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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* THOMAS M. WOLF

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Appeal 2018-006031  
Application 13/926,264  
Technology Center 3600

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Before ERIC B. CHEN, HUNG H. BUI, and  
MICHAEL M. BARRY, *Administrative Patent Judges*.

CHEN, *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 1–10 and 12–20. Claim 11 has been cancelled. We have jurisdiction under 35 U.S.C. § 6(b).

We AFFIRM.

### CLAIMED SUBJECT MATTER

The claims are directed to clearing payment card transactions.

(Abstract.)

Claim 1, reproduced below, is illustrative of the claimed subject matter:

1. A computer-based method for clearing payment card transactions, the method implemented using a remote processing computer device coupled to a memory device, wherein the remote processing computer device is physically located within a first geographic region, the method comprising:

[i] communicating with a web-based server physically located within the first geographic region that provides a file-drop component within a local shared network physically located within the first geographic region;

[ii] retrieving, by the remote processing computer device from the file-drop component, financial transaction data relating to purchases made at one or more merchants by a plurality of payment card cardholders, wherein the financial transaction data is placed in the file-drop component by one or more computer devices associated with one or more local clearing users where the one or more computer devices and the one or

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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 MasterCard International Inc. (Appeal Br. 1.)

more local clearing user are physically located within the first geographic region;

[iii] checking, by a pre-processing component provided by the remote processing computer device, the retrieved financial transaction data for errors based on one or more local rules associated with the first geographic region;

[iv] performing, by a clearing companion component provided by the remote processing computer device, a batch clearing process within the first geographic region on financial transaction data retrieved in a predetermined period from the local clearing users physically located within the first geographic region, wherein the batch clearing process generates a set of results; and

[v] placing, by the remote processing computer device, in the file-drop component, the set of results of the batch clearing process for retrieval by the corresponding local clearing user;

[vi] wherein the remote processing computer device is in communication with a main frame processing computer system that is physically located in a second geographic region, the second geographic region being outside of the first geographic region, wherein the main frame processing computer system includes one or more rules associated with the second geographic region that are different from the one or more rules associated with the first geographic region.

## REJECTION<sup>2</sup>

Claims 1–10 and 12–20 stand rejected under 35 U.S.C. § 101 as directed to patent-ineligible subject matter.

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<sup>2</sup> The Examiner has withdrawn the rejections of claims 1–10 and 12–20 under 35 U.S.C. § 103. (Ans. 2.) As such, the art rejections are no longer pending on appeal.

## OPINION

We are unpersuaded by Appellant’s arguments (Appeal Br. 6–13; *see also* Reply Br. 1–4) that independent claims 1, 9, and 17 are directed to patent-eligible subject matter under 35 U.S.C. § 101.

The Examiner determined that:

Concepts of clearing payment card transactions by communicating with a web-based server, provides a file-drop component, retrieving financial transaction data relating to purchases made, data is placed, associated with clearing users, checking the retrieved financial transaction data for errors, performing a batch clearing process, generates a set of results, placing the set of results for retrieval, and includes rules associated with the geographic region, identify concepts held by the courts to be an abstract idea.

(Ans. 7.) In particular, the Examiner determined that “[c]ourt decisions and their related concepts include . . . collecting, displaying, and manipulating data (see *Int. Ventures v. Cap One Financial*) . . . and data recognition and storage (see *Content Extraction*).” (*Id.*) The Examiner further determined that “[c]onsidering the limitations as an ordered combination adds nothing that is not already present when looking at the elements taken individually” and “[t]here is no indication that the combination of elements improves the functioning of a computer or improves any other technology.” (*Id.* at 9.) We agree with the Examiner’s determinations and ultimate conclusion that the claims are directed to patent-ineligible subject matter.

An invention is patent-eligible if it claims a “new and useful process, machine, manufacture, or composition of matter.” 35 U.S.C. § 101. However, the Supreme Court has long interpreted 35 U.S.C. § 101 to include implicit exceptions: “[l]aws of nature, natural phenomena, and abstract

ideas” are not patentable. *E.g.*, *Alice Corp. v. CLS Bank Int’l*, 573 U.S. 208, 216 (2014).

In determining whether a claim falls within an excluded category, we are guided by the Supreme Court’s two-step framework, described in *Mayo* and *Alice*. *Id.* at 217–18 (citing *Mayo Collaborative Servs. v. Prometheus Labs., Inc.*, 566 U.S. 66, 75–77 (2012)). In accordance with that framework, we first determine what concept the claim is “directed to.” *See Alice*, 573 U.S. at 219 (“On their face, the claims before us are drawn to the concept of intermediated settlement, *i.e.*, the use of a third party to mitigate settlement risk.”); *see also Bilski v. Kappos*, 561 U.S. 593, 611 (2010) (“Claims 1 and 4 in petitioners’ application explain the basic concept of hedging, or protecting against risk.”).

Concepts determined to be abstract ideas, and thus patent ineligible, include certain methods of organizing human activity, such as fundamental economic practices (*Alice*, 573 U.S. at 219–20; *Bilski*, 561 U.S. at 611); mathematical formulas (*Parker v. Flook*, 437 U.S. 584, 594–95 (1978)); and mental processes (*Gottschalk v. Benson*, 409 U.S. 63, 67 (1972)). Concepts determined to be patent eligible include physical and chemical processes, such as “molding rubber products” (*Diamond v. Diehr*, 450 U.S. 175, 191 (1981)); “tanning, dyeing, making water-proof cloth, vulcanizing India rubber, smelting ores” (*id.* at 182 n.7 (quoting *Corning v. Burden*, 56 U.S. 252, 267–68 (1853))); and manufacturing flour (*Benson*, 409 U.S. at 69 (citing *Cochrane v. Deener*, 94 U.S. 780, 785 (1876))).

In *Diehr*, the claim at issue recited a mathematical formula, but the Supreme Court held that “[a] claim drawn to subject matter otherwise statutory does not become nonstatutory simply because it uses a

mathematical formula.” *Diehr*, 450 U.S. at 176; *see also id.* at 191 (“We view respondents’ claims as nothing more than a process for molding rubber products and not as an attempt to patent a mathematical formula.”). Having said that, the Supreme Court also indicated that a claim “seeking patent protection for that formula in the abstract . . . is not accorded the protection of our patent laws, . . . and this principle cannot be circumvented by attempting to limit the use of the formula to a particular technological environment.” *Id.* at 191 (citing *Benson* and *Flook*); *see also, e.g., id.* at 187 (“It is now commonplace that an *application* of a law of nature or mathematical formula to a known structure or process may well be deserving of patent protection.”).

If the claim is “directed to” an abstract idea, we turn to the second step of the *Alice* and *Mayo* framework, where “we must examine the elements of the claim to determine whether it contains an ‘inventive concept’ sufficient to ‘transform’ the claimed abstract idea into a patent-eligible application.” *Alice*, 573 U.S. at 221 (citation omitted). “A claim that recites an abstract idea must include ‘additional features’ to ensure ‘that the [claim] is more than a drafting effort designed to monopolize the [abstract idea].’” *Id.* (quoting *Mayo*, 566 U.S. at 77). “[M]erely requir[ing] generic computer implementation[] fail[s] to transform that abstract idea into a patent-eligible invention.” *Id.*

In 2019, The PTO published revised guidance on the application of § 101. USPTO’s *2019 REVISED PATENT SUBJECT MATTER ELIGIBILITY GUIDANCE*, 84 Fed. Reg. 50 (Jan. 7, 2019); *see also* USPTO, *October 2019 Update: Subject Matter Eligibility*, 84 Fed. Reg. 55942 (Oct. 17, 2019). Under that guidance, we first look to whether the claim recites:

(1) any judicial exceptions, including certain groupings of abstract ideas (i.e., mathematical concepts, certain methods of organizing human activity such as a fundamental economic practice, or mental processes); and

(2) additional elements that integrate the judicial exception into a practical application (*see* MPEP § 2106.05(a)–(c), (e)–(h) (9th ed. 2019)).

Only if a claim (1) recites a judicial exception and (2) does not integrate that exception into a practical application, do we then look to whether the claim:

(3) adds a specific limitation beyond the judicial exception that are not “well-understood, routine, conventional” in the field (*see* MPEP § 2106.05(d)); or

(4) simply appends well-understood, routine, conventional activities previously known to the industry, specified at a high level of generality, to the judicial exception.

*See* 84 Fed. Reg. 56.

*Are the claims at issue directed  
to a patent-ineligible concept?*

### Step One

Claim 1 is a method claim, which falls within the “process” category of 35 U.S.C. § 101. Likewise, claim 9 is a system claim, and claim 17 is a computer-readable storage media, both of which fall within the “manufacture” category of 35 U.S.C. § 101. Therefore, claims 1, 9, and 17 fall within one of the four statutory categories of patentable subject matter identified by 35 U.S.C. §101.

Although claims 1, 9, and 17 fall within the statutory categories, we must still determine whether the claims are directed to a judicial exception, namely an abstract idea. *See Alice*, 573 U.S. at 216. Thus, we must

determine whether the claims recite a judicial exception and whether the exception is integrated into a practical application. *See* 84 Fed. Reg. at 52–55. If a claim recites a judicial exception without integrating the judicial exception into a practical application, the claim is directed to a judicial exception under the first step of the *Alice/Mayo* test. *See id.*

### Step 2A, Prong One

Independent claim 1, a method claim, recites the following limitations: “[ii] retrieving . . . financial transaction data relating to purchases made at one or more merchants by a plurality of payment card cardholders,” “[iii] checking . . . the retrieved financial transaction data for errors based on one or more local rules associated with the first geographic region,” and “[iv] performing . . . a batch clearing process within the first geographic region on financial transaction data retrieved in a predetermined period from the local clearing users physically located within the first geographic region.”

Such limitations of claim 1 recite a patent-ineligible abstract idea of mental processes, such collecting, displaying, and manipulating (or analyzing) data. *See, e.g., Intellectual Ventures I LLC v. Capital One Fin. Corp.*, 850 F.3d 1332, 1340 (Fed. Cir. 2017) (“collecting, displaying, and manipulating data” is an abstract idea); *see also, e.g., Elec. Power Grp., LLC v. Alstom S.A.*, 830 F.3d 1350, 1354 (Fed. Cir. 2016 (“[t]he advance they purport to make is a process of gathering and analyzing information of a specified content, then displaying the results, and not any particular assertedly inventive technology for performing those functions.”)). Alternatively, such limitations of claim 1 recite certain methods of

organizing human activity, such as a fundamental economic practice, for example, clearing payment card transactions. *See, e.g., Alice*, 573 U.S. at 219–20 (“a fundamental economic practice long prevalent in our system of commerce” is an abstract idea).

Claim 1 further recites “[v] placing . . . the set of results of the batch clearing process for retrieval by the corresponding local clearing user.” Such limitations of claim 1 recite a patent-ineligible abstract idea of mental processes, such data recognition and storage. *See, e.g., Content Extraction and Transmission LLC v. Wells Fargo Bank, National Ass’n*, 776 F.3d 1343, 1347 (Fed. Cir. 2014) (“collecting data, . . . recognizing certain data within the collected data set, and . . . storing that recognized data in a memory” is an abstract idea).

Accordingly, claim 1 recites a judicial exception. Claims 9 and 17 recites limitations similar to those discussed with respect to claim 1. Thus, claims 9 and 17 also recite a judicial exception.

#### Step 2A, Prong Two

Because claim 1 recites a judicial exception, we next determine if the claims recite additional elements that integrate the judicial exception into a practical application.

Computer-based method claim 1 recites the following limitations: “[ii] retrieving, *by the remote processing computer device from the file-drop component*, financial transaction data . . . wherein the *financial transaction data is placed in the file-drop component by one or more computer devices*,” “[iii] checking, *by a pre-processing component provided by the remote processing computer device*, the retrieved financial transaction data for

errors,” “[iv] performing, *by a clearing companion component provided by the remote processing computer device*, a batch clearing process,” “[v] placing, by the remote processing computer device, in the file-drop component, the set of results of the batch clearing process,” and “[vi] wherein *the main frame processing computer system includes one or more rules*” (emphases added).

The recited computer hardware, including a “remote processing computer device” “file-drop component,” “computer devices,” “pre-processing component,” “clearing companion component,” and “main frame processing computer system” are merely a tools for performing the abstract idea. *See Affinity Labs v. DirecTV*, 838 F.3d 1253, 1262 (Fed. Cir. 2016) (“[T]he claims are directed not to an improvement in cellular telephones but simply to the use of cellular telephones as tools in the aid of a process focused on an abstract idea.”).

Accordingly, claim 1 does not recite additional elements that integrate the judicial exception into a practical application. Claims 9 and 17 recite similar additional limitations.

*Is there something else in the claims  
that ensures that they are directed to significantly  
more than a patent ineligible concept?*

### Step 2B

Because claims 1, 9, and 17 are directed to a judicial exception, we next determine, according to *Alice*, whether these claims recite an element, or combination of elements, which is enough to ensure that the claim is directed to significantly more than a judicial exception.

Claim 1 is a computer-based method claim, includes a preamble recitation of a “memory device” and further recites a “web-based server,” “file-drop component,” “local shared network,” “remote processing computer device,” “computer devices,” “pre-processing component,” “clearing companion component,” and “main frame processing computer system.” Similarly, claims 9 and 17 further recite a “processor.”

With respect to the claimed hardware components, Appellant’s Specification discloses the following:

*Memory area 310* may include, but are not limited to, random access memory (RAM) such as dynamic RAM (DRAM) or static RAM (SRAM), read-only memory (ROM), erasable programmable read-only memory (EPROM), electrically erasable programmable read-only memory (EEPROM), and non-volatile RAM (NVRAM).

(Spec. ¶ 53 (emphasis added).)

In one embodiment, client systems 114 are computers including a web browser, such that *server system 112* is accessible to client systems 114 using the Internet. Client systems 114 are interconnected to the Internet through many interfaces including a network, such as a local area network (LAN) or a wide area network (WAN), dial-in-connections, cable modems, and special high-speed Integrated Services Digital Network (ISDN) lines.

(*Id.* ¶ 30 (emphasis added).)

Each of *users 602* is able to upload payment card transaction data to a file-drop/file-pickup component 604 and to upload processing commands and preferences to a user control component 606. . . . The results of the clearing process and any reports generated are transmitted to file-drop/file-pickup component 604 for retrieval by the respective user that submitted the payment card transaction data.

(*Id.* ¶ 55 (emphasis added).)

In the example embodiment, RPS 40 . . .  
communicatively coupled in a *cloud environment* 48 and  
physically located within the political boundaries 50 of a single  
country, commonwealth, or economic cooperation authority.

(*Id.* ¶ 27 (emphasis added).)

In various embodiments system 20 includes a *remote processing system (RPS)* 40 that may operate similarly to interchange network 28. In the example embodiment, RPS 40 includes a *pre-processing component* 42, a *clearing companion component* 44, and a plurality of clearing users 46 communicatively coupled in a cloud environment 48 and physically located within the political boundaries 50 of a single country, commonwealth, or economic cooperation authority.

(*Id.* (emphasis added).)

Using an interchange network 28, computers of merchant bank 26 or merchant processor will communicate with computers of an issuer bank 30 to determine whether cardholder's 22 account 32 is in good standing and whether the purchase is covered by cardholder's 22 available credit line. Based on these determinations, the request for authorization will be declined or accepted. If the request is accepted, an authorization code is issued to merchant 24.

(*Id.* ¶ 23.)

*Pre-processing component* 42 checks the payment card transaction data for errors and if errors are discovered, pre-processing component 42 may return the payment card transaction data to the respective user 602 for correction and resubmittal. If the received payment card transaction data is error-free or if the errors have been removed, the payment card transaction data is transmitted to *clearing companion component* 44 where a clearing process is performed.

(*Id.* ¶ 55 (emphasis added).)

In the example embodiment, a plurality of clearing users 602 are communicatively coupled to RPS 40 through *in-country*

*cloud 48*. Users 602 are typically banks or financial institutions involved in a multi-party payment card transaction interchange.

(*Id.* ¶ 54 (emphasis added).)

FIG. 2 is a simplified block diagram of an example processing system 100 including a plurality of computer devices in accordance with one embodiment of the present invention. System 100 may be representative of at least a portion of system 20 and/or RPS 40 and in certain respects may function similarly. In the example embodiment, system 100 may be used for performing payment-by-card transactions in a central location and in a main frame computer environment or system 100 may be used for performing payment-by-card transactions in a remote location and in a web-enabled server environment.

(*Id.* ¶ 29.)

The term *processor*, as used herein, refers to central processing units, microprocessors, microcontrollers, reduced instruction set circuits (RISC), application specific integrated circuits (ASIC), logic circuits, and any other circuit or processor capable of executing the functions described herein.

(*Id.* ¶ 56 (emphasis added).)

The generalized functional terms by which the computer components are described reasonably indicates that Appellant's Specification discloses: (i) conventional memory area 310 (e.g., RAM, DRAM, SRAM, ROM, EPROM, EEPROM, NVRAM) (¶ 53); (ii) conventional server system 112, which interconnects with client systems 114 via LAN, WAN, dial-in-connections, cable modems, or high-speed ISDN lines (¶ 30); (iii) conventional file-drop/file-pickup component 604 for uploading processing commands or preferences, and retrieving payment card transaction data; (iv) users 602, which are illustrated as computer devices in Figure 6; (v) conventional cloud environment 48; (vi) conventional remote processing system 40, which operates similarly to interchange network 28 for

communicating between merchant bank 26 and issuer bank 30; (vii) conventional pre-processing component 42, which checks the payment card transaction data for errors; (viii) conventional clearing companion component 44, which performs clearing processing; (ix) conventional processing system 100 including computer devices for performing payment-by-card transactions; and (x) conventional processors (e.g., central processing units, microprocessors, microcontrollers, RISC, ASIC, logic circuits). Moreover, claim 1 recites the additional limitations of “[i] communicating with a web-based server physically located within the first geographic region that provides a file-drop component within a local shared network physically located within the first geographic region” and “[vi] wherein the remote processing computer device is in communication with a main frame processing computer system . . . wherein the main frame processing computer system includes one or more rules . . . ,” which are merely conventional hardware components performing their conventional functions.

In addition, Appellant’s Figure 6 illustrates that remote processing system 40 includes pre-processing component 42, clearing companion component 44, file-drop/file-pickup component 604, such that remote processing system 40 is accessible to users 602 (e.g., banks or financial institutions). (¶¶ 54–55.) Appellant’s Figure 1, an exemplary embodiment, illustrates that remote processing system 40 is coupled to cloud environment 48. (¶ 54.) Appellant’s Figure 2, another exemplary embodiment, illustrates system 100, which includes server system 112 connected to client systems 114, via Internet or other networks. (¶ 30.) Thus, Figures 1, 2, and 6 illustrate that server system 112, file-drop/file-

pickup component 604, cloud environment 48, remote processing system 40, users 602, pre-processing component 42, clearing companion component 44, and processing system 100 function cooperatively as an ordered combination.

In view of Appellant's Specification, the claimed hardware components, including a "memory device," "web-based server," "file-drop component," "local shared network," "remote processing computer device," "computer devices," "pre-processing component," "clearing companion component," "main frame processing computer system," and "processor," reasonably may be determined to be generic, purely conventional computer elements, as an ordered combination.

Thus, claims 1, 9, and 17 do no more than require generic, purely conventional computer elements, as an ordered combination, performing generic computer functions, rather than improve computer capabilities.

First, Appellant argues that "[t]he Examiner provides only a general allegation and provides no findings of fact to substantiate the assertion that the claims 'merely amount[s] to the application or instructions to apply the abstract idea[']'." (Appeal Br. 6; *see also* Reply Br. 1–2.) Similarly, Appellant argues that "[t]he Action rejects Claims 1–10 and 12–20 under 35 U.S.C. §101, but does not clearly identify an abstract idea that is allegedly recited by the claims" (*id.* at 14) and "the Action does not cite any appropriate court decisions that supports the identification of the subject matter recited in the claim language as an abstract idea" (*id.* at 15). Contrary to Appellant's arguments, the Examiner has identified the appropriate judicial exceptions as "mental processes" and the Examiner has compared the claimed concepts of independent claim 1 to appropriate Federal Circuit

decisions (i.e., *Intellectual Ventures* and *Content Extraction*). Accordingly, the Examiner has met the burden of a general prima facie notice requirement. *See In re Jung*, 637 F.3d 1356, 1363 (Fed. Cir. 2011) (“[A]ll that is required of the [Patent] [O]ffice to meet its prima facie burden of production is to set forth the statutory basis of the rejection and the reference or references relied upon in a sufficiently articulate and informative manner as to meet the notice requirement of [section] 132.”).

Second, Appellant argues that “Claim 1 addresses the problem of data collection across networked sources for improving efficiency of a payment network” and “[t]he claimed solution includes providing drop-box components and pre-processing components in the same geographic physical location as the payment card holders and the locations of the payment transactions (i.e., local to the payment transaction).” (Appeal Br. 7.) Similarly, Appellant argues that “[t]he present claims describe an unconventional system [as in *BASCOM Global Internet v. AT&T Mobility LLC*, 827 F.3d 1341 (Fed. Cir. 2016),] for performing payment card transactions without having to invest significant time and/or money into infrastructure, while still allowing the payment processing to be performed in accordance with local rules” and “[t]his system requires rearranged components and operations to perform the payment processing without requiring direct contact with the mainframe.” (*Id.* at 8; *see also* Reply Br. 4.) However, Appellant has not adequately explained why the claim “purport[s] to improve the functioning of the computer itself” or “any other technology or technical field.” *Alice*, 573 U.S. at 225. In particular, Appellant has not explained how “clearing payment card transactions within the political boundaries of a single country, commonwealth, or economic

cooperation authority” (Spec. ¶ 3) improves the function of a computer or other technology.

Third, Appellant argues that “[t]he unconventional and non-generic nature of the combination of elements can also be shown in the 35 U.S.C. § 103 rejection in the latest Action, which required a combination of five (5) references to allegedly describe the limitations of the present claims.” (Appeal Br. 8–9.) However, Appellant improperly conflates the requirements for eligible subject matter with the independent requirements of novelty and non-obviousness. “The ‘novelty’ of any element or steps in a process, or even of the process itself, is of no relevance in determining whether the subject matter of a claim falls within the § 101 categories of possibly patentable subject matter.” *Diehr*, 450 U.S. at 188–89.

Fourth, Appellant argues that:

The claimed solution [similar to *DDR Holdings, LLC. v. Hotels.com, L.P.*, 773 F.3d 1245 (Fed. Cir. 2014)] — providing drop-box components, pre-processing components, and a clearing component, and processing in the same geographic physical location as the payment card holders and the locations of the payment transactions — is “necessarily rooted in computer technology in order to overcome a problem specifically arising in the realm of computer networks” and, more specifically, in the realm of electronic payment networks.

(Appeal Br. 9.) However, other than a conclusory statement that the claims “necessarily rooted in computer technology,” Appellant does not adequately explain how “clearing payment card transactions within the political boundaries of a single country, commonwealth, or economic cooperation authority” (Spec. ¶ 3) is a problem in the realm of computer networks.

Fifth, Appellant argues that “the present claims are not directed to an abstract idea, but rather are directed to a specific implementation of a

solution to a problem in the software arts,” similar to *Enfish, LLC v. Microsoft Corp.*, 822 F.3d 1327 (Fed. Cir. 2016). (Appeal Br. 11.) In particular, Appellant argue that:

the claimed recitations improve the operation of a computer by problem of data collection across networked sources for improving efficiency of a payment network, thereby reducing network traffic over long distances by providing an efficient method for allowing local processing of payment transactions without requiring the development of a new platform.

(*Id.*) However, other than a conclusory statement that the claims “improve the operation of a computer,” Appellant does not adequately explain how “clearing payment card transactions within the political boundaries of a single country, commonwealth, or economic cooperation authority” (Spec. ¶ 3) is a problem in the software arts.

Last, Appellant argues that similar to *McRO, Inc. v. Bandai Namco Games Am. Inc.*, 837 F.3d 1299 (Fed. Cir. 2016), “the relevant technology improves the operation of a computer network by providing dropbox components, pre-processing components, and a clearing component, and processing in the same geographic physical location as the payment card holders and the locations of the payment transactions.” (Appeal Br 12; *see also* Reply Br. 3.) However, other than a conclusory statement that the claims “improves the operation of a computer network,” Appellant does not adequately explain how “clearing payment card transactions within the political boundaries of a single country, commonwealth, or economic cooperation authority” (Spec. ¶ 3) is an improvement in computer-related technology.

Thus, we agree with the Examiner that claims 1, 9, and 17 are directed towards patent-ineligible subject matter.

Accordingly, we sustain the rejection of independent claims 1, 9, and 17 under 35 U.S.C. § 101. Claims 2–8, 10, 12–16, and 18–20 depend from independent claims 1, 9, and 17, and Appellant has not presented any additional substantive arguments with respect to these claims. We sustain the rejection of claims 2–8, 10, 12–16, and 18–20 under 35 U.S.C. § 101 for the same reasons discussed with respect to independent claims 1, 9, and 17.

### CONCLUSION

The Examiner’s decision rejecting claims 1–10 and 12–20 under 35 U.S.C. § 101 is affirmed.

### DECISION

In summary:

<b>Claims Rejected</b>	<b>Basis</b>	<b>Affirmed</b>	<b>Reversed</b>
1–10,12–20	§ 101	1–10, 12–20	

### TIME PERIOD FOR RESPONSE

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

**AFFIRMED**