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16/557,605	08/30/2019	Tarundeep Batra	4335US1 (102.0394US1)	8270

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EXAMINER	
PATEL, AMIT HEMANTKUMAR	

ART UNIT	PAPER NUMBER
3696	

NOTIFICATION DATE	DELIVERY MODE
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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Office Action Summary	Application No. 16/557,605	Applicant(s) Batra et al.	
	Examiner AMIT PATEL	Art Unit 3696	AIA (FITF) Status Yes

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

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTHS FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☑ Responsive to communication(s) filed on 08/30/2019.

☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.

2a)☐ This action is **FINAL.** 2b) ☑ This action is non-final.

3)☐ 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.

4)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims*

5) ☑ Claim(s) 1-20 is/are pending in the application.

5a) Of the above claim(s) _____ is/are withdrawn from consideration.

6) ☐ Claim(s) _____ is/are allowed.

7) ☑ Claim(s) 1-20 is/are rejected.

8) ☐ Claim(s) _____ is/are objected to.

9) ☐ Claim(s) _____ are subject to restriction and/or election requirement

* If any claims have been determined allowable, 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 or send an inquiry to **PPHfeedback@uspto.gov.**

Application Papers

10)☐ The specification is objected to by the Examiner.

11)☑ The drawing(s) filed on 08/30/2019 is/are: a)☑ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

Certified copies:

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)).

** See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☑ Notice of References Cited (PTO-892)

2) ☑ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date _____.

3) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date _____.

4) ☐ Other: _____.

DETAILED ACTION

Notice of Pre-AIA or AIA Status

1. The present application, filed on or after March 16, 2013, is being examined under the first inventor to file provisions of the AIA.

Claim Rejections - 35 USC § 101

2. 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.

3. **Claims 1–20 are rejected under 35 U.S.C. § 101 because the claimed invention is directed to a judicial exception (i.e., a law of nature, a natural phenomenon, or an abstract idea) without significantly more.**

In sum, claims 1–20 are rejected under 35 U.S.C. §101 because the claimed invention is directed to a judicial exception to patentability (i.e., a law of nature, a natural phenomenon, or an abstract idea) and do not include an inventive concept that is something "significantly more" than the judicial exception under the January 2019 patentable subject matter eligibility guidance (2019 PEG) analysis which follows.

Under the 2019 PEG step 1 analysis, it must first be determined whether the claims are directed to one of the four statutory categories of invention (i.e., process, machine, manufacture, or composition of matter). Applying step 1 of the analysis for patentable subject matter to the claims, it is determined that the claims are directed to the statutory category of a machine (claims 1–20). Therefore, we proceed to step 2A, Prong 1. Under

the 2019 PEG step 2A, Prong 1 analysis, it must be determined whether the claims recite an abstract idea that falls within one or more designated categories of patent ineligible subject matter (i.e., organizing human activity, mathematical concepts, and mental processes) that amount to a judicial exception to patentability. Here, the claims recite the abstract idea of implementing multiple payment gateways in a system designed for customers to perform payment transactions by;

a plurality of payment gateways comprising a particular payment gateway, wherein each payment gateway is an application service provider that provides a payment gateway adapter configured for different payment gateway functionality, and wherein the particular payment gateway provides a particular payment gateway adapter;

a, . . ., comprising:

a multitenant database, . . ., that is configurable to provide applications and services to a plurality of clients, wherein each client is a tenant or organization of the, . . ., that transacts business with one or more customers via a payment gateway; and

a payments platform, . . ., having a pluggable architecture for integrating each of the payment gateway adapters of the plurality of payment gateways with the, . . ., so that the clients and customers of clients are able to perform payment transactions using the payment gateways via the payments platform module of the, . . .

Here, the recited abstract idea falls within one or more of the three enumerated 2019 PEG categories of patent ineligible subject matter, to wit: certain methods of

organizing human activity, which includes fundamental economic practices or principles as well as commercial or legal interactions (e.g., implementing multiple payment gateways in a system designed for customers to perform payment transactions).

Under the 2019 PEG step 2A, Prong 2 analysis, the identified abstract idea to which the claim is directed does not include limitations that integrate the abstract idea into a practical application, since the recited features of the abstract idea are being applied on a computer or computing device or via software programming that is simply being used as a tool ("apply it") to implement the abstract idea. (*See, e.g.*, MPEP §2106.05(f)). Therefore, the claim is directed to an abstract idea.

Under the 2019 PEG step 2B analysis, the additional elements are evaluated to determine whether they amount to something "significantly more" than the recited abstract idea. (i.e., an innovative concept). Here, the additional elements, such as: "cloud computing platform" and "module" do not amount to an innovative concept since, as stated above in the step 2A, Prong 2 analysis, the claims are simply using the additional elements as a tool to carry out the abstract idea (i.e., "apply it") on a computer or computing device and/or via software programming. (*See, e.g.*, MPEP §2106.05(f)). The additional elements are specified at a high level of generality to simply implement the abstract idea and are not themselves being technologically improved. (*See, e.g.*, MPEP §2106.05 I.A.); (*see also,* paragraph [0036] of the specification).

Dependent claims 2–12 and 14–20 have been considered and do not integrate the abstract idea into a practical application. The additional elements of the dependent claims merely refine and further limit the abstract idea of the independent claims and do not add any feature that is an "inventive concept" which cures the deficiencies of their

respective parent claim under the 2019 PEG analysis. None of the dependent claims considered individually, including their respective limitations, include an "inventive concept" of some additional element or combination of elements sufficient to ensure that the claims in practice amount to something "significantly more" than patent-ineligible subject matter to which the claims are directed.

The elements of the instant process steps when taken in combination do not offer substantially more than the sum of the functions of the elements when each is taken alone. The claims as a whole, do not amount to significantly more than the abstract idea itself because the claims do not effect an improvement to another technology or technical field (*e.g.,* the field of computer coding technology is not being improved); the claims do not amount to an improvement to the functioning of an electronic device itself which implements the abstract idea (*e.g.,* the general purpose computer and/or the computer system which implements the process are not made more efficient or technologically improved); the claims do not perform a transformation or reduction of a particular article to a different state or thing (i.e., the claims do not use the abstract idea in the claimed process to bring about a physical change. *See, e.g., Diamond v. Diehr*, 450 U.S. 175 (1981), where a physical change, and thus patentability, was imparted by the claimed process; contrast, *Parker v. Flook*, 437 U.S. 584 (1978), where a physical change, and thus patentability, was not imparted by the claimed process); and the claims do not move beyond a general link of the use of the abstract idea to a particular technological environment (*e.g.,* simply claiming the use of a computer and/or computer system to implement the abstract idea).

Prior Art Not Relied Upon

1. *Kumar S et al.* (U.S. Publication No. 2015/0347989) teaches techniques and apparatus that enable electronic payment transactions over a network via various payment gateways.

2. *Zhang et al.* (U.S. Publication No. 2010/0280909) teaches a payment gateway implemented as a web service that utilizes a payment adapter plug-in model to support both synchronous payments and asynchronous payments.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to AMIT PATEL whose telephone number is (313) 446-4902. The examiner can normally be reached on Monday thru Thursday, 7:30 AM - 5:30 PM EST.

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, Namrata Boveja can be reached on (571) 272-8105. The Examiner's fax number is (571) 273-6087. 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.

/Amit Patel/
Examiner
Art Unit 3696

/JOSEPH W. KING/
Primary Examiner, Art Unit 3696

REMARKS

This is a full and timely response to the non-final Office Action dated October 1, 2020, which rejected claims 1-20.

Claims 1, 2, 3, 5-7, 9-11 and 13- 20 have been amended, and claims 4 and 8 have been cancelled without prejudice or disclaimer. No new matter has been added. Support for the amendments can be found, for example, in original claims 2-4, 7-8 and 11.

After entering the amendments indicated above, claims 1-3, 5-7, 9-12; and 13-20 are pending with claims 1 and 13 as the independent claims. Reconsideration and allowance of the current application are respectfully requested in view of the above-marked amendments and the following remarks. The examiner is encouraged to contact the undersigned at (480) 361-0415 to discuss how best to advance prosecution in light of this reply.

Summary of Rejections

Claims 1-20 were rejected under 35 U.S.C. 101 for allegedly being directed to a judicial exception (i.e. law of nature, a natural phenomenon, or an abstract idea) without significantly more. In particular, it was alleged that claims 1-20 fall within a subject matter grouping of abstract ideas which the courts have considered ineligible (organizing human activity).

Summary of Amendments. With this response, claims 1-3, 5-7, 9-12; and 13-20 are pending with claims 1 and 13 as the independent claims. Claims 1, 2, 3, 7, 11; 13-16 and 20 have been amended. No new matter has been added. Support for the amendments can be found, for example, in original claims 2-4, 7-8 and 11.

Interview Summary. Applicant thanks the Examiner and the Supervisory Examiner for the courtesy of the telephonic interview that took place on January 13, 2021. The parties discussed the 101 rejections and possible claim amendments to overcome the 101 rejections. The claims have been amended in accordance with the discussions. The foregoing constitutes a summary of the substance of the interview.

Claim Rejections -- 35 U.S.C. § 101

Claims 1-20 were rejected under 35 U.S.C. §101 for allegedly being directed to a judicial exception (*i.e.*, law of nature, a natural phenomenon, or an abstract idea) without significantly more. In particular, it was alleged that claims 1-20 fall within a subject matter grouping of abstract ideas which the courts have considered ineligible, namely, "organizing human activity, which includes fundamental economic practices or principles as well as

commercial or legal interactions (e.g., implementing multiple payment gateways in a system designed for customers to perform payment transactions)."

It is submitted that original claims 1-20, as well as amended claims 1-3, 5-7, 9-12; and 13-20, have nothing to do with "organizing human activity," and do not recite a method of "commercial interaction," as alleged by the Examiner. Applicant note that the claims are not one of the "certain methods of organizing human activity listed" listed in 2019 PEG. For that reason alone, the rejections should be withdrawn. The amended claims make this even more clear.

Moreover, even if the claims recited a judicial exception, the claims as amended recite a practical application to any alleged judicial exception. The claims are tied to the practical application of a cloud computing platform that includes a multitenant database system that provides applications and services to a plurality of clients via a payments platform module that will be described below. These components demonstrated integration into a practical application similar to Example 2. E-Commerce Outsourcing System/Generating a Composite Web Page; Example 34. System for Filtering Internet Content; and Example 42 – Method for Transmission of Notifications When Medical Records Are Updated, as described in MPEP Sections 2103 through 2106.07(c), which incorporates the 2019 Revised Patent Subject Matter Eligibility Guidance (2019 PEG), October 2019 Patent Eligibility Guidance Update (October 2019 Update), and the Berkheimer Memo.

For example, amended claim 1 relates to a cloud-based computing system that comprises a cloud computing platform, and a plurality of different payment gateways that are external to the cloud computing platform. Each payment gateway is an application service provider that provides a payment gateway adapter to provide different payment gateway functionality. The cloud computing platform includes a multitenant database system that is configurable to provide applications and services to a plurality of clients, and **a payments platform module** (e.g., see FIGS. 1 and FIG. 2A of the present application, which is reproduced below).

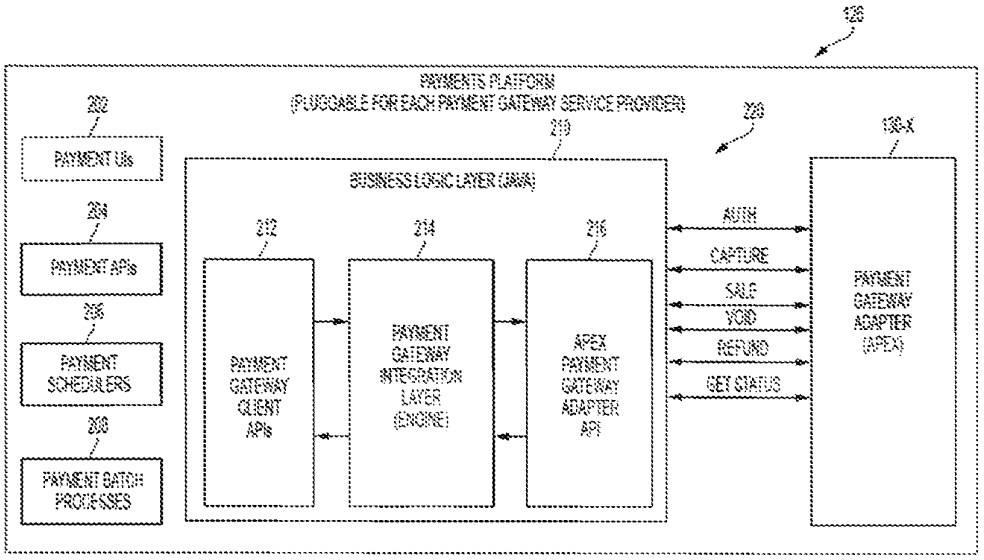

FIG. 2A

The claims include "additional elements that are sufficient to amount to significantly more." The **payments platform module** as described in amended claim 1 is one such example. The payments platform module has a pluggable architecture configurable to integrate one or more of the respective payment gateway adapters of the plurality of different respective payment gateways with the cloud computing platform **so that one or more of the clients of the multitenant database system are enabled to selectively integrate a selected one or more of the respective payment gateway adapters to implement** thereby enabling customers of the clients to perform payment transactions using the plurality of different respective payment gateways via the payments platform module of the cloud computing platform. For example, as noted at [0074] of the present application: "[t]he payments platform 126 can seamlessly provide an out of the box integration with hundreds or even thousands of payment gateways 130 by exposing an APEX® payment gateway adapter API 216 that is provided by the cloud computing platform 102. The payments platform 126 provides a single unified flavor of standard APIs like (authorization, authorization reversal, capture, sale, void, refund, etc.) over all payment gateways 140-1...140-N **thus abstracting the complex implementation details** of how they are exposed via different API signatures of different payment gateway 140-1...140-N providers like PAYPAL®, STRIPE®, CYBERSOURCE®, ADVEN®, WORLDPAY®, SECUREPAY.COM®, AUTHORIZE.NET®, 2CHECKOUT.COM®, AMAZON PAYMENTS®, FIRST DATA CORPORATION®, BLUEPAY PROCESSING LLC,

PAYSIMPLE®, FASTCHARGE.COM®, PAYNOVA®, CHRONOPAY®, SQUARE®, etc." (Underlining added.)

Notably, as recited in amended claim 1, one or more of the respective payment gateway adapters is "coded using **a custom programming language of the cloud-based computing platform** using standardized application programming interfaces (APIs)" provided by the payments platform module of the cloud computing platform such that the respective payment gateway adapters are pluggable into the payments platform module. For example, as noted at [0079] of the present application: "providers for each payment gateway 140-1...140-N to use a **standardized APEX® APIs (provided by the payments platform 126 of the cloud computing platform 102) to write their own managed package code** for a payment gateway adapter for their payment gateway in APEX®." (Underlining added.)

As also recited in amended claim 1, "one or more of the respective payment gateway adapters is **published as a managed package** that is configured to be accessible to the clients so that clients can **selectively install and instantiate one or more of the respective payment gateway adapters** that is selected for integration by that client." For example, as noted at [0079] of the present application: "[a]fter creating a managed package, it can be distributed to other Salesforce.com® users and organizations. An organization can create **a single managed package that can be downloaded and installed by many different organizations**." (Underlining added.)

In addition, as also recited in amended claim 1, the payments platform module also includes a "payment gateway integration layer," and provides "payment gateway client APIs" and "payment gateway adapter APIs of the respective payment gateway adapters for each of the different respective payment gateways."

The payment gateway client APIs that are coded using the custom programming language of the cloud-based computing platform that clients can utilize to interact with the various different respective payment gateways. For example, as noted at [0086] of the present application: "payments platform 126 exposes payment gateway client APIs 212 to clients 110. The payment gateway client APIs 212 are a unified set of APIs that clients 110 (e.g., ISVs/Partners) can use to build integration and interact with the various different payment gateways 140. For example, PAYPAL® could use the payment gateway client APIs 212 to integrate with the payments platform 126 and can implement payment gateway adapter APIs 216, while the clients 110 can use the payment gateway client APIs 212 to consume this. Clients 110 are free to choose from different types of APIs such as

REST/SOAP/APEX® **without understanding how payment gateway client APIs 212 work** and in which specific type. For example, payment gateway client APIs 212 can include REST/SOAP/APEX® APIs that can be exposed to the clients 110 to call from flows, process builders, customer code, etc., whereas the APEX® payment gateway adapter APIs 216 are APEX® APIs. For instance, a client 110 can use a REST APIs for a sale call even though underneath the cover the payment provider supports SOAP APIs. This **provides a huge advantage because clients 110 of the payments platform 126 do not have to understand and interact with multiple APIs for different payment gateways 140**." (Underlining added.)

On the other hand, the payment gateway adapter APIs are configurable to enable each respective payment gateway to integrate with the payments platform module. For example, as noted at [0091] of the present application: "payments platform 126 exposes the APEX® payment gateway adapter APIs 216 to allow developers of the payment gateways 140 to build payment gateway adapters 130." (Underlining added.)

The payment gateway integration layer is configurable to enable the payments platform module to interact with the different respective payment gateways by providing the payment gateway adapter APIs to interact with each of the plurality of different respective payment gateways. The payment gateway adapter APIs serve as a bridge for interaction between the payment gateway integration layer and the different respective payment gateways.

This way, the respective payment gateway adapters translate the payment gateway adapter APIs of the respective payment gateway adapters into the payment gateway client APIs of the cloud computing platform so that they are compatible. For example, as noted at [0092] of the present application: "[t]he payments platform 126 can then execute one of the respective payment gateway adapters that have been selected by a client to implement the set of APEX® payment gateway adapter APIs 216 so that **APIs of particular payment gateway service 140 can be translated into the payment gateway client APIs 212 (APIs of the cloud computing platform 102)**. In other words, each payment gateway adapter 130 translates APIs of a particular payment gateway service into the APIs of the cloud computing platform 102 so that they are compatible." (Underlining added.)

Examples of Technical Problem(s) Solved by The Claimed System

As stated in paragraph [0005] of the present application, the claims **overcome a technical problem** associated with a cloud computing platform that provides CRM

applications and services to a massive client base, where clients can transact business with their customers through payment gateways (i.e., process payments from customers through payment gateways). In particular, such systems do not "provide an out-of-the-box native payment solution for its massive client base." As explained in paragraph [0006] of the present application, "[o]ne drawback of this approach from the perspective of clients (e.g., vendors, merchants or service providers) of a cloud computing platform is that there are hundreds of application service providers that provide the payment gateway functionality, and each has different APIs. As such, **clients may be required to build integrations with each payment gateway that they want to utilize, which is extremely time consuming and difficult to maintain**. Another drawback of this approach is that there is **no consistent data model used by the various clients (e.g., tenants or organizations) of the cloud computing platform**. In other words, data models are not fixed and standardized among tenants, which **can make it difficult for client to integrate different payment gateways with the cloud computing platform**. Furthermore, a client's transaction data may be spread across many different payment gateways, which can be inconvenient for the client. In addition, there are different types of payment gateways with some being synchronous and others being asynchronous. It can also be difficult for the clients to maintain records of business transactions in the multi-tenant database system, and clients may be forced to acquire data for transactions with a particular customer many different times during the lifecycle of a payment."

Examples of Technical Features That Solve the Technical Problems

To overcome these technical problems associated with conventional cloud computing platforms that include a multitenant database system, the claims recite a payments platform module having the various technical features described above. For example, the payments platform module includes a "payment gateway integration layer," and provides "payment gateway client APIs" and "payment gateway adapter APIs," as described above. One or more of the respective payment gateway adapters "coded using **a custom programming language of the cloud-based computing platform** using standardized application programming interfaces (APIs)" provided by the payments platform module of the cloud computing platform such that the respective payment gateway adapters are pluggable into the payments platform module. One or more of the payment gateway adapters is published as a managed package that is configured to be accessible to the clients so that clients can **selectively install and instantiate one or more of the**

respective payment gateway adapters that is selected for integration by that client. The "payment gateway client APIs" are coded using the custom programming language of the cloud-based computing platform that clients can utilize to interact with the various different respective payment gateways. The "payment gateway adapter APIs" that are provided by the payments platform module serve as a bridge for interaction between the payment gateway integration layer and the different respective payment gateways, and are configurable to enable each respective payment gateway to integrate with the payments platform module" and interact with the plurality of different payment gateways.

Practical Application

The claim, as a whole, integrates the claimed "payments platform module" into a practical application. Specifically, the additional elements recite a specific improvement over prior art systems by allowing **one or more of the clients of the multitenant database system "to selectively integrate"** which payment gateway adapters to implement thereby enabling customers of the clients to perform payment transactions using the plurality of different respective payment gateways via the payments platform module of the cloud computing platform.

Examples of Technical Advantages

The claimed system provides several technical advantages. For instance, payment gateways benefit in that they can develop code needed to create the respective payment gateway adapters **one time**, and then publish it as a "**managed package.**" Each managed package is accessible to all clients, and can be instantiated/installed by **any number of clients of the multitenant database system** at the cloud computing platform. The respective payment gateway adapters are **coded using a custom programming language of the cloud-based computing platform using standardized application programming interfaces** provided by the payments platform module of the cloud computing platform. This can eliminate the need to for clients to build customized **integrations with each payment gateway that they want to utilize, which is extremely time consuming and difficult to maintain**. This is beneficial to clients of the multitenant database system since each client can simply select which payment gateway adapters they want to implement, and then "**selectively install and instantiate one or more of the respective payment gateway adapters that is selected for integration by that client**." This allows clients to selectively integrate which payment gateway adapters they want to implement. This helps ensure that a **consistent, standardized data model is used by the various clients (e.g., tenants or**

organizations) of the cloud computing platform, which **can make it easier for clients to integrate different payment gateways with the cloud computing platform.** *See*, for example, paragraphs [0074]-[0075], [0079], [0081], [0083], [0086]-[0092] of the present application as filed.

These unconventional, technical features have not been "proven by clear and convincing evidence," Berkheimer Memo at page 12, as no evidence of these features has been provided and the rejection has not been expressly supported in writing with evidence. Berkheimer Memo at pages 3-4.

In conclusion, as the claims are tied to a practical application and not an abstract idea, the claims are patentable subject matter under prong I/II of Step 2A. Additionally, as the computer system use unconventional technical features, the claim is patentable subject matter under Step 2B. For at least these reasons, withdrawal of the pending rejections of claims 1-20 under 35 U.S.C. §101 is respectfully requested.

III. Conclusion

Based on the foregoing amendments, the pending claims are in condition for allowance. It is believed that all pending claims have been addressed in this paper. However, failure to address a specific rejection, issue or comment, does not signify agreement with or concession of that rejection, issue or comment. In addition, because the arguments made above are not intended to be exhaustive, there may be reasons for patentability of any or all pending claims (or other claims) that have not been expressed. Finally, nothing in this paper should be construed as an intent to concede any issue regarding any claim, except as specifically stated in this paper.

The Commissioner is hereby authorized to charge any additional fees that may be due, or credit any overpayment of same, to Deposit Account No. 50-2091. If there are any questions regarding this reply, the Examiner is encouraged to contact the undersigned at the telephone number provided below. In view of Applicant's amendments and remarks, it is respectfully submitted that Examiner's rejections have been overcome.

Respectfully submitted,

Lorenz & Kopf, LLP

Dated: January 14, 2021

By: /ERIN P. MADILL/

Erin P. Madill
Reg. No. 46,893
Lorenz & Kopf, LLP
Customer No. 10631
480-385-5060

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the above-identified application:

Listing of Claims:

1. (Currently Amended) A cloud-based computing system, comprising:

a plurality of different respective payment gateways ~~comprising a particular payment gateway~~, wherein each respective payment gateway is an application service provider that provides a payment gateway adapter configured to provide [[for]] different payment gateway functionality customized for each respective payment gateway~~, and wherein the particular payment gateway provides a particular payment gateway adapter~~; and

a cloud computing platform, comprising:

a multitenant database system that is configurable to provide applications and services to a plurality of clients, wherein each client is a tenant or organization of the cloud computing platform that transacts business with one or more customers via one or more of the respective payment gateways that are external to the cloud computing platform ~~a payment gateway~~; and

a payments platform module having a pluggable architecture configurable to integrate ~~for integrating~~ [[each]] one or more of the respective payment gateway adapters of the plurality of different respective payment gateways with the cloud computing platform so that one or more of the clients of the multitenant database system are enabled to selectively integrate a selected one or more of the respective payment gateway adapters to implement thereby enabling [[and]] customers of the clients ~~are able~~ to perform payment transactions using the plurality of different respective payment gateways via the payments platform module of the cloud computing platform, wherein one or more of the respective payment gateway adapters is coded using a custom programming language of the cloud-based computing platform using standardized application programming interfaces (APIs) provided by the payments platform module of the cloud computing

platform such that the respective payment gateway adapters are pluggable into the payments platform module, and wherein one or more of the respective payment gateway adapters is published as a managed package that is configured to be accessible to the clients so that clients can selectively install and instantiate one or more of the respective payment gateway adapters that is selected for integration by that client, and

wherein the payments platform module provides: payment gateway client APIs that are coded using the custom programming language of the cloud-based computing platform and that clients can utilize to interact with the various different respective payment gateways; and payment gateway adapter APIs of the respective payment gateway adapters for each of the different respective payment gateways, wherein the payment gateway adapter APIs are configurable to enable each respective payment gateway to integrate with the payments platform module, and

wherein the payments platform module comprises:

a software-based payment gateway integration layer that is configurable to enable the payments platform module to interact with the different respective payment gateways by providing the payment gateway adapter APIs to interact with each of the plurality of different respective payment gateways, wherein the payment gateway adapter APIs serve as a bridge for interaction between the payment gateway integration layer and the different respective payment gateways, and

wherein the respective payment gateway adapters translate the payment gateway adapter APIs of the respective payment gateway adapters into the payment gateway client APIs of the cloud computing platform so that they are compatible.

2. (Currently Amended) The cloud-based computing system according to claim 1, further comprising:

a third-party application exchange configured to store ~~a plurality of~~ the respective payment gateway adapters for the plurality of different respective payment gateways, each of the respective payment gateway adapters being customized for a particular one of the different respective payment gateways,

~~wherein each of the payment gateway adapters are pluggable into the payments platform module so that each of the clients can selectively integrate which payment gateway adapters to implement,~~

~~wherein the payment gateway adapters include a particular payment gateway adapter~~.

3. (Currently Amended) The cloud-based computing system according to claim 2, wherein the respective payment gateway adapters are published via the third-party application exchange by their corresponding payment gateway ~~as a managed package that is accessible to the clients so that clients can selectively install and instantiate different payment gateway adapters for each particular payment gateway that is selected for integration by that client~~.

4. (Cancelled).

5. (Currently Amended) The cloud-based computing system according to claim 2, wherein each of the respective payment gateway adapters, when executed by the hardware-based processing system, is configurable to cause:

receiving and processing payment transaction requests from clients by calling a particular payment gateway adapter specified in each the payment transaction request; and

processing and returning payment transaction responses that originate from one of the different respective payment gateways.

6. (Currently Amended) The cloud-based computing system according to claim 2, wherein each of the respective payment gateway adapters are selectable by any of the clients for integration with the payments platform module to allow the clients to select any of the payment gateways to execute payment transactions with their customers through the payments platform module using the particular payment gateways that are selected.

7. (Currently Amended) The cloud-based computing system according to claim 2, wherein the payments platform module provides ~~exposes~~:

the payment gateway client ~~application programming interfaces~~ APIs to the clients to call from flows, process builders, and customer code~~, wherein the payment gateway client~~

~~application programming interfaces are a unified set of application programming interfaces that clients can use to interact with the various different payment gateways; and~~

~~payment gateway adapter application programming interfaces of the payment gateway adapters for each of payment gateways, wherein the payment gateway adapter application programming interfaces are universal for all clients and allow developers of the payment gateways to build payment gateway adapters such that each payment gateway can use the payment gateway client application programming interfaces to integrate with the payments platform module and implement payment gateway adapter application programming interfaces,~~

~~wherein the payment gateway adapter application programming interfaces are written in a custom programming language of the cloud-based computing platform, and~~

~~wherein each of the clients can use the payment gateway client application programming interfaces to consume the payment gateway adapter application programming interfaces~~.

8. (Cancelled).

9. (Currently Amended) The cloud-based computing system according to claim 7, wherein the payment gateway integration layer coordinates calls between the payments platform module and the <u>different respective</u> payment gateways, wherein the payment gateway integration layer, when executed by the hardware-based processing system, is configurable to cause:

receiving and processing payment transaction requests from clients by calling a ~~particular~~ <u>respective</u> payment gateway adapter specified in each the payment transaction request, wherein each payment transaction request comprises information regarding which <u>respective</u> payment gateway adapter to use so that payments platform module knows which <u>respective</u> payment gateway adapter to call and invoke; and

processing and returning payment transaction responses that have been translated by and forwarded from the <u>respective</u> payment gateway adapters, wherein the payment transaction responses originate from one of the <u>different respective</u> payment gateways.

10. (Currently Amended) The cloud-based computing system according to claim 7, wherein the payment gateway integration layer, when executed by the hardware-based processing system, is configurable to cause:

initializing and loading, based on a configuration specified in a payment transaction request, a specific environment for the ~~particular~~ respective payment gateway adapter;

converting the payment transaction request to a specific format for the ~~particular~~ respective payment gateway adapter;

calling and executing the ~~particular~~ respective payment gateway adapter;

receiving and converting a payment transaction response that is specific to the ~~particular~~ respective payment gateway into a gateway payment transaction response that is specific to the payments platform module; and

returning the gateway payment transaction response.

11. (Currently Amended) The cloud-based computing system according to claim 7, wherein the payments platform module, when executed by the hardware-based processing system, is configurable to cause:

executing the ~~particular~~ respective payment gateway adapter that has been selected by a particular client to implement a set of payment gateway adapter ~~application programming interfaces~~ APIs so that ~~application programming interfaces~~ APIs of the ~~particular~~ respective payment gateway can be translated into the payment gateway client ~~application programming interfaces~~ APIs the cloud computing platform~~, wherein the particular payment gateway adapter translates application programming interfaces of a particular payment gateway into the application programming interfaces of the cloud computing platform so that they are compatible~~.

12. (Original) The cloud-based computing system according to claim 1, wherein the payment transactions supported by the payments platform module comprise one or more of: an authorization transaction that includes an authorization request and an authorization response, an authorization reversal transaction that includes an authorization reversal request and an authorization reversal response, a capture transaction that includes a capture request and a capture response, a sale transaction that includes a sale request and a sale response, a void transaction that includes a void request and a void response, and a refund transaction that includes a refund request and a refund response.

13. (Currently Amended) A cloud-based computing system comprising a cloud computing platform that includes a multitenant database system that hosts a plurality of clients that each transact business with one or more customers via one or more of a plurality of different respective payment gateways that are external to the cloud computing platform ~~a payment gateway~~, wherein the multitenant database system that is configurable to provide applications and services to the plurality of clients, wherein each client is a tenant or organization of the cloud computing platform, wherein the cloud-based computing system ~~comprising~~ comprises at least one hardware-based processor and memory, wherein the memory comprises processor-executable instructions encoded on a non-transient processor-readable media, wherein the processor-executable instructions, when executed by the processor, are configurable to cause:

selecting a ~~particular~~ respective payment gateway adapter for a ~~particular~~ respective payment gateway, wherein the ~~particular~~ respective payment gateway is one of a plurality of different respective payment gateways, wherein each respective payment gateway is an application service provider that provides a payment gateway adapter to provide [[for]] different payment gateway functionality customized for one of the respective payment gateways; and

executing, at a payments platform module of [[a]] the cloud computing platform, ~~particular~~ the respective payment gateway adapter that was selected so that a client and one or more customers of client are able to perform payment transactions using the ~~particular~~ respective payment gateway that was selected via the payments platform of the cloud computing platform,

wherein the payments platform module has a pluggable architecture configurable to integrate one or more of the respective payment gateway adapters of the plurality of different respective payment gateways with the cloud computing platform so that one or more of the clients of the multitenant database system are enable to selectively integrate a selected one or more of the respective payment gateway adapters to implement thereby enabling customers of the clients to perform payment transactions using the plurality of different respective payment gateways via the payments platform module of the cloud computing platform, wherein one or more of the respective payment gateway adapters is coded using a custom programming language of the cloud-based computing platform using standardized application programming interfaces (APIs) provided by the payments platform module of

the cloud computing platform such that the respective payment gateway adapters are pluggable into the payments platform module, and wherein one or more of the respective payment gateway adapters is published as a managed package that is configured to be accessible to the clients so that clients can selectively install and instantiate one or more of the respective payment gateway adapters that is selected for integration by that client, and

wherein the payments platform module provides: payment gateway client APIs that are coded using the custom programming language of the cloud-based computing platform and that clients can utilize to interact with the various different respective payment gateways; and payment gateway adapter APIs of the respective payment gateway adapters for each of the different respective payment gateways, wherein the payment gateway adapter APIs are configurable to enable each of the different respective payment gateways to integrate with the payments platform module, and

wherein the payments platform module comprises:

a software-based payment gateway integration layer that is configurable to enable the payments platform module to interact with the respective payment gateways by exposing the payment gateway adapter APIs to interact with one or more of the plurality of different respective payment gateways, wherein the payment gateway adapter APIs serve as bridge for interaction between the payment gateway integration layer and the respective payment gateways, and

wherein the respective payment gateway adapters translate the payment gateway adapter APIs of the respective payment gateway adapters into the payment gateway client APIs of the cloud computing platform so that they are compatible.

14. (Currently Amended) The cloud-based computing system according to claim 13, wherein the processor-executable instructions, when executed by the processor, are further configurable to cause:

storing, at a third-party application exchange, [[a]] the respective plurality of payment gateway adapters for the plurality of different respective payment gateways, each of the respective payment gateway adapters being customized for a particular one of the different respective payment gateways, ~~wherein each of the payment gateway adapters are pluggable into the payments platform module so that each of the clients can selectively integrate which payment gateway adapters to implement, wherein the payment gateway adapters include the particular payment gateway adapter, and wherein the payments~~

~~platform module has a pluggable architecture for integrating each of the payment gateway adapters with the cloud computing platform so that the clients and customers of clients are able to perform payment transactions using the payment gateways via the payments platform~~.

15. (Currently Amended) The cloud-based computing system according to claim 14, wherein the respective payment gateway adapters are published via the third-party application exchange by their corresponding payment gateway ~~as a managed package that is accessible to the clients so that clients can selectively install and instantiate different payment gateway adapters for each particular payment gateway that is selected for integration by that client, and wherein each of the payment gateway adapters is written in a custom programming language of the cloud based computing platform using standardized application programming interfaces provided by the payments platform module of the cloud computing platform such that the payment gateway adapters are pluggable into payments platform module~~.

16. (Currently Amended) The cloud-based computing system according to claim 14, wherein the payments platform module provides ~~exposes~~:

the payment gateway client ~~application programming interfaces~~ APIs to the clients to call from flows, process builders, and customer code~~, wherein the payment gateway client application programming interfaces are a unified set of application programming interfaces that clients can use to interact with the various different payment gateways; and~~

~~payment gateway adapter application programming interfaces of the payment gateway adapters for each of payment gateways, wherein the payment gateway adapter application programming interfaces are universal for all clients and allow developers of the payment gateways to build payment gateway adapters such that each payment gateway can use the payment gateway client application programming interfaces to integrate with the payments platform module and implement payment gateway adapter application programming interfaces,~~

~~wherein the payment gateway adapter application programming interfaces are written in a custom programming language of the cloud based computing platform, and~~

~~wherein each of the clients can use the payment gateway client application programming interfaces to consume the payment gateway adapter application programming interfaces, and~~

~~wherein the payments platform module comprises:~~

~~a payment gateway integration layer that allows the payments platform module to interact with the payment gateways by exposing payment gateway adapter application programming interfaces to interact with each of the payment gateways, wherein the payment gateway adapter application programming interfaces serve as bridge for interaction between the payment gateway integration layer and the payment gateway adapters~~.

17. (Currently Amended) The cloud-based computing system according to claim 16, wherein each of the respective payment gateway adapters are selectable by any of the clients for integration with the payments platform module to allow the clients to select any of the different respective payment gateways to execute payment transactions with their customers through the payments platform module using the ~~particular~~ respective payment gateways that are selected, and wherein the processor-executable instructions, when executed by the processor, are further configurable to cause:

receiving and processing payment transaction requests from clients by calling a ~~particular~~ respective payment gateway adapter specified in each the payment transaction request; and

processing and returning payment transaction responses that originate from one of the different respective payment gateways.

18. (Currently Amended) The cloud-based computing system according to claim 16, wherein the payment gateway integration layer coordinates calls between the payments platform module and the different respective payment gateways, wherein the payment gateway integration layer, when executed by the hardware-based processing system, is configurable to cause:

receiving and processing payment transaction requests from clients by calling a ~~particular~~ respective payment gateway adapter specified in each the payment transaction request, wherein each payment transaction request comprises information regarding which respective payment gateway adapter to use so that payments platform module knows which respective payment gateway adapter to call and invoke; and

processing and returning payment transaction responses that have been translated by and forwarded from the respective payment gateway adapters, wherein the payment transaction responses originate from one of the different respective payment gateways.

19. (Currently Amended) The cloud-based computing system according to claim 16, wherein the payment gateway integration layer, when executed by the hardware-based processing system, is configurable to cause:

initializing and loading, based on a configuration specified in a payment transaction request, a specific environment for the ~~particular~~ respective payment gateway adapter;

converting the payment transaction request to a specific format for the ~~particular~~ respective payment gateway adapter;

calling and executing the ~~particular~~ respective payment gateway adapter;

receiving and converting a payment transaction response that is specific to the ~~particular~~ respective payment gateway into a gateway payment transaction response that is specific to the payments platform; and

returning the gateway payment transaction response.

20. (Currently Amended) The cloud-based computing system according to claim 16, wherein the payments platform module, when executed by the hardware-based processing system, is configurable to cause:

executing the ~~particular~~ respective payment gateway adapter that has been selected by a particular client to implement a set of payment gateway adapter ~~application programming interfaces~~ APIs so that ~~application programming interfaces~~ APIs of the ~~particular~~ respective payment gateway can be translated into the payment gateway client ~~application programming interfaces~~ APIs the cloud computing platform~~, wherein the particular payment gateway adapter translates application programming interfaces of a particular payment gateway into the application programming interfaces of the cloud computing platform so that they are compatible~~.