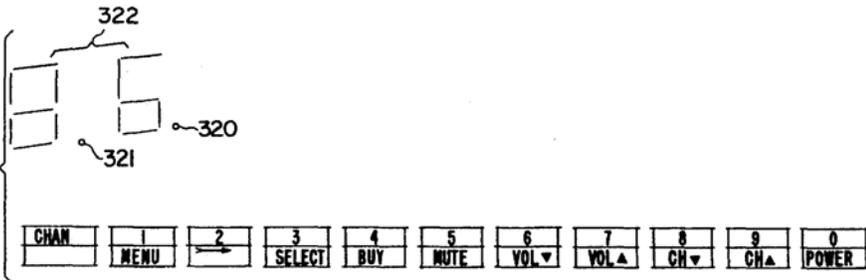
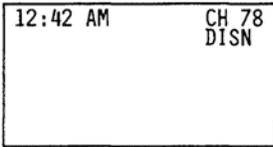
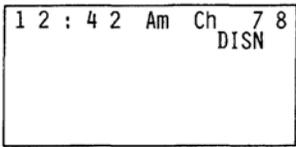
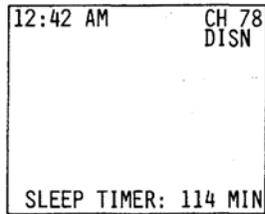


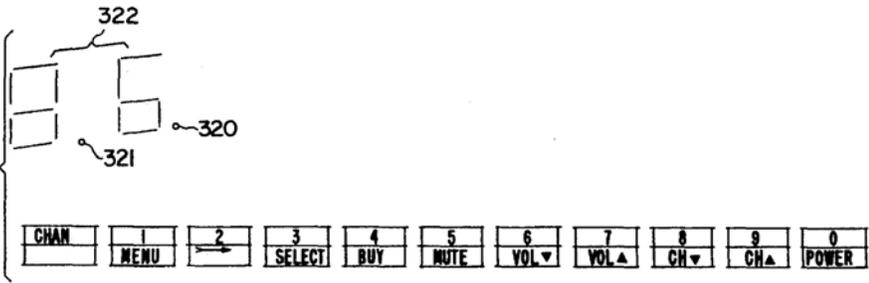
## EXHIBIT CC-D

5,477,262 (“BANKER”) ANTICIPATES CLAIMS 1-7, 10-16, 18, 22, 24, 25, 30-32, 38, 46-48, 50-53, AND 69-74 OF US PATENT 7,222,078 UNDER 35 U.S.C. §102(E)

Claim 1	Disclosure In Banker
A system comprising	<p>Banker discloses a cable television system.</p> <p style="text-align: center;">“The method and apparatus of the present invention is preferably implemented in an in-band <b>cable television system</b> as described below.” (7:49-51)</p>
units of a commodity that can be used by respective users in different locations,	<p>Banker discloses units of a commodity that can be used by respective users in different locations.</p> <p>Banker discloses cable television terminals or subscriber terminals (“units of a commodity”) that can be used by respective subscribers (“users”) in different locations.</p> <p style="text-align: center;">“<b>Subscriber terminal 300</b> may include a plug-in module <b>317</b> for controlling so-called impulse pay-per-view transactions.” (12:6-8)</p> <div style="text-align: center;"> </div> <p style="text-align: center;">(Fig. 3)</p> <p>“FIG. 1 is a block schematic diagram of a cable television system in accordance with the principles of the present invention in which data, for example, for enabling and disabling services may be addressably transmitted to <b>cable television terminals</b> from a headend.” (5:44-48)</p> <p>“In <b>accordance</b> with the present invention, addressable</p>

Claim 1	Disclosure In Banker
	<p>messages may be forwarded to <b>subscriber terminals</b> in the cable system using message scrambler 104e. Messages may be recovered in accordance with a menu system as further described below. FIG. 3E illustrates a message transaction for forwarding characters to subscriber terminals.” (13:35-40)</p>
<p>a user interface, which is part of each of the units of the commodity,</p>	<p>Banker discloses a user interface, which is part of each of the units of the commodity.</p> <p>Banker discloses a user friendly interface (“user interface”) that is part of each of the subscriber terminals (“unit of the commodity”).</p> <p>“Apparatus for providing a <b>user friendly interface</b> to a subscription television terminal...” (Abstract:1-2)</p> <p>Banker discloses that that the subscriber’s terminal has an LED display and key pad.</p> <p>“<b>LED display 313 is utilized, for example, to display selected channel numbers and diagnostics.</b> Referring briefly to FIG. 3D, there is shown the front panel of terminal 300 including an <b>LED display and keys of a key pad 311.</b> The two digit display 322 shown may be used not only for selected channel numbers and diagnostics, but also as a two digit indication of volume as will be further discussed herein.” (11:60-67)</p>  <p style="text-align: center;"><b>FIG.3D</b></p> <p>(Fig. 3D)</p> <p>Banker discloses on-screen displays (“user interface”) on the subscriber terminal (“unit of the commodity”). Fig. 6A shows the user friendly interface (“user interface”).</p> <p>“FIG. 6A is a representation of several <b>on-screen</b></p>

Claim 1	Disclosure In Banker
	<p><b>displays</b> for time, channel number, and program identification.” (6:21-22)</p> <p>SCREEN 1a TIME, CHANNEL, PID OVERLAY</p>  <p>PRESS KEYS: FAVORITE, LAST, DISPLAY, CHΔ, CH▽</p> <p>TIMEOUT 4 SECONDS SLEEP TIMER OFF LED SAYS "7 8 "</p> <p>SCREEN 1b TWICE NORMAL FIRST LINE</p>  <p>PRESS KEYS: FAVORITE, LAST, DISPLAY, CHΔ, CH▽</p> <p>TIMEOUT 4 SECONDS SLEEP TIMER OFF 2X DOWNLOADED TO NVM LED SAYS "7 8 "</p> <p>SCREEN 1c TIME, CHANNEL, PID, SLEEP</p>  <p>PRESS KEYS: FAVORITE, LAST, DISPLAY, CHΔ, CH▽</p> <p>TIMEOUT 4 SECONDS SLEEP TIMER ACTIVE AND COUNTING DOWN LED SAYS "7 8 "</p> <p style="text-align: center;"><b>FIG.6A</b></p> <p>(Fig. 6A)</p> <p>Banker also discloses that the subscriber uses a terminal keypad and a remote control (“user interface”).</p> <p>“When a subscriber uses <b>terminal keypad 311</b> or a <b>keypad of remote control 312</b> to tune channels, control and data circuit 302 controls the tuning of up/down converter 301 under control of microprocessor 310.” (11:36-39)</p>
configured to provide a medium for two-way local interaction	Banker discloses that the user interface is configured to provide a medium for two-way local interaction between one of the users and the

Claim 1	Disclosure In Banker
<p>between one of the users and the corresponding unit of the commodity, and</p>	<p>corresponding unit of the commodity.</p> <p>Banker discloses that the terminals' user friendly interface ("user interface") provides screens for display and key pads ("a medium for two-way local interaction") between a subscriber ("user") and the corresponding subscriber terminal ("unit of the commodity").</p> <p style="padding-left: 40px;">"an on-screen display controller for <b>generating a plurality of screens for display on an associated television receiver</b>. Five such key groupings are segregated from one another and comprise function keys, initialization keys, channel keys, audio keys and digit keys." (Abstract:3-7)</p> <p style="padding-left: 40px;">"FIG. 3D provides details of the <b>LED display 313</b> and <b>key pad 311</b> of the terminal of FIG. 3." (6:1-2)</p> <div style="text-align: center;">  <p><b>FIG.3D</b></p> </div> <p>(Fig. 3D)</p>
<p>further configured to elicit, from a user, information about the user's perception of the commodity,</p>	<p>Banker discloses that the user interface is further configured to elicit, from a user, information about the user's perception of the commodity.</p> <p>Banker discloses that the subscriber uses the key pad to select a pay-per-view program ("information about the user's perception").</p> <p style="padding-left: 40px;">"...actuating the movement of a cursor in one direction through choices presented by a menu by use of a cursor key, and <b>actuating a selection</b> of a menu choice via <b>actuation of a select key</b>." (Abstract:14-17)</p>
<p>a memory within each of the units of the commodity capable of storing</p>	<p>Banker discloses a memory within each of the units of the commodity capable of storing results of the two-way local interaction, the results including elicited information about user perception of the commodity.</p> <p>Banker discloses a memory within each of the subscriber terminals</p>

Claim 1	Disclosure In Banker
<p>results of the two-way local interaction, the results including elicited information about user perception of the commodity,</p>	<p>(“units of the commodity”).</p> <p>“Some information is pertinent only to certain of the data streams while certain information causes a write to nonvolatile <b>memory in the subscriber terminals</b> and must be sent quickly at minimum intervals.” (8:41-44)</p> <p>Banker discloses that the memory stores data associated with the purchase of a pay-per-view event (“results of the two-way local interaction”).</p> <p>“Subscriber terminal 300 may include a plug-in module 317 for controlling so-called impulse pay-per-view transactions. Module 317 allows a subscriber to authorize their subscriber terminal to receive authorization and event data for a pay-per-view event (data stream (3) defined above), <b>store the data associated with the purchase of that event in non-volatile memory</b>, and transmit the data to the system operator via a telephone return path or radio frequency data return path through the cable distribution system. The subscriber is then billed for the purchased events.” (12:6-15)</p>
<p>a communication element associated with each of the units of the commodity</p>	<p>Banker discloses a communication element associated with each of the units of the commodity.</p> <p>Banker discloses a telephone and radio frequency path (“communication element”) to transmit the data associated with the purchase of a pay-per-view event (“results of the two-way interaction”) for a pay-per-view event from the subscriber terminal (“unit of the commodity”) to a system operator (“a central location”).</p> <p>“Module 317 allows a subscriber to authorize their subscriber terminal to receive authorization and event data for a pay-per-view event (data stream (3) defined above), store the data associated with the purchase of that event in non-volatile memory, and <b>transmit the data to the system operator via a telephone return path or radio frequency data return path</b> through the cable distribution system.” (12:8-14)</p>
<p>capable of carrying results of the two-way local interaction from each of the units of the commodity to a</p>	<p>Banker discloses that the communication element is capable of carrying results of the two-way local interaction from each of the units of the commodity to a central location.</p> <p>Banker also discloses a billing computer and a system control computer</p>

Claim 1	Disclosure In Banker
central location, and	<p>(e.g., also “a central location”).</p> <p><b>“Billing computer 101</b> includes a subscriber database and generates a monthly bill for the subscribers in the system based on level of service and any pay-per-view and impulse pay-per-view purchases. System control <b>computer 102</b> such as an HP-1000 interfaced to <b>billing computer 101</b>. System control computer <b>102</b> receives transactions such as authorization transactions from billing computer <b>101</b> and formats and forwards transactions to headend controller <b>103</b> and addressable transmitter (ATX) <b>108.</b>” (7:60-8:1)</p>
a component capable of managing the interactions of the users in different locations and collecting the results of the interactions at the central location.	<p>Banker discloses a component capable of managing the interactions of the users in different locations and collecting the results of the interactions at the central location.</p> <p>Banker discloses that the billing computer generates a monthly bill for the subscribers (“managing the interactions of the users”).</p> <p><b>“Billing computer 101</b> includes a subscriber database and <b>generates a monthly bill for the subscribers</b> in the system based on level of service and any <b>pay-per-view and impulse pay-per-view purchases.</b>” (7:60-63)</p> <p>Banker also discloses that the system control computer (“a component”) receives pay-per-view event transactions (“results of the interactions”), generates system set-up parameters, configure tuning frequencies (“managing the interactions”), and gather the data (“collecting the results of the interactions”).</p> <p><b>“System control computer 102</b> receives transactions such as <b>authorization transactions from billing computer 101</b> and formats and forwards transactions to headend controller <b>103</b> and addressable transmitter (ATX) <b>108</b>. System control computer 102 also <b>generates system set-up parameters</b> such as scrambled channels. System control computer 102 <b>configures tuning frequencies of the channels</b> provided to the subscribers and controls on-screen display as described in greater detail below. A system control computer interface is responsible for <b>gathering and appropriately routing the data</b> leaving the system control computer 102.” (7:64-8:8)</p>

Claim 2	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
in which the user interface is triggered based on user behaviors to generate two-way interactions with each of the users,	<p>Banker discloses that the user interface is triggered based on user behaviors to generate two-way interactions with each of the users.</p> <p>Banker discloses that the subscriber moves the cursor and actuates a select key (“user behaviors”). The movement of the cursor is update on the screen (“user interface is triggered base on user behaviors”). Also the actuation of a selection key (“user behaviors”) selects the item.</p> <p style="text-align: center;">“...<b>actuating the movement of a cursor</b> in one direction through choices presented by a menu by use of a cursor key, and <b>actuating a selection</b> of a menu choice via <b>actuation of a select key.</b>” (Abstract:14-17)</p>
each of the interactions relating to a corresponding specific one of the behaviors.	<p>Banker discloses that each of the interactions relates to a corresponding specific one of the behaviors.</p> <p>Banker discloses that the subscriber moves the cursor and actuates a select key (“user behaviors”). Each of the actuation corresponds to specific user behavior (<i>e.g.</i>, moving the cursor, actuate the selection key).</p> <p style="text-align: center;">“...<b>actuating the movement of a cursor</b> in one direction through choices presented by a menu by use of a cursor key, and <b>actuating a selection</b> of a menu choice via <b>actuation of a select key.</b>” (Abstract:14-17)</p>

Claim 3	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
in which the interactions are triggered to occur repetitively for each of the users based on repeated uses of a feature of a unit of the commodity by the user.	<p>Banker discloses that the interactions are triggered to occur repetitively for each of the users based on repeated uses of a feature of a unit of the commodity by the user.</p> <p>Banker discloses various “features.” It is understood that these features can be repeatedly used.</p> <p style="text-align: center;">“It is a still further object of the invention to provide a <b>messaging feature</b> in a subscription television terminal. In this manner, a subscriber may be informed by the subscription television system operator of messages of individual or global relevance.” (4:11-15)</p> <p style="text-align: center;">“It is a still further object of the invention to provide a</p>

Claim 3	Disclosure In Banker
	<p><b>favorite channel feature</b> in a subscription television terminal. In this manner, a subscriber may establish a list in terminal memory of favorite channels, and, consequently, gain access to them quickly by actuation of a favorite channel key of a subscriber input device.” (4:21-26)</p> <p>“It is a still further object of the invention to provide a <b>program timing feature</b> in a subscription television terminal. In this manner, a subscriber may record programs on an associated video cassette recorder (VCR) without having to be present.” (4:27-31)</p> <p>“It is a still further object of the invention to provide a <b>parental control feature</b> in a subscription television terminal. In this manner, an adult subscriber having access to a parental control code may change their code, view a parentally controlled program and define a list of parentally controlled channels for storage in terminal memory.” (4:32-37)</p> <p>“It is a still further object of the invention to provide a <b>subscription television terminal control feature</b>. In this manner, a subscriber may change the status of a switched power outlet of the terminal, enable or disable on-screen display or perform diagnostics on the terminal.” (4:38-42)</p>

Claim 4	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
in which the user interface comprises part of a functional user interface of the unit of the commodity that can be used to control features of the commodity.	<p>Banker discloses that the user interface comprises part of a functional user interface of the unit of the commodity that can be used to control features of the commodity.</p> <p>Banker discloses a user interface (“functional user interface”) for controlling the volume of the terminal (“features of the commodity”). For example, the user interface includes “VOL+ and VOL- buttons, and two digit display of the volume level.</p> <p>“In any mode, On or Off, the <b>terminal volume may be set using the VOL+ and VOL-</b> by incrementing or decrementing a visually displayed range, for example, 00-63. <b>An on-screen display is provided to indicate an optimum level</b>, for example, 45 for left and right channel</p>

Claim 4	Disclosure In Banker
	<p>stereo separation as first taught in Kinney C. Bacon U.S. Pat. No. 5,054,071, which issued Oct. 1, 1991, and is incorporated herein by reference. <b>The volume display may remain lit for three seconds, less than the four seconds for the on-screen display actuated by the DISPLAY key.</b> There is less time required for a user to assimilate the displayed information actuated by the volume keys.” (19:19-30)</p> <p>Banker discloses that the display also displays the selected channel numbers and volume level. The display is a “functional user interface” that controls the channel selection and volume level (“features of the commodity”).</p> <p>“LED display 313 is utilized, for example, to <b>display selected channel numbers and diagnostics.</b>” (11:60-61)</p> <p>“Referring to FIG. 3D, the front panel of terminal 300 is shown to comprise a <b>two digit display 322 for channel numbers, volume level,</b> and diagnostics.” (13:14-16)</p>

Claim 5	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
in which the communication element also carries information from a passive probe that monitors the user’s use of the commodity.	<p>Banker discloses that the communication element also carries information from a passive probe that monitors the user’s use of the commodity.</p> <p>Banker discloses that the subscriber’s terminal receives user’s actuation of the movement of the cursor and selection key (“monitors the user’s use of the commodity”), thus includes a “passive probe” that monitors the user’s section and actuation (“use of the commodity”).</p> <p>“...<b>actuating the movement of a cursor</b> in one direction through choices presented by a menu by use of a cursor key, and <b>actuating a selection</b> of a menu choice via <b>actuation of a select key.</b>” (Abstract:14-17)</p> <p>Banker discloses that the information including the user’s selection of a channel/authorization transactions (“information from a passive probe”) is carried to the system control computer.</p> <p>“<b>System control computer 102 receives transactions such as authorization transactions</b> from billing computer <b>101</b> and formats and forwards transactions to</p>

Claim 5	Disclosure In Banker
	headend controller <b>103</b> and addressable transmitter (ATX) <b>108.</b> ” (7:64-8:1)

Claim 6	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
in which the units of the commodity comprise telephone extension equipment and	Banker discloses that the units of the commodity comprise telephone extension equipment.  Banker discloses that the subscriber’s terminal transmits the data via a telephone path. It is understood that the subscriber’s terminal has “telephone extension equipment.”  “Module <b>317</b> allows a subscriber to authorize their subscriber terminal to receive authorization and event data for a pay-per-view event (data stream (3) defined above), store the data associated with the purchase of that event in non-volatile memory, and transmit the data to the system operator <b>via a telephone return path</b> or radio frequency data return path through the cable distribution system.” (12:8-14)
the central location comprises a private branch exchange or other central telephone network facility.	Banker discloses that the central location comprises a private branch exchange or other central telephone network facility.  Banker discloses that the subscriber’s terminal transmits the data to the system operator (“central location”) via a telephone path. It is understood that the system operator ( <i>e.g.</i> , system control computer, billing computer) has “a private branch exchange or other central telephone network facility.”  “Module <b>317</b> allows a subscriber to authorize their subscriber terminal to receive authorization and event data for a pay-per-view event (data stream (3) defined above), store the data associated with the purchase of that event in non-volatile memory, and transmit the data to the system operator <b>via a telephone return path</b> or radio frequency data return path through the cable distribution system.” (12:8-14)

Claim 7	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.

Claim 7	Disclosure In Banker
<p>in which the results of the interactions are forwarded from the central location to a remote server for analysis.</p>	<p>Banker discloses that the results of the interactions are forwarded from the central location to a remote server for analysis.</p> <p>Banker discloses that the received transactions (“results of the interactions”) are forwarded from the billing computer (“central location”) to the system control computer (“remote server”) for formatting (“analysis”) and further forwarding to the headend controller and addressable transmitter (“remote server”).</p> <p><b>“System control computer 102 receives transactions such as authorization transactions from billing computer 101 and formats and forwards transactions to headend controller 103 and addressable transmitter (ATX) 108.” (7:64-8:1)</b></p>

Claim 10	Disclosure In Banker
<p>The system of claim 1</p>	<p>Banker discloses the system of claim 1 as described above.</p>
<p>in which the two-way interaction provides instructions on how to use the commodity.</p>	<p>Banker discloses that the two-way interaction provides instructions on how to use the commodity.</p> <p>Banker discloses providing on-screen “instructions” to the user to assist the user to enjoy the features (“use the commodity”).</p> <p><b>“It is a still further object of the invention to <b>provide on-screen instructions to a user to assist them in enjoying the features</b> of the invention and to provide visual correspondence to keys of a user input device in such instructions, for example, by the use of brackets.” (4:1-5)</b></p> <p>Banker also discloses providing instructions for using a sleep timer feature.</p> <p><b>“One feature according to the present invention is that of <b>actuating a sleep timer</b> by a method comprising the steps of generating an on-screen display for sleep timer settings including an Off condition and <b>instructions for actuating the feature.</b>” (5:4-8)</b></p>

Claim 11	Disclosure In Banker
<p>The system of claim 1</p>	<p>Banker discloses the system of claim 1 as described above.</p>
<p>in which the units of the commodity</p>	<p>Banker discloses that the units of the commodity comprise consumer</p>

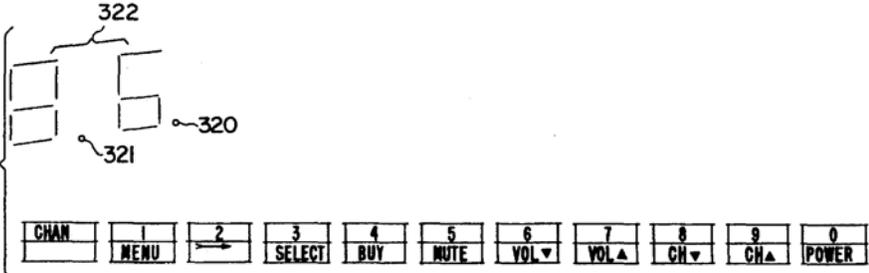
Claim 11	Disclosure In Banker
comprise consumer television equipment.	<p>television equipment.</p> <p>Banker discloses that the subscriber's terminal is a cable television terminal ("consumer television equipment").</p> <p>"FIG. 1 is a block schematic diagram of a cable television system in accordance with the principles of the present invention in which data, for example, for enabling and disabling services may be addressably transmitted to <b>cable television terminals</b> from a headend." (5:44-48)</p>

Claim 12	Disclosure In Banker
The system of claim 11	Banker discloses the system of claim 11 as described above.
in which the two-way interaction comprises posing questions to a user on a television screen concerning use of the commodity and	<p>Banker discloses that the two-way interaction comprises posing questions to a user on a television screen concerning use of the commodity.</p> <p>Banker discloses providing a menu that provides an opportunity to select from available options/features on the subscriber's terminal. It is understood that the menu is "posing questions" for the subscriber to select/answer concerning the channel selection ("use of the commodity").</p> <p>"...actuating the movement of a cursor in one direction through choices presented by a menu by use of a cursor key, and <b>actuating a selection</b> of a menu choice via <b>actuation of a select key.</b>" (Abstract:14-17)</p>
receiving answers from the user expressed through a keypad or a handheld remote.	<p>Banker discloses that the two-way interaction comprises receiving answers from the user expressed through a keypad or a handheld remote.</p> <p>Banker discloses that the user selects channel numbers or authorizes a pay-per-view channel purchase ("answers") using the "keypad" of the terminal.</p> <p>"FIG. 3D provides details of the LED display 313 and <b>key pad 311 of the terminal</b> of FIG. 3." (6:1-2)</p> <p>"LED display 313 is utilized, for example, to display <b>selected channel numbers</b> and diagnostics. Referring briefly to FIG. 3D, there is shown the front panel of terminal 300 including an LED display and <b>keys of a key</b></p>

Claim 12	Disclosure In Banker
	<p><b>pad 311.</b> The two digit display 322 shown may be used not only for selected channel numbers and diagnostics, but also as a two digit indication of volume as will be further discussed herein.” (11:60-67)</p> <p>Banker also discloses that the subscriber uses a remote control (“handheld remote”).</p> <p>“When a subscriber uses <b>terminal keypad 311 or a keypad of remote control 312</b> to tune channels, control and data circuit 302 controls the tuning of up/down converter 301 under control of microprocessor 310.” (11:36-39)</p>

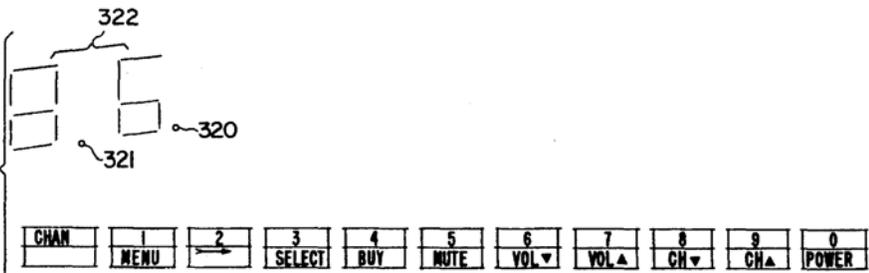
Claim 13	Disclosure In Banker
The system of claim 12	Banker discloses the system of claim 12 as described above.
in which the answers are forwarded to a vendor of the commodity.	<p>Banker discloses that the answers are forwarded to a vendor of the commodity.</p> <p>Banker discloses that the subscriber’s authorization transactions (“answers”) are forwarded to the billing computer, the system control computer, and the headend controller (“vendor of the commodity”).</p> <p>“<b>Billing computer 101</b> includes a subscriber database and generates a monthly bill for the subscribers in the system based on level of service and any pay-per-view and impulse pay-per-view purchases. System control <b>computer 102</b> such as an HP-1000 interfaced to <b>billing computer 101</b>. System control computer <b>102</b> receives <b>transactions such as authorization transactions</b> from billing computer <b>101</b> and formats and forwards transactions to headend controller <b>103</b> and addressable transmitter (ATX) <b>108.</b>” (7:60-8:1)</p>

Claim 14	Disclosure In Banker
The system of claim 12	Banker discloses the system of claim 12 as described above.
in which the keypad or hand-held remote comprises numeric keys.	<p>Banker discloses that the keypad or hand-held remote comprises numeric keys.</p> <p>Figure 3D of Banker shows that the terminal has “numeric keys.”</p>

Claim 14	Disclosure In Banker
	 <p style="text-align: center;"><b>FIG.3D</b></p> <p style="text-align: center;">(Fig. 3D)</p>

Claim 15	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
in which the two-way interaction is mediated by a publicly or privately accessible on-line computerized information service.	<p>Banker discloses that the two-way interaction is mediated by a publicly or privately accessible on-line computerized information service.</p> <p>Banker discloses a cable television system that provides cable services (“information service”). The transactions are received by the billing computer and the system control computer (“computerized”).</p> <p>“FIG. 1 is a block schematic diagram of a <b>cable television system</b> in accordance with the principles of the present invention in which data, for example, for <b>enabling and disabling services</b> may be addressably transmitted to cable television terminals from a headend.” (5:44-48)</p>

Claim 16	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
in which the user interface presents information in one or more of the following styles: text, lists, charts, views, arrangements, hierarchies, graphical maps, sample extracts, abstracts, summary descriptions, or hypertext.	<p>Banker discloses that the user interface presents information in one or more of the following styles: text, lists, charts, views, arrangements, hierarchies, graphical maps, sample extracts, abstracts, summary descriptions, or hypertext.</p> <p>Banker discloses displaying a sleep timer as a textual overlay (“text”) on the terminal.</p> <p>“The SLEEP key also may be actuated from the On mode. The SLEEP key when actuated directly accesses a</p>

Claim 16	Disclosure In Banker
summary descriptions, or hypertext.	<p>sleep timer feature which will appear as <b>a textual overlay on the transmitted video signal.</b>” (17:9-11)</p> <p>Figure 3D shows lists of menu items (“lists” or “maps” or “views”).</p>  <p>The diagram shows a menu structure with a bracketed group of three boxes labeled 322, and a single box labeled 320. A line labeled 321 points to the first box in the group. Below this is a row of buttons: CHAN, 1, 2, 3, 4, 5, 6, 7, 8, 9, 0. The buttons 1 through 9 have sub-labels: MENU, a right-pointing arrow, SELECT, BUY, MUTE, VOL with a downward triangle, VOL with an upward triangle, CH with a downward triangle, and CH with an upward triangle. The 0 button is labeled POWER.</p> <p style="text-align: center;"><b>FIG.3D</b></p> <p>(Fig. 3D)</p>

Claim 18	Disclosure In Banker
The system of claim 16	Banker discloses the system of claim 16 as described above.
in which the style is hypertext.	<p>Banker discloses that the style is hypertext.</p> <p>Banker discloses displaying a sleep timer as a textual overlay (“text”) on the terminal. It is understood that the textual overlay can be in the form of hypertext.</p> <p>“The SLEEP key also may be actuated from the On mode. The SLEEP key when actuated directly accesses a sleep timer feature which will appear as <b>a textual overlay on the transmitted video signal.</b>” (17:9-11)</p>

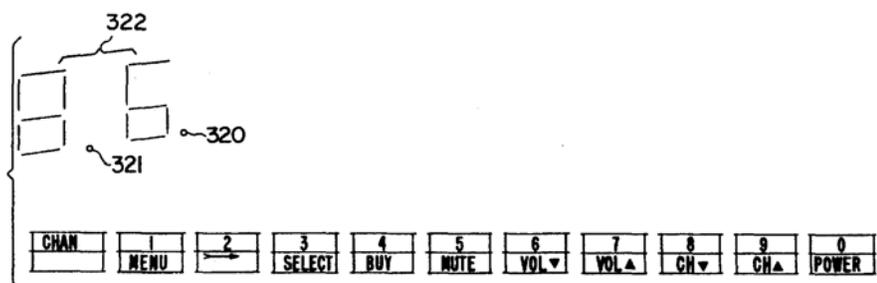
Claim 22	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
wherein the elicited information is information about the user’s needs with respect to use of the commodity.	<p>Banker discloses that the elicited information is information about the user’s needs with respect to use of the commodity.</p> <p>Banker discloses that the user needs to utilize a select key (“user’s needs with respect to use of the commodity”).</p> <p>“For terminal set-up or initialization, only a menu-labeled key, a right-pointing arrow key, and <b>a select key</b></p>

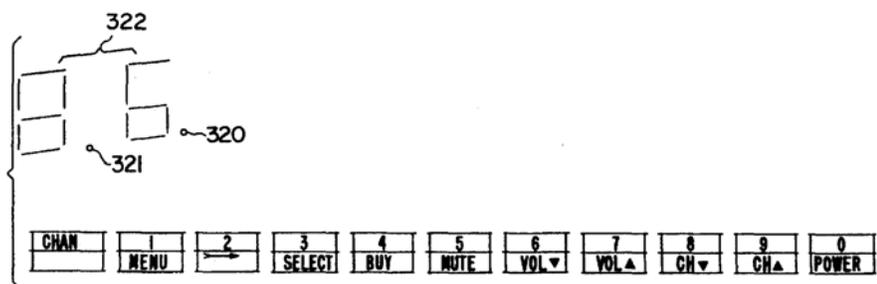
Claim 22	Disclosure In Banker
	<b>need be utilized by a user.”</b> (4:58-60)

Claim 24	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as in claim 1 as described above.
wherein the two-way local interactions comprise a transaction for sale of a product or a service contract for the commodity.	<p>Banker discloses that the two-way local interactions comprise a transaction for sale of a product or a service contract for the commodity.</p> <p>Banker discloses pay-per-view purchases and transactions (“a transaction for sale”) of a pay-per-view event (“a product”).</p> <p>“Billing computer <b>101</b> includes a subscriber database and generates a monthly bill for the subscribers in the system based on level of service and any pay-per-view and impulse <b>pay-per-view purchases</b>. System control computer <b>102</b> such as an HP-1000 interfaced to billing computer <b>101</b>. System control computer <b>102</b> receives transactions such as authorization transactions from billing computer <b>101</b> and formats and forwards transactions to headend controller <b>103</b> and addressable transmitter (ATX) <b>108</b>.” (7:60-8:1)</p> <p>“Subscriber terminal <b>300</b> may include a plug-in module <b>317</b> for controlling so-called impulse <b>pay-per-view transactions</b>.” (12:6-8)</p> <p>“Module <b>317</b> allows a subscriber to authorize their subscriber terminal to receive authorization and event data for a <b>pay-per-view event</b> (data stream (3) defined above), store the data associated with the purchase of that <b>event</b> in non-volatile memory, and transmit the data to the system operator via a telephone return path or radio frequency data return path through the cable distribution system. The subscriber is then <b>billed for the purchased events</b>.” (12:8-15)</p> <p>Banker discloses that the subscriber terminals (“unit of the commodity”) can be used for initiating other types of transactions (“transaction for sale of a product or a service contract”).</p> <p>“In other features besides pay-per-view, the BUY key may be used for <b>home shopping, airline ticket purchase and such and still have the identical function, i.e. to initiate a buy sequence</b>.” (17:4-7)</p>

Claim 25	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
wherein the two-way local interactions comprise a request for servicing of the commodity by the user.	<p>Banker discloses that the two-way local interactions comprise a request for servicing of the commodity by the user.</p> <p>Banker discloses enabling and disabling pay-per-view services (“servicing”) on the subscriber’s terminal (“commodity”) at the request of the subscriber (“user”).</p> <p>“FIG. 1 is a block schematic diagram of a cable television system in accordance with the principles of the present invention in which data, for example, for <b>enabling and disabling services</b> may be addressably transmitted to cable television terminals from a headend.” (5:44-48)</p>

Claim 30	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
wherein the user interface includes a console displaying text or graphics.	<p>Banker discloses that the user interface includes a console displaying text or graphics.</p> <p>Banker discloses displaying a sleep timer as a textual overlay (“text”) on the terminal (“console”).</p> <p>“The SLEEP key also may be actuated from the On mode. The SLEEP key when actuated directly accesses a sleep timer feature which will appear as a <b>textual overlay on the transmitted video signal.</b>” (17:9-11)</p> <p>Figure 3D shows lists of menu items (“text”) on the LED display (“console”).</p> <p>“FIG. 3D provides details of the <b>LED display 313 and key pad 311 of the terminal</b> of FIG. 3.” (6:1-2)</p>

Claim 30	Disclosure In Banker
	 <p style="text-align: center;"><b>FIG.3D</b></p> <p style="text-align: center;">(Fig. 3D)</p>

Claim 31	Disclosure In Banker
<p>The system of claim 30</p>	<p>Banker discloses the system of claim 30 as described above.</p>
<p>wherein the console comprises a display of a computer, phone, or handheld device.</p>	<p>Banker discloses that the console comprises a display of a computer, phone, or handheld device.</p> <p>Banker discloses an LED display (“console”) of the subscriber’s terminal (“computer”).</p> <p style="text-align: center;"><b>“FIG. 3D provides details of the LED display 313 and key pad 311 of the terminal of FIG. 3.” (6:1-2)</b></p>  <p style="text-align: center;"><b>FIG.3D</b></p> <p style="text-align: center;">(Fig. 3D)</p> <p>Banker also discloses a hand-held remote control of a television system that has channel up and channel down indicators (“console”).</p> <p style="text-align: center;"><b>“...terminal in a closed circuit television system of a hotel or hospital is remotely configured using a hand-held remote control. Keys of the keyboard such as</b></p>

Claim 31	Disclosure In Banker
	<p><b>channel up and channel down indicators</b> are used for channel selection and other functions as well as during terminal set-up or initialization.” (2:33-38)</p> <p>Banker also discloses that the subscriber uses a remote control (“handheld remote”).</p> <p>“When a subscriber uses <b>terminal keypad 311 or a keypad of remote control 312</b> to tune channels, control and data circuit 302 controls the tuning of up/down converter 301 under control of microprocessor 310.” (11:36-39)</p> <p>Banker also discloses that a repair person uses a remote control device (“handheld device”).</p> <p>“A cable television repair person may be equipped with a <b>remote control device capable</b> of transmitting these otherwise secret codes. Equipped with such a device, the repair person gains access to a terminal’s processor memory for running diagnostic programs of the cable television terminal 300 of FIG. 3.” (16:12-18)</p>

Claim 32	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
wherein the component is configured to provide access to the collection of results to vendors of the commodity.	<p>Banker discloses that the component is configured to provide access to the collection of results to vendors of the commodity.</p> <p>Banker discloses that the subscriber’s authorization transactions (“collection of results”) are made accessible to the billing computer, the system control computer, and the headend controller (“vendors of the commodity”).</p> <p>“<b>Billing computer 101</b> includes a subscriber database and generates a monthly bill for the subscribers in the system based on level of service and any pay-per-view and impulse pay-per-view purchases. System control <b>computer 102</b> such as an HP-1000 interfaced to <b>billing computer 101</b>. System control computer <b>102</b> receives <b>transactions such as authorization transactions</b> from billing computer <b>101</b> and formats and forwards transactions to headend controller <b>103</b> and addressable transmitter (ATX) <b>108.</b>” (7:60-8:1)</p>

Claim 38	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
in which the units of commodity store one or more probes that elicit specific information from the respective users through the user interfaces.	<p>Banker discloses that the units of commodity store one or more probes that elicit specific information from the respective users through the user interfaces.</p> <p>Banker discloses that the subscriber's terminals ("units of commodity") receive users' actuation of the movement of the cursor and selection key ("elicit specific information from the respective users"), thus stores "one or more passive probes" that monitor the user's section and actuation ("specific information from the respective users").</p> <p style="text-align: center;"><b>"...actuating the movement of a cursor</b> in one direction through choices presented by a menu by use of a cursor key, and <b>actuating a selection</b> of a menu choice via <b>actuation of a select key.</b>" (Abstract:14-17)</p>

Claim 46	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
in which the two way local interaction enables the user to request help or support.	<p>Banker discloses that the two way local interaction enables the user to request help or support.</p> <p>Banker discloses that a repair person uses a remote control device to enter codes and run diagnostic programs of the cable television terminal. It is understood that the repair person's entry and transmittal of the code ("two way local interaction") enables the service person to run diagnostics ("request help or support").</p> <p style="text-align: center;"><b>"A cable television repair person may be equipped with a remote control device capable of transmitting these otherwise secret codes. Equipped with such a device, the repair person gains access to a terminal's processor memory for running diagnostic programs of the cable television terminal 300 of FIG. 3."</b> (16:12-18)</p>

Claim 47	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
in which the information relates to perception of a problem relating to	<p>Banker discloses that the information relates to perception of a problem relating to use of the commodity.</p> <p>Banker discloses that a repair person enters and transmits secret codes</p>

Claim 47	Disclosure In Banker
use of the commodity.	<p>(“information”) to run diagnostic programs of the cable television terminal. It is understood that the secret codes are the “information” that relates to the service person’s perception of a “problem” of the subscriber’s terminal that is to be diagnosed by running the diagnostic programs.</p> <p>“A cable television repair person may be equipped with a <b>remote control device capable of transmitting these otherwise secret codes.</b> Equipped with such a device, the repair person <b>gains access to a terminal's processor memory for running diagnostic programs of the cable television terminal 300</b> of FIG. 3.” (16:12-18)</p>

Claim 48	Disclosure In Banker
The system of claim 47	Banker discloses the system of claim 47 as described above.
in which the two-way local interaction includes suggestions of the user to solve the problem.	<p>Banker discloses that the two-way local interaction includes suggestions of the user to solve the problem.</p> <p>Banker discloses that while running diagnostic programs, the repair person accesses a memory of the subscriber’s terminal (“two-way local interaction”). It is understood that the access to the memory of the subscriber’s terminal provides the repair person “suggestions” to identify a problem of the terminal.</p> <p>“A cable television repair person may be equipped with a <b>remote control device capable of transmitting these otherwise secret codes.</b> Equipped with such a device, the repair person <b>gains access to a terminal's processor memory for running diagnostic programs of the cable television terminal 300</b> of FIG. 3.” (16:12-18)</p>

Claim 50	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
wherein the commodity is a demonstration unit.	<p>Banker discloses that the commodity is a demonstration unit.</p> <p>Banker discloses cable television terminals. It is understood that the cable television terminals can be demonstration units.</p> <p>“FIG. 1 is a block schematic diagram of a cable television system in accordance with the principles of the present invention in which data, for example, for enabling and disabling services may be addressably</p>

Claim 50	Disclosure In Banker
	transmitted to <b>cable television terminals</b> from a headend.” (5:44-48)

Claim 51	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
wherein the communication element also carries objective information about the user’s use of the commodity.	<p>Banker discloses that the communication element also carries objective information about the user’s use of the commodity.</p> <p>Banker discloses that the user actuates a selection of a menu choice (“objective information about the user’s use of the commodity”).</p> <p>“...actuating the movement of a cursor in one direction through choices presented by a menu by use of a cursor key, and <b>actuating a selection</b> of a menu choice via <b>actuation of a select key.</b>” (Abstract:14-17)</p> <p>Banker also discloses that the subscriber’s authorization transactions that are generated by the actuation of the selection (“objective information”) are transmitted (“carried”) to the billing computer and system control computer.</p> <p>“<b>Billing computer 101</b> includes a subscriber database and generates a monthly bill for the subscribers in the system based on level of service and any pay-per-view and impulse pay-per-view purchases. System control <b>computer 102</b> such as an HP-1000 interfaced to <b>billing computer 101</b>. System control computer <b>102</b> receives transactions such as <b>authorization transactions</b> from billing computer <b>101</b> and formats and forwards transactions to headend controller <b>103</b> and addressable transmitter (ATX) <b>108.</b>” (7:60-8:1)</p>

Claim 52	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
wherein the two-way local interactions occur while the user is using the commodity.	<p>Banker discloses that the two-way local interactions occur while the user is using the commodity.</p> <p>Banker discloses that the user moves a cursor and selects a menu choice while using the terminal.</p> <p>“...<b>actuating the movement of a cursor</b> in one direction through choices presented by a menu by use of a cursor</p>

Claim 52	Disclosure In Banker
	<p>key, and <b>actuating a selection</b> of a menu choice via <b>actuation of a select key.</b>" (Abstract:14-17)</p> <p>Banker also discloses that the on-screen display is overlaid on the video signal, so the viewer can continue to watch a program ("while the use is using the commodity").</p> <p><b>"The on-screen display is selectively overlaid on the video signal, so a viewer can continue to watch a program, or provided in place of the program video with a suitable plain-colored background. Modulator 307 selectively outputs the signal from display control circuit 306 on either channel 3 or 4 which is supplied to a television 308."</b> (11:24-30)</p>

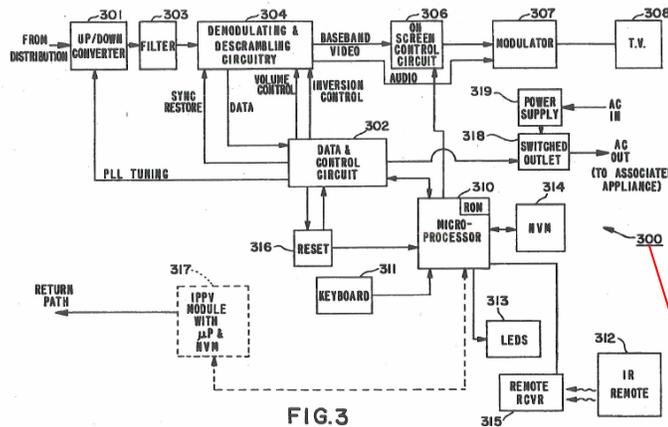
Claim 53	Disclosure In Banker
The system of claim 1	Banker discloses the system of claim 1 as described above.
wherein the component further manages collection of the results of the interactions along with information about a trigger event that initiated each respective interaction.	<p>Banker discloses that the component further manages collection of the results of the interactions along with information about a trigger event that initiated each respective interaction.</p> <p>Banker discloses that the user moves a cursor and selects a menu choice ("trigger event that initiated each respective interaction").</p> <p><b>"...actuating the movement of a cursor</b> in one direction through choices presented by a menu by use of a cursor key, and <b>actuating a selection</b> of a menu choice via <b>actuation of a select key.</b>" (Abstract:14-17)</p> <p>Banker also discloses that the subscriber's authorization transactions ("collection or results of the interactions") that are generated by the actuation of the selection ("information about a trigger event that initiated each respective interaction") are transmitted to the billing computer and system control computer ("component") for billing and processing ("managing").</p> <p><b>"Billing computer 101</b> includes a subscriber database and generates a monthly bill for the subscribers in the system based on level of service and any pay-per-view and impulse pay-per-view purchases. System control <b>computer 102</b> such as an HP-1000 interfaced to <b>billing computer 101</b>. System control computer <b>102</b> receives transactions such as <b>authorization transactions</b> from billing computer <b>101</b> and formats and forwards</p>

Claim 53	Disclosure In Banker
	transactions to headend controller <b>103</b> and addressable transmitter (ATX) <b>108.</b> ” (7:60-8:1)

Claim 69	Disclosure In Banker
A method for gathering information from units of a commodity in different locations,	<p>Banker discloses a method for gathering information from units of a commodity in different locations.</p> <p>Banker discloses that data associated with a purchase of a pay-per-view event (“information”) is received (“gathering”) from subscriber terminals (“units of a commodity in different locations”).</p> <p style="padding-left: 40px;"><b>“Subscriber terminal 300</b> may include a plug-in module 317 for controlling so-called impulse pay-per-view transactions. Module 317 allows a subscriber to authorize their subscriber terminal to receive authorization and <b>event data for a pay-per-view event</b> (data stream (3) defined above), store the data associated with the purchase of that event in non-volatile memory, and <b>transmit the data to the system operator</b> via a telephone return path or radio frequency data return path through the cable distribution system. The subscriber is then billed for the purchased events.” (12:6-14)</p>
each unit of the commodity being coupled to a remote database on a network,	<p>Banker discloses that each unit of the commodity is coupled to a remote database on a network.</p> <p>Banker discloses each of the cable television terminals or subscriber terminals (“units of a commodity”) is coupled to a headend (“remote database on a network”).</p> <p style="padding-left: 40px;"><b>“Subscriber terminal 300</b> may include a plug-in module <b>317</b> for controlling so-called impulse pay-per-view transactions.” (12:6-8)</p>

Claim 69

Disclosure In Banker



(Fig. 3)

“FIG. 1 is a block schematic diagram of a cable television system in accordance with the principles of the present invention in which data, for example, for enabling and disabling services may be addressably transmitted to **cable television terminals from a headend.**” (5:44-48)

the method comprising: eliciting user perceptions of respective units of the commodity through interactions at a user-interface of the respective unit;

Banker discloses eliciting user perceptions of respective units of the commodity through interactions at a user-interface of the respective unit.

Banker discloses a user interface that is part of each of the subscriber terminals (“unit of the commodity”).

“Apparatus for providing a **user friendly interface** to a subscription television terminal...” (Abstract:1-2)

Banker discloses that the user interface has a display and key pad.

“FIG. 3D provides details of the **LED display 313 and key pad 311 of the terminal** of FIG. 3.” (6:1-2)

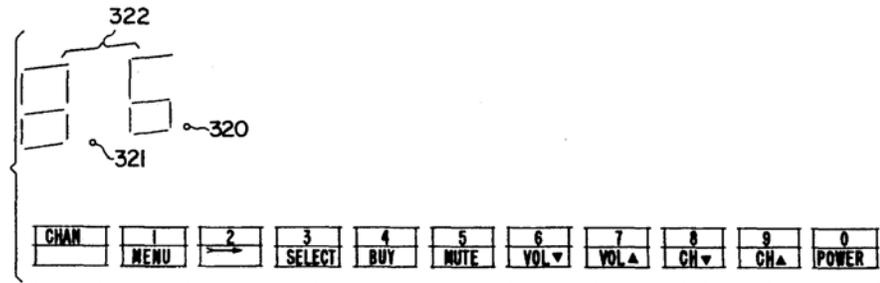
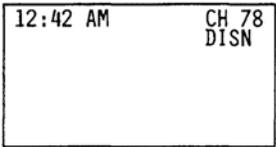
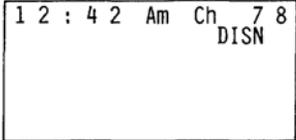
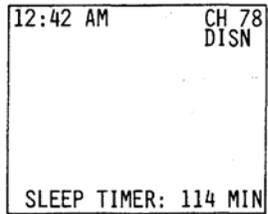


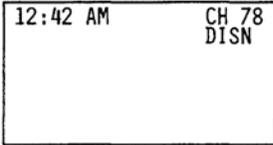
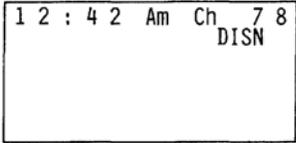
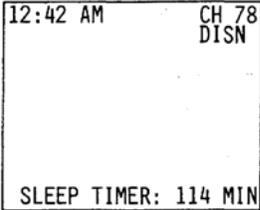
FIG.3D

(Fig. 3D)

Banker discloses on-screen displays (“user interface”) on the subscriber terminal (“unit of the commodity”).

“FIG. 6A is a representation of several **on-screen displays** for time, channel number, and program identification.” (6:21-22)

Claim 69	Disclosure In Banker
	<p>SCREEN 1a TIME, CHANNEL, PID OVERLAY</p>  <p>PRESS KEYS: FAVORITE, LAST, DISPLAY, CHΔ, CH▽</p> <p>TIMEOUT 4 SECONDS SLEEP TIMER OFF LED SAYS "7 8 "</p> <p>SCREEN 1b TWICE NORMAL FIRST LINE</p>  <p>PRESS KEYS: FAVORITE, LAST, DISPLAY, CHΔ, CH▽</p> <p>TIMEOUT 4 SECONDS SLEEP TIMER OFF 2X DOWNLOADED TO NVM LED SAYS "7 8 "</p> <p>SCREEN 1c TIME, CHANNEL, PID, SLEEP</p>  <p>PRESS KEYS: FAVORITE, LAST, DISPLAY, CHΔ, CH▽</p> <p>TIMEOUT 4 SECONDS SLEEP TIMER ACTIVE AND COUNTING DOWN LED SAYS "7 8 "</p> <p style="text-align: center;"><b>FIG.6A</b></p> <p>(Fig. 6A)</p> <p>Banker discloses that the subscriber uses the keypad to select a pay-per-view program.</p> <p style="padding-left: 40px;">“actuating the movement of a cursor in one direction through choices presented by a menu by use of a cursor key, and <b>actuating a selection</b> of a menu choice via <b>actuation of a select key.</b>” (Abstract:14-17)</p>
<p>generating perception information based on inputs of the users at the respective user-interfaces;</p>	<p>Banker discloses generating perception information based on inputs of the users at the respective user-interfaces.</p> <p>Banker discloses allowing a subscriber to authorize a purchase of a pay-per-view event (“generating perception information”)</p> <p style="text-align: center;">“Module 317 <b>allows a subscriber to authorize their</b></p>

Claim 69	Disclosure In Banker
	<p><b>subscriber terminal to receive authorization and event data for a pay-per-view event</b> (data stream (3) defined above), store the data associated with the purchase of that event in non-volatile memory, and transmit the data to the system operator via a telephone return path or radio frequency data return path through the cable distribution system.” (12:8-14)</p> <p>Banker discloses pressing keys (“generating perception information based on inputs of the users”) at the menu screens (“user interface”).</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>SCREEN 1a TIME, CHANNEL, PID OVERLAY</p>  </div> <div style="width: 50%;"> <p>PRESS KEYS: FAVORITE, LAST, DISPLAY, CHΔ, CH▽</p> <p>TIMEOUT 4 SECONDS SLEEP TIMER OFF LED SAYS "7 8 "</p> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%;"> <p>SCREEN 1b TWICE NORMAL FIRST LINE</p>  </div> <div style="width: 50%;"> <p>PRESS KEYS: FAVORITE, LAST, DISPLAY, CHΔ, CH▽</p> <p>TIMEOUT 4 SECONDS SLEEP TIMER OFF 2X DOWNLOADED TO NVM LED SAYS "7 8 "</p> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%;"> <p>SCREEN 1c TIME, CHANNEL, PID, SLEEP</p>  </div> <div style="width: 50%;"> <p>PRESS KEYS: FAVORITE, LAST, DISPLAY, CHΔ, CH▽</p> <p>TIMEOUT 4 SECONDS SLEEP TIMER ACTIVE AND COUNTING DOWN LED SAYS "7 8 "</p> </div> </div> <p style="text-align: center; font-weight: bold; font-size: 1.2em;">FIG.6A</p> <p>(Fig. 6A)</p>
transmitting the perception information to the remote database;	<p>Banker discloses transmitting the perception information to the remote database.</p> <p>Banker discloses transmitting transaction data for a purchased pay-per-</p>

Claim 69	Disclosure In Banker
	<p>view event (“perception information”) to a system operator (“remote database”).</p> <p>“Module <b>317</b> allows a subscriber to authorize their subscriber terminal to receive authorization and event data for a <b>pay-per-view event</b> (data stream (3) defined above), store the data associated with the purchase of that <b>event</b> in non-volatile memory, and <b>transmit the data to the system operator via a telephone return path or radio frequency data return path through the cable distribution system</b>” (12:8-14)</p>
<p>receiving the transmitted perception information from different units of the commodity; and</p>	<p>Banker discloses receiving the transmitted perception information from different units of the commodity.</p> <p>Banker discloses receiving the transaction data for a purchased pay-per-view event (“perception information”) from each of the subscriber terminals (“different units of the commodity”).</p> <p>“Module <b>317</b> allows a subscriber to authorize their subscriber terminal to receive authorization and event data for a <b>pay-per-view event</b> (data stream (3) defined above), store the data associated with the purchase of that <b>event</b> in non-volatile memory, and <b>transmit the data to the system operator via a telephone return path or radio frequency data return path through the cable distribution system</b>” (12:8-14)</p>
<p>collecting and storing the received information at the remote database.</p>	<p>Banker discloses collecting and storing the received information at the remote database.</p> <p>Banker discloses that the billing computer (“remote database”) generates a monthly bill for the subscribers (“collecting and storing the received information”).</p> <p>“Billing computer <b>101</b> includes a subscriber database and <b>generates a monthly bill for the subscribers</b> in the system based on level of service and any <b>pay-per-view and impulse pay-per-view purchases.</b>” (7:60-63)</p> <p>Banker also discloses that the system control computer (“remote database”) receives pay-per-view event transactions (“collecting and storing the received information”) and gather routing data (“collecting and storing the received information”).</p> <p>“<b>System control computer 102 receives transactions</b></p>

Claim 69	Disclosure In Banker
	<p><b>such as authorization transactions from billing computer 101</b> and formats and forwards transactions to headend controller <b>103</b> and addressable transmitter (ATX) <b>108</b>. System control computer 102 also generates system set-up parameters such as scrambled channels. System control computer 102 configures tuning frequencies of the channels provided to the subscribers and controls on-screen display as described in greater detail below. A system control computer interface is responsible for <b>gathering and appropriately routing the data</b> leaving the system control computer 102.” (7:64-8:8)</p>

Claim 70	Disclosure In Banker
The method of claim 69 further comprising	Banker discloses the method of claim 69 as described above.
enabling users of the commodities to access the received information.	<p>Banker discloses enabling users of the commodities to access the received information.</p> <p>Banker discloses that that the subscriber accesses the selected channel and volume level (“received information”) on the LED display.</p> <p>“LED display 313 is utilized, for example, <b>to display selected channel numbers and diagnostics</b>. Referring briefly to FIG. 3D, there is shown the front panel of terminal 300 including an LED display and keys of a key pad 311. <b>The two digit display 322 shown may be used not only for selected channel numbers and diagnostics, but also as a two digit indication of volume</b> as will be further discussed herein.” (11:60-67)</p> <p>Banker also discloses that the subscriber receives a monthly bill generated from the pay-per-view purchases received at the billing computer (“access the received information”).</p> <p>“Billing computer <b>101</b> includes a subscriber database and <b>generates a monthly bill for the subscribers</b> in the system based on level of service and any <b>pay-per-view and impulse pay-per-view purchases</b>.” (7:60-63)</p>

Claim 71	Disclosure In Banker
The method of claim 69 further comprising	Banker discloses the method of claim 69 as described above.

Claim 71	Disclosure In Banker
enabling third parties to access the received information.	<p>Banker discloses enabling third parties to access the received information.</p> <p>Banker discloses that the billing computer (“third parties”) receives a subscriber’s pay-per-view purchases (“access the received information”) to generate a monthly bill.</p> <p>“Billing computer <b>101</b> includes a subscriber database and <b>generates a monthly bill for the subscribers</b> in the system based on level of service and any <b>pay-per-view and impulse pay-per-view purchases.</b>” (7:60-63)</p>

Claim 72	Disclosure In Banker
The method of claim 71	Banker discloses the method of claim 71 as described above.
in which the third parties include vendors or designers of the commodities.	<p>Banker discloses that the third parties include vendors or designers of the commodities.</p> <p>Banker discloses the billing computer, the system control computer, and the headend controller (“vendors or designers of the commodity”).</p> <p>“<b>Billing computer 101</b> includes a subscriber database and generates a monthly bill for the subscribers in the system based on level of service and any pay-per-view and impulse pay-per-view purchases. System control <b>computer 102</b> such as an HP-1000 interfaced to <b>billing computer 101</b>. System control computer <b>102</b> receives transactions such as authorization transactions from billing computer <b>101</b> and formats and forwards transactions to <b>headend controller 103</b> and addressable transmitter (ATX) <b>108.</b>” (7:60-8:1)</p>

Claim 73	Disclosure In Banker
The method of claim 69 further comprising	Banker discloses the method of claim 69 as described above.
making a design change using the received information, or marketing the commodity using the received information.	<p>Banker discloses making a design change using the received information, or marketing the commodity using the received information.</p> <p>Banker discloses that a cable television repair person can access a terminal’s processor memory. It is understood that the service person’s diagnostic results can be received by the service center and used for making a design change or marketing.</p>

Claim 73	Disclosure In Banker
	<p>“A cable television repair person may be equipped with a <b>remote control device capable of transmitting these otherwise secret codes</b>. Equipped with such a device, the repair person <b>gains access to a terminal's processor memory for running diagnostic programs of the cable television terminal 300</b> of FIG. 3.” (16:12-18)</p>

Claim 74	Disclosure In Banker
<p>The method of claim 69</p>	<p>Banker discloses the method of claim 69 as described above.</p>
<p>said eliciting step includes interacting with the users through the respective user-interfaces of units of commodity</p>	<p>Banker discloses interacting with the users through the respective user-interfaces of units of commodity.</p> <p>Banker discloses that each subscriber (“user”) interacts through a user friendly interface (“user interface”) of the terminal.</p> <p>“Apparatus for providing a <b>user friendly interface to a subscription television terminal...</b>” (Abstract:1-2)</p> <p>Banker also discloses that a repair person (“user”) interacts with the terminal via a remote control device (“user interface”).</p> <p>“A cable television repair person may be equipped with a <b>remote control device capable of transmitting these otherwise secret codes</b>. Equipped with such a device, the repair person <b>gains access to a terminal's processor memory for running diagnostic programs of the cable television terminal 300</b> of FIG. 3.” (16:12-18)</p>
<p>to elicit perception information about (i) steps that a vendor of the commodity could take to improve user satisfaction or (ii) training or support provided for users of the commodity.</p>	<p>Banker discloses eliciting perception information about (i) steps that a vendor of the commodity could take to improve user satisfaction or (ii) training or support provided for users of the commodity.</p> <p>Banker discloses that a cable television repair person (“user”) can access a terminal’s processor memory. It is understood that the service person’s diagnostic results can be used to improve user satisfaction or training or support.</p> <p>“A cable television repair person may be equipped with a <b>remote control device capable of transmitting these otherwise secret codes</b>. Equipped with such a device, the repair person <b>gains access to a terminal's processor memory for running diagnostic programs of the cable television terminal 300</b> of FIG. 3.” (16:12-18)</p>

