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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/463,541	09/08/2023	Jeehoon Joshua Cho	P04472-US-CONT2 M01.539C2	6230

125619 7590 10/24/2024

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EXAMINER	
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ART UNIT	PAPER NUMBER
3691	

NOTIFICATION DATE	DELIVERY MODE
10/24/2024	ELECTRONIC

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. 18/463,541	Applicant(s) Cho et al.	
	Examiner ADAM J HILMANTEL	Art Unit 3691	AIA (FITF) 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 10 July 2024.

☐ 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) 1-3,5-8 and 10-12 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) 1-3,5-8 and 10-12 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 _____ 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) ☑ Notice of References Cited (PTO-892)

2) ☑ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date 09/08/2023.

3) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date _____.

4) ☐ Other: _____.

DETAILED ACTION

Notice of Pre-AIA or AIA Status

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

Status of Claims

1. This action is in reply to the communication(s) filed on 10 July 2024.

2. Claims 1, 5-6 and 10 are amended.

3. Claims 4 and 9 are cancelled.

4. Claims 11 and 12 are newly added.

5. Claim(s) 1-3, 5-8 and 10-12 is/are currently pending and have been examined.

Response to Arguments

1. Applicant's arguments filed 10 July 2024 have been fully considered but they are not persuasive.

Claim Objections

1. The claims have been amended to address the objection(s)/rejection(s) presented in the prior Office Action. Accordingly, Examiner withdraws the corresponding

objection(s)/rejection(s). New objections are presented as a result of the entered amendments.

Claim Rejections Under 35 U.S.C. §112(b)

1. The claims have been amended to address the objection(s)/rejection(s) presented in the prior Office Action. Accordingly, Examiner withdraws the corresponding objection(s)/rejection(s). New rejection(s) is/are presented as a result of the entered amendments.

Claim Rejections Under 35 U.S.C. §101

Step 2A Prong One

1. Applicant argues that a proper analysis has not been provided since Step 2A Prong One highlights only certain elements of the claims. Examiner respectfully disagrees. Step 2A Prong 1 requires examiners to evaluate whether a claim recites a judicial exception as the applicant cited. The elements which examiner identified in Step 2A Prong 1 are those which describe the noted abstract idea which means that the claim recites an abstract idea. "The mere inclusion of a judicial exception in a claim such as a mathematical formula (which is one of the mathematical concepts identified as an abstract idea in Section I of the PEG) means that the claim "recites" a judicial exception." See October Update at page 10. "There is no requirement for the examiner to provide further support, such as publications or an affidavit or declaration under 37 CFR

1.104(d)(2), for the conclusion that a claim recites a judicial exception." See October 2019 Update at page 16. The omitted element(s) (if any) are elements in addition to the abstract idea (i.e. they are not abstract) which require further analysis under Step 2A Prong 2 in order to determine if they cause the recited abstract idea to be integrated into a practical application. See October 2019 Update at page 16. The omitted element(s) (if any) are later enumerated under Step 2A Prong 2 as additional elements. The claims recite and/or describe a judicial exception. The analysis provided was proper.

2. Applicant argues that the instant claim limitation(s) recited must fall within a particular definition or particular example of an abstract idea in order to recite an abstract idea. Examiner respectfully disagrees. The 2019 PEG does not require citations to court cases,

> "In Prong One, examiners evaluate whether the claim recites a judicial exception.[20] This prong is similar to procedures in prior guidance except that when determining if a claim recites an abstract idea, examiners now refer to the subject matter groupings of abstract ideas in Section I instead of comparing the claimed concept to the USPTO's prior "Eligibility Quick Reference Sheet Identifying Abstract Ideas."" (2019 PEG, page 54, column 1)

Furthermore the 2019 PEG is an incorporation of the results of many cases that have been held in regard to subject matter eligibility.

> "These revised patent examination procedures are designed to more accurately and consistently identify

> claims that recite a practical application of a judicial exception (and thus are not ‘‘directed to’’ a judicial exception), thereby increasing predictability and consistency in the patent eligibility analysis. This analysis is performed at USPTO Step 2A, and incorporates certain considerations that have been applied by the courts at step one and at step two of the Alice/Mayo framework, given the recognized overlap in the steps depending on the facts of any given case.” (2019 PEG, page 53, column 3)

As a result, Step 2A Prong 1 does not require adherence to a strict definition of the groupings and subgroupings of abstract ideas, but rather determine if a claim is directed to those grouping and subgroupings along with an explanation of why it is directed to such. Suspending and Deleting user accounts are tools used to manage payment account credentials (in the present claims), and requesting information on accounts has the purpose of payment account management, thus attempting to perform a commercial or legal interaction (i.e. management of payment accounts) (in the present claims). While the claims may not outright state that they perform a commercial or legal interaction, their main purposes is to manage payment accounts (See the specification at page 1, lines 18-26: “Consumers frequently associate their payment card information with different merchants (e.g., such as storing payment card information at retailers such as Amazon.com or the like) or with device based mobile wallets, or with cloud based wallets. With increasing frequency, consumers are also associating their payment card information with different devices such as

"Internet of things" or "IoT" devices. For example, a consumer may associate a payment account with a device such as their automobile, or a health monitoring device. It would be desirable to provide methods and systems that allow users to manage the distribution and use of their payment card information across different devices, merchants, or the like." The claims are directed to the management of payment accounts, ergo they are directed towards a marketing or sales activity or behavior as a "commercial or legal interaction".

3. Applicant argues that the claimed process is necessarily rooted in an electronic environment embodied by hardware components. Examiner respectfully disagrees. "Use of a computer or other machinery in its ordinary capacity for economic or other tasks (e.g., to receive, store, or transmit data) or simply adding a general-purpose computer or computer components after the fact to an abstract idea (e.g., a fundamental economic practice or mathematical equation) does not integrate a judicial exception into a practical application or provide significantly more. See Affinity Labs v. DirecTV, 838 F.3d 1253, 1262, 120 USPQ2d 1201, 1207 (Fed. Cir. 2016) (cellular telephone); TLI Communications LLC v. AV Auto, LLC, 823 F.3d 607, 613, 118 USPQ2d 1744, 1748 (Fed. Cir. 2016) (computer server and telephone unit). Similarly, "claiming the improved speed or efficiency inherent with applying the abstract idea on a

computer" does not integrate a judicial exception into a practical application or provide an inventive concept. Intellectual Ventures I LLC v. Capital One Bank (USA), 792 F.3d 1363, 1367, 115 USPQ2d 1636, 1639 (Fed. Cir. 2015)" (See MPEP 2106.05(f)). The use of generic computing components in the instant application to perform an economic task (account management in wallets) does not afford the claim eligibility.

Step 2A Prong Two

1. Applicant argues the claim integrates the exception into a practical application under Step 2A Prong Two because the claimed process solves the technical problem of how to permit a consumer to securely, accurately and easily manage her tokenized payment accounts stored in an IoT device in a manner which prevents and/or minimizes fraud. Examiner respectfully disagrees. The October 2019 Update clarifies how additional elements can impose meaningful limits on a recited judicial exception:

> "Consideration of improvements is relevant to the integration analysis regardless of the technology of the claimed invention. That is, the consideration applies equally whether it is a computer-implemented invention, an invention in the life sciences, or any other technology. See, e.g., Rapid Litigation Management Ltd. v. CellzDirect, Inc., in which the court noted that a claimed process for preserving hepatocytes could be eligible as an improvement to technology because the claim achieved a new and improved way for preserving hepatocyte cells for later use, even though the claim is based on the discovery of something natural.71 Notably, the court did not distinguish between the types of technology when determining that the invention

> improved technology. **However, it is important to keep in mind that an improvement in the judicial exception itself (e.g., a recited fundamental economic concept) is not an improvement in technology.** For example, in Trading Technologies Int'l v. IBG LLC, the court determined that the claim simply provided a trader with more information to facilitate market trades, which improved the business process of market trading but did not improve computers or technology.72 Note, there is no requirement for the judicial exception to provide the improvement. The improvement can be provided by one or more additional elements (as in Diehr), or by the additional element(s) in combination with the recited judicial exception (as in Finjan).73 Thus, it is important for examiners to analyze the claim as a whole when determining whether the claim provides an improvement to the functioning of computers or an improvement to other technology or technical field." (October 2019 Eligibility Update, page 13)

2. Drawing attention to the emphasized section, improvements in the judicial exception itself is not an improvement in technology. In the current case, regardless of whether or not applicant's invention improves the recited judicial exception, improving a method, algorithm, or process of a judicial exception absent of any technological modification, would be an improvement to the judicial exception (e.g. via the improvement in the efficiency of the judicial exception), but does not improve computers or technology.

Step 2B

1. Applicant argues that the claims involve a non-generic arrangement of known conventional pieces under Step 2B. Examiner respectfully disagrees. "Although the conclusion of whether a claim is eligible at Step 2B requires that all relevant

considerations be evaluated, most of these considerations were already evaluated in Step 2A Prong Two. Thus, in Step 2B, examiners should:

• Carry over their identification of the additional element(s) in the claim from Step 2A Prong Two;

• Carry over their conclusions from Step 2A Prong Two on the considerations discussed in MPEP §§ 2106.05(a) - (c), (e) (f) and (h):

• Re-evaluate any additional element or combination of elements that was considered to be insignificant extra-solution activity per MPEP § 2106.05(g), because if such re-evaluation finds that the element is unconventional or otherwise more than what is well-understood, routine, conventional activity in the field, this finding may indicate that the additional element is no longer considered to be insignificant; and

• Evaluate whether any additional element or combination of elements are other than what is well-understood, routine, conventional activity in the field, or simply append well-understood, routine, conventional activities previously known to the industry, specified at a high level of generality, to the judicial exception, per MPEP § 2106.05(d)" (See MPEP 2106.05(II)).

In both the prior and instant Office Action, the conclusions from Step 2A Prong Two are equally applied in Step

2B which further re-evaluates additional elements which are considered to be insignificant extra-solution activity and evaluates these elements as per MPEP §2106.05(d) to be well-understood, routine, and conventional activity. Said elements which are considered to be insignificant extra-solution activity are evaluated as well-understood, routine, and conventional as per the evidentiary requirements detailed in MPEP §2106.07(a)(III) utilizing option (B) via citation to one or more of the court decisions discussed in MPEP §2106.05(d)(II). Thus, there are no further elements to evaluate under Step 2B. Most considerations relating to any additional elements were already evaluated in Step 2A Prong Two and thus do not require further re-evaluation in Step 2B.

2. Applicant argues that the claims overcome the prior art and thus recite a non-conventional process under Step 2B. Examiner respectfully disagrees with applicant's conclusion. Although the courts often evaluate considerations such as the conventionality of an additional element in the eligibility analysis, the search for an inventive concept should not be confused with a novelty or non-obviousness determination. See MPEP § 2106.05(I). Although the second step in the *Alice/Mayo* framework is termed a search for an "inventive concept," the analysis is not an evaluation of novelty or non-obviousness, but rather, a search for an element or combination of elements that is sufficient to

ensure that the patent in practice amounts to significantly more than a patent upon the ineligible concept itself. Furthermore, tests for whether an element is conventional under Step 2B only applies to the additional elements recited and not to the abstract idea present within the claims. Improvement of technology by virtue of novelty or non-obviousness is not a test of eligibility.

3. Applicant argues that when taken as an ordered combination, the claim elements provide unconventional steps that confine the alleged abstract idea to a particular useful combination to result in patent-eligible subject matter. Examiner respectfully disagrees. In order for additional elements to provide more than what is well-understood, routine, and conventional, the additional elements must in combination provide additional functionality that is not present when considering the elements individually. Examiner notes that the additional elements do not in combination provide for additional functionality.

Claim Rejections Under 35 U.S.C. §102

1. Applicant argues that Brockmann fails to disclose the newly amended devices and merchant tabs. Examiner at least partly disagrees. Brockmann discloses tokens may be sorted into different wallets based on financial institution and may display the sorted tokens in a wallet based on a particular entity (i.e. merchants and third parties) with which user may interact to

modify tokens. See at least paragraphs [0030], [0075], [0117] and Fig. 5. Brockmann discloses sorting and/or displaying may be in response to user request. See at least paragraph [0117]. Brockmann further discloses a variety of dashboard graphical manipulation tools with which to display the various menus such as tables, drop down lists, list boxes, and toolbars which may enable the display of various panels in response to user input. See at least paragraph [0119]. As such, Brockmann discloses the ability to sort their credentials into various menus based on payment credential characteristics. Regardless, they might not explicitly disclose the graphical manipulation explicitly as tabs. As such, Applicant's arguments with respect to the independent claims have been considered but are moot because the new ground of rejection does not rely on any reference applied in the prior rejection of record for any teaching or matter specifically challenged in the argument.

2. Applicant argues that the activating and deactivating of Brockmann is different than suspending and deleting as recited in the claim and that Brockmann does not disclose "deleting". Examiner respectfully disagrees. "Activating" and "deactivating" has equivalent function to suspension and unsuspension respectively, thus Brockmann discloses suspension of a payment credential. With regards to "deleting" Brockmann explicitly discloses deleting of payment credentials "In some embodiments,

the system enables the user to modify one or more parameters, characteristics, limits and the like associated with the payment credentials, **delete payment credentials** and add payment credentials through the integrated interface. In this regard the system establishes communication channels with the storage locations, entity databases and external systems and transmits control signals, in real time, to cause the respective systems to update the relevant data." See at least paragraph [0120] (emphasis added) which was cited in the prior Office Action. Thus Brockmann discloses deletion of payment credentials.

Claim Objections

1. Claims 11-12 are objected to because of the following informalities:

    a. "card management options comprising a suspend card option and a delete card option" and "a card management option" should be "a second set of card management options comprising a suspend card option and a delete card option" and "a card management option from the second set of card management options" respectively to properly differentiate from those card management options already established in the claims' respective parent independent claims.

2. Appropriate correction is required.

Claim Rejections - 35 USC § 112

1. The following is a quotation of 35 U.S.C. 112(b):

> (b) CONCLUSION.—The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the inventor or a joint inventor regards as the invention.

The following is a quotation of 35 U.S.C. 112 (pre-AIA), second paragraph:

> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

2. Claim 11 is rejected under 35 U.S.C. 112(b) or 35 U.S.C. 112 (pre-AIA), second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the inventor or a joint inventor (or for applications subject to pre-AIA 35 U.S.C. 112, the applicant), regards as the invention.

3. Claim 11 recites in part “after displaying the devices tab and a merchants tab”. It is unclear if this merchants tab is the same as the “merchants tab” previously recited in Claim 1 or is a different “merchants tab”. Examiner will interpret it to recite “the merchants tab” for purposes of examination.

4. Any remaining claims not expounded upon are rejected based on their dependency to a rejected claim.

Claim Rejections - 35 USC § 101

1. 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.

Step 1 of the 101 Analysis:

Claims 1-3, 5-8 and 10-12 are rejected under 35 U.S.C. 101 because the claimed invention is directed to an abstract idea without significantly more. The claims recites a method and system for a digital wallet for the provisioning and management of tokens. These are a process and machine which are within the four categories of statutory subject matter.

Step 2A Prong 1 of the 101 Analysis:

The following limitations and/or similar versions are found in claim(s) 1 and 6:

- **Claims 1 and 6:**
  - "receiving, …, selection of the card management option by the user…;"
  - "receiving,…, selection of the devices tab;"
  - "receiving,…, selection by the user of an icon associated with a first IoT device;"
  - "receiving,…, selection by the user of a card management option;"
  - transmitting,… based on the selection, instructions … to one of delete the payment card credentials or suspend the payment card credentials."

These limitations, as drafted, are a process that, under its broadest reasonable interpretation, describes Commercial or Legal Interactions but for the recitation of generic computer components. That is, other than reciting "an Internet of Things (IoT) device", "a mobile device processor", "a consumer mobile device", "a memory", "an input component", "a biometric sensor", "a touch screen", "a merchant device", or "a third party device" nothing in the claims' elements precludes the steps from practically describing Commercial or Legal Interactions. For example, but for the recited computer language, the limitations in the context of this claim describes Marketing or Sales Activities or Behaviors. A Marketing or Sales Activity is described when suspending, unsuspending, or removing account token information from a source. If a claim limitations, under their broadest reasonable interpretation, describes Commercial or Legal Interactions but for the recitation of generic computer components, then it falls within the "Certain Methods of Organizing Activity" grouping of abstract ideas.

Dependent claim(s) 3, 8 and 11-12 are directed to the following:

- **Claim(s) 3 and 8:**
    - "receiving, … , selection of the unsuspend card option by the user;"

- "transmitting, …, instructions to the IoT device to unsuspend the payment card credentials."

- **Claim(s) 11 and 12:**
  - "[after displaying the devices tab and a merchants tab:] receiving, … from the user, selection of the merchants tab;"
  - "…receiving,…, selection by the user of a first merchant identifier;"
  - "receiving,…, selection by the user of a card management option;"
  - "transmitting,… based on the selection, instructions to a merchant device associated with the merchant identifier to one of delete or suspend the payment card credentials."

These processes are similar to the abstract idea noted in the independent claims because they further the limitations of the independent claim which are directed to a judicial exception. Accordingly, these claim elements do not serve to confer subject matter eligibility to the claims since they are directed to abstract ideas.

Dependent claim(s) 2 and 7 include the following limitations which are not directed to any additional abstract ideas and are also not directed to any additional non-abstract claim elements:

- **Claim(s) 2 and 7:**
    - "…wherein the card management options further comprise an unsuspend card option."

Rather, these claims offer further descriptive limitations of elements found in the independent claims and addressed above – such as by describing the nature and content of the data that is received/sent. While these descriptive elements may provide further helpful context for the claimed invention these elements do not serve to confer subject matter eligibility to the invention since they merely represent a narrowing of the recited judicial exception. Step 2A prong 2 and Step 2B for these limitations therefore are the same as for the independent claims.

Accordingly, the claims recite an abstract idea.

Step 2A Prong 2 of the 101 Analysis:

This judicial exception is not integrated into a practical application. In particular, the independent claim(s) recite the following (or similar) additional elements:

- **Claims 1 and 6:**
    - "launching, by a mobile device processor of a consumer mobile device in response to an input command by a user, a wallet application;"

- "displaying, by the mobile device processor on a touch screen, a wallet application user interface comprising a plurality of options including a card management option concerning payment card credentials of a payment card;"
- "…by the mobile device processor from the touch screen…"
- "…via use of the wallet application user interface;"
- "displaying,…, a devices tab and a merchants tab;"
- "…by the mobile device processor from the touch screen…"
- "displaying, by the mobile device processor in response to selection of the devices tab on the touch screen, a device list comprising a plurality of icons, wherein each icon represents an IoT device comprising at least a processor and a storage device, and wherein each IoT device was provisioned via a companion application with the payment card credentials;"
- "…by the mobile device processor from the touch screen…"

- "displaying, by the mobile device processor on the touch screen, the icon of the first IoT device, a payment card representation of the payment card provisioned to the first IoT device, payment card information, and card management options comprising a suspend card option and a delete card option;"
- "…by the mobile device processor from the touch screen…"
- "…by the mobile device processor…to the first IoT device…"

- **Claim(s) 6:**
  - "a consumer mobile device comprising a mobile device processor operably connected to a memory, an input component, a biometric sensor, and a touch screen;"
  - "a plurality of IoT devices operable for communications with the consumer mobile device;"
  - "wherein the memory of the consumer mobile device comprises instructions which when executed cause the mobile device processor to:"

The computer components or other machinery (IoT devices, a mobile device processor, a consumer mobile device, a touch

screen, a memory, an input component, a biometric sensor, and a touch screen.) are recited at a high level of generality (i.e. as generic devices, a generic processor, a generic touch screen, a generic memory, a generic input component, and a generic biometric sensor) such that it amounts to no more than mere instructions to implement the judicial exception on a computer or by using a computer or other machinery merely as a tool to perform an existing process. These element(s) in combination do not add anything that is not already pre-sent when the steps are considered separately. Simply implementing an abstract idea on a computer or using machinery as a tool to perform an existing process is not indicative of integration into a practical application (See MPEP § 2106.05(f).)

The displaying step(s) are recited at a high-level of generality (*i.e.*, as generally displaying) such that they amounts to no more than mere data gathering which is adding insignificant extra-solution activity. These element(s) in combination do not add anything that is not already pre-sent when the steps are considered separately. Simply adding insignificant extra-solution activity is not indicative of integration into a practical application (See MPEP § 2106.05(g).)

The use of graphical user interface elements is implemented at a high level of generality (i.e. as simply using the technologies) such that it amounts to no more than generally linking the use of the judicial exception to a particular technological environment or field of use. These element(s) in combination do not add anything that is not already pre-sent when the steps are considered separately. Generally linking the use of the judicial exception to a particular technological environment or field of use is not indicative of integration into a practical application (See MPEP § 2106.05(h).)

Dependent claim(s) 5 and 10-12 contain the following additional elements:

- **Claim(s) 5 and 10:**
  - "receiving, by the mobile device processor from the IoT device, a confirmation message indicating one of that the payment card credentials have been deleted or have been suspended;"
  - "displaying, by the mobile device processor on the touch screen, the confirmation message."
- **Claim(s) 11 and 12:**
  - "…by the mobile device processor via the touch screen…"

- "displaying, by the mobile device processor on the touch screen, a list of merchant identifiers, wherein each merchant identifier represents an entity provisioned via a companion application with the payment card credentials;"
- "displaying, by the mobile device processor on the touch screen, the first merchant identifier, the payment card representation of the payment card, payment card information, and card management options comprising a suspend card option and a delete card option;"

The computer components or other machinery (IoT devices, a mobile device processor, a consumer mobile device, a touch screen, a memory, an input component, a biometric sensor, and/or a touch screen.) are recited at a high level of generality (i.e. as generic devices, a generic processor, a generic touch screen, a generic memory, a generic input component, and a generic biometric sensor) such that it amounts to no more than mere instructions to implement the judicial exception on a computer or by using a computer or other machinery merely as a tool to perform an existing process. These element(s) in combination do not add anything that is not already pre-sent when the steps are considered separately. Simply implementing an abstract idea on a computer or using

machinery as a tool to perform an existing process is not indicative of integration into a practical application (See MPEP § 2106.05(f).)

The receiving and displaying step(s) are recited at a high level of generality (*i.e.*, as simply receiving and simply displaying) such that they amount to no more than mere data gathering which is adding insignificant extra solution activity. These element(s) in combination do not add anything that is not already pre-sent when the steps are considered separately. Simply adding insignificant extra-solution activity is not indicative of integration into a practical application (See MPEP § 2106.05(g).)

Accordingly, these additional elements do not integrate the abstract idea into a practical application because they do not impose any meaningful limits on practicing the abstract idea. The claims are directed to an abstract idea.

Step 2B of the 101 Analysis:

The various devices, input component, touch screen, and biometric sensor mentioned above is/are not described in further detail within the applicant's specification. Therefore examiner must interpret these elements as generic computer components.

The memory mentioned above is/are disclosed in applicant's specification (See page 19, lines 6-10 of the specification). The component is described as:

> "Moreover, as used herein and in the appended claims, the term "memory" should be understood to encompass a single memory or storage device or two or more memories or storage devices. Such a memory and/or storage device may include any and all types of non-transitory computer-readable media, with the sole exception being a transitory, propagating signal."

Therefore applicant's own specification supports these components as generic computer components.

The processor mentioned above is/are disclosed in applicant's specification as customized or specially designed (See page 16, lines 22-26 and page 17, lines 15-19 of the specification). It is important to note that a general purpose computer that applies a judicial exception, such as an abstract idea, by use of conventional computer functions does not qualify as a particular machine. If the applicant asserts that the claim recites significantly more because the generic computer is 'specially programmed' or is a 'particular machine' the examiner should look at whether the added elements provide significantly more than the judicial exception. See MPEP § 2106.05(b)(I).

The claims do not include additional elements that are sufficient to amount to significantly more than the judicial

exception. As discussed above with respect to integration of the abstract idea into a practical application, the additional elements identified in Step 2A Prong 2 amount to no more than mere instructions to implement the judicial exception on a computer or no more than mere data gathering or data outputting which only adds insignificant extra solution activity to the judicial exception. These element(s) in combination do not add anything that is not already pre-sent when the steps are considered separately. Adding insignificant extra-solution activity cannot provide an inventive concept when the activities are well-understood routine and conventional. The courts have recognized the following computer functions as well-understood, routine, and conventional functions when they are claimed in a merely generic manner:

- (for displaying/receiving various data) Receiving or transmitting data over a network, (See MPEP § 2106.05(d)(II)).

The claims are not patent eligible.

Claim Rejections - 35 USC § 103

1. In the event the determination of the status of the application as subject to AIA 35 U.S.C. 102 and 103 (or as subject to pre-AIA 35 U.S.C. 102 and 103) is incorrect, any

correction of the statutory basis (i.e., changing from AIA to pre-AIA) for the rejection will not be considered a new ground of rejection if the prior art relied upon, and the rationale supporting the rejection, would be the same under either status.

2. 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.

3. The factual inquiries for establishing a background for determining obviousness under 35 U.S.C. 103 are summarized as follows:

1. Determining the scope and contents of the prior art.

2. Ascertaining the differences between the prior art and the claims at issue.

3. Resolving the level of ordinary skill in the pertinent art.

4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

4. Claim(s) 1-3, 5-8 and 10-12 is/are rejected under 35 U.S.C. 103 as being unpatentable over Brockmann et al. (US 2017/0068952

A1 hereinafter Brockmann) in view of Purves et al. (US 2015/0220914 A1 hereinafter Purves).

Claim 1

A method for managing payment card credentials provisioned to a plurality of Internet of Things (IoT) devices via companion applications, comprising: (Brockmann discloses method for wallet management among storage locations (i.e. IoT devices). See at least paragraph [0003].)

launching, by a mobile device processor of a consumer mobile device in response to an input command by a user, a wallet application; (Brockmann discloses initiated of presentation of an interface (i.e. application) for digital wallet management in response to user input (i.e. equivalent to launching of wallet application). See at least paragraph [0064].)

displaying, by the mobile device processor on a touch screen, a wallet application user interface comprising a plurality of options including a card management option concerning payment card credentials of a payment card; (Brockman discloses user may use touch/swipe patterns (i.e. touchscreen). See at least paragraph [0083]. Brockmann discloses embodying interface on a user mobile device. See at least paragraph

[0003]. Brockmann discloses visualization of elements for digital wallet management interface. See at least paragraph [0079]. Brockmann discloses credential tokens may be of credit cards and debit cards (i.e. payment cards). See at least paragraph [0034].)

receiving, by the mobile device processor from the touch screen, selection by the user of the card management option; (Brockmann discloses user interface presenting options which user may select for management. See at least paragraph [00863].)

displaying, by the mobile device processor on the touch screen, a devices tab and a merchants tab; (Brockmann discloses tokens may be sorted into different wallets based on financial institution and may display tokens in wallet based on a particular entity (i.e. merchants and third parties) with which user may interact to modify tokens. See at least paragraphs [0030], [0075], [0117] and Fig. 5. Brockmann discloses payment credentials may be displayed or sorted based on a criteria or condition for display or sorting and/or based on one or more characteristics of the payment credential. See at least paragraphs [0117]. Brockmann discloses storage location may be a characteristic. See at least paragraph [0120] and Figs.9-10. Brockmann discloses a variety of dashboard graphical manipulation tools with which to display the various menus such as tables, drop down lists, list boxes, and toolbars which may

enable the display of various panels in response to user input. See at least paragraph [0119].

Although Brockmann does disclose sorting of payment credentials by various attributes and displaying said payment credentials using various graphical manipulation tools, they might not explicitly disclose said tools comprising tabs. Purves teaches that wallet menus may be implemented as tabs. See at least paragraph [0112], [0124] and Fig. 2m.

It would be obvious to one of ordinary skill in the art before the effective filing date to display the sorting of credentials by storage location in Brockmann using tabs as taught by Purves because Brockmann additionally teaches the motivation that such graphical manipulation tools "or the like" may be used to enable user selection of parameters, navigation through the interface, user input of one or more parameters and display of confirmation or output and that the interface enables the user to modify parameters associated with individual payment credentials or modify parameters associated with a group of payment credentials in a dashboard altogether (see at least paragraph [0119]) and the tabs disclosed in Purves are one such graphical manipulation tool.

Also, using the tabs from Purves as a graphical manipulation tool with the sorted data of Brockmann is merely a combination of old elements, and in the combination each element

merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.)

receiving, by the mobile device processor via the touch screen from the user, selection of the devices tab; (Brockman discloses user may use touch/swipe patterns (i.e. touchscreen). See at least paragraph [0083]. Brockmann discloses tokens may be sorted into different wallets based on financial institution and may display tokens in wallet based on a particular entity (i.e. merchants and third parties) with which user may interact to modify tokens. See at least paragraphs [0030] and [0075] and Fig. 5. Brockmann discloses sorting and/or displaying may be in response to user request. See at least paragraph [0117]. Brockmann discloses payment credentials may be displayed or sorted based on a criteria or condition for display or sorting and/or based on one or more characteristics of the payment credential. See at least paragraph [0117]. Brockmann discloses storage location may be a characteristic. See at least paragraph [0120] and Figs.9-10. Examiner incorporates the combination with Purves above regarding usage of tabs as a graphical manipulation tool herein.)

displaying, by the mobile device processor in response to selection of the devices tab on the touch screen, a device list

comprising a plurality of icons, wherein each icon represents an IoT device comprising at least a processor and a storage device, and wherein each IoT device was provisioned via a companion application with the payment card credentials; (Brockmann discloses displaying device list with payment credentials, storage locations (i.e. IoT device) and icons associated with each credential that user may interact with. See at least paragraph [0120] and Fig. 9. Brockmann discloses payment credentials may be displayed or sorted based on a criteria or condition for display or sorting and/or based on one or more characteristics of the payment credential. See at least paragraph [0117]. Brockmann discloses storage location may be a characteristic. See at least paragraph [0120] and Figs. 9-10.)

receiving, by the mobile device processor from the touch screen, selection by the user of an icon associated with an IoT device; (Brockmann discloses displaying device list with payment credentials, storage locations (i.e. IoT device) and icons associated with each credential that user may interact with. See at least paragraphs [0080], [0120] and Fig. 9.)

displaying, by the mobile device processor on the touch screen, the icon of the first IoT device, a payment card representation of the payment card provisioned to the IoT device, payment card information, and card management options comprising a suspend card option and a delete card option;

(Brockmann discloses displaying device list with payment credentials, displays which represent payment cards, storage locations (i.e. IoT device) and icons associated with each credential that user may interact with including the ability to deactivate a card (i.e. suspend) and delete payment credentials. See at least paragraph [0120] and Fig. 9.)

receiving, by the mobile device processor from the touch screen, selection by the user of a card management option; and (Brockmann discloses displaying device list with payment credentials, displays which represent payment cards, storage locations (i.e. IoT device) and icons associated with each credential that user may interact with including the ability to deactivate a card (i.e. suspend) and delete payment credentials. See at least paragraph [0120] and Fig. 9.)

transmitting, by the mobile device processor based on the selection, instructions to the first IoT device to one of delete the payment card credentials or suspend the payment card credentials. (Brockmann discloses displaying device list with payment credentials, displays which represent payment cards, storage locations (i.e. IoT device) and icons associated with each credential that user may interact with including the ability to deactivate a card (i.e. suspend) and delete payment credentials. See at least paragraph [0120] and Fig. 9. Brockmann discloses transmitting control signals reflecting user

modification of a particular payment credential on an auxiliary device. See at least paragraph [0120].)

Claim 2

The method of claim 1, wherein the card management options further comprise an unsuspend card option. (Brockmann discloses interface may allow toggle to activate a provisioned card from deactivate (i.e. equivalent to unsuspend). See at least paragraph [0020].)

Claim 3

The method of claim 2, wherein receiving the selection by the user of a card management option comprises:

receiving, by the mobile device processor from the touch screen, selection of the unsuspend card option by the user; and (Brockmann discloses interface may allow toggle to activate a provisioned card from deactivate (i.e. equivalent to unsuspend). See at least paragraph [0020].)

transmitting, by the mobile device processor based on the selection, instructions to the IoT device to unsuspend the payment card credentials. (Brockmann discloses transmitting control signals reflecting user modification of a particular

payment credential on an auxiliary device. See at least paragraph [0120].)

Claim 5

The method of claim 1 further comprising:

receiving, by the mobile device processor from the IoT device, a confirmation message indicating one of that the payment card credentials have been deleted or have been suspended; and (Brockmann discloses user interface incorporating display of confirmation or output. See at least paragraph [0119]. Examiner notes this necessarily requires receiving the confirmation message.)

displaying, by the mobile device processor on the touch screen, the confirmation message. (Brockmann discloses user interface incorporating display of confirmation or output. See at least paragraph [0119].)

Claim 6

A system for managing payment card credentials provisioned to an Internet of Things (IoT) device via a companion application, comprising: (Brockmann discloses a system for wallet management interface (i.e. application) managing wallets among

communicatively connected storage locations (i.e. IoT devices). See at least paragraph [0003].)

a consumer mobile device comprising a mobile device processor operably connected to a memory, an input component, a biometric sensor, and a touch screen; (Brockmann discloses user mobile device operably connected to a memory, input, biometric sensor, and touchscreen. See at least paragraphs [0003], [0039], [0081], [0083] and Fig. 1)

a plurality of IoT devices operable for communications with the consumer mobile device; (Brockmann discloses method for wallet management interface (i.e. application) on a user mobile device managing wallets among communicatively connected storage locations (i.e. IoT devices). See at least paragraph [0003].)

wherein the memory of the consumer mobile device comprises instructions which when executed cause the mobile device processor to: (Brockmann discloses wallet management interface (i.e. application) on a user mobile device with memory managing wallets among communicatively connected storage locations (i.e. IoT devices). See at least paragraph [0003].)

…

The remainder of Claim 6 is substantially similar to or broader than Claim 1 and is therefore rejected using similar reasoning.

Claim 7

Claim 7 is substantially similar to or broader than Claim 2 and is therefore rejected using similar reasoning.

Claim 8

Claim 8 is substantially similar to or broader than Claim 3 and is therefore rejected using similar reasoning.

Claim 10

Claim 10 is substantially similar to or broader than Claim 5 and is therefore rejected using similar reasoning.

Claim 11

The method of claim 1, further comprising, after displaying the devices tab and a merchants tab:

receiving, by the mobile device processor via the touch screen from the user, selection of the merchants tab; (Brockman discloses user may use touch/swipe patterns (i.e. touchscreen). See at least paragraph [0083]. Brockmann discloses tokens may be sorted into different wallets based on financial institution and may display tokens in wallet based on a particular entity (i.e. merchants and third parties) with which user may interact to

modify tokens. See at least paragraphs [0030] and [0075] and Fig. 5. Brockmann discloses sorting and/or displaying may be in response to user request. See at least paragraph [0117]. Brockmann discloses payment credentials may be displayed or sorted based on a criteria or condition for display or sorting and/or based on one or more characteristics of the payment credential. See at least paragraph [0117]. Examiner incorporates the combination with Purves above regarding usage of tabs as a graphical manipulation tool herein.)

displaying, by the mobile device processor on the touch screen, a list of merchant identifiers, wherein each merchant identifier represents an entity provisioned via a companion application with the payment card credentials; (Brockmann discloses token may be sorted into different wallets based on financial institution and may display tokens in wallet based on a particular entity (i.e. merchants and third parties) with which user may interact to modify tokens. See at least paragraphs [0030] and [0075] and Fig. 5.)

receiving, by the mobile device processor from the touch screen, selection by the user of a first merchant identifier; (Brockmann discloses token may be sorted into different wallets based on financial institution and may display tokens in wallet based on a particular entity (i.e. merchants and third parties)

with which user may interact to modify tokens. See at least paragraphs [0030] and [0075] and Fig. 5.)

displaying, by the mobile device processor on the touch screen, the first merchant identifier, the payment card representation of the payment card, payment card information, and card management options comprising a suspend card option and a delete card option; (Brockmann discloses digital wallet may be associated with merchants or third party institutions and stored on another service or institution. See at least paragraphs [0040] and [0051]. Brockmann discloses displaying device list with payment credentials, displays which represent payment cards, storage locations (i.e. IoT devices) and icons associated with each credential that a user may interact with including the ability to deactivate a card (i.e. suspend) and delete payment credentials. See at least paragraph [0120] and Fig. 9.)

receiving, by the mobile device processor from the touch screen, selection by the user of a card management option; and (Brockmann discloses displaying device list with payment credentials, displays which represent payment cards, storage locations (i.e. IoT devices) and icons associated with each credential that a user may interact with including the ability to deactivate a card (i.e. suspend) and delete payment credentials. See at least paragraph [0120] and Fig. 9.)

transmitting, by the mobile device processor based on the selection, instructions to a merchant device associated with the merchant identifier to one of delete or suspend the payment card credentials. (Brockmann discloses digital wallet may be associated with merchants or third party institutions and stored on another service or institution. See at least paragraphs [0040] and [0051]. Brockmann discloses transmitting control signals reflecting user modification of a particular payment credential on an auxiliary device. See at least paragraph [0120].)

Claim 12

Claim 12 is substantially similar to or broader than Claim 11 and is therefore rejected using similar reasoning.

Conclusion

1. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- Rodriguez et al. (WO 2014/134180 A2) discloses various interfaces and embodiments for management of a digital wallet interface among multiple devices (i.e. IoT devices).
- Zhao et al. ("The concept of Secure Mobile Wallet") discloses management of a secure mobile wallet.

2. 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.

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to ADAM J

HILMANTEL whose telephone number is (571)272-8984. The examiner can normally be reached M-F 8:30AM-5:00PM.

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.

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like assistance from a USPTO Customer Service Representative,

call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/A.H./
Examiner, Art Unit 3691

/HANI M KAZIMI/
Primary Examiner, Art Unit 3691