UNITED STATES PATENT AND TRADEMARK OFFICE

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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 PAUL KERLEY, KEVIN MARY O'LEARY,
KILLIAN COLLERAN, CECIL HAYES, and LIAM GRIFFIN

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Appeal 2018-005523[1]
Application 12/450,528
Technology Center 2100

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Before CAROLYN D. THOMAS, JAMES B. ARPIN, and
ADAM J. PYONIN, *Administrative Patent Judges*.

PYONIN, *Administrative Patent Judge*.

DECISION ON APPEAL

This is a decision on appeal, pursuant to 35 U.S.C. § 134(a), from the
Examiner's decision rejecting all pending claims. We have jurisdiction
under 35 U.S.C. § 6(b).

We REVERSE.

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STATEMENT OF THE CASE

Introduction

The Application is directed to "monitoring of activities such as financial transaction processing" for the purposes of "financial stability, transparent auditing and control, and the detection of money laundering." Spec. 1:5–10. Claims 25–42 are pending. App. Br. 17–23. Claim 25, the sole independent claim, is reproduced below for reference (emphasis added):

25. A fraud linking system for identifying links between determined fraud events detected in external systems, each external system having at least one fraud detection engine, the fraud linking system comprising:

an external interface configured to receive alerts reporting determined fraud events detected in the external systems by the respective at least one fraud detection engine;

a storage device configured to store determined historical fraud events in a database including the received determined fraud events in the alerts;

a processor comprising hardware configured to provide:

an alert classifier arranged to implement a plurality of match methods for detecting links between a received alert from one of the external systems and one or more stored determined historical fraud events or another received alert from another one of the external systems, each match method implementing different matching criteria, the alert classifier thereby generating and outputting a respective score for each match method representative of the extent of matching with one or more identified determined historical fraud events or another received alert; and

a voting engine for applying a set of weightings to the scores generated by the classifier for each of the match methods and for determining that there is a link with an identified determined historical fraud event or another received alert if a combination of the weighted scores exceeds a predetermined threshold.

References and Rejections

The Examiner relies on the following references in rejecting the claims on appeal:

Sipple   US 5,140,685   Aug. 18, 1992
Howard   US 2004/0213437 A1   Oct. 28, 2004
Cook   US 2006/0149674 A1   July 6, 2006

Claims 25, 26, 35, and 40–42 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Cook and Howard. Final Act. 2.

Claims 27–34 and 36–39 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Cook, Howard, and Sipple. Final Act. 9.

ANALYSIS

We have reviewed the Examiner's rejections in light of Appellants' arguments. Our review in this appeal is limited only to the above rejections and the issues raised by Appellants. 37 C.F.R. § 41.50; *see also* MPEP § 1213.02 ("The Board's primary role is to review the adverse decision as presented by the Examiner, and not to conduct its own separate examination of the claims.").

Appellants argue the Examiner errs in rejecting independent claim 25, because "there is no reasonable interpretation of 'alert reporting determined fraud event' in the claim [equivalent to] the generic raw data or identity records that are received in Cook." Br. 6. Specifically, Appellants contend that, "instead of teaching receiving alerts reporting determined fraud events, Cook teaches using information that it receives to determine the fraud in the first instance," whereas "in the claimed invention, the input to the

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system/method are alerts representing previously determined fraud." *Id.* at 9.

We are persuaded the Examiner errs. Claim 1 recites a system for linking "determined fraud events detected in external systems [comprising] an external interface configured to receive alerts reporting determined fraud events detected in the external systems." Cook is directed to receiving records from external client institutions, and then calculating and returning a fraud score for the record. *See* Cook Abstract, ¶ 29. We agree with Appellants that Cook's received records are not the recited "determined fraud events detected in external systems," because Cook receives all records without respect to any fraud determination. *See* Cook ¶¶ 9, 29, and Fig. 1; *see also* Br. 6. To the extent Cook teaches determined fraud events, Appellants are correct in contending Cook's fraud events are determined "from the system and not received from an external system" as claimed. Br. 8; *see also* Cook ¶¶ 80, 117, and Fig. 2.

The Examiner does not cite Howard for the disputed limitation, nor does the Examiner explain why one of ordinary skill would modify Cook, so that the system receives determined fraud events detected in external systems. *See* Final Act. 3. Rather, the Examiner merely quotes portions of Cook without explaining how one of ordinary skill would fit the disparate paragraphs together. *See* Final Act. 28–29; *see also* Ans. 2–3. Thus, the Examiner has not shown the claim limitation is obvious in view of the cited references. "[A] patent composed of several elements is not proved obvious merely by demonstrating that each of its elements was, independently, known in the prior art." *KSR Int'l Co. v. Teleflex Inc.*, 550 U.S. 398, 418 (2007).

We are persuaded the Examiner's rejection is in error. Accordingly, we are constrained by the record to reverse the rejection of independent claim 25, and the claims that depend therefrom.

DECISION

The Examiner's decision rejecting claims 25–42 is reversed.

REVERSED