideration and withdrawal of the rejections under 35 U.S.C. § 101.

CONCLUSION

In view of the remarks set forth above, it is submitted that the application is now in condition for allowance. Authorization is given to charge any fees due or credit any overpayments in regard to this communication to deposit account 60-3156. If the Examiner has any questions or concerns, a telephone call to the undersigned at (949) 202-3061 is welcomed and encouraged.

Certification of Electronic Transmission

I hereby certify that this paper is being electronically transmitted to the U.S. Patent and Trademark Office on the date shown below.

/Barbara Thompson/
Barbara Thompson

May 22, 2020
Date

Respectfully submitted,

/Daniel S. Kwok/

Daniel S. Kwok
Attorney for Applicant
Reg. No. 69,042

CLAIMS

Please amend the claims as follows:

1. (Currently Amended) A method comprising:

receiving, by a payment provider server of a payment provider via a first webpage of a first merchant, a first payment request of a user to complete a first purchase with the first merchant, the first payment request including login information of the user with the payment provider;

determining, based on accessing user account information of the user using the login information, that ~~the user has not enabled~~ a quick pay option associated with the user is not enabled;

in response to ~~the determining~~ that the quick pay option associated with the user is not enabled, ~~causing providing, on a user device of the user, a first checkout flow, wherein the providing the first checkout flow comprises presenting, on a checkout webpage associated with the first purchase, to display~~ an option for the user to enable the quick pay option;

receiving, via the first checkout flow, a selection to enable the quick pay option and data associated with a configuration of the quick pay option;

subsequent to receiving, from the user device, ~~[[a]]~~ the selection to enable the quick pay option, receiving, via a second webpage of a second merchant, a second payment request of the user to complete a second purchase with the second merchant using the payment provider, the second webpage being displayed in a browser window; ~~and~~

determining that the quick pay option associated with the user is enabled based on data included in the second payment request; and

in response to determining that the quick pay option associated with the user is enabled, providing, by the payment provider server on the user device, a second checkout flow different from the first checkout flow, wherein the providing the second checkout flow comprises, without causing the browser window to be redirected from the second webpage:

~~transmitting, to presenting, on the user device, a quick pay option interface comprising a data input field for receiving a request for a user identifier~~

~~corresponding to the enabled quick pay option~~, the user identifier being different from the login information; ~~and~~

authenticating the user for using the quick pay option by comparing the user identifier received via the quick pay option interface against the data associated with the configuration of the quick pay option; and

~~subsequent to receiving the user identifier in response to authenticating the user for using the quick pay option~~, automatically causing payment to be transferred from an account of the user to an account of the second merchant.

2. (Currently Amended) The method of claim 1, wherein ~~the option for the user to enable~~ the quick pay option interface is displayed in a pop-up window.

3. (Previously Presented) The method of claim 1, wherein the first merchant is different from the second merchant, and wherein the first webpage is different from the second webpage.

4. (Previously Presented) The method of claim 1, wherein the second webpage provides the quick pay option and a second payment option, wherein the quick pay option requires a first number of inputs to authenticate the user, wherein the second payment option requires a second number of inputs to authenticate the user, and wherein the first number of inputs is less than the second number of inputs.

5. (Currently Amended) The method of claim 1, further comprising:
presenting ~~a field~~ the quick pay option interface in a pop-up window overlaying the browser window that displays the second webpage; ~~and~~
~~receiving the user identifier via the field of the pop-up window.~~

6. (Previously Presented) The method of claim 5, wherein a display area of the pop-up window is less than a display area of the browser window.

7. (Currently Amended) The method of claim 1, further comprising:

determining, based on the user identifier, that the quick pay option is associated with one or more payment limits[.]; and

determining that the second purchase is within the one or more payment limits.

8. (Currently Amended) The method of claim 1, wherein the quick pay option is associated with an expiration date[.], and wherein the method further comprises:

determining that the second payment request is received prior to the expiration date before providing the second checkout flow on the user device.

9. (Previously Presented) The method of claim 1, wherein the login information includes at least one of a password or a personal identification number (PIN), and wherein the user identifier does not include the password or the PIN.

10. (Currently Amended) A system comprising:

one or more hardware processors; and

a memory storing computer-executable instructions that in response to execution by the one or more hardware processors, causes the system to perform operations comprising:

receiving, via a first webpage of a first merchant displayed on a user device, a first payment request of a user to complete a first purchase with the first merchant, the first payment request including a user identifier login information of the user with a payment service provider;

determining, based on the user identifier login information, that a quick pay option associated with the user is not enabled;

in response to determining that has been enabled for the user, the quick pay option associated with the user is not enabled, providing, on the user device of the user, a first checkout flow, wherein the providing the first checkout flow comprises presenting, on a checkout webpage associated with the first purchase, an option for the user to enable the quick pay option;

receiving, via the first checkout flow, a selection to enable the quick pay option and inputs associated with a configuration of the quick pay option;

~~receiving being enabled in response to~~ a second payment request by the user to complete a second purchase with a second merchant via a second webpage, ~~the second payment request received by the system prior to the receiving the first payment request;~~ and

determining that the quick pay option associated with the user is enabled based on data included in the second payment request; and

in response to ~~the determining that the quick pay option associated with the user is enabled,~~ and without causing the user device of the user to navigate away from the ~~first-second~~ webpage;

transmitting, to the user device, a request for a user identifier corresponding to the quick pay option, the user identifier being different from the login information;

authenticating the user for using the quick pay option by comparing the user identifier against the inputs associated with the configuration of the quick pay option; and

in response to authenticating the user, automatically processing the ~~first second~~ payment request by transferring funds from an account of the user to an account of the ~~first~~ second merchant.

11. (Currently Amended) The system of claim 10, wherein the quick pay option and a second payment option are presented on the ~~first-second~~ webpage, wherein the quick pay option corresponds to a first number of inputs to complete the second purchase a payment transaction, wherein the second payment option corresponds to a second number of inputs to complete the second purchase a payment transaction, and wherein the first number of inputs is less than the second number of inputs.

12. (Currently Amended) The system of claim 10, wherein the operations further comprise:

determining, based on the user identifier, a payment limit associated with the quick pay option; and

determining that a payment amount included in the ~~first~~ second payment request is less than or equal to the payment limit.

13. (Currently Amended) The system of claim 10, wherein the operations further comprise:

determining, based on the user identifier, an expiration date associated with the quick pay option; and

determining that a current date corresponding to the ~~first~~ second payment request is before the expiration date.

14. (Previously Presented) The system of claim 10, wherein the quick pay option is associated with different payment limits for different merchants.

15. (Currently Amended) The system of claim 10, wherein the operations further comprise:

causing the user device to generate a pop-up window that at least partially overlays the ~~first~~ second webpage, wherein the ~~first payment request~~ user identifier is received via the pop-up window.

16-20. (Canceled)

21. (Currently Amended) A non-transitory machine-readable medium having stored thereon machine-readable instructions executable to cause a machine to perform operations comprising:

receiving, via a first webpage of a first merchant displayed on a user device, a first payment request of a user to complete a first purchase with the first merchant, wherein the first payment request includes login information of the user with a payment service provider;

~~obtaining a user identifier included in the first payment request;~~

determining, based on the ~~user identifier~~ login information, that a quick pay option associated with the user is not ~~has been~~ enabled;

in response to determining that quick pay option associated with the user is not enabled, providing, on a user device of the user, a first checkout flow, wherein the providing the first checkout flow comprises presenting, on a checkout webpage associated with the first purchase, an option for the user to enable the quick pay option;

receiving, via the first checkout flow, a selection to enable the quick pay option and data associated with a configuration of the quick pay option;

for the user, wherein the quick pay option was enabled in response to receiving a second payment request [[by]] from the user to complete a second purchase with a second merchant via a second webpage, and wherein the second payment request was received prior to the receiving the first payment request; and

determining that the quick pay option is enabled for the user based on data included in the second payment request; and

in response to determining that the quick pay option ~~has been~~ is enabled for the user, and without causing the user device of the user to navigate away from the ~~first~~ second webpage, providing, on the user device, a second checkout flow different from the first checkout flow, wherein the providing the second checkout flow comprises:

presenting, on the user device, a quick pay option interface comprising a data input field for receiving a user identifier of the user;

authenticating the user for using the quick pay option by comparing the user identifier against the data associated with the configuration of the quick pay option;

and

in response to authenticating the user, automatically processing the ~~first~~ second payment request by transferring funds from an account of the user to an account of the ~~first~~ second merchant.

22. (Currently Amended) The non-transitory machine-readable medium of claim 21, wherein the quick pay option and a second payment option are presented on the ~~first~~ second webpage, wherein the quick pay option corresponds to a first number of inputs to authenticate the user, wherein the second payment option corresponds to a second number of inputs to authenticate the user, and wherein the first number of inputs is less than the second number of inputs.

23. (Currently Amended) The non-transitory machine-readable medium of claim 21, wherein the operations further comprise:

determining, based on the user identifier, a payment limit associated with the quick pay option; and

determining that a payment amount included in the ~~first~~ second payment request is less than or equal to the payment limit.

24. (Currently Amended) The non-transitory machine-readable medium of claim 21, wherein the operations further comprise:

determining, based on the user identifier, an expiration date associated with the quick pay option; and

determining that a current date corresponding to the ~~first~~ second payment request is before the expiration date.

25. (Previously Presented) The non-transitory machine-readable medium of claim 21, wherein the quick pay option is associated with different payment limits for different merchants.