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UNITED STATES PATENT AND TRADEMARK OFFICE

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BEFORE THE PATENT TRIAL AND APPEAL BOARD

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*Ex parte* MELYSSA BARRETT, JOE SCOTT,  
NANCY HILGERS, and KEVIN SIEGEL

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Appeal 2018-002810  
Application 12/616,028  
Technology Center 2100

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Before DEBRA K. STEPHENS, ERIC B. CHEN, and AMBER L. HAGY,  
*Administrative Patent Judges.*

HAGY, *Administrative Patent Judge.*

DECISION ON APPEAL

STATEMENT OF THE CASE

Pursuant to 35 U.S.C. § 134(a), Appellant<sup>1</sup> appeals from the Examiner's decision to reject claims 1–3, 5–8, 10, 14–19, and 21–24, which are all of the pending claims. Final Act. 2; Appeal Br. 10. We have jurisdiction under 35 U.S.C. § 6(b).

We AFFIRM.

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<sup>1</sup> We use the word “Appellant” to refer to “applicant” as defined in 37 C.F.R. § 1.42(a). Appellant identifies the real party in interest as Visa International Services Association. Appeal Br. 3.

### CLAIMED SUBJECT MATTER

According to Appellant, the claimed invention is directed to “methods for providing aggregated user data.” Spec. ¶ 7. By way of background, Appellant’s Specification describes various tools that exist for entities, such as credit issuers, to make a “user inquiry,” in which the credit issuer (“information requester”) requests “a risk assessment summary or a credit score” of the user (e.g., an entity seeking credit). *Id.* ¶ 3. Appellant’s Specification notes that such a risk assessment summary for a user is “typically the same regardless of which information requester requested the summary.” *Id.* ¶ 5. Appellant’s Specification further states that “[s]uch standardization of risk assessment summaries and credit scores, while providing consistent and concise metrics of risk, do[es] not allow for a means to provide customized reports or analysis of the transaction level data according to internal needs of each information request[er].” *Id.*

Purportedly to improve upon “conventional risk assessment systems and methods” and to allow for “providing aggregated user data,” Appellant’s Specification describes and claims methods that

comprise[] receiving a plurality of different user inquiry messages relating to a user from a plurality of information requesters and assigning subkeys to each user inquiry message[] at a transaction inquiry server. The plurality of user inquiry messages are combined into a combined user inquiry message using the transaction server. A super key may be assigned to the combined user inquiry message and the super key and the combined user inquiry message are sent from the transaction server to one or more data sources. In some embodiments, duplicate user data requests in the plurality of user inquiry messages are deleted.

*Id.* ¶ 7.

Claims 1, 8, and 17 are independent. Claim 1, reproduced below, is illustrative of the claimed subject matter:

1. A method for providing aggregated user data comprising:

receiving a plurality of user inquiry messages from a plurality of information requesters at a transaction server;

assigning, by the transaction server after the plurality of user inquiry messages have been received, subkeys to the user inquiry messages, the subkeys being used to identify the respective information requester of the user inquiry messages, wherein the subkeys were not associated with the user inquiry messages prior to being assigned by the transaction server;

determining, by the transaction server, that the plurality of user inquiry messages each includes a request for information relating to a same user;

deleting, by the transaction server, duplicate requests for same information from the plurality of user inquiry messages;

combining, by the transaction server, the plurality of user inquiry messages into a combined user inquiry message after deleting the duplicate requests and before sending the combined user inquiry message to one or more data sources;

assigning, by the transaction server after the plurality of user inquiry messages have been received, a super key to the combined user inquiry message to link the combined user inquiry message to the user, wherein the super key was not associated with the combined user inquiry message prior to being assigned by the transaction server;

assigning, by the transaction server, the super key to each of the subkeys to link the user inquiry messages to the combined user inquiry message;

sending the super key assigned by the transaction server, user identification information of the user, and the combined

user inquiry message from the transaction server to the one or more data sources;

receiving, by the transaction server, one or more response files including the super key from the one or more data sources;

generating, by the transaction server, a plurality of user inquiring response files based on the subkeys linked to the super key received in the one or more response files; and

sending, by the transaction server, the plurality of user inquiring responses to the plurality of information requesters corresponding to the sub keys.

#### REFERENCES

The prior art relied upon by the Examiner is:

Graves et al. (“Graves”)	US 6,785,675 B1	Aug. 31, 2004
Elberg et al. (“Elberg”)	US 2008/0046349 A1	Feb. 21, 2008
Kawai et al. (“Kawai”)	US 2009/0164566 A1	June 25, 2009
Debie et al. (“Debie”)	US 2009/0319411 A1	Dec. 24, 2009

#### REJECTIONS

Claims 1–3, 5–8, 10, 14–19,<sup>2</sup> 23, and 24 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Graves, Kawai, and Debie.

Claims 21 and 22 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Graves, Kawai,<sup>3</sup> Debie, and Elberg.

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<sup>2</sup> The Final Action also mentions claim 20 as rejected on this basis (Final Act. 3), but claim 20 has been canceled (Appeal Br. 20 (Claims App’x)). We deem the Examiner’s inclusion of claim 20 in this rejection to be an inadvertent typographical error, which the Examiner appears to have corrected in the Answer. *See* Ans. 3.

<sup>3</sup> The Final Action does not specifically refer to Kawai in the rejection of claims 21 and 22, but those claims are dependent on claim 6, which is rejected over Graves, Kawai, and Debie. It appears the Examiner intended

OPINION

We have considered Appellant’s arguments and contentions (Appeal Br. 10–15; Reply Br. 1–6) in light of the Examiner’s findings and explanations (Final Act. 3–30; Ans. 3–13). For the reasons set forth below, we AFFIRM.

A. *Claims 1–3, 6, 7, 10, 14–18, and 21–23*

The Examiner relies on the combined disclosures of Graves, Kawai, and Debie as teaching or suggesting the limitations of claim 1.<sup>4</sup> Final Act. 3–10. The Examiner finds Graves teaches most of the limitations of claim 1 (*id.*), except for the limitations of “assigning . . . subkeys to the user inquiry messages” and “[a]ssigning . . . a super key to the combined user message inquiry,” for which the Examiner relies on the teachings of Kawai and Debie in combination with Graves (*id.* at 4–5; Ans. 6–7) (emphasis omitted). The Examiner also finds Graves does not teach “deleting . . . duplicate requests

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to *add* Elberg to the rejection of the base claim to address the additional limitation of the dependent claim, without removing Kawai. Our assumption is borne out by Appellant’s argument, which considers the Examiner’s rejection of claim 22 to be based on Graves in view of Kawai, Debie, and Elberg. Appeal Br. 14. The Examiner’s Answer does expressly refer to Graves, Kawai, Debie and Elberg in the rejection of claim 22. Ans. 12. We, therefore, consider the Examiner’s omission of mention of Kawai in the Final Action in the rejection of dependent claims 21 and 22 to be an inadvertent error, which has not prejudiced Appellant.

<sup>4</sup> Appellant argues the rejection of independent claims 8 and 17 collectively with independent claim 1, and also argues that dependent claims 2, 3, 6, 7, 10, 14–16, 18, and 21–23 stand with their respective independent claims. Appeal Br. 10. Therefore, based on Appellant’s arguments, we decide the appeal of claims 1–3, 6–8, 10, 14–18, and 21–23 based on claim 1 alone. *See* 37 C.F.R. § 41.37(c)(1)(iv).

for the same information,” for which the Examiner relies on Debie. *Id.* at 6–7 (emphasis omitted).

Graves discloses aggregation of resource requests from multiple individual requestors. Graves, at code (54). In particular, Graves discloses “multiple independent requestors . . . generate multiple independent requests,” which are received by a server that “sorts them into classes of requests.” *Id.* at 1:62–2:1. The classes of requests “are capable of being aggregated and processed as a single request by a resource management system.” *Id.* at 2:1–3. “Parameters are identified from the individual requests and used in the aggregated request.” *Id.* at 2:3–5. The system receives the aggregated request, accesses the data resource (such as a database management system), and provides the appropriate information back to the individual requestors. *Id.* at 2:13–15. Graves discloses that aggregating the individual requests “reduc[es] the load on the resource management system” and “improv[es] overall system throughput.” *Id.* at 5:2–6.

Graves discloses that the requests may correspond to a “particular class of requests,” such as a class “based on account name.” *Id.* at 3:24–26. When independent requests are received, they may be aggregated based on the parameters associated with the class such that a “single aggregated request satisfies all the collected requests in the class in a single transaction with the resource management system.” *Id.* at 6:52–55.

Thus, Graves teaches or suggests a transaction server performing the fundamental request aggregation functionality recited in claim 1, including receiving a plurality of user inquiry messages from a plurality of information requestors (Graves 5:28–32 (“collecting independent requests . . . from

multiple individual requesters”); determining that the plurality of user inquiry messages each includes a request for information relating to a same user (*id.* at 3:23–26 (aggregating requests according to class, wherein a class may be a “query based on account name”); combining the plurality of user inquiry messages into a combined user inquiry message (*id.* at 5:33–34 (“forming a single aggregated request”); receiving one or more response files from the one or more data sources (*id.* at 5:39–40 (“receiving aggregated request results”); generating a plurality of user inquiring response files (*id.* at 5:40–41 (“matching the aggregated request results to the independent and individual requests”); and sending the plurality of user inquiring responses to the plurality of information requesters (*id.* at 5:42–45 (“sending corresponding independent request results to the individual requesters”). *See also* Final Act. 3–10.

Appellant argues “[a]lthough Graves arguably describe[s] receiving requests from different requesters for account balances of different accounts, nothing in Graves indicate[s] that the accounts subject to the different requests are accounts belonging to the same user.” Appeal Br. 11. We disagree. Graves discloses, for example, that requests may correspond to classes, such as a class “based on account name.” Graves, 3:24–26 (cited at Final Act. 7). This disclosure is not limited to different accounts, but logically includes accounts belonging to the same user. But even if Graves did not teach or suggest this limitation, we note that the type of data being sought (“user data”) is nonfunctional and thus not material to patentability. In *Ex parte Nehls*, 88 USPQ2d 1883, 1888 (BPAI 2008) (precedential), the Board held that the nature of the information being manipulated by the computer should not be given patentable weight absent evidence that the

information is functionally related to the process “by changing the efficiency or accuracy or any other characteristic” of the steps. *See also Ex parte Curry*, 84 USPQ2d 1272, 1274 (BPAI 2005) (non-precedential) (holding “wellness-related” data stored in a database and communicated over a network was non-functional descriptive material as claimed because the data “does not functionally change” the system). Graves, as noted, teaches aggregating multiple independent requests for information from the same resource; this is the same functionality as claimed, regardless of whether the information pertains to “user data” or some other data.

Although Graves discloses aggregating requests from multiple individual requestors, obtaining information in response to an aggregated request, and providing responsive information back to each individual requestor, Graves does not disclose how it keeps track of the aggregated request and its link to the individual requests. Thus, as the Examiner finds, Graves does not disclose assigning intermediate labels, such as “subkeys” to identify the individual requestors or a “super key” to identify the aggregated request. *See* Final Act. 4. For that claimed functionality, the Examiner relies on Kawai and Debie in combination with Graves. *Id.*; Ans. 5–7. In particular, the Examiner finds Kawai discloses an information processing system, in which “an information request sent from the requester terminal via the network” is assigned “request identification information” and establishes a “correspondence between the request identification information and the requester information.” Kawai ¶ 36; Final Act. 4. Thus, as the Examiner finds, and we agree, Kawai discloses identifying an information request with information identifying the requester. We are not persuaded of error in the Examiner’s finding that this disclosure, when combined with

Graves, teaches or suggests “assigning . . . subkeys to the user inquiry messages, the subkeys being used to identify the respective information requester of the user inquiry messages,” as recited in claim 1. Final Act. 4; *see also* Ans. 4.

In response, Appellant argues that Kawai does not describe “that the information being requested by different requesters *relate[s] to the same user.*” Reply Br. Br. 2 (emphasis added). We do not find this argument persuasive for the reasons discussed above—namely, we find this functionality is taught or suggested by Graves, but even if it is not, the type of information being sought in the context of these claims is nonfunctional and thus is not material to patentability.

With regard to the claimed “super key,” which is assigned to the combined user inquiry message, the Examiner finds Kawai discloses a data ID, which the Examiner notes is described in Kawai as “information identifying data, and the content of the corresponding data itself.” Final Act. 5 (citing Kawai ¶ 297). The Examiner then finds the following:

It would have been obvious to one of ordinary skill in the art, at the time the invention[,] to include Kawai’s method for assigning subkeys for identifying information requesters and super keys to the user inquiry message after the plurality of user inquiry messages have been received, to identify user inquiry message into Grave’s method for processing multiple inquiries as taught in Kawai’s method. The motivation to modify is to process multiple transactions and deliver the information request to a corresponding data processing requesters.

Final Act. 5.

With regard to the claimed “super key,” the Examiner also relies on Debie, finding

Debie teaches assigning, by the transaction server after the plurality of user inquiry messages have been received, a super key [PII] to the combined user inquiry message to link the combined user inquiry message to the user, wherein the super key was not associated with the combined user inquiry message prior to being assigned by the transaction server.

Ans. 6–7 (bracketed material added by Examiner, where “PII” references “personally identifiable information” (Debie ¶ 34) (emphasis omitted)).

Debie discloses a consumer providing “personally identifiable information (‘PII’), which is then transmitted to an “integration device” with a request to gather financial information related to that consumer from multiple sources, such as “banks, lenders, brokerage firms, credit card companies, and other entities.” Debie, ¶¶ 34, 36. The Examiner finds

the combination of Kawai and Debie teaches assigning, by the transaction server after the plurality of user inquiry messages have been received, a super key (combined data IDs or PII) to the combined user inquiry message to link the combined user inquiry message to the user, wherein the super key was not associated with the combined user inquiry message prior to being assigned by the transaction server.

Ans. 7.

Appellant argues the Examiner’s finding is in error because “the data ID in Kawai merely identifies data content that is being requested,” and “does not link the combined user inquiry message to the user.” Appeal Br. 11. We are not persuaded by this argument. First, the Examiner *combines* the teachings of Graves, Kawai, and Debie to result in a teaching of assigning subkeys to link requestors with the information being sought and assigning a super key to an aggregated inquiry. Ans. 6–7. Thus, Appellant’s argument against Kawai individually from Graves and Debie does not

persuasively rebut the combination made by the Examiner. One cannot show non-obviousness by attacking references individually, where the rejections are based on combinations of references. *In re Merck & Co., Inc.*, 800 F.2d 1091, 1097 (Fed. Cir. 1986); *In re Keller*, 642 F.2d 413, 425–26 (CCPA 1981).

Second, we are not persuaded of error in the Examiner’s findings based on the combined teachings. As we note above, Graves discloses receiving multiple independent inquiries, creating an aggregated request to gather responsive data for all of the inquiries, matching aggregated request results to the independent and individual requests, and sending the results to the requestors (*see, e.g.*, Graves, 5:26–45), but is not specific in terms of how the server keeps track of the individual requests and their link to the aggregated request. Kawai discloses linking information requests with requestor identification (Kawai ¶ 36) and using labels to identify data (Kawai ¶ 297, data ID). And Debie teaches using PII to identify a request for information regarding multiple accounts for the same user. Debie ¶¶ 34–36. We are not persuaded of error in the Examiner’s finding that the ordinarily skilled artisan would have been motivated to use an identifier (the data ID as taught by Kawai combined with PII as disclosed by Debie) as a “super key” to identify an aggregated request (as taught by Graves) to keep track of the request and link it to particular data being sought. *See* Final Act. 5; *see also* Ans. 5–7.

In the Reply, Appellant reiterates that Kawai’s data ID does not teach the claimed super key. Reply Br. 3. We are, again, not persuaded by this argument, as it does not address the Examiner’s findings regarding the combined teachings of the references, including Graves. For similar

reasons, we are not persuaded by Appellant’s argument that Debie’s PII does not correspond to the claimed super key because Debie does not describe the server assigning the PII to a combined user inquiry message. *Id.* Thus, we are not persuaded of error in the Examiner’s finding that an ordinarily skilled artisan would have applied the teachings of Kawai and Debie to use identifiers (such as Kawai’s data ID and Debie’s PII) to identify the information requested in Grave’s aggregated query, which, in combination, teaches or suggests the claimed “super key” that is assigned to the “combined user inquiry message to link the combined user inquiry message to the user,” as recited in claim 1.

Appellant also argues the Examiner’s rejection is in error because the prior art does not disclose “assigning . . . the super key to each of the subkeys to link the user inquiry messages to the combined user inquiry message.” Appeal Br. 12 (emphasis omitted). We disagree. The Examiner finds, with reference to Figure 2 of Graves:

Grave teaches . . . incoming requests 210, 212, 214 and 216 are mapped to a group of methods 220 of the resource access layer. Each method A 224 and method B 226 correspond to a particular class of requests. A class may be a query based on account name. In general, a class is a set of requests that can be converted into an aggregate request that resource 120 can handle.

Ans. 8 (citing Graves 3:23–29 and Fig. 2); *see also id.* (citing Graves 4:13–16 (“[M]ultiple requests for balances on different accounts are aggregated and sent to the database. A response is received and sent back to original requesters.”)). Thus, the Examiner finds

the combination of Graves, Kawai and Debie teaches assigning, by the transaction server, the super key [e.g. combined Data ID/PII] and multiple requests are aggregated [e.g. based on

class/subkeys] and send back to original requesters [e.g. information identifying requesters/subkeys]. Therefore Grave as modified by Kawai and Debie teaches the method of claim 1.

Ans. 8 (bracketed information supplied by Examiner).

We are not persuaded of error by Appellant's argument in Reply that Graves does not teach the claimed super key, so it cannot teach assigning the super key to anything. Reply Br. 4. The Examiner's findings regarding the claimed super key are based on *combining* Graves (which teaches an aggregated query formulated from individual queries) with Kawai and Debie (which teach identifiers for requestors and data), and Appellant does not address these combined teachings. Underlying the Examiner's findings is that the system of Graves must keep track of the individual queries that are aggregated so it can match the aggregated request results to the independent and individual requests. *See* Graves 5:40–41; *see* Ans. 8. As we note above, the Examiner finds the teaching of using identifiers is supplied by the combination of Kawai's data ID and Debie's PII, and the ordinarily skilled artisan would have been motivated to use such identifiers in Graves. Ans. 8. Therefore, we are not persuaded of error in the Examiner's finding that the combination of these references teaches or suggests "assigning . . . the super key to each of the subkeys to link the user inquiry messages to the combined user inquiry message."

For the foregoing reasons, we are not persuaded of error in the Examiner's rejection of claim 1 as unpatentable under 35 U.S.C. § 103(a) over Graves, Kawai, and Debie, and we, therefore, sustain that rejection, along with the rejection of claims 2, 3, 6, 7, 8, 10, 14–18, and 21–23 argued collectively with claim 1.

*B. Claim 5, 19, 22, and 24*

Claim 5 depends indirectly from claim 1 (via claim 3), and further recites “assigning the super key to the accounts of the user.” Appellant argues the Examiner has failed to show how the cited art teaches this limitation, because “neither the data ID of Kawai or the PII of Debie corresponds to the claimed super key.” Reply Br. 4; *see also* Appeal Br. 10. We are not persuaded of error. As we note above, the Examiner’s rejection is based not just on Kawai or Debie individually, but on the *combination* of Kawai and Debie with Graves. Final Act. 11. Appellant’s argument does not address the combined teachings. As we also note above, we are not persuaded of error in the Examiner’s finding that the combined disclosures of the prior art teach or suggest the claimed super key. The Examiner additionally finds that the combined teachings include Debie’s disclosure of integrated financial account information for the same consumer. *Id.* (citing Debie ¶¶ 34–35). As noted above, Debie’s PII is used as part of a request for gathering information across multiple accounts of the consumer (i.e., the claimed “user”). *See* Debie ¶ 36. As further noted above, Graves discloses aggregating requests based on class, in which a class may be a query based on account name. Graves 3:25–26. Thus, we are not persuaded of error in the Examiner’s finding that the combined disclosures of the prior art also teach or suggest assigning the super key to the accounts of the user, as recited in claim 5.

Claim 19 depends from claim 17 and recites “wherein the account data includes raw transaction level data comprising an issuer identifier for an issuer of an account, a merchant identifier, a date of an account transaction, a location of an account transaction, and a transaction type identifier.” The

Examiner finds Graves as modified by Debie teaches this limitation. Final Act. 26 (citing Debie Fig. 5). Appellant argues the Examiner's finding is in error because "the date[] shown in FIG. 5 of Debie is not the date of an account transaction, but is instead merely the monthly status of an account." Appeal Br. 14. Appellant further argues "FIG. 5 of Debie also does not appear to show a location of an account transaction or a transaction type identifier." *Id.* We are not persuaded of error because Appellant's arguments are premised on an overly narrow reading of Debie and are not commensurate with the scope of the claims. First, with regard to the date, the account summary as shown in Figure 5 of Debie shows the monthly account status for several monthly accounts, such as credit cards, a car loan, and a home mortgage. Account information indicating that an account paid monthly account is current for each of the stated months indicates that a payment was made in each of those months. A date of a transaction may be indicated by a month and year, and claim 19 does not require anything more detailed. As far as a transaction type identifier, Figure 5 of Debie shows account detail for, *inter alia*, "Toyota Finance" and "ABC Mortgage." Car loans and home loans are types of transactions, and claim 19 does not require anything more detailed. As far as location of an account transaction, Figure 6 is similar to Figure 5, but also includes account detail for "Macy's credit card." Providing account information for a Macy's credit card indicates a location for the transaction (Macy's is a well-known department store). Claim 19 does not require anything more detailed, such as the city, state, or zip code of a particular Macy's.

Claim 22 depends indirectly from claim 1 (via claim 6) and recites "wherein the generated aggregated transaction level data includes a ratio of a

first number of the accounts of the user used during a first time period to a second number of accounts of the user used during a second time period.” The Examiner finds this limitation is taught or suggested by the combination of Graves with Debie and with an additional reference, Elberg. Final Act. 28. In particular, the Examiner finds Elberg discloses generating a report file for a user in which the “user’s combined financial position from all of the user’s accounts is displayed in a total net worth section 902.” *Id.* at 29 (citing Elberg ¶ 120). The Examiner finds:

It would have been obvious to one of ordinary skill in the art, at the time the invention[,] to include Elberg’s method for aggregated transaction level data [that] includes a ratio of a first number of the accounts of the user used during a first time period to a second number of accounts of the user used during a second time period into Grave[s] as modified’s method for processing multiple inquiries as taught in Elberg’s method. The motivation to modify is to provid[e] addition[al] and more specific information for requesters about the users’ account activity.

*Id.* at 30.

Appellant argues the Examiner’s findings are in error because Elberg does not show or describe information relating to the specific ratio of accounts recited in claim 22. Appeal Br. 14; Reply Br. 6. We are not persuaded of error in the rejection. First, the Examiner finds such a ratio would have been obvious to the ordinarily skilled artisan in light of Elberg’s teachings of aggregating financial information from all of a user’s accounts. *See* Final Act. 29–30; Ans. 11–12; Elberg ¶¶ 120, 142. Appellant’s argument to the contrary does not address the Examiner’s findings, but amounts to conclusory attorney argument that the prior art does not teach the recited limitation, which is entitled to little probative value. *In re Geisler*,

116 F.3d 1465, 1470 (Fed. Cir. 1997); *In re De Blauwe*, 736 F.2d 699, 705 (Fed. Cir. 1984). Second, Appellant does not persuasively explain how the particular format of the claimed aggregated financial data (e.g., formatted as the recited ratio) is material to patentability. In particular, Appellant does not explain, and we do not see, how the content of the aggregated data (that is, representing a ratio of some information over other information) should be given patentable weight in the absence of evidence that the particular format of the information is functionally related to the process such as “by changing the efficiency or accuracy or any other characteristic” of the steps. *See Ex parte Nehls*, 88 USPQ2d at 1888. Thus, even if Elberg did not render the claimed format of aggregation obvious, we would not be persuaded that claim 22 is patentable over the cited art.

Claim 24 depends indirectly from claim 1 (via claim 3) and recites “providing, to the plurality of information requesters, a list of model transaction aggregates that is used by the information requesters as a template to form the at least one request for aggregated transaction level data.” The Examiner finds Debie discloses a personal financial software integration module, which formats detected account information “so that the account information is usable by the particular personal finance software that requested the account information.” Final Act. 27 (citing Debie ¶ 39). The Examiner further finds:

As those of skill in the art will recognize, personal finance software from different vendors may require different formats for account information. Thus, the PFS integration module 150 formats and/or translates the account information into a data stream format that is usable by the personal finance software 192 that is installed on the particular customer’s computing

device and/or to the personal finance software that is accessed by the consumer's web browser 196.

*Id.* Appellant argues the Examiner's findings are in error because "Debie does not describe providing any models to the personal finance software such that the software can form its request for aggregate account information." Appeal Br. 15. In the Answer, the Examiner clarifies that Debie's PFS integration module formats and/or translates the account information into a data stream format, e.g., "specific requesters templates," that is usable by the personal finance software. Ans. 12. Thus, the Examiner finds Debie teaches or suggests providing the claimed model / template because Debie's integration module knows the proper format to gather and to provide information usable by the personal finance software. *See id.* We agree the Examiner's findings are supported by Debie, which discloses "determining one or more account data formats that are readable by the personal finance software, [and] formatting information associated with the detected one or more financial accounts into at least one of the account data formats." Debie ¶ 8.

For the foregoing reasons, we are not persuaded of error in the Examiner's 35 U.S.C. § 103(a) rejections of dependent claims 5, 19, 22, and 24, and we, therefore, sustain those rejections.

#### CONCLUSION

The Examiner's 35 U.S.C. § 103(a) rejections of claims 1–3, 5–8, 10, 14–19 and 21–24 are AFFIRMED.

In summary:

<b>Claims Rejected</b>	<b>35 U.S.C. §</b>	<b>Basis</b>	<b>Affirmed</b>	<b>Reversed</b>
1-3, 5-8, 10, 14-19, 23, and 24	103(a)	Graves, Kawai, Debie	1-3, 5-8, 10, 14-19, 23, and 24	
21 and 22	103(a)	Graves, Debie, Kawai, Elberg	21 and 22	
OUTCOME SUMMARY			1-3, 5-8, 10, and 14-19 and 21-24	

No time period for taking any subsequent action in connection with this appeal may be extended under 37 C.F.R. § 1.136(a). *See* 37 C.F.R. § 1.136(a)(1)(iv).

AFFIRMED