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TTAB

Attorney Docket No.: 99-4660

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN THE MATTER OF:

TRADEMARK : PAYMENTWARE
 APPLICANT : ACI Worldwide, Inc.
 APPLN. SERIAL NO. : 76/123,881
 APPLN. FILING DATE : September 6, 2000
 EXAMINER : William H. Dawe
 (Law Office 108)

TRADEMARK TRIAL AND
 APPEAL BOARD
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REQUEST FOR RECONSIDERATION

Commissioner for Trademarks
 2900 Crystal Drive
 Arlington, Virginia 22202-3513



07-15-2002

U.S. Patent & TMO/TM Mail Rcpt Dt. #61

Dear Madam:

This submission is filed in response to the Examiner's Office Action of January 11, 2002.

I. Descriptiveness Objection

The Examiner entered a final refusal to register on the Principal Register on the ground that the proposed mark merely describes the goods. The Applicant respectfully disagrees with the Examiner's reasoning, and submits that the wording PAYMENTWARE is suggestive of the goods associated with the mark, and is not merely descriptive.

Combinations of merely descriptive components have been found registrable if the juxtaposition of the words is inventive or evokes a unique commercial impression, or if the term has a bizarre or incongruous meaning as applied to the goods. *See In re Colonial Stores Inc.*, 394 F.2d 549, 157 USPQ 382 (C.C.P.A. 1968).

If, however, a mark requires one to exercise thought or go through a multi-stage reasoning process (“a mental pause”) in order to determine the nature of the services, the wording will be viewed as suggestive rather than descriptive. See *In re Tennis in the Round, Inc.*, 199 USPQ 496, 498 (TTAB). The concept of mere descriptiveness must relate to general and readily recognizable word formulations and meanings, either in a popular or technical usage context, and should not penalize coinage of hitherto unused and somewhat incongruous word combinations whose import would not be grasped without some measure of imagination and “mental pause”. See *In re Shutts*, 217 USPQ 363, 364, 365 (TTAB 1983) (if a mark is somewhat incongruous as to the services provided it will be considered suggestive). Additionally, in order to be considered merely descriptive, a mark must immediately convey something about the goods or services with a “degree of particularity.” See *In re International Multi-Media Corp.*, 1997 TTAB LEXIS 25 1, 2 (TTAB 1997).

Applicant submits that the mark in question has an incongruous meaning, and does not immediately describe the applied-for goods. The word elements “PAYMENT” and “WARE” have no relation to each other. Since they are not usually perceived by consumers as being so related, the mark consequently serves to create a composite mark with a unique commercial impression through the incongruous nature of the juxtaposition between the two word elements and hence the mark is distinctive. TMEP § 1209.03 (d). The wording does not serve to merely describe the goods, since there is no direct correlation between the products associated with the mark and the words “PAYMENT” or “WARE.” Instead, a mental pause is required before the consumer can associate the Applicant’s product with computer software for use in database management, in the field of payments processing. The term PAYMENTWARE is entirely suggestive in its meaning, since it evokes some sort of product perhaps related in some way to making payments, whereas the actual product covered by the mark is software for database management in the field of payments processing. Consequently, the mark does not merely describe the associated product, but instead is at most suggestive of database management in the field of payments processing software. Additionally, the wording PAYMENTWARE does not convey with any degree of particularity the goods associated with the mark. Since there is no such thing as a

"PAYMENTWARE," the consumer is therefore required to use their imagination to determine what products are offered by the Applicant.

Further, the Examiner stated in the Office Action No. 2 that he had attached research from Lexis Nexis to demonstrate that the wording FREE TRACK appears in 343 stories, which was not in fact attached to the Office Action No. 2. The Applicant respectfully points out that the wording FREE TRACK has no relevance to the subject application, and cannot be cited as grounds for refusing registration due to mere descriptiveness. This appears to have been an error on the Examiner's part. In fact, no evidence of LEXIS/NEXIS research was attached by the Examiner to either Office Action Nos. 1 or 2. All the Examiner actually attached to the Office Action No. 2 was (1) an excerpt from The Computer Desktop Encyclopedia, Second Edition, which revealed a single reference to the word "payware" as an example of use of the word "ware" and (2) an entry from the American Heritage Dictionary for the word "ware."

The Applicant respectfully submits that the reference to the wording "payware" is inapplicable and does not support a conclusion that PAYMENTWARE is merely descriptive. First "payware" is dissimilar to the mark PAYMENTWARE, since it consists of significantly different wording. Moreover, although the evidence provided by the Examiner did not describe what "payware" refers to Applicant notes by reference to the attached excerpt from the Computer User High-Tech Dictionary that "payware" refers to software that is sold (commercial software that is not freeware or shareware). Thus, the apparently descriptive nature of "payware" to describe commercial software is demonstrably inapplicable to a conclusion that PAYMENTWARE is merely descriptive. PAYMENTWARE is not synonymous with "payware" as it does not refer to commercial "pay" software but merely suggests to the consumer that the subject product somehow involves payments in some form. Applicant also notes that there is no reference to "paymentware" in either the Computer User High-Tech Dictionary or the attached Webopedia of online computer and internet terms. Consequently, the Applicant

respectfully submits that the evidence presented by the Examiner does not conclusively establish why the mark should be considered merely descriptive, and therefore cannot be used as a ground to deny registration.

The Applicant also attaches to this Response to Office Action printouts from searches conducted in Google, Yahoo and Lexis Nexis, which reveal no third party use or descriptive use of the mark PAYMENTWARE. Instead, the only references made to the mark are in the context of the subject application and its associated goods. As the Examiner will note, all of the references relate to either the Applicant or the Applicant's subsidiary. Therefore, the mark PAYMENTWARE is not a term commonly used by third parties to describe similar products, and should not be considered merely descriptive of the associated services.

In sum, the Google, LEXIS/NEXIS, Yahoo and online dictionaries revealed only the absence of information that would indicate that the subject mark is descriptive. In addition, as noted above, the evidence presented by the Examiner relating to "payware" aside from being a different term than PAYMENTWARE, is conceptually inapplicable to the present situation. Finally, Applicant notes that any doubts as to whether a mark is to be categorized as descriptive or suggestive are to be resolved in favor of the Applicant during ex parte prosecution. *In re Micro Instrument Corp.*, 222 USPQ 252, 255 (TTAB 1984). Thus, it is asserted that the wording PAYMENTWARE is suggestive rather than merely descriptive of the goods provided in connection with the subject mark and, in turn, the mark is deserving of registration on the Principal Register.


II. **Amendment of Basis of Registration**

Applicant also requests that the Examiner amend the basis of registration to Section 1(a) actual use in commerce, and respectfully submits the attached Amendment to Allege Use. You have our permission to charge the fee for filing and any shortfall, missing or excess fees for the filing of the Amendment to Allege Use to our Deposit Account No. 501-649.

III. **Conclusion**

The Applicant respectfully submits that this application, as amended, is now acceptable for registration on the Principal Register.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read "David J. Davis", is written over a horizontal line.

One of Applicant's Attorneys

Date: July 11, 2002

David J. Davis
BAKER & MCKENZIE
One Prudential Plaza
130 East Randolph Drive
Chicago, Illinois 60601
(312) 861-8000

CERTIFICATE OF MAILING

I hereby certify that the foregoing **Amendment and Response to Office Action** is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to:

Commissioner for Trademarks
Attn: William H. Dawe, Law Office 108
2900 Crystal Drive
Arlington, Virginia 22202-3513

This 11th day of July, 2002.



David J. Davis

CHIDOC01:340332.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: ACI Worldwide Inc.
TRADEMARK: PAYMENTWARE
SERIAL NO.: 76/123,881
APPLICATION DATE: September 6, 2000
EXAMINER: William H. Dawe, Law Office 108
ATTORNEY DOCKET NO.: 994660

AMENDMENT TO ALLEGE USE UNDER 37 CFR 2.76, WITH DECLARATION

Commissioner for Trademarks
2900 Crystal Drive
Arlington, Virginia 22202-3513

The above Applicant now submits the following Amendment to Allege Use in connection with the above-identified trademark application.

As is indicated in the Response to which this Amendment is attached, the Applicant respectfully requests that the identification of goods be amended to read as follows:

“Computer software for use in database management, in the field of payments processing”, in Cl. 9.

Applicant further requests that the application be amended to be based upon the Applicant's use of the mark. Applicant is the owner of the mark sought to be registered and has the exclusive right to use the mark in connection with the above-identified goods. Applicant is presently using the mark in commerce, including use in commerce which the U.S. Congress may regulate, in connection with the above-referenced goods.

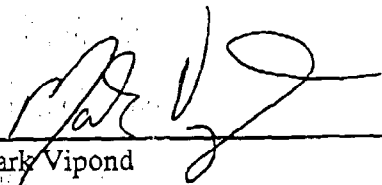
Applicant first used the mark at least as early as October 1, 2001.

Applicant first used the mark in commerce which the U.S. Congress may regulate at least as early as October 1, 2001.

The trademark is used on labels and packaging for the goods and other means customary to the trade. Three specimens showing the mark as presently used in commerce are submitted with this amendment.

The undersigned having first been warned that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001, and that such willful false statements may jeopardize the validity of the application or any resulting registration, declares that all statements made of his own knowledge are true and that all statements made on information and belief are believed to be true.

ACI WORLDWIDE INC.



Date: July 10, 2002

Name: Mark Vipond
Title: President

CHIDOC01:340052.1

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as 1st class mail in an envelope addressed to: Assistant Comm. for Trademarks, 2900 Crystal Drive, Arlington, VA 22202-3513, ON July 11, 2002

DAVID J. DAVIS


Fellowes NEATO

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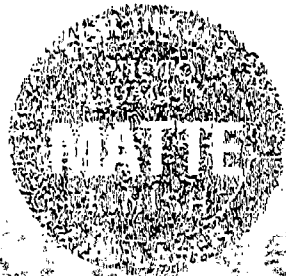
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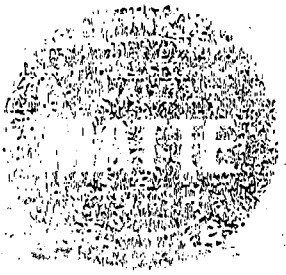
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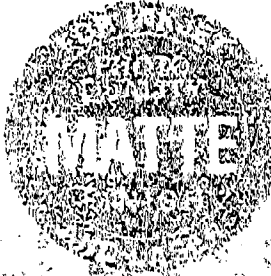
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Definition for: **payware**

Software that is sold; commercial software (not freeware or shareware).

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- 1. [Business Wire](#), July 9, 2002, Tuesday, 789 words, IntraNet's MTS Earns SWIFTReady Gold Status, NEWTON, Mass., July 9, 2002
... solutions in IntraNet's **PaymentWare**(TM) family of software, ...
... financial institutions. IntraNet's **PaymentWare**(TM) suite of software ...
- 2. [Business Wire](#), April 8, 2002, Monday, 1112 words, Huntington National Bank Selects IntraNet's MTS for High-Value Payments Processing, NEWTON, Mass., April 8, 2002
... a member of IntraNet's **PaymentWare**(TM) suite of solutions ...
... financial institutions. IntraNet's **PaymentWare**(TM) suite of software ...
- 3. [Business Wire](#), March 6, 2002, Wednesday, 1071 words, Wachovia Selects IntraNet's MTS High-Value Payments Processing Solution, NEWTON, Mass., March 6, 2002
... MTS is part of IntraNet's **PaymentWare**(TM) suite of solutions ...
... financial institutions. IntraNet's **PaymentWare**(TM) suite of software ...
- 4. [Business Wire](#), February 27, 2002, Wednesday, 894 words, Federal Home Loan Bank of Atlanta Selects IntraNet's MTS for High-Value Payments Processing, NEWTON, Mass., Feb. 27, 2002
... a member of IntraNet's **PaymentWare**(TM) suite of solutions ...
... financial institutions. IntraNet's **PaymentWare**(TM) suite of software ...
- 5. [The Asian Banker Journal](#), February 5, 2002, 314 words, US : Union Bank of California selects IntraNet's MTS for high-value payments processing
... a member of IntraNet's **PaymentWare**(TM) suite of solutions ...
- 6. [Business Wire](#), January 14, 2002, Monday, 990 words, Union Bank of California Selects IntraNet's MTS for High-Value Payments Processing, NEWTON, Mass., Jan. 14, 2002
... a member of IntraNet's **PaymentWare**(TM) suite of solutions ...
... financial institutions. IntraNet's **PaymentWare**(TM) suite of software ...
- 7. [Business Wire](#), October 4, 2001, Thursday, 1127 words, IntraNet's MTS Software Application Now Available On New IBM eServer; IntraNet Teams With IBM To Provide Powerhouse e-business Platform, NEWTON, Mass., Oct. 4, 2001
... strategic component of IntraNet's **PaymentWare**(TM) suite of solutions ...
... financial institutions. IntraNet's **PaymentWare**(TM) suite of software ...
- 8. [Business Wire](#), October 2, 2001, Tuesday, 1162 words, Fortis Bank N.V. Selects IntraNet Payment Processing Solution, NEWTON, Mass., Oct. 2, 2001
... a member of IntraNet's **PaymentWare**(TM) suite of solutions ...
... financial institutions. IntraNet's **PaymentWare**(TM) suite of software ...
- 9. [Business Wire](#), October 1, 2001, Monday, 1192 words, ACI Worldwide Corporate Banking Unit Launches New Name; Unit is Now IntraNet, Inc., OMAHA, Neb., Oct. 1, 2001
... financial institutions. IntraNet's **PaymentWare**(TM) suite of software ...

- 10. Business Wire, October 1, 2001, Monday, 1192 words, ACI Worldwide Corporate Banking Unit Launches New Name; Unit is Now IntraNet, Inc., OMAHA, Neb., Oct. 1, 2001
... financial institutions. IntraNet's **PaymentWare**(TM) suite of software ...
- 11. Business Wire, June 27, 2001, Wednesday, 1023 words, National City Corporation Selects ACI Worldwide's MTS for High Value Payment Processing, OMAHA, Neb., June 27, 2001
... a member of ACI's **PaymentWare**(TM) family of solutions ...
- 12. Business Wire, April 9, 2001, Monday, 719 words, Dai-Ichi Kangyo Bank Limited, a Member of Mizuho Financial Group, Selects High Value Payment Processing Solution From ACI Worldwide, OMAHA, Neb., April 9, 2001
... a member of ACI's **PaymentWare**(TM) family of solutions ...
- 13. Business Wire, April 9, 2001, Monday, 719 words, Dai-Ichi Kangyo Bank Limited, a Member of Mizuho Financial Group, Selects High Value Payment Processing Solution From ACI Worldwide, OMAHA, Neb., April 9, 2001
... a member of ACI's **PaymentWare**(TM) family of solutions ...
- 14. Business Wire, February 21, 2001, Wednesday, 863 words, ACI Worldwide Partners With Norman Technologies to Offer Implementation and Consulting Services, OMAHA, Neb., Feb. 21, 2001
... Technologies' expertise to implement its **PaymentWare** (TM) business-to-business ...
- 15. Business Wire, February 13, 2001, Tuesday, 1010 words, ACI Worldwide Partners With Align360 to Expand Software Development and Implementation Services, OMAHA, Neb., Feb. 13, 2001
... expertise to enhance implementation of its **PaymentWare**(TM) business-to-business ...
... ACI's world-class **PaymentWare** solutions to drive clients' ...
- 16. Information Superhighways Newsletter, February 1, 2001, No. 2, Vol. 8; Pg. 13 ; ISSN: 1078-6589, 110 words, ACI Worldwide Forms Alliance with Xytec International to Distribute Internet-Based Trade Finance Solution; Brief Article
... integrate VistaTrade with ACI's **PaymentWare** business-to-business e- ...
- 17. Business Wire, December 15, 2000, Friday, 489 words, ACI Worldwide Forms Alliance With Xytec International to Distribute Internet-Based Trade Finance Solution, Dec. 15, 2000
... integrate VistaTrade with ACI's **PaymentWare**(TM) business-to-business ...
... By integrating ACI's **PaymentWare** with VistaTrade, we further automate the ...
- 18. Wall Street & Technology, November 1, 2000, No. 11, Vol. 18; Pg. 64 ; ISSN: 1060-989X, 103 words, Syllog, Inc; Company Business and Marketing; Brief Article
... licensed ACI Worldwide's **PaymentWare**--a family of business-to- ...
PaymentWare will be used to power ...
PaymentWare (Electronic commerce software) ...

- 19. Business Wire, September 11, 2000, Monday, 536 words, ACI Worldwide and Sylog to Offer Financial Institutions Easy & Reliable S.W.I.F.T. Connectivity, PaymentWa
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- 1. [Standard & Poor's Corporate Descriptions plus News](#), June 22, 2002, Transaction Systems Architects, Inc., June 26, 2002
... processing (collectively referred to as **PaymentWare**). In the third quarter of ...
- 2. [EDGARPlus\(R\)](#), COMPANY: TRANSACTION SYSTEMS ARCHITECTS INC, FORM-TYPE: 10-K, DOCUMENT-DATE: September 30, 2001, FILING-DATE: December 27, 2001
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... processing and are collectively referred to as **PaymentWare**. The high value payments ...
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