Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appellant: CHO ET AL.

Application Serial No.: 18/463,541

Filing Date: September 8, 2023

For: DIGITAL WALLET FOR THE PROVISIONING AND MANAGEMENT OF TOKENS

Confirmation No.: 6230

Group Art Unit: 3691

Examiner: Adam J. Hilmantel

APPEAL BRIEF

Dckt No.: P04472-US-CONT2 (M01.539C2)

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CERTIFICATE OF ELECTRONIC TRANSMITTAL

The undersigned hereby certifies that this correspondence is being electronically submitted via EFS-Web on the date given below.

Dated of Transmittal: April 23, 2025

By: /Claire Murray/
Claire Murray

MS Appeal Brief
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Appellant hereby appeals to the Board of Patent Appeals and Interferences from the decision of the Examiner in the Final Office Action mailed October 24, 2024 (the "Final Action" hereinafter), and from the Panel Decision mailed on February 7, 2025 directing Appellant to proceed to the Patent Trial and Appeal Board.

REAL PARTY IN INTEREST

The present application is assigned to MASTERCARD INTERNATIONAL INCORPORATED, 2000 Purchase Street, Purchase, New York 10577, U.S.A.

RELATED APPEALS AND INTERFERENCES

No other appeals or interferences are known to Appellant, Appellant's legal representative, or assignee, which will directly affect, be directly affected by, or have a bearing on the Board's decision in the pending appeal.

STATUS OF CLAIMS

Claims 1-3, 5-8 and 10-12 are pending in this application.

The pending claims stand rejected under 35 U.S.C. §101 as allegedly being directed to non-statutory subject matter. The claims also stand rejected under 35 U.S.C. §103 as allegedly being obvious in view of various combinations of several cited prior art references.

Claims 1-3, 5-8 and 10-12 are now being appealed.

STATUS OF AMENDMENTS

No amendments are pending or have been filed after the Panel Decision.

SUMMARY OF CLAIMED SUBJECT MATTER

The present invention concerns a method and system for managing payment card credentials provisioned to a plurality of Internet of Things (IoT) devices via a companion application.[1] The claimed process begins with a mobile device processor of a consumer mobile device launching a wallet application in response to an input command by a user, displaying a wallet application user interface on a touch screen that includes a plurality of options including a card management option concerning payment card credentials of a payment card, and then receiving selection of the card management option by the user via use of the wallet application

[1] See claim 1, preamble.

user interface.[2] Next, the mobile device processor displays a devices tab and a merchants tab on the display screen, receives selection of the devices tab from the user, and displays a device list comprising a plurality of icons, wherein each icon represents an IoT device, and wherein each IoT device was provisioned via a companion application with the payment card credentials.[3] The mobile device processor then receives selection by the user of an icon associated with a first IoT device, displays 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.[4] The mobile device processor receives selection by the user of a card management option, and then transmits, based on the selection, instructions to the first IoT device to one of delete the payment card credentials or suspend the payment card credentials.[5]

The claimed process solves the technological problem of how to permit a user to securely, efficiently and easily manage tokenized payment accounts which were provisioned to an IoT device (a companion device, such as wearable health monitor) to prevent and/or minimize fraud.[6] In addition, the process advantageously provides an improved user experience with a one-to-one relationship between a user's payment accounts and the IoT devices and/or applications with which they are associated.[7]

* * * * * * *

Appellant will now map independent claims 1 and 6 to the disclosure of the present application. All references to the application herein are to page and line numbers of the application as filed.

[2] Claim 1, elements 1-3.
[3] Claim 1, elements 4-6.
[4] Claim 1, elements 7-8.
[5] Claim 1, elements 9-10.
[6] See Patent Application as filed on page 9, lines 10-12.
[7] *Id.* at page 8, lines 26-28.

Claim 1

"A method for managing payment card credentials provisioned to a plurality of Internet of Things (IoT) devices via a companion application, comprising:" – Specification on page 4, lines 20-27; on page 14, lines 26-30; and in FIGS. 1 and 5.

"Launching, by a mobile device processor of a consumer mobile device in response to an input command by a user, a wallet application" – Specification on page 14, lines 30-31; and in FIG. 5.

"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" – Specification on page 15, lines 10-14; and in FIGS. 5 and 8A.

"Receiving, by the mobile device processor from the touch screen, selection of the card management option by the user via use of the wallet application user interface" – Specification on page 14, line 30 to page 15, line 1; on page 15, lines 14-15; and in FIGS. 5 and 8A.

"Displaying, by the mobile device processor on the touch screen, a devices tab and a merchants tab" – Specification on page 15, lines 1-3; and in FIG. 5.

"Receiving, by the mobile device processor via the touch screen from the user, selection of the devices tab" – Specification on page 15, lines 3-4 and ; and in FIG. 5.

"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" – Specification on page 15, lines 14-16; and in FIG. 8A.

"Receiving, by the mobile device processor from the touch screen, selection by the user of an icon associated with a first IoT device" – Specification on page 15, lines 19-22; and in FIG. 8A.

"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" – Specification on page 15, lines 4-7 and lines 21-24; and in FIGS. 5 and 8A.

"Receiving, by the mobile device processor from the touch screen, selection by the user of a card management option; and" – Specification on page 15, lines 24-28; and in FIG. 8A.

"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." – Specification on page 15, lines 26-28; and in FIG. 8A.

Claim 6 (independent)

"A system for managing payment card credentials provisioned to Internet of Things (IoT) devices via companion applications, comprising:" – Specification on page 4, lines 20-27; on page 14, lines 26-30; and in FIGS. 1, 2 and 5.

"A consumer mobile device comprising a mobile device processor operably connected to a memory, an input component, a biometric sensor, and a touch screen" – Specification on page 5, lines 21-24; on page 16, lines 19-21; on page 17, line 1 to page 18, line 20; and in FIGS. 1 and 9.

"A plurality of IoT devices operable for communications with the consumer mobile device" – Specification on page 5, line 18 to page 6, line 17; on page 7, line 23 to page 8, line 4; and in FIGS. 1 and 2.

wherein the memory of the consumer mobile device comprises instructions which when executed cause the mobile device processor to:

"Launch a wallet application in response to an input command by a user" – Specification on page 14, lines 30-31; and in FIG. 5.

"Display a wallet application user interface on the touch screen, the wallet application user interface comprising a plurality of options including a card management option concerning payment card credentials of a payment card" – Specification on page 15, lines 10-14; and in FIGS. 5 and 8A.

"Receive a selection of the card management option via use of the wallet application user interface by the user utilizing the touch screen" – Specification on page 14, line 30 to page 15, line 1; on page 15, lines 14-15; and in FIGS. 5 and 8A.

"Display a devices tab and a merchants tab on the touch screen" – Specification on page 15, lines 1-3; and in FIG. 5.

"Receive a selection of the devices tab via the touch screen from the user" – Specification on page 15, lines 3-4 and ; and in FIG. 5.

"Display a device list on the touch screen in response to selection of the devices tab, the device list comprising a plurality of icons, wherein each icon represents an IoT device comprising at least a processor and a storage device, wherein each IoT device was provisioned via a companion application with the payment card credentials of the payment card" – Specification on page 15, lines 14-16; and in FIG. 8A.

"Receive selection from the touch screen by the user of an icon associated with a first IoT device" – Specification on page 15, lines 19-22; and in FIG. 8A.

"Display, 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" – Specification on page 15, lines 4-7 and lines 21-24; and in FIGS. 5 and 8A.

"Receive selection from the touch screen by the user of a card management option; and" – Specification on page 15, lines 24-28; and in FIG. 8A.

"Transmit, based on the selection, instructions to the first IoT device to one of delete the payment card credentials or suspend the payment card credentials." – Specification on page 15, lines 26-28; and in FIG. 8A.

GROUNDS OF REJECTIONS TO BE REVIEWED ON APPEAL

(1) 35 U.S.C. §101 Rejection

Claims 1-3, 5-8 and 10-12 stand rejected under 35 U.S.C. §101 as allegedly being directed to non-statutory subject matter.

(2) 35 U.S.C. §103(a) Rejection

Claims 1-3, 5-8 and 10-12 stand rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over Brockmann et al., U.S. Published Application No. 2017/00689852 (hereinafter "Brockman") in view of Purves et al., U.S. Published Application No. 2015/0220914 (hereinafter "Purves").

ARGUMENT

I. Applicable Law

A. 35 U.S.C. §101

The current jurisprudence regarding 35 U.S.C. §101 stems from the prominent Supreme Court decision in *Alice Corporation Pty. Ltd. v. CLS Bank International, et al.*[8] (hereinafter "*Alice*"). In summary, the rule expressed in the *Alice* decision was that for certain types of claims, if the claim is directed to an "abstract idea" then it is patent-eligible only if it contains additional claim elements that amount to "significantly more" than the abstract idea itself.

Alice made no major changes to the framework for determining patent eligibility. In particular, the Court in *Alice* recognized the three judicially created exceptions to the coverage of Section 101: laws of nature, natural phenomena, and abstract ideas.[9] The Court also stated that the concern driving the exclusionary principal is "one of pre-emption" or, in other words, a concern "that patent law not inhibit further discovery by improperly tying up the future use of these building blocks of human ingenuity."[10]

The Court in *Alice* did not provide any guidance regarding what constitutes an "abstract idea" within the meaning of the judicial exception. Instead, the Court cautioned against applying the judicial exceptions to patent eligible subject matter too loosely, in order to avoid the exceptions "swallow[ing] all patent law."[11] Moreover, in refusing to set a limit on what an abstract idea might be, the Court warned that "at some level, all inventions embody, use, reflect, rest upon, or apply . . . abstract ideas."[12] It was also noted that a claimed invention is not rendered non-statutory subject matter just because there is an abstract concept within the claims, and the Court clearly stated that "[a]pplication of such concepts 'to a new and useful end,' . . . remain eligible for patent protection."[13]

In view of the *Alice* decision and other decisions concerning Section 101, the U.S. Patent and Trademark Office (the "USPTO" hereinafter) promulgated several "Guidance" and "Update"

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[8] 134 S.Ct. 2347 (2014).
[9] *Id.* at 134 S. Ct. 2347, 2354.
[10] *Id.* at 2354.
[11] *Id.* at 2357.
[12] *Id.* at 2357 (quoting *Mayo Collaborative Services v. Prometheus Labs.*, 566 U.S. 66, 132 S.Ct. 1289, 1293 (2012)).
[13] *Id.* at 2354 (quoting *Gottschalk v. Benson*, 409 U.S. 63, 67 (1972)).

documents and then developed a two-step "*Alice/Mayo*" test[14] or framework. Step 1 involves determining whether the claim is directed towards one of the four statutory classes (i.e., process, machine, manufacture, or composition of matter); and if so, then Step 2A requires determining whether the claim is directed to a judicial exception (i.e., laws of nature, natural phenomena, and abstract idea). When a determination is made that the claims are directed to an abstract idea, then Step 2B requires determining whether the claim as a whole is patent-eligible due to additional elements that are sufficient to amount to "significantly more" than the abstract idea itself.[15]

In a Federal Register notice dated January 7, 2019, the USPTO issued revised guidance in the form of a "Revised Patent Subject Matter Eligibility Guidance" document (the "2019 PEG" hereinafter).[16] The 2019 PEG focused on the application of the *Alice/Mayo* test and in particular addressed application of Step 2A of the *Alice/Mayo* analytical framework for determining whether claims are patent eligible. Specifically, the 2019 PEG revised the procedures for determining whether a patent application claim is directed to a judicial exception under step 2A of the *Alice/Mayo* test in two ways.

First, the 2019 PEG explains that abstract ideas under Step 2A, "Prong One" can be grouped as mathematical concepts, certain methods of organizing human activity, and mental processes. The 2019 JPEG notes that claims that do not recite subject matter that falls within these enumerated groupings of abstract ideas should not be treated as reciting abstract ideas,[17] except in a rare circumstance which requires a special procedure for analyzing the claim should be followed.[18] The special procedure includes bringing the patent application to the attention of the Technology Center Director and providing justification for why such claim limitation is being treated as reciting an abstract idea. Thus, if the claim does not recite a judicial exception at Step 2A, Prong One then the claim recites patent-eligible subject matter.

Second, the 2019 PEG directs that under Step 2A, "Prong Two" a patent application claim that recites a judicial exception is not "directed to" the judicial exception if the judicial exception is integrated into a practical application of the judicial exception.[19] Per the Manual of

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[14] Derived from the *Alice* case and from *Mayo Collaborative Servs. v. Prometheus Labs., Inc.*, 566 U.S. 66 (2012).
[15] See *2014 Interim Eligibility Guidance Quick Reference Sheet.*
[16] 84 Fed. Reg. No. 4, pages 50-57 (January 7, 2019).
[17] Emphasis added; *Id.* at pages 56-57.
[18] *Id.* in Section III.C of the 2019 PEG.
[19] Emphasis added; 84 Fed. Reg. No. 4, at page 50.

Patent Examination Procedure (MPEP),[20] the "directed to" inquiry requires that the character of a claim as a whole is directed to a patent ineligible concept. In determining that the disclosed invention improves technology, "it is critical that examiners look at the claim "as a whole", in other words, the claim should be evaluated 'as an ordered combination, without ignoring the requirements of the individual steps.'" Also, "When performing this evaluation, examiners should be 'careful to avoid oversimplifying the claims' by looking at them generally and failing to account for the specific requirements of the claims."[21]

Thus, a claim is patent-eligible under Prong Two of Step 2A when that claim integrates a judicial exception (such as an abstract idea) into a practical application of the judicial exception. Integration into a practical application occurs when a claim imposes a meaningful limit on the judicial exception such that the judicial exception would not be monopolized by the claim.

A claim that recites a judicial exception, but where the judicial exception is not integrated into a practical application, is directed to the judicial exception under Step 2A and must then be evaluated under Step 2B of the *Alice/Mayo* test (inventive concept) to determine the subject matter eligibility of the claim.[22] The 2019 PEG therefore left unchanged the guidance provided by the USPTO regarding "Step 2B" as set forth in a USPTO Memorandum dated April 19, 2018 (the "Berkheimer Memorandum"), which was prompted by the Federal Circuit decision in *Berkheimer v. HP, Inc*.[23] According to the *Berkheimer* decision, the question of whether certain claim limitations represent well-understood, routine, conventional activity raises a factual issue. Thus, the Berkheimer Memorandum requires Examiners to adduce factual evidence to support any finding that additional claim elements beyond an "abstract idea" do not amount to "significantly more" than the abstract idea. Section III.A. of the Berkheimer Memorandum sets forth an exclusive list of the types of evidence that may be cited in support of an Examiner's finding that a claim element is well-understood, routine and conventional.

Appellant also draws the Board's attention to the following cases:

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[20] See MPEP, Section 2106.04.
[21] *See, e.g.*, M.P.E.P. 2106.05(a) (citing *McRo*, 837 F.3d at 1313, 120 USPQ2d at 1100).
[22] *Id.* at page 50.
[23] *Berkheimer v. HP, Inc.*, 881 F.3d 1360 (Fed. Cir. 2018).

- *Uniloc v. LG Electronics*[24] The Court of Appeals for the Federal Circuit (CAFC) noted that the §101 inquiry "often turns on whether the claims focus on specific asserted improvements in computer capabilities or…an abstract idea for which computers are invoked merely as a tool." The CAFC then reiterated that software claims can be eligible when "they are directed to improvements to the functionality of a computer or network platform itself." In the *Uniloc* case, the CAFC concluded that the claims overcame the Section 101 rejection as the claimed invention involves "the reduction of latency experienced by parked secondary stations in communication systems." Notably, the additional data field facilitates this improvement and changes the normal operation of the communication itself "to overcome a problem specifically arising in the realm of computer networks." Ultimately holding that the claims are directed towards patent-eligible subject matter, the CAFC also stated: "Claims need not articulate the advantages of the claimed combinations to be eligible," and that "the claimed invention's compatibility with conventional communication systems does not render it abstract. Nor does the fact that the improvement is not defined by reference to "physical" components…Our precedent is clear that software can make patent-eligible improvements to computer technology, and related claims are eligible as long as they are directed to non-abstract improvements to the functionality of a computer or network platform itself."

- *Cosmokey Solutions GMBH & CO. v. Duo Security LLC.*[25] The CAFC reversed a lower Court's finding that claims were ineligible for patent protection under 35 U.S.C. §101 holding that the claims were eligible at step two for reciting a specific improvement to authentication:

> "The specification explains that these features in combination with the other elements of the claim constitute an improvement that increases computer network security, prevents a third party from fraudulently identifying itself as the user, and is easy to implement and can be carried out even with mobile devices of low complexity…Here, as the specification itself makes clear, the claims recite an inventive concept by requiring a specific set of ordered steps that go beyond the abstract idea identified by the district court and improve

[24] Case 19-1835 (Fed. Cir. 2020).
[25] 15 F.4th 1091 (Fed. Cir. 2021); CAFC Case: 20-2043, October 4, 2021

upon the prior art by providing a simple method that yields higher security."[26]

The Patent Office recognizes that: "even if one or more additional elements are well-understood, routine, conventional activity when considered individually, the combination of additional elements may amount to an inventive concept."[27] In addition, "an inventive concept can be found in the non-conventional and non-generic arrangement of known, conventional pieces."[28]

As will be discussed in more detail below, Appellant argues (a) that the Examiner erred in applying Step 2A, Prong One to the claims, and therefore that the claims are not directed to an "abstract idea"; and/or (b) that the Examiner erred in applying Step 2A, Prong Two, and thus the claims are patent-eligible under Section 101; and/or (c) that the Examiner failed to adduce the evidence required under the Berkheimer Memorandum and thus failed to show that certain claim elements are well-understood, routine and conventional.

B. 35 U.S.C. §103

Claims 1-3, 5-8 and 10-12 were rejected under Section 103. Specifically, the Examiner alleged that all of the pending claims are obvious in view of a combination of the Brockmann and Purves published applications.

When determining whether a claim is obvious, an Examiner must make "a searching comparison of the claimed invention – including all its limitations – with the teaching of the prior art."[29] Thus, "obviousness requires a suggestion of all limitations in a claim."[30]

Moreover, the Supreme Court decision in *KSR Int'l Co. v. Teleflex Inc.*[31] did not modify the prevailing rule, stated in *In re Royka,*[32] that a *prima facie* finding of obviousness cannot

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[26] *Id.* at page 14.
[27] See MPEP, 2106.05(d).
[28] *Id.* at MPEP, 2106.05 I., citing to *BASCOM Global Internet v. AT&T Mobility LLC*, 827 F.3d 1341, 1350, 119 USPQ2d 1236, 1242 (Fed. Cir. 2016)
[29] *In re Ochiai*, 71 F.3d 1565, 1572 (Fed. Cir. 1995) (emphasis added).
[30] *CFMT, Inc. v. Yieldup Intern. Corp.*, 349 F.3d 1333, 1342 (Fed. Cir. 2003) (citing *In re Royka*, 490 F.2d 981, 985 (CCPA 1974))
[31] 550 U.S. 398 (2007)
[32] 490 F. 2d 981 (CCPA 1974)

properly be made unless all the limitations of the claimed invention are taught or suggested by the prior art. The Court in *KSR* also quoted with approval from *In re Kahn*:[33]

> "[R]ejections on obviousness grounds cannot be sustained by mere conclusory statements; instead, there must be some articulated reasoning with some rational underpinning to support the legal conclusion of obviousness."

As will be discussed in more detail below, the essence of Appellant's arguments concerning the Section 103 rejection is that the cited prior art references, whether taken alone or in any combination, simply fail to disclose or even suggest one or more of the limitations set forth in the claims under appeal.

II. The Claims Are Subject Matter Eligible Under 35 U.S.C. 101

The Office admits that the present claims fall within a statutory category.[34]

Pending claims 1-3, 5-8 and 10-12 stand or fall together concerning subject matter eligibility. Claim 1 is representative and thus may be taken as exemplary for the other claims.

Claim 1 is directed to a method for managing payment card credentials provisioned to a plurality of Internet of Things (IoT) devices via a companion application.

The process includes a mobile device processor of a consumer mobile device launching a wallet application in response to an input command by a user, displaying a wallet application user interface on a touch screen that includes a plurality of options including a card management option concerning payment card credentials of a payment card, and then receiving selection of the card management option by the user via use of the wallet application user interface.

The mobile device processor then displays a devices tab and a merchants tab on the touch screen, receives a user selection of the devices tab via the touch screen, and displays a device list on the touch screen 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.

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[33] 550 U.S. 398, 418 (2007)
[34] See Final Action, page 15, lines 7-10.

The mobile device processor then receives user selection of an icon associated with a first IoT device, displays 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.

The mobile device processor next receives user selection of a card management option and transmits, based on the selection, instructions to the first IoT device to one of delete the payment card credentials or suspend the payment card credentials.

In the following remarks, Appellant respectfully contends that the Examiner's arguments are flawed and consequently that the Section 101 rejection of claims 1-3, 5-8 and 10-12 cannot stand.

A. The claims are not abstract and instead are directed to patent-eligible subject matter

The 2019 PEG[35] promulgated by the U.S. Patent Office explains that abstract ideas can be grouped as mathematical concepts, certain methods of organizing human activity, and mental processes, and recognizes that claims that do not recite subject matter falling within one of these enumerated groupings should not be treated as reciting an abstract idea.[36]

Appellant respectfully submits that the Examiner erred because the pending claims are not directed to an abstract idea. Claim 1 recites a method for managing payment card credentials provisioned to an Internet of Things (IoT) device via a companion application.[37] The claimed process solves the technological problem of how to permit a user to securely, efficiently and easily manage tokenized payment accounts which were provisioned to an IoT device (a companion device, such as wearable health monitor) to prevent and/or minimize fraud.[38] In addition, the process advantageously provides an improved user experience with a one-to-one relationship between a user's payment accounts and the IoT devices and/or applications with which they are associated.[39]

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[35] Federal Register, Vol. 84, No. 54, pages 51-57 (January 7, 2019).
[36] Emphasis added; *Id.* at page 50.
[37] See preamble of claim 1.
[38] See published application (US 2023/0419305) on page 3, paragraph 0029.
[39] *Id.* at paragraph 0028.

While reviewing claim 1 under Step 2A Prong 1, the Examiner paraphrased only five (5) of the ten (10) elements of independent claim 1, and based on that "analysis" alleged that the limitations describe "Commercial or Legal Interactions but for generic computer components," and further argued that the limitations describe "Marketing or Sales Activities or Behaviors" because the claim includes "suspending, unsuspending, or removing account information from a source."[40] The Office then alleged that claim 1 falls within the "Certain Methods of Organizing Human Activity" group of abstract ideas.[41] The dependent claims were also paraphrased and alleged to recite processes similar to the abstract idea noted in the independent claims and thus do not confer subject matter eligibility to the claims.[42]

Appellant respectfully submits that such an "analysis" under Step 2A Prong 1 of the *Alice/Mayo* test is flawed because only half of the limitations of claim 1 were analyzed which is improper. Specifically, five of the ten elements of claim 1 were omitted from the analysis, which is improper because a thorough understanding of the claim language cannot be gleaned by analyzing only half of the limitations. Since a proper analysis has not been provided, it is submitted that Appellant has not been provided with the opportunity to effectively respond. Consequently, a *prima facie* case for rejecting the claims under Step 2A, Prong 1 of the *Alice/Mayo* test has not been established. Accordingly, Appellant respectfully requests this Honorable Board to reverse the Section 101 rejection of claims 1-3, 5-8 and 10-12 for at least this reason.

Furthermore, Appellant submits that the claims recite interactions among electronic devices and/or components (a consumer mobile device processor, a touch screen, and a plurality of IoT devices) that beneficially allow a consumer to delete or suspend payment card credentials provisioned to the plurality of IoT devices. This type of method is akin to computer programming and is in the field of operation of electronic computing, which is <u>not</u> a fundamental economic principle/practice. In other words, the electronic interaction between multiple parties facilitated by the consumer mobile device processor cannot be characterized as a fundamental economic principle or practice.

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[40] Final Action, page 15, line 11 to page 16, line 15.
[41] *Id.* at page 16, lines 15-19.
[42] *Id.* at page 16, line 20 to page 18, line 14.

In addition, claim 1 is directed to improvements to the functionality of a consumer mobile device. As recognized by the Court in *Uniloc,*[43] "Claims need not articulate the advantages of the claimed combinations to be eligible," and 2. "the claimed invention's compatibility with conventional communication systems does not render it abstract. Nor does the fact that the improvement is not defined by reference to "physical" components…Our precedent is clear that software can make patent-eligible improvements to computer technology, and related claims are eligible as long as they are directed to non-abstract improvements to the functionality of a computer or network platform itself."[44] Accordingly, Appellant maintains that claim 1 is directed to non-abstract improvements to the functionality of a consumer mobile device, and moreover does not fall within the "Certain Methods of Organizing Human Activity" group of abstract ideas. Appellant therefore respectfully requests this Honorable Board to reverse the Section 101 rejection of claims 1-3, 5-8 and 10-12 for at least this additional reason.

Yet further, the claimed process includes a mobile device processor of the consumer's mobile device displaying a wallet application user interface on a touch screen comprising a plurality of options, including a card management option concerning payment card credentials, which is utilized by the user to facilitate selection of an IoT device, and then to transmit instructions to that IoT device to one of delete or suspend the payment card credentials. Such a process is necessarily rooted in an electronic environment embodied by hardware components (including a consumer mobile device comprising a mobile device processor, and a touch screen, and an IoT device). Thus, Appellant respectfully submits that to allege the claim is directed to "human activity" ignores the reality that the claimed actions arose out of, and are consistently and exclusively performed by, the electronic hardware components. In addition, one skilled in the art recognizes that the only way to securely and accurately manage payment card credentials of an IoT device is by utilizing electronic processing technology.

Accordingly, Appellant respectfully contends that the justification provided in the Office Action for alleging that the claims recite a process falling within the "Certain Methods of Organizing Human Activity" group of abstract ideas is flawed. Appellant also respectfully asserts that the claims do not fall within any other category of abstract ideas enumerated by the

[43] *Uniloc v. LG Electronics*, Appeal No. 2019-1835 (Fed. Cir. April 30, 2020).
[44] *Id.*

2019 JPEG. Consequently, the Office failed to establish a *prima facie* case for rejecting the claims under Section 101.

In view of the above amendments and remarks, Appellant respectfully requests this Honorable Board to reverse the Examiner's Section 101 rejection of claims 1-3, 5-8 and 10-12.

B. The claims recite additional elements that integrate the exception into a practical application of that exception, and therefore the claims pass Step 2A, Prong Two of the Alice/Mayo *test*

Even if, solely for the sake of argument (and not conceded), the claims could be seen as reciting an abstract idea at Step 2A, Prong One of the *Alice/Mayo* test, Appellant submits that the claims are directed to a practical application of the abstract idea and thus recite patent-eligible subject matter.

The 2019 PEG explains that, under Step 2A, Prong 2 of the *Alice/Mayo* test, a claim that recites a judicial exception is not "directed to" the judicial exception if the judicial exception is integrated into a practical application of the judicial exception.[45] Appellant respectfully asserts that claim 1 recites additional elements that integrate the exception into a practical application and thus recites patent-eligible subject matter.

Claim 1 recites an improvement to the functionality of a mobile device processor of a consumer's mobile device by providing a novel process for managing payment card credentials provisioned to a plurality of Internet of Things (IoT) devices via companion applications. In particular, after launching a wallet application, the consumer mobile device processor displays on a touch screen a wallet application user interface with options, receives selection of a card management option, displays a devices tab and a merchants tab on the touch screen, receives selection of the devices tab, in response displays a device list comprising a plurality of icons which represent IoT devices, receives a selection of an icon associated with a first IoT device, displays that icon and a payment card representation, payment card information, and card management options that include a suspend card option and a delete card option, receives selection of a card management option, and, based on the selection, transmits instructions to the first IoT device to one of delete or suspend the payment card credentials. The claimed process

[45] Emphasis added; 84 Fed. Reg. No. 4, at page 50.

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, which problem existed in the prior state of the art. Accordingly, claim 1 recites additional elements that integrate the exception into a practical application and thus recites patent-eligible subject matter.

Furthermore, the instant claims are not designed to monopolize "a method and system for a digital wallet for the provisioning and management of tokens," which the Office alleged constitutes the abstract idea. In other words, the claims will not "tie up" the alleged excepted subject matter and pre-empt others from using the law of nature, natural phenomenon or abstract idea. Moreover, the Office failed to demonstrate that the specific steps recited in the claims pre-empt all inventions concerning "a method and system for a digital wallet for the provisioning and management of tokens" and thus failed to establish a *prima facie* case of non-statutory subject matter under Step 2A, Prong 2 of the Alice/Mayo test.

Moreover, claim 1 imposes at least one meaningful limit on the alleged abstract idea and thus would not monopolize it. For example, claim 1 requires that the mobile device processor display, in response to a user selection on a touch screen *a device list comprising a plurality of icons, wherein each icon represents an IoT device... and wherein each IoT device was provisions via a companion application with the payment card credentials*, and after receiving via the touch screen *selection by the user of an icon associated with an IoT device*, next display *the icon... 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* before receiving a user selection, and then transmitting instructions to the IoT device to either delete or suspend the credit card credentials. Thus, a process wherein a mobile device processor does not display such a device list and/or one that does not display the selected icon along with a payment card representation, payment card information and card management options, including a suspend card option and a delete card option, are not covered. Consequently, claim 1 would not monopolize the alleged judicial exception. Claim 1 therefore passes Step 2A, Prong 2 of the *Alice/Mayo* test and thus recites statutory subject matter.

Appellant respectfully maintains that the limitations contained within the elements of claim 1 provides a specific process permitting a consumer to securely and efficiently manage her

tokenized payment accounts which were provisioned to an IoT device in a manner which prevents and/or minimizes fraud in a manner that integrates the exception into a practical application. In other words, claim 1 applies, relies on, or uses the judicial exception in a manner that imposes a meaningful limit on the judicial exception, such that the claims are more than a drafting effort designed to monopolize the judicial exception, and therefore the claims recite patent-eligible subject matter.

In view of the above remarks, Appellant respectfully asserts that claim 1 integrates the exception into a practical application to recite patent-eligible subject matter. Appellant therefore requests this Honorable Board to reverse the Section 101 rejection of claims 1-3, 5-8 and 10-12 for at least this additional reason.

C. The claims are not directed to an abstract idea because particular limitations confine their scope and thus provide "significantly more" to pass Step 2B of the Alice/Mayo test

Appellant respectfully maintains that the elements of claim 1 amount to an inventive concept and thus recite "significantly more" than an abstract idea.

As mentioned above, the 2019 PEG provides a change in analysis from prior guidance by recognizing that a claim may recite additional elements that render the claim patent-eligible even though a judicial exception (such as an abstract idea) is recited in a separate claim element.[46] Along these lines, the CAFC has held claims eligible at the second step of the *Alice/Mayo* test (Step 2B) because the additional elements recited in the claims provided ''significantly more'' than the recited judicial exception (e.g., because the additional elements were unconventional in combination).

Appellant respectfully submits that the inventive concept can be found in the pending claims in the non-conventional process involving a non-generic arrangement of known, conventional pieces. In particular, the elements recited by claim 1 provide meaningful limitations of a novel process which allows a consumer to manage payment card credentials provisioned to a plurality of Internet of Things (IoT) devices via companion applications. In particular, the elements of claim 1 include limitations other than what is well-understood, routine and

[46] 84 Fed. Reg. No. 4, at page 56.

conventional in the field, by requiring a mobile device processor of a consumer's mobile device to interact with a touch screen after the launch of a wallet application to include displaying a wallet application user interface on a touch screen that includes a plurality of options, including a card management option concerning payment card credentials of a payment card, then receiving selection by the user of the card management option via use of the wallet application user interface, and displaying a devices tab and a merchants tab on the touch screen. The process also includes the mobile device processor receiving user selection of the devices tab via the touch screen, displaying a device list on the touch screen 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, then receiving user selection of an icon associated with a first IoT device, displaying 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. The mobile device processor then receives user selection of a card management option, and transmits, based on the selection, instructions to the first IoT device to one of delete the payment card credentials or suspend the payment card credentials.

Moreover, Appellant respectfully submits that the claimed process is patentably distinct over the cited prior art (see Section 103 arguments hereinbelow) because the claims involve a process that is patentably distinguishable from the cited prior art, and thus respectfully submits that claim 1 recites a novel, inventive, non-conventional process and apparatus involving a non-generic arrangement of known, conventional pieces resulting in patent-eligible subject matter.

Accordingly, it is respectfully submitted that this is not a situation in which a general-purpose computer is added to carry out an abstract idea. Instead, the limitations of the present claims are directed to a specific electronic process involving a consumer mobile device processor, a touch screen and a first IoT device which allows a consumer to efficiently, securely and easily manage payment card credentials which were provisioned to the first IoT device in a manner that is different from conventional processes. Appellant also submits 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.

Accordingly, in view of the above remarks, Appellant respectfully submits that the Examiner erred in the application of Step 2B of the *Alice/Mayo* test because claim 1 recites significantly more than the alleged abstract idea. Consequently, Appellant requests this Honorable Board to reverse the Section 101 rejection of claims 1-3, 5-8 and 10-12 for yet this additional reason.

* * * * *

In summary, Appellant respectfully submits that the Office erred because claims 1-3, 5-8 and 10-12 do not recite subject matter falling within any of the enumerated groupings of abstract ideas specified in the 2019 PEG; and/or erred because the claims integrate the alleged abstract idea into a practical application that applies, relies on, and/or uses the abstract idea in a manner that imposes a meaningful limit on the abstract idea resulting in reciting patent-eligible subject matter; and/or erred because the claims recite significantly more than the abstract idea and thus recite patent-eligible subject matter.

III. The 35 U.S.C. 103(a) Rejections Should Be Reversed

A. Brief overview of the cited references

Appellant does not believe that it is necessary to summarize the cited references in detail because the issues in this appeal do not turn on what these references disclose, but instead turn on what they fail to disclose. Nevertheless, brief descriptions are provided below.

Brockmann relates to systems, apparatuses and methods for electronic collection, display and association of one or more payment credentials by providing an integrated digital wallet management interface, whereby the system provides a comprehensive management platform for managing multiple digital wallets and their associated payment credentials.[47] In an embodiment, a processor initiates presentation of the integrated digital wallet management interface for display on a mobile device associated with a user, and receives a user input comprising one or more conditions to retrieve information associated with the one or more payment credentials via the management interface.[48] The processor then establishes a communication link with a storage

[47] See Brockmann, paragraph 0003.
[48] *Id.*

location associated with each of the one or more payment credentials, and retrieves the information via the communication link, wherein the information comprises one or more digital wallets associated with the one or more payment credentials. Presentation of one or more representations of the one or more payment credentials is then initiated on the integrated digital wallet management interface, including at least one indication of which of the one or more digital wallets are associated with each of the one or more payment credentials.[49]

Purves discloses systems and methods which concern operation upon data processing devices for managing features of an electronic wallet.[50] For example, an input is received via an electronic wallet management interface from a user that includes a plurality of user-selectable icons or text. A control is provided to the user based on a selected icon or text, wherein the controls available to the user via the electronic wallet management interface include a payment device control that enables the user to view and edit settings for a payment device associated with the electronic wallet.[51]

B. Claims 1-3, 5-8 and 10-12 are Patentably Distinct from Brockmann and Purves

Claim 1 is taken as exemplary of independent claims 1 and 6 and thus these claims, plus dependent claims 2, 3, 5, 7, 8 and 10-12, stand or fall together.

Claim 1 recites a method for managing payment card credentials provisioned to a plurality of Internet of Things (IoT) devices via companion applications. The process begins with a mobile device processor of a consumer mobile device launching a wallet application in response to an input command by a user, displaying a wallet application user interface on a touch screen that includes a plurality of options including a card management option concerning payment card credentials of a payment card, and then receiving selection of the card management option by the user via use of the wallet application user interface. Next, the mobile device processor displays a devices tab and a merchants tab on the display screen, receives selection of the devices tab from the user, and displays a device list comprising a plurality of icons, wherein each icon represents an IoT device, and wherein each IoT device was provisioned

[49] *Id.* at paragraph 0003.
[50] Purves, paragraph 0005.
[51] *Id.*

via a companion application with the payment card credentials. The mobile device processor then receives selection by the user of an icon associated with a first IoT device, displays 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. The mobile device processor receives selection by the user of a card management option, and then transmits, based on the selection, instructions to the first IoT device to one of delete the payment card credentials or suspend the payment card credentials.[52]

As explained hereinabove, the claimed process solves the technological problem of how to permit a user to securely, efficiently and easily manage tokenized payment accounts which were provisioned to an IoT device (a companion device, such as wearable health monitor) to prevent and/or minimize fraud.[53] In addition, the process advantageously provides an improved user experience with a one-to-one relationship between a user's payment accounts and the IoT devices and/or applications with which they are associated.[54]

The Office admitted[55] that Brockmann does not teach or suggest *displaying... on the touch screen, a devices tab and a merchants tab*, then *receiving... via the touch screen... selection of the devices tab*, next *displaying... in response to selection of the devices tab..., a device list comprising a plurality of icons, wherein each icon represents an IoT device comprising at least a processor and a storage device...*, as claimed. In fact, Brockmann is silent concerning displaying a devices tab and a merchants tab, and therefore cannot (and does not) teach or suggest the mobile device processor receiving selection of the devices tab and then displaying a device list comprising a plurality of icons that each represent a different IoT device that was provisioned via a companion application, as claimed. The Office then cited Purves for allegedly disclosing the use of tabs,[56] but Appellant submits that Purves does not cure this deficiency of Brockman.

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[52] See claim 1.
[53] See published application (US 2023/0419305) on page 3, paragraph 0029.
[54] *Id.* at paragraph 0028.
[55] Final Action, page 30, lines 3-6.
[56] *Id.* at page 30, line 9 to page 31, line 4.

In particular, Purves discloses that a user may be able to create a plurality of "wallet bonds" with other electronic wallet accounts, for example, by selecting a "Parent Wallets" tab in a "Wallet Bonds" setting tab that may comprise having limits or restrictions on what the user's wallet may do.[57] In the example "Purchase Screens" shown in FIG. 2m, Purves discloses that the user may be able to use his electronic wallet to make purchases at a merchant and use wallet bonds, offers, or the like to conduct the transaction.[58] The purchase screen may also display which wallet is being used, and the user may be able to choose a wallet tab to view wallets that the user is connected to, and then drag the wallet to a purchase screen to apply a transaction to a specified wallet account.[59] However, Appellant maintains that such functionality is distinctly different from *displaying… on the touch screen, a devices tab and a merchants tab*, then *receiving… via the touch screen… selection of the devices tab*, next *displaying… in response to selection of the devices tab…, a device list comprising a plurality of icons, wherein each icon represents an IoT device comprising at least a processor and a storage device…* before *receiving… from the touch screen, selection by the user of an icon associated with a first IoT device*, as claimed. Thus, Appellant respectfully submits that claim 1 is patentably distinct from Brockmann and Purves, whether taken alone or in combination for at least this reason. Therefore, the Section 103 rejection cannot stand.

Furthermore, Appellant respectfully submits that neither Brockmann nor Purves teaches or suggests, after the mobile device processor receives the selection of an icon associated with a first IoT device from the user:

> *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;*
>
> *receiving… selection by the user of a card management option; and*
>
> *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.*

[57] Purves, paragraphs 0111-0112.
[58] *Id.* at paragraph 0124.
[59] *Id.*

Brockmann instead depicts a "Payment Credential Dashboard" in FIG. 9 and discloses that each listed payment credential may be accompanied by one or more toggle switches[60] that may enable the user to modify the parameters associated with the token. The toggle switches may indicate the current status of the parameter and also indicate the modification of the parameter, which may include activating and/or deactivating the financial instrument in response to receiving user input and thereby indicating the availability of the payment credential for use in transactions.[61]

Appellant respectfully submits that activating and/or deactivating a financial instrument is distinctly different from suspending or deleting payment card credentials which are stored in a storage device of a first IoT device. Specifically, Brockmann fails to teach or suggest a process that permits a user to utilize a mobile device processor of his or her mobile device to delete payment card credentials from a selected IoT device, which action be highly desirable. Merely "deactivating" a financial instrument as disclosed by Brockmann means that the underlying financial instrument data is still present in storage of that device, and such operation implies that the financial data can later be "activated" as the financial data has not been deleted. Appellant maintains that Purves fails to cure this deficiency of Brockmann. In fact, Purves does not even mention IoT devices, much less activating, deactivating, suspending or deleting payment card credentials that are associated with an IoT device. Consequently, the Examiner erred because claim 1 is patentably distinct from Brockmann and Purves, whether taken alone or in combination.

Accordingly, Appellant submits that the Examiner erred and thus requests this Honorable Board to reverse the Section 103 rejection of claims 1-3, 5-8 and 10-12.

[60] Brockman, paragraph 0120; and see FIG. 9, toggle switches 914.
[61] *Id.* at paragraph 0120.

CONCLUSION

The 35 U.S.C. §101 and 35 U.S.C. §103 rejections set forth in the Final Action are erroneous for at least the reasons set forth above. Appellant therefore respectfully requests this Honorable Board to reverse the Examiner's decision.

An Appendix A of claims involved in this appeal is attached hereto. No evidence is being submitted herewith, and thus Appendix B is empty. In addition, no prior or pending appeals, interferences, or judicial proceedings are known to Appellant, Appellant's legal representative, or assignee, which may be related to, directly affect, be directly affected by, or have a bearing on the Board's decision in the pending appeal. Thus, there are no copies of decisions rendered by a Court or the Board to attach, and therefore Appendix C is empty.

Appellant hereby requests a One-Month Extension of time to file this Appeal Brief, and included herewith is the requisite surcharge fee. No other fees are believed to be due at this time, but please charge any fees that may be required to make this Appeal Brief timely to Deposit Account No. 50-1852. Please also charge any credit or any overpayment to the same Deposit Account.

If any issues remain, or if the Examiner or the Honorable Members of the Board have any further suggestions for expediting allowance of the present application, please contact the undersigned using the contact information provided below.

Respectfully submitted,

April 23, 2025
Date

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APPENDIX A – CLAIMS

1. A method for managing payment card credentials provisioned to a plurality of Internet of Things (IoT) devices via a companion application, comprising:

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;

receiving, by the mobile device processor from the touch screen, selection of the card management option by the user via use of the wallet application user interface;

displaying, by the mobile device processor on the touch screen, a devices tab and a merchants tab;

receiving, by the mobile device processor via the touch screen from the user, selection of the devices tab;

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;

receiving, by the mobile device processor from the touch screen, selection by the user of an icon associated with a first IoT device;

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;

receiving, by the mobile device processor from the touch screen, selection by the user of a card management option; and

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.

2. The method of claim 1, wherein the card management options further comprise an unsuspend card option.

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

transmitting, by the mobile device processor based on the selection, instructions to the IoT device to unsuspend the payment card credentials.

4. (canceled)

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

displaying, by the mobile device processor on the touch screen, the confirmation message.

6. A system for managing payment card credentials provisioned to Internet of Things (IoT) devices via companion applications, comprising:

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:

launch a wallet application in response to an input command by a user;

display a wallet application user interface on the touch screen, the wallet application user interface comprising a plurality of options including a card management option concerning payment card credentials of a payment card;

receive a selection of the card management option via use of the wallet application user interface by the user utilizing the touch screen;

display a devices tab and a merchants tab on the touch screen;

receive a selection of the devices tab via the touch screen from the user;

display a device list on the touch screen in response to selection of the devices tab, the device list comprising a plurality of icons, wherein each icon represents an IoT device comprising at least a processor and a storage device, wherein each IoT device was provisioned via a companion application with the payment card credentials of the payment card;

receive selection from the touch screen by the user of an icon associated with a first IoT device;

display, 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;

receive selection from the touch screen by the user of a card management option; and

transmit, based on the selection, instructions to the first IoT device to one of delete the payment card credentials or suspend the payment card credentials.

7. The system of claim 6, wherein the card management options further comprise an unsuspend card option.

8. The system of claim 7, wherein the instructions in the memory of the consumer mobile device comprises further instructions configured to cause the mobile device processor to:

receive, from the touch screen, selection of the unsuspend card option by the user; and

transmit, based on the selection, instructions to the IoT device to unsuspend the payment card credentials.

9. (canceled)

10. The system of claim 6, wherein the memory of the consumer mobile device comprises further instructions which when executed cause the mobile device processor to:

receive, from the IoT device, a confirmation message indicating one of that the payment card credentials have been deleted or have been suspended; and

display the confirmation message on the touch screen.

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

receiving, by the mobile device processor via the touch screen from the user, selection of the merchants tab;

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;

receiving, by the mobile device processor from the touch screen, selection by the user of a first merchant identifier;

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 second set of card management options comprising a suspend card option and a delete card option;

receiving, by the mobile device processor from the touch screen, selection by the user of a card management option from the second set of card management options; and

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.

12. The system of claim 6, wherein the instructions in the memory of the consumer mobile device comprises further instructions configured to cause the mobile device processor to:

receive, via the touch screen from the user, selection of the merchants tab;

display a list of merchant identifiers on the touch screen, wherein each merchant identifier represents an entity provisioned via a companion application with the payment card credentials;

receive a selection of a first merchant identifier from the touch screen by the user;

display the first merchant identifier, the payment card representation of the payment card, payment card information, and card management options comprising a second set of card management options comprising a suspend card option and a delete card option on the touch screen;

receive a selection by the user from the touch screen of a card management option from the second set of card management options; and

transmit, based on the selection, instructions to a merchant device associated with the merchant identifier to one of delete or suspend the payment card credentials.

Appendix B – Evidence

No evidence is being submitted with this Appeal Brief (i.e., this appendix is empty).

Appendix C - Related Proceedings

No prior or pending appeals, interferences, or judicial proceedings are known to Appellant, Appellant's legal representative, or assignee, which may be related to, directly affect, be directly affected by, or have a bearing on the Board's decision in the pending appeal. Therefore, there are no copies of decisions rendered by a Court or the Board to attach (i.e., this appendix is empty).