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Please find below and/or attached an Office communication concerning this application or proceeding.

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

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admin@jordaniplaw.com
info@jordaniplaw.com

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.

DETAILED ACTION

1. This office action is responsive to amendment filed on 08/19/2020. Claims 1-14, and 20-24 are amended. Claims 1-14, and 20-24 are pending examination.

Claim Rejections - 35 USC § 101

2. 35 U.S.C. 101 reads as follows:

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

Claims 1-14, and 20-24 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) 7 is/are drawn to method (i.e., a process), Claim(s) 1, and 13 is/are drawn to a system (i.e., a machine/manufacture), and claim(s) 20 is/are drawn to non-transitory computer readable medium (i.e., a machine/manufacture). As such, claims 1, 7, 13, and 20 is/are drawn to one of the statutory categories of invention.

Claims 1-14, and 20-24 are directed to generating an interactive graphical user interface for display to the customer in a digital wallet to transmit a payment to be sent to the merchant. Specifically, the claims recite receive a request for payment, generate display data representing an interactive graphical user interface, identify a first payment amount, identify a second payment amount, initiate payments of the first and second payment amounts, and transmit a response to the request for payment, which is grouped within the Methods Of Organizing Human Activity and is similar to the concept of *(commercial or legal interactions including agreements in the form of contracts, legal obligations, advertising, marketing or sales activities or behaviors business relations)* grouping of abstract ideas in **prong one of step 2A** of the *Alice/Mayo* test (See 2019 Revised Patent Subject Matter Eligibility

Guidance, 84 Fed. Reg. 50, 52, 54 (January 7, 2019)). Accordingly, the claims recite an abstract idea (See pages 7, 10, *Alice Corporation Pty. Ltd. v. CLS Bank International, et al.*, US Supreme Court, No. 13-298, June 19, 2014; 2019 Revised Patent Subject Matter Eligibility Guidance, 84 Fed. Reg. 50, 53-54 (January 7, 2019)).

This judicial exception is not integrated into a practical application because, when analyzed under **prong two of step 2A** of the *Alice/Mayo* test (See 2019 Revised Patent Subject Matter Eligibility Guidance, 84 Fed. Reg. 50, 54-55 (January 7, 2019)), the additional element(s) of the claim(s) such as payment system, processor, user device, system, network, memory, payment server, and non-transitory computer readable storage medium merely use(s) a computer as a tool to perform an abstract idea and/or generally link(s) the use of a judicial exception to a particular technological environment. Specifically, the payment system, processor, user device, system, network, memory, payment server, and non-transitory computer readable storage medium perform(s) the steps or functions of receive a request for payment, generate display data representing an interactive graphical user interface, identify a first payment amount, identify a second payment amount, initiate payments of the first and second payment amounts, and transmit a response to the request for payment. The use of a processor/computer as a tool to implement the abstract idea and/or generally linking the use of the abstract idea to a particular technological environment does not integrate the abstract idea into a practical application because it requires no more than a computer performing functions that correspond to acts required to carry out the abstract idea. The additional elements do not involve improvements to the functioning of a computer, or to any other technology or technical field (MPEP 2106.05(a)), the claims do not apply or use the abstract idea to effect a particular treatment or prophylaxis for a disease or medical condition (*Vanda Memo*), the claims do not apply the abstract idea with, or by use of, a particular machine (MPEP 2106.05(b)), the claims do not effect a transformation or reduction of a particular article to a different state or thing (MPEP 2106.05(c)), and the claims do not apply or use the abstract idea in some other meaningful way beyond generally linking the use of the abstract idea to a particular technological environment, such that the claim as a whole is more than a drafting effort designed to monopolize the exception (MPEP 2106.05(e) and *Vanda Memo*). Therefore, the claims do not, for example, purport to improve the functioning of a computer. Nor do they effect an improvement in any other technology or technical field. Accordingly, the

additional elements do not impose any meaningful limits on practicing the abstract idea, and the claims are directed to an abstract idea.

The claim(s) does/do not include additional elements that are sufficient to amount to significantly more than the judicial exception because, when analyzed under **step 2B** of the *Alice/Mayo* test (*See* 2019 Revised Patent Subject Matter Eligibility Guidance, 84 Fed. Reg. 50, 52, 56 (January 7, 2019)), the additional element(s) of using a payment system, processor, user device, system, network, memory, payment server, and non-transitory computer readable storage medium to perform the steps amounts to no more than using a computer or processor to automate and/or implement the abstract idea of generating an interactive graphical user interface for display to the customer in a digital wallet to transmit a payment to be sent to the merchant. As discussed above, taking the claim elements separately, the payment system, processor, user device, system, network, memory, payment server, and non-transitory computer readable storage medium perform(s) the steps or functions of receive a request for payment, generate display data representing an interactive graphical user interface, identify a first payment amount, identify a second payment amount, initiate payments of the first and second payment amounts, and transmit a response to the request for payment. These functions correspond to the actions required to perform the abstract idea. Viewed as a whole, the combination of elements recited in the claims merely recite the concept of generating an interactive graphical user interface for display to the customer in a digital wallet to transmit a payment to be sent to the merchant. Therefore, the use of these additional elements does no more than employ the computer as a tool to automate and/or implement the abstract idea. The use of a computer or processor to merely automate and/or implement the abstract idea cannot provide significantly more than the abstract idea itself (MPEP 2106.05(I)(A)(f) & (h)). Therefore, the claim is not patent eligible.

Dependent claims 2-6, 8-12, 14 and 21-24 further describe the abstract idea of generating an interactive graphical user interface for display to the customer in a digital wallet to transmit a payment to be sent to the merchant. The dependent claims do not include additional elements that integrate the abstract idea into a practical application or that provide significantly more than the abstract idea. Therefore, the dependent claims are also not patent eligible.

3 The prior art of record does not teach neither singly nor in combination the limitations of claims 1-14, and 20-24.

Response to Arguments

4. Applicant's arguments filed 08/19/2020 have been fully considered but they are not persuasive.

A. Applicant argues that the claims are not directed to a judicial exception under **Step 2A Prong One**.

As for Step 2A Prong One, of the Abstract idea is directed towards the abstract idea of generating an interactive graphical user interface for display to the customer in a digital wallet to transmit a payment to be sent to the merchant which is grouped within the Methods Of Organizing Human Activity and is similar to the concept of (*commercial or legal interactions including agreements in the form of contracts, legal obligations, advertising, marketing or sales activities or behaviors business relations*) grouping of abstract ideas in **prong one of step 2A** of the *Alice/Mayo* test (*See* 2019 Revised Patent Subject Matter Eligibility Guidance, 84 Fed. Reg. 50, 52, 54 (January 7, 2019)). Accordingly, the claims recite an abstract idea (*See* pages 7, 10, *Alice Corporation Pty. Ltd. v. CLS Bank International, et al.*, US Supreme Court, No. 13-298, June 19, 2014; 2019 Revised Patent Subject Matter Eligibility Guidance, 84 Fed. Reg. 50, 53-54 (January 7, 2019)).

B. Applicant argues that the claims are not directed to a judicial exception under **Step 2A Prong Two**.

As for Step 2A Prong Two, the claim limitations do not include additional elements in the claim that apply, rely on, or use the judicial exception in a manner that imposes a meaningful limit on the judicial exception, and the claim is not more than a drafting effort designed to monopolize the judicial exception and the claim limitation simply describe the abstract idea. The limitation directed to generating an interactive graphical user interface for display to the customer in a digital wallet to transmit a payment to be sent to the merchant does not add technical improvement to the abstract idea. The recitations to "payment system, processor, user device, system, network, memory, payment server, and non-transitory computer readable storage medium" perform(s) the steps or functions of receive a request for payment,

generate display data representing an interactive graphical user interface, identify a first payment amount, identify a second payment amount, initiate payments of the first and second payment amounts, and transmit a response to the request for payment. The use of a processor/computer as a tool to implement the abstract idea and/or generally linking the use of the abstract idea to a particular technological environment does not integrate the abstract idea into a practical application because it requires no more than a computer performing functions that correspond to acts required to carry out the abstract idea. The additional elements do not involve improvements to the functioning of a computer, or to any other technology or technical field (MPEP 2106.05(a)), the claims do not apply or use the abstract idea to effect a particular treatment or prophylaxis for a disease or medical condition (Vanda Memo), the claims do not apply the abstract idea with, or by use of, a particular machine (MPEP 2106.05(b)), the claims do not effect a transformation or reduction of a particular article to a different state or thing (MPEP 2106.05(c)), and the claims do not apply or use the abstract idea in some other meaningful way beyond generally linking the use of the abstract idea to a particular technological environment, such that the claim as a whole is more than a drafting effort designed to monopolize the exception (MPEP 2106.05(e) and Vanda Memo). Therefore, the claims do not, for example, purport to improve the functioning of a computer. Nor do they effect an improvement in any other technology or technical field. Accordingly, the additional elements do not impose any meaningful limits on practicing the abstract idea, and the claims are directed to an abstract idea.

C. Applicant argues that the claims are not directed to a judicial exception under **Step 2B**.

As for Step 2B, The claim(s) does/do not include additional elements that are sufficient to amount to significantly more than the judicial exception because, when analyzed under **step 2B** of the *Alice/Mayo* test (See 2019 Revised Patent Subject Matter Eligibility Guidance, 84 Fed. Reg. 50, 52, 56 (January 7, 2019)), the limitation directed to generating an interactive graphical user interface for display to the customer in a digital wallet to transmit a payment to be sent to the merchant does not add significantly more to the abstract idea. Furthermore, using well-known computer functions to execute an abstract idea does not constitute significantly more. The recitations to “payment system, processor, user device, system, network, memory, payment server, and non-transitory computer readable storage medium” are

generically recited computer structure. These functions correspond to the actions required to perform the abstract idea. Viewed as a whole, the combination of elements recited in the claims merely recite the concept of generating an interactive graphical user interface for display to the customer in a digital wallet to transmit a payment to be sent to the merchant. Therefore, the use of these additional elements does no more than employ the computer as a tool to automate and/or implement the abstract idea. The use of a computer or processor to merely automate and/or implement the abstract idea cannot provide significantly more than the abstract idea itself (MPEP 2106.05(I)(A)(f) & (h)). Therefore, the claim is not patent eligible.

D. 112 rejection has been withdrawn based on the amendments submitted on 08/19/2020.

E. The prior art of record does not teach neither singly nor in combination the limitations of claims 1-14, and 20-24.

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.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to TAREK ELCHANTI whose telephone number is (571) 272-9638. The examiner can normally be reached on Flex Mon - Thur 7-7:00 and Fri 7-4:00.

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, Abhishek Vyas can be reached on (571) 270-1836. 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.

/TAREK ELCHANTI/
Primary Examiner, Art Unit 3621

LISTING OF THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A payment system including at least one processor configured to:

receive, from a merchant payment system associated with a merchant, a request for payment of a transaction amount from a customer;

generate, in response to the reception of the request for payment, at a user device, display data representing an interactive graphical user interface for display to the customer, the interactive graphical user interface configured to display a plurality of identifiers including a first identifier of a first digital wallet, and a second identifier identifying a payment card of the customer or a second digital wallet of the customer;

automatically transmit customer authentication details to a digital wallet web service provider for authentication of the customer in response to a selection of the first digital wallet, wherein the customer authentication details are stored during a previous log-in to bypass re-entry of the customer authentication details;

identify, via the interactive graphical user interface at the user device, a first payment amount to be paid using the first digital wallet, wherein the first payment amount is to be paid in response to the request for payment;

identify, via the interactive graphical user interface, a second payment amount to be paid using the payment card or the second digital wallet, wherein the second payment amount is to be paid in response to the request for payment;

initiate, via the interactive graphical user interface at the user device, payments of the first and second payment amounts to be paid to the merchant so that the first payment amount is paid from the first digital wallet and the second payment amount is paid from the payment card or the second digital wallet; [[and]]

automatically transmit, to the merchant payment system, a response to the request for payment, the response representing that an entire payment of the transaction amount had been made using only the payment card or the second digital wallet of the customer, while bypassing indicating that the first digital wallet is used for the first payment amount, to process the payment

of the transaction with an existing single payment protocol of a merchant server of the merchant payment system; and

after the response is transmitted, automatically transmit to the merchant payment system, that the first payment amount is to be paid from the first digital wallet, and the second payment amount is to be paid from the payment card or the second digital wallet.

2. (Previously Presented) The payment system according to claim 1, wherein the at least one processor is further configured to:

input, via at least one interactive component of the interactive graphical user interface, authentication details of the first or second digital wallet.

3. (Previously Presented) The payment system according to claim 1, wherein the second payment amount is to be paid using the second digital wallet.

4. (Previously Presented) The payment system according to claim 1, wherein the interactive graphical user interface is configured to display offers of the first or second digital wallets.

5. (Previously Presented) The payment system according to claim 1, wherein the second payment amount is to be paid using the payment card.

6. (Previously Presented) The payment system according to claim 1, wherein the at least one processor is further configured to:

provide, to a payment server of the merchant, details of the first and second payment amounts so that the merchant can reward the customer for respective offers of one or more of the first or second digital wallets.

7. (Currently Amended) A computer-implemented method for carrying out a payment, the method being executed by at least one processor of a payment system, and including the operations of:

receiving, from a merchant payment system associated with a merchant, a request for payment of a transaction amount from a customer;

generating, in response to the reception of the request for payment, at a user device, display data representing an interactive graphical user interface for display to the customer, the interactive graphical user interface configured to display a plurality of identifiers including a first identifier of a first digital wallet, and a second identifier identifying one or more of a payment card of the customer or a second digital wallet of the customer;

automatically transmitting customer authentication details to a digital wallet web service provider for authentication of the customer in response to a selection of the first digital wallet, wherein the customer authentication details are stored during a previous log-in to bypass re-entry of the customer authentication details;

identifying, via the interactive graphical user interface at the user device, a first payment amount to be paid using the first digital wallet, wherein the first payment amount is to be paid in response to the request for payment;

identifying, via the interactive graphical user interface, a second payment amount to be paid using the payment card or the second digital wallet, wherein the second payment amount is to be paid in response to the request for payment;

initiating, via the interactive graphical user interface at the user device, payments of the first and second payment amounts to be paid to the merchant so that the first payment amount is paid from the first digital wallet and the second payment amount is paid from the payment card or the second digital wallet; [[and]]

automatically transmitting, to the merchant payment system, a response to the request for payment, the response representing that an entire payment of the transaction amount had been made using only the payment card or the second digital wallet of the customer, while bypassing indicating that the first digital wallet is used for the first payment amount, to process the payment of the transaction with an existing single payment protocol of a merchant server of the merchant payment system; and

after the response is transmitted, automatically transmitting to the merchant payment system, that the first payment amount is to be paid from the first digital wallet, and the second payment amount is to be paid from the payment card or the second digital wallet.

8. (Currently Amended) The method according to claim 7, further including [[the step of]]:

inputting, via at least one interactive component of the interactive graphical user interface, authentication details of the first or second digital wallet.

9. (Previously Presented) The method according to claim 7, wherein the second payment amount is to be paid using second digital wallet.

10. (Previously Presented) The method according to claim 7, wherein the interactive graphical user interface is configured to display offers of the first or second digital wallets.

11. (Previously Presented) The method according to claim 7, wherein the second payment amount is to be paid using the payment card.

12. (Currently Amended) The method according to claim 7, further including [[the step of]]:

providing, to a payment server of the merchant, details of the first and second payment amounts so that the merchant can reward the customer for respective offers of one or more of the first or second digital wallets.

13. (Currently Amended) A payment system comprising:

at least one payment server including:

at least one network interface;

a memory; and

at least one processor configured to effect a merchant payment transaction for a merchant payment amount from a customer to a merchant in response to a request for payment from a payment server of the merchant, wherein the at least one processor is configured to effect the merchant payment by:

automatically transmitting customer authentication details to a digital wallet web service provider for authentication of the customer in response to a selection of a first digital wallet, wherein the customer authentication details are stored during a previous log-in to bypass re-entry of the customer authentication details;

identifying a first payment amount to be paid using ~~a corresponding~~ the first digital wallet, wherein the first payment amount is to be paid in response to the request for payment;

identifying a second payment amount to be paid using a payment card or a second digital wallet, wherein the second payment amount is to be paid in response to the request for payment;

automatically transmitting, to the payment server of the merchant, a response to the request for payment, the response representing that an entire payment of the merchant payment amount had been made using only the payment card or the second digital wallet, while bypassing indicating that the first digital wallet is used for the first payment amount, to process the payment of the transaction with an existing single payment protocol of the payment server of the merchant; and

after the response is transmitted, automatically transmitting to the payment server of the merchant, that the first payment amount is to be paid from the first digital wallet, and the second payment amount is to be paid from the payment card or the second digital wallet.

14. (Previously Presented) The payment system according to claim 13, wherein the at least one processor is configured to respond to the request from the payment server of the merchant as though the merchant payment transaction had been effected using only the payment card.

15. (cancelled)

16. (cancelled)

17. (cancelled)

18. (cancelled)

19. (cancelled)

20. (Currently Amended) A non-transitory computer readable storage medium embodying thereon a program of computer readable instructions which, when executed by one or more processors of at least one customer computer, in communication with at least one merchant payment system, cause the customer at least one computer to carry out a method for payment, the method comprising:

receiving, from a merchant payment system associated with a merchant, a request for payment of a transaction amount from a customer;

generating, in response to the reception of the request for payment, display data representing an interactive graphical user interface for display to the customer, the interactive graphical user interface configured to display a plurality of identifiers including a first identifier of a first digital wallet, and a second identifier identifying a payment card of the customer or a second digital wallet of the customer;

automatically transmitting customer authentication details to a digital wallet web service provider for authentication of the customer in response to a selection of the first digital wallet, wherein the customer authentication details are stored during a previous log-in to bypass re-entry of the customer authentication details;

identifying, via the interactive graphical user interface, a first payment amount to be paid using the first digital wallet, wherein the first payment amount is to be paid in response to the request for payment;

identifying, via the interactive graphical user interface, a second payment amount to be paid using the payment card or the second digital wallet, wherein the second payment amount is to be paid in response to the request for payment;

initiating, via the interactive graphical user interface, payments of the first and second payment amounts to be paid to the merchant so that the first payment amount is paid from the first digital wallet and the second payment amount is paid from the payment card or the second digital wallet; [[and]]

automatically transmitting, to the merchant payment system, a response to the request for payment, the response representing that an entire payment of the transaction amount had been made using only the payment card or the second digital wallet of the customer, while bypassing indicating that the first digital wallet is used for the first payment amount, to process the payment of the transaction with an existing single payment protocol of a merchant server of the merchant payment system; and

after the response is transmitted, automatically transmitting to the merchant payment system, that the first payment amount is to be paid from the first digital wallet, and the second payment amount is to be paid from the payment card or the second digital wallet.

21. (Previously Presented) The storage medium according to claim 20, the method further comprising:

inputting, via at least one interactive component of the interactive graphical user interface, authentication details of the first or second digital wallet.

22. (Currently Amended) The storage medium according to claim 20, wherein the second payment amount ~~to be~~ is paid using the second digital wallet.

23. (Previously Presented) The storage medium according to claim 20, wherein the interactive graphical user interface is configured to display offers of the first or second digital wallets.

24. (Currently Amended) The storage medium according to claim 22, wherein the second payment amount ~~to be~~ is paid using the payment card.

REMARKS

Claims 1-14 and 20-24 were pending in the present application prior to this Response. By this Response, claims 1, 7, 8, 12, 13, 20, 22 and 24 have been amended. Accordingly, 1-14 and 20-24 remain pending. Support for the amended features may be found for example at least in ¶¶ [0058], [0063] and [0066]-[0068] of the as-filed specification. Accordingly, no new matter has been added. Reconsideration and allowance are respectfully requested.

35 USC § 101 Rejection of the Claims

Claims 1-14 and 20-24 were rejected under 35 USC § 101 because the claimed invention is allegedly directed to a judicial exception (i.e., a law of nature, a natural phenomenon, or an abstract idea) without significantly more.

Applicant submits that the claims are patent eligible. Applicant respectfully points out that Step 2A is a two-prong inquiry (MPEP 2106.04.II). In Prong One, examiners evaluate whether the claim recites a judicial exception. If so, the Office must proceed to Prong Two, in which the examiner must determine whether the claim recites additional elements that integrate the exception into a practical application of that judicial exception. If the claim does not recite a judicial exception and/or does recite additional elements to integrate the exception into a practical application, the claim is patent eligible.

With respect to Prong One, Applicant respectfully submits that claim 1 is not drawn towards a judicial exception. Even if the Office maintains that claim 1 is drawn towards a judicial exception, Applicant submits that claim 1 satisfies Prong Two by reciting additional elements to integrate the exception into a practical application.

The Office asserts that the claims are directed to organizing human activity and is similar to “commercial or legal interactions including agreements in the form of contracts, legal obligations, advertising, marking or sales activities or behaviors business relations” (Office Action, page 2). Applicant respectfully traverses this assertion.

Claim 1 recites:

A payment system including at least one processor configured to:

receive, from a merchant payment system associated with a merchant, a request for payment of a transaction amount from a customer;

generate, in response to the reception of the request for payment, at a user device, display data representing an interactive graphical user interface for display to the customer, the interactive graphical user interface configured to display a plurality of identifiers including a first identifier of a first digital wallet, and a second identifier identifying a payment card of the customer or a second digital wallet of the customer;

automatically transmit customer authentication details to a digital wallet web service provider for authentication of the customer in response to a selection of the first digital wallet, wherein the customer authentication details are stored during a previous log-in to bypass re-entry of the customer authentication details;

identify, via the interactive graphical user interface at the user device, a first payment amount to be paid using the first digital wallet, wherein the first payment amount is to be paid in response to the request for payment;

identify, via the interactive graphical user interface, a second payment amount to be paid using the payment card or the second digital wallet, wherein the second payment amount is to be paid in response to the request for payment;

initiate, via the interactive graphical user interface at the user device, payments of the first and second payment amounts to be paid to the merchant so that the first payment amount is paid from the first digital wallet and the second payment amount is paid from the payment card or the second digital wallet;

automatically transmit, to the merchant payment system, a response to the request for payment, the response representing that an entire payment of the transaction amount had been made using only the payment card or the second digital wallet of the customer, while bypassing indicating that the first digital wallet is used for the first payment amount, to process the payment of the transaction with an existing single payment protocol of a merchant server of the merchant payment system; and

after the response is transmitted, automatically transmit to the merchant payment system, that the first payment amount is to be paid from the first digital wallet, and the second payment amount is to be paid from the payment card or the second digital wallet.

Applicant submits that claim 1 is drawn towards patentable subject matter. More particularly, Applicant respectfully submits that the Office has over generalized claim 1 to reach the conclusion that claim 1 is drawn towards organizing human activity is not patent eligible.

For example, amended claim 1 recites “generate, in response to the reception of the request for payment, at a user device, display data representing an interactive graphical user interface for display to the customer, the interactive graphical user interface configured to display a plurality of identifiers including a first identifier of a first digital wallet, and a second identifier identifying a payment card of the customer or a second digital wallet of the customer” and “automatically transmit customer authentication details to a digital wallet web service provider for authentication of the customer in response to a selection of the first digital wallet, wherein the customer authentication details are stored during a previous log-in to bypass re-entry of the customer authentication details.” At least these features (e.g., generate an interactive graphical user interface” and “automatically transmit customer authentication details to a digital wallet web service provider”) are not drawn towards organizing human activity.

Furthermore, claim 1 recites “automatically transmit, to the merchant payment system, a response to the request for payment, the response representing that an entire payment of the transaction amount had been made using only the payment card or the second digital wallet of the customer, while bypassing indicating that the first digital wallet is used for the first payment amount, to process the payment of the transaction with an existing single payment protocol of a merchant server of the merchant payment system; and after the response is transmitted, automatically transmit to the merchant payment system, that the first payment amount is to be paid from the first digital wallet, and the second payment amount is to be paid from the payment card or the second digital wallet.” At least these features are not drawn towards organizing human activity. For example, the above features are computer implemented features related to a technological environment (e.g., a computer implemented single payment function using multiple different payment services, cards or digital wallets over an existing system without modifying the existing system).

Even if the Office maintains that claim 1 is directed towards an Abstract idea, Applicant submits that claim 1 recites additional elements that reflect an improvement in the functioning of a computer, or an improvement to other technology or technical field. Thus, Applicant submits that claim 1 satisfies the test for subject matter eligibility at Prong Two.

As described, in MPEP 2106.04(d)(1), first the specification should be evaluated to determine if the disclosure provides sufficient details such that one of ordinary skill in the art would recognize the claimed invention as providing an improvement. The specification need not explicitly

set forth the improvement, but it must describe the invention such that the improvement would be apparent to one of ordinary skill in the art. Further, the "improvements" analysis in Step 2A determines whether the claim pertains to an improvement to the functioning of a computer or to another technology without reference to what is well-understood, routine, conventional activity. That is, the claimed invention may integrate the judicial exception into a practical application by demonstrating that it improves the relevant existing technology although it may not be an improvement over well-understood, routine, conventional activity.

Claim 1 recites “automatically transmit customer authentication details to a digital wallet web service provider for authentication of the customer in response to a selection of the first digital wallet, wherein the customer authentication details are stored during a previous log-in to bypass re-entry of the customer authentication details.” The specification states at ¶ [0063]:

Accordingly, the customer selects each of the digital wallet service providers in turn, which takes the customer to the corresponding online digital wallet login page 412/414, where the customer can enter their login credentials. *Once authenticated, the authentication credentials are stored by the Masterpass™ payment gateway 102 to automate future logins on the customer's behalf.* For example, *if Masterpass™ and the listed digital wallets have entered into respective agreements* on terms and conditions for exposing authentication API's or web services, when a customer logs in to the Masterpass™ page and selects a digital wallet, correspondingly, *Masterpass™ can send customer authentication details (which were stored during an earlier log-in) to the digital wallet web services for authentication of the customer. If there is no agreement between Masterpass™ and the listed digital wallets, this feature cannot be achieved and the customer has to log-in to the respective digital wallets every time they attempt to add digital wallets through Masterpass™ while carrying out a transaction.*

(Emphasis added).

Thus, the feature “automatically transmit customer authentication details to a digital wallet web service provider for authentication of the customer in response to a selection of the first digital wallet, wherein the customer authentication details are stored during a previous log-in to bypass re-entry of the customer authentication details” enables a lower latency process with reduced power by bypassing re-entry of customer authentication details and verification processes (both at the customer device and by other actors such as the digital wallet providers). As such, claim 1

recites additional elements that reflect an improvement in the functioning of a computer, or an improvement to other technology or technical field.

Furthermore, claim 1 recites “automatically transmit, to the merchant payment system, a response to the request for payment, the response representing that an entire payment of the transaction amount had been made using only the payment card or the second digital wallet of the customer, while bypassing indicating that the first digital wallet is used for the first payment amount, to process the payment of the transaction with an existing single payment protocol of a merchant server of the merchant payment system; and after the response is transmitted, automatically transmit to the merchant payment system, that the first payment amount is to be paid from the first digital wallet, and the second payment amount is to be paid from the payment card or the second digital wallet.” At least the above feature permits enhanced functionality with minimal overhead. For example, the specification describes at ¶¶ [0058]-[0059]:

When satisfied with the *amounts to be paid from each of the digital wallets*, at step 318 the customer selects one of the displayed payment cards that is also to be used for the payment to the merchant, and confirms that the payment transaction is to proceed. The payment transaction is effected by effecting payments from all of the digital wallet service providers for the respective amounts set by the customer, with any shortfall in the total being provided from the payment card. *When the transactions have been successfully made*, at step 320 the Masterpass™ payment gateway 102 *send to the merchant a confirmation that the payment has been made, but indicating the source of the payment as being only the payment card selected by the customer*. Thus, as far as the merchant servers are aware at this step, the payment has been made in the usual manner, using only a single payment card for the total payment amount of \$3,000, which *allows existing and standard protocols and process steps to be used in this part of the process*.

However, subsequently, *at step 322, the Masterpass™ payment gateway sends the actual payment source information to the merchant service 112, identifying the digital wallet providers (PayTM™ and Mobikwik™), the respective payment amounts (\$1,500 and \$500, respectively), and respective customer account/transaction identifiers*.

(Emphasis added).

Thus, the above features provide a computer related improvement. That is, claim 1 recites specific features to enhance a computer-related process (e.g., a multiple payment process executed on a system that uses a single payment protocol) while reducing the need for reworking of existing and standard computer protocols and process steps. As such, claim 1 is drawn to a specific and enhanced computer product that enhances computer functionality (adds new computer functionality with existing and standard protocols). As such, and contrary to the Office's allegations otherwise, claim 1 does indeed involve an improvement to the functioning of a computer and technology field.

Similarly, the claims recite a combination of features that are recited in the claims in addition to (beyond) the judicial exception, and is sufficient to ensure that the claim as a whole amounts to significantly more than the judicial exception.

Furthermore, the claims do not pre-empt the use of processing multiple payments, except in conjunction with all the other recited features. See, *Diamond v. Diehr*, 450 U.S. 175, 187 (finding that the claimed "process admittedly employs a well-known mathematical equation, but they do not seek to pre-empt the use of that equation. Rather, they seek only to foreclose from others the use of that equation in conjunction with all of the other operations in their claimed process."). Thus, the claims are not directed to an abstract idea since the claims do not preempt every possible way of processing multiple payments.

Moreover, as evidenced by the lack of prior art rejections, the claims are patentable over the prior art and are not well known solutions.

Thus, Applicant submits that the claims are drawn towards statutory subject matter. Withdrawal of the instant rejection is respectfully requested.

CONCLUSION

Applicant respectfully submits that the claims are in condition for allowance and notification to that effect is earnestly requested. The Examiner is invited to telephone Applicant's attorney (202-683-9317) to facilitate prosecution of this application.

If necessary, please charge any additional fees or credit overpayment to Deposit Account No. 60-1772.

Respectfully submitted,

By their representatives,

Customer Number: 154533

202-683-9317

Date: January 19, 2021

By / Diallo T. Crenshaw 52,778 /

Diallo Crenshaw
Reg. No. 52,778
Sumon Dasgupta
Reg. No. 63,023