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Table with 5 columns: APPLICATION NO., FILING DATE, FIRST NAMED INVENTOR, ATTORNEY DOCKET NO., CONFIRMATION NO. Includes application details for 15/239,184 and 125578, 7590, 07/19/2019, listing inventor Deepankar BHAGAT and attorney Norman Samical.

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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***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, 4-11 and 14-20 are pending.

The 35 U.S.C. 112 second paragraph Rejection is withdrawn.

***Claim Rejections - 35 USC § 101***

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

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

Claims 1, 4-11 and 14-20 are rejected under 35 U.S.C. 101 because the claimed invention is directed to an abstract idea without significantly more.

The claim(s) recite(s) the limitations of identifying a specific account profile from the plurality of account profiles stored in the account database where the account identifier included in the data of specific account profile corresponds to the specific account identifier included in the received transaction request; generating, by the processing device of the processing server, a controlled payment number (CPN) such that the CPN is linked to, a transaction account of the NFI entity and has a spending limit, prior to identity verification, that is zero; upon receiving the data message from the third party, increasing the spending limit associated with the generated CPN from zero to an amount equivalent to the transaction amount included in the received transaction request; and updating the specific account profile in the account database to include

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at least the generated CPN, the identification data received from the third party, and the increased spending limit, wherein future payment transactions involving the CPN are subject to the increased spending limit. The claims recites sending requests/messages between different entities including the user that involves identifying an account, generating a number and increasing a spending limit associated with the number. Under its broadest reasonable interpretation, the claim limitations covers person to person interactions between people and a fundamental economic practice (person to person transaction as recited in the instant Specification paragraph 0001). This falls within the “method of organizing human activity” grouping of abstract ideas.

This judicial exception is not integrated into a practical application. The claims recite the additional elements of a processing device of the processing server to perform the above listed steps. The processing device of the processing server is recited at a high-level of generality (generic device performing generic computer functions of identifying an account, generating a number, increasing a spending limit and updating an account profile) such that it amounts to no more than mere instructions to apply an exception using a generic computer component. Accordingly, these additional elements do not integrate the abstract idea into a practical application because it does not impose any meaningful limits on practicing the abstract idea.

The claim(s) does/do not include additional elements that are sufficient to amount to significantly more than the judicial exception. As discussed above the additional elements of using the processing device of the processing server to perform the identifying an account, generating a number, increasing a spending limit and updating an account profile steps amounts to no more than mere instructions to apply the exception using a generic computer component.

Mere instructions to apply an exception using a generic computer component cannot provide an inventive concept. The claim is not patent eligible.

### ***Response to Arguments***

Applicant's arguments filed 5/15/2019 have been fully considered but they are not persuasive.

Applicant argues “the claims are not directed to one or more of the three groupings of abstract ideas thought and, thus, are patent eligible under the guidelines.” The claims recites sending requests/messages between different entities including the user that involves identifying an account, generating a number and increasing a spending limit associated with the number. Under its broadest reasonable interpretation, the claim limitations covers person to person interactions between people and a fundamental economic practice (person to person transaction as recited in the instant Specification paragraph 0001). This falls within the “method of organizing human activity” grouping of abstract ideas.

Applicant argues “independent claim 1 satisfies at least Prong Two of the 2A analysis because the additional elements of the claim integrate the alleged abstract idea into a practical application and applies the alleged judicial exception in a meaningful way.” This judicial exception is not integrated into a practical application. The claims recite the additional elements of a processing device of the processing server to perform the above listed steps. The processing device of the processing server is recited at a high-level of generality (generic device performing generic computer functions of identifying an account, generating a number, increasing a spending limit and updating an account profile) such that it amounts to no more than mere instructions to apply an exception using a generic computer component. Accordingly, these

additional elements do not integrate the abstract idea into a practical application because it does not impose any meaningful limits on practicing the abstract idea.

### *Conclusion*

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Tsiounis et al. (2001/0039535).

**THIS ACTION IS MADE FINAL.** 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 mailing 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.**