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Table with columns: APPLICATION NO., FILING DATE, FIRST NAMED INVENTOR, ATTORNEY DOCKET NO., CONFIRMATION NO., EXAMINER, ART UNIT, PAPER NUMBER, NOTIFICATION DATE, DELIVERY MODE. Contains application details for Wesley Frederico Espinal Rios.

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. 14/873,440	Applicant(s) Rios, Wesley Frederico Espinal	
	Examiner SAMICA L NORMAN	Art Unit 3697	AIA 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 05 March 2018.
 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) 1-25 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5a) Of the above claim(s) ____ is/are withdrawn from consideration.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) 1-25 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 02 October 2015 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) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 3) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date _____ |
| 2) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b)
Paper No(s)/Mail Date _____ | 4) <input type="checkbox"/> Other: _____ |

Notice of Pre-AIA or AIA Status

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

Claims 1-25 are pending.

The Claim Objection is withdrawn due to Applicant's current amendment.

Claim Rejections - 35 USC § 101

35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

1. Claims 1-25 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. Claim(s) 1-25 is/are directed to a method that includes the steps of associating an account number with a first and second primary account number in a first and second currency, receiving transaction information associated with the account number and routing the transaction data to the one of the funding bank accounts. These steps are similar to the concepts of organizing and manipulating information through mathematical correlations and data recognition and storage that the courts have previously found to be abstract. The claim(s) does/do not include additional elements that are sufficient to amount to significantly more than the judicial exception because the generically recited computer elements do not add a meaningful limitation to the abstract idea because they would be routine in any computer implementation.

2. Claim 1 is directed to an apparatus that includes a storage device and computer.

Therefore, the apparatus is directed to a statutory category. Claim 10 is directed to a method that includes a multi-currency transaction platform (processor, input device, output device and storage device). Therefore, the method is directed to a statutory category. Claim 21 is directed to a non-transitory computer readable medium that includes a multi-currency transaction platform (processor, input device, output device and storage device). Therefore, the computer readable medium is directed to a statutory category. Next, the claim is analyzed to determine whether it is directed to a judicial exception. The claim recites the steps of associating an account number with a first and second primary account number in a first and second currency, receiving transaction information associated with the account number and routing the transaction data to the one of the funding bank accounts. In other words, the claim recites comparing and formatting information for transmission. This is simply the organization and manipulation of data which can be performed mentally and is an idea of itself and mathematical relationship. It is similar to other concepts that have been identified as abstract by the courts, such as data recognition and storage in Content Extraction or organizing information thorough mathematical correlations in Digitech. The concepts in Content Extraction and Digitech relate to ideas of itself practices in which data is manipulated. The concept described in claim 1 is not meaningfully different than the idea concept found by the courts to be an abstract idea. Therefore, the description in claim 1 of manipulating transaction data is an abstract idea. Next, the claim as a whole is analyzed to determine whether any element, or combination of elements, is sufficient to ensure that the claim amounts to significantly more than the exception. The claim recites the additional limitations of using a platform to route transaction data. The platform simply perform the generic computer functions of transmitting data. Generic computers performing generic computer functions, alone,

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do not amount to significantly more than the abstract idea. Viewing the limitations as an ordered combination does not add anything further than looking at the limitations individually. When viewed either individually, or as an ordered combination, the additional limitations do not amount to a claim as a whole that is significantly more than the abstract idea. The claim is not patent eligible.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103 which forms the basis for all obviousness rejections set forth in this Office action:

A patent for a claimed invention may not be obtained, notwithstanding that the claimed invention is not identically disclosed as set forth in section 102, if the differences between the claimed invention and the prior art are such that the claimed invention as a whole would have been obvious before the effective filing date of the claimed invention to a person having ordinary skill in the art to which the claimed invention pertains. Patentability shall not be negated by the manner in which the invention was made.

Claim(s) 1-4, 6-13 and 16-24 is/are rejected under 35 U.S.C. 103 as being unpatentable over French et al., U.S. PG-Pub No. 2011/0282780 (reference B on the attached PTO-892) in view of Grinhute, U.S. PG-Pub No. 2011/0055083 (reference F on the attached PTO-892).

As per claims 1, 10 and 21, French et al. teaches a method, comprising: associating a generic primary account number with a first primary account number of a first funding bank account in a first currency (see paragraph 0007, lines 2-6 and 9-14); associating the generic primary account number with a second primary account number of a second funding bank account in a second currency (see paragraph 0007, lines 6-9 and 9-14); receiving from an acquirer bank information about a business as usual transaction associated with the generic primary account number (see paragraph 0007, lines 14-19); and automatically routing, by a

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multi-currency transaction routing platform, data about the transaction to one of the first and second funding bank accounts (see paragraph 0007, lines 14-19).

French et al. fails to teach wherein the first primary account number of the first funding bank account is different than the second primary account number of the second funding bank account. Grinhute teaches wherein the first primary account number of the first funding bank account is different than the second primary account number of the second funding bank account (see paragraphs 0027, 0009 and 0010). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the method of French et al. One of ordinary skill in the art would have motivated to incorporate this feature for the purpose of allowing accounts to be available to travelers and avoiding identity theft and fraud concerns (see paragraph 0003, lines 3-6 and 9-11 of Grinhute).

As per claims 2 and 11, French et al. in view of Grinhute teaches the method of claim 10 as described above. French et al. further teaches wherein said routing is based on at least one currency exchange rate value (see paragraph 0041, lines 12-16).

As per claims 3 and 12, French et al. in view of Grinhute teaches the method of claim 10 as described above. French et al. further teaches wherein said routing is based on payment card network business rules or logic stored in a cloud environment (see paragraph 0046, lines 1-2).

As per claims 4, 13 and 22, French et al. in view of Grinhute teaches the method of claim 10 as described above. French et al. further teaches wherein the generic primary account number is associated with a cardholder, and said routing is based on information received via an application executing on a smartphone associated with the cardholder (see paragraph 0035, lines 7-9 and paragraph 0055, lines 4-9).

As per claims 6 and 16, French et al. in view of Grinhute teaches the method of claim 13 as described above. French et al. further teaches wherein the smartphone application displays at least one currency exchange rate value to the cardholder (see paragraph 0057, lines 10-12).

As per claims 6 and 17, French et al. in view of Grinhute teaches the method of claim 13 as described above. French et al. further teaches wherein the smartphone application includes a transaction calculator to estimate a total transaction cost based on at least one currency exchange rate value (see paragraph 0057, lines 10-12).

As per claims 7, 18 and 23, French et al. in view of Grinhute teaches the method of claim 10, wherein the first funding bank account and the second funding bank account are associated with a single issuer bank (see paragraph 0034, lines 10-14).

As per claims 8, 19 and 23, French et al. in view of Grinhute teaches the method of claim 10 as described above. French et al. further teaches wherein the first funding bank account and the second funding bank account are associated with different issuer banks (see paragraph 0030, lines 1-6 and paragraph 0033, lines 1-5).

As per claim 9, 20 and 24, French et al. in view of Grinhute teaches the method of claim 10, wherein at least one of the first and second funding bank accounts is associated with at least one of: (i) a credit card account, (ii) a debit card account, (iii) a pre-paid account, and (iv) an electronic transaction account (see paragraph 0039, lines 4-5)

Claims 5 and 14 is/are rejected under 35 U.S.C. 103 as being unpatentable over French et al., U.S. PG-Pub No. 2011/0282780 (reference B on the attached PTO-892) in view of Grinhute, U.S. PG-Pub No. 2011/0055083 (reference F on the attached PTO-892) and further in view of Hansen et al., U.S. PG-Pub No. 2012/0330783 (reference E on the attached PTO-892).

As per claims 5, 14, French et al. in view of Grinhute teaches the method of claim 13 as described above. French et al. does not explicitly teach wherein the smartphone application further verifies that a current geolocation associated with the transaction corresponds to the business as usual transaction. Hansen et al. teaches wherein the smartphone application further verifies that a current geolocation associated with the transaction corresponds to the business as usual transaction (see paragraph 0030). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the method of French et al. One of ordinary skill in the art would have motivated to incorporate this feature for the purpose of approving or rejecting a transaction request (see paragraph 0030 of Hansen et al.).

Claims 5 and 15 is/are rejected under 35 U.S.C. 103 as being unpatentable over French et al., U.S. PG-Pub No. 2011/0282780 (reference B on the attached PTO-892) in view of Grinhute, U.S. PG-Pub No. 2011/0055083 (reference F on the attached PTO-892) and further in view of Engelhart, U.S. PG-Pub No. 2003/0163383 (reference D on the attached PTO-892).

As per claims 5, 15, French et al. in view of Grinhute teaches the method of claim 13 as described above. French et al. does not explicitly teach wherein the smartphone application further collects biometric information from the cardholder to validate the transaction. Engelhart teaches wherein the smartphone application further collects biometric information from the cardholder to validate the transaction (see paragraph 0043 and Figure 9). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the method of French et al. One of ordinary skill in the art would have recognized that applying the technique of Engelhart would have yielded predictable results.

Response to Arguments

Applicant's arguments filed 3/5/2018 have been fully considered but they are not persuasive.

Applicant argues "this combination of limitations is not well understood, routine or conventional activity." The claim recites the additional limitations of using a platform to route transaction data. The platform simply perform the generic computer functions of transmitting data. The courts have recognized the following computer functions as well-understood, routine, and conventional functions when they are claimed in a merely generic manner (*e.g.*, at a high level of generality) or as insignificant extra-solution activity as noted by the instant invention:

i. Receiving or transmitting data over a network, *e.g.*, using the Internet to gather data, *Symantec*, 838 F.3d at 1321, 120 USPQ2d at 1362 (utilizing an intermediary computer to forward information); *TLI Communications LLC v. AV Auto. LLC*, 823 F.3d 607, 610, 118 USPQ2d 1744, 1745 (Fed. Cir. 2016) (using a telephone for image transmission); *OIP Techs., Inc., v. Amazon.com, Inc.*, 788 F.3d 1359, 1363, 115 USPQ2d 1090, 1093 (Fed. Cir. 2015) (sending messages over a network); *buySAFE, Inc. v. Google, Inc.*, 765 F.3d 1350, 1355, 112 USPQ2d 1093, 1096 (Fed. Cir. 2014) (computer receives and sends information over a network); but see *DDR Holdings, LLC v. Hotels.com, L.P.*, 773 F.3d 1245, 1258, 113 USPQ2d 1097, 1106 (Fed. Cir. 2014) ("Unlike the claims in *Ultramercial*, the claims at issue here specify *how* interactions with the Internet are manipulated to yield a desired result--a result that overrides the routine and conventional sequence of events ordinarily triggered by the click of a hyperlink."

iv. Storing and retrieving information in memory, *Versata Dev. Group, Inc. v. SAP Am., Inc.*, 793 F.3d 1306, 1334, 115 USPQ2d 1681, 1701 (Fed. Cir. 2015); *OIP Techs.*, 788 F.3d at 1363, 115 USPQ2d at 1092-93;

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Knowles (2010/0088219) and Lorgberg (2008/0249908).

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to **SAMICA L NORMAN** whose telephone number is (571)270-1371. The examiner can normally be reached on Mon-Thur 9:30am-8p EST, with Fri off.

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, Jerry O'Connor can be reached on (571) 272-6787. 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.

/SAMICA L NORMAN/
Primary Examiner, Art Unit 3696

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