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UNITED STATES PATENT AND TRADEMARK OFFICE

BEFORE THE PATENT TRIAL AND APPEAL BOARD

Ex parte RICHARD MESZAROS

Appeal 2019-002639
Application 13/239,324
Technology Center 3600

Before CAROLYN D. THOMAS, DAVID J. CUTITTA II, and
PHILLIP A. BENNETT, *Administrative Patent Judges*.

BENNETT, *Administrative Patent Judge*.

DECISION ON APPEAL

STATEMENT OF THE CASE

Pursuant to 35 U.S.C. § 134(a), Appellant¹ appeals from the Examiner's decision to reject claims 1–7 and 10–26. Claims 8 and 9 are cancelled. We have jurisdiction under 35 U.S.C. § 6(b).

We affirm.

¹ 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 Moneygram International, Inc. Appeal Br. 2.

CLAIMED SUBJECT MATTER

According to the Specification, “[t]he present application relates to money transfer transactions, and more specifically to systems and methods for funding money transfer transactions.” Spec. ¶ 1. Claim 1, reproduced below, is illustrative of the claimed subject matter:

1. A method of operation for an Automated Teller Machine (ATM), the method comprising:

establishing, by the ATM, a money transfer transaction between a sending party and a receiving party;

receiving, by the ATM, account information corresponding to an account of the sending party;

determining, by the ATM, based at least in part on a combination of information from a plurality of sources including transaction reliability information received from a third party over a communication network and transaction reliability information from a money transfer entity, whether to accept a bank draft transaction to fund the money transfer transaction prior to clearance of the bank draft transaction, wherein said determining step uses a reliability score generated for the transaction to indicate reliability of a payment method of the sending party, wherein the reliability score corresponds to a compilation of information, weighted by source of the information according to a location specific rule specific to a destination of the money transfer transaction, regarding the sending party, the transaction, and the sending party’s payment account; and

funding, by the ATM, the money transfer transaction prior to clearance of the bank draft transaction based on said determining.

Appeal Br. 19 (Claims Appendix).

REFERENCES²

The Examiner relies on the following as prior art to the claims:

Name	Reference	Date
Horowitz	US 6,349,290 B1	Feb. 19, 2002
Cook	US 7,720,760 B1	May 18, 2010
Tullis	US 8,170,953 B1	May 1, 2012
Moebis	US 2005/0065872 A1	Mar. 24, 2005
Atef	US 2006/0161435 A1	July 20, 2006
Bozeman	US 2011/0087598 A1	Apr. 14, 2011
Harris	US 2011/0320358 A1	Dec. 29, 2011
Estrada	US 2012/0215658 A1	Aug. 23, 2012

REJECTIONS

Claims 1–7 and 10–26 stand rejecting under 35 U.S.C. § 112, first paragraph for lack of written description. Non-Final Act. 2–3.

Claims 1–7 and 10–26 stand rejecting under 35 U.S.C. § 101 as being directed to ineligible subject matter. Non-Final Act. 3–7.

Claims 1–7, 10–26 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Cook, Harris, Moebis, Bozeman, Tullis, Estrada, Atef, and Horowitz. Non-Final Act. 7–12.

REJECTION UNDER 35 U.S.C. § 112

The Examiner rejects the claims for lack of written description because the limitation “wherein the reliability score corresponds to a compilation of information, weighted by source of the information according to a location specific rule specific to a destination of the money transfer transaction,” is not supported by the Specification. Non-Final Act. 3. The

² We identify references according to their first named inventor.

Examiner determines that although the Specification describes the use of a combination of information sources (citing Spec. ¶ 20), it fails to support “the weighting being according to a location specific rule specific to a destination of the money transfer transaction.” Non-Final Act 3.

Appellant argue the limitation is supported by the disclosure found in paragraphs 20 and 21 of the Specification. Specifically, Appellant argues:

[W]here paragraph [0020] of the [S]pecification discloses that rules are assigned as to the specific weight that sources are recognized, and paragraph [0021] . . . states that the rules may vary between locations and countries, such as destinations creating different hazards to look for, it is unreasonable to view the recited feature as not being described.

Appeal Br. 6. We agree with Appellant.

Appellant’s Specification discloses that “embodiments may utilize a combination of all sources of information and assign rules as to the specific weight that sources are recognized.” Spec. ¶ 20. The Specification further discloses that “decision engine 102 may take into account multiple types and source of data to make a determining regarding the reliability of a bank transaction.” Spec. ¶ 21. This disclosure supports the recitation “wherein the reliability score corresponds to a compilation of information weight by sourced of information.”

The Specification also discloses “in some embodiments, the types of information and the rules which may surround a limitation may vary between locations and countries for multiple reasons” and that “destinations may create differing hazards to look for.” Spec. ¶ 21. This disclosure supports that the rules may be location specific and also may be specific to the destination of the transfer. As such, we agree with Appellant that the

Examiner erred in determining the claims lack written description, and we do not sustain the rejection under 35 U.S.C. § 112, first paragraph.

REJECTION UNDER 35 U.S.C. § 101

Standard for Patent Eligibility

In issues involving subject matter eligibility, our inquiry focuses on whether the claims satisfy the two-step test set forth by the Supreme Court in *Alice Corp. v. CLS Bank Int'l*, 573 U.S. 208 (2014). The Court instructs us to “first determine whether the claims at issue are directed to a patent-ineligible concept,” *id.* at 218, and, in this case, the inquiry centers on whether the claims are directed to an abstract idea. If the initial threshold is met, we then move to the second step, in which we “consider the elements of each claim both individually and ‘as an ordered combination’ to determine whether the additional elements ‘transform the nature of the claim’ into a patent-eligible application.” *Id.* at 217–18 (quoting *Mayo Collaborative Servs. v. Prometheus Labs., Inc.*, 566 U.S. 66, 79, 78 (2012)). The Court describes the second step as a search for “an ‘inventive concept’”—*i.e.*, an element or combination of elements that is ‘sufficient to ensure that the patent in practice amounts to significantly more than a patent upon the [ineligible concept] itself.’” *Id.* (quoting *Mayo*, 566 U.S. at 72–73).

The USPTO has published revised guidance on the application of § 101 consistent with *Alice* and subsequent Federal Circuit decisions. USPTO, *2019 Revised Patent Subject Matter Eligibility Guidance*, 84 Fed. Reg. 50 (Jan. 7, 2019) (“Guidance”), updated by USPTO, *October 2019 Update: Subject Matter Eligibility* (available at https://www.uspto.gov/sites/default/files/documents/peg_oct_2019_update.pdf) (“October 2019 Guidance Update”).

Under the 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) (referred to Step 2A, prong 1 in the Guidance); and

(2) additional elements that integrate the judicial exception into a practical application (*see* MPEP § 2106.05(a)–(c), (e)–(h)) (referred to Step 2A, prong 2 in the Guidance).

See Guidance, 84 Fed. Reg. at 52–55. Only if a claim (1) recites a judicial exception and (2) does not integrate that exception into a practical application, do we then move to Step 2B of the Guidance. There, we look to whether the claim:

(3) adds a specific limitation beyond the judicial exception that is 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 Guidance, 84 Fed. Reg. at 56.

*Examiner’s Findings and Conclusions*³

The Examiner rejects claim 1 as being directed to a judicial exception without significantly more under *Alice*. Non-Final Act. 3–7; Ans. 4–9.

Under the first step of the *Alice* inquiry, the Examiner determines claim 1 is

³ The Non-Final Office Action, Appeal Brief, and Examiner’s Answer in this appeal were each filed or mailed prior to the issuance of the Guidance, and applied the case law-based approach from previous eligibility guidance in rejecting the claims under § 101. Appellant’s Reply Brief was filed subsequent to the issuance of the Guidance, and addresses the issues in view of the Guidance. Likewise, our analysis of the § 101 rejection is made under the Guidance, which is applicable to “all applications . . . filed before, on, or after January 7, 2019.” Guidance 50..

directed to a judicial exception. Non-Final Act. 5–6. Specifically, the Examiner determines that claim 1 is directed to “determining whether to fund money transfer transactions prior to clearance of the bank draft transaction,” which the Examiner determines is a certain method of organizing human activity (as a fundamental economic practice) and also a mental process (“activities which can be performed mentally by a human using a pencil and paper”). Non-Final Act. 6.

Under the second step of the *Alice* inquiry, the Examiner determines that “claims require the additional limitations of a computer with a processor and a tangible, non-transitory memory (Non-Final Act. 6)” and “[t]hese generic computer components are claimed to perform their basic functions of storing, retrieving, processing, and displaying that are well-understood, routine, and conventional activities which amount to no more than implementing the abstract idea with a computerized programmed system (Non-Final Act. 6–7).” The Examiner explains:

The use of a generic computer to perform the extra solution activities does not impose any meaningful limitation on the computer implementation of the abstract idea(s). Thus, when taken alone, the additional elements do not amount to significantly more than the above-identified judicial exception (the abstract idea). Looking at the limitations as an ordered combination adds nothing that is not already present when looking at the elements taken individually. There is no indication that the combination of elements improve the functioning of a computer or improves any other technology. Their collective functions merely provide conventional computer implementation.

Non-Final Act. 7.

Appellant's Contentions

Appellant argues that under Step 2A, Prong One, the concept of “determining wherever to fund money transfer transactions prior to clearance of the bank transfer transaction,” does not “fall within any of the Section I groupings of the Revised Guidance.” Reply Br. 4.

Appellant also asserts eligibility under Step 2A, Prong Two because the claims “are tied to a particular machine having an underlying functionality that is improved by new features that enable the machine to function in a new/improved manner.” Reply Br. 5. Appellant argues the underlying ATM machine is improved “because the computing system is able to manage accounts so that they no longer have to be linked in order for the funds transfer to occur.” Reply Br. 5. Appellant further argues the claims integrate any abstract idea into a practical application “because the ATM is empowered to determine a reliability score based on information from multiple sources that is weighted by source of the information according to a location specific rule specific to a destination of the money transfer transaction, and fund the money transfer transaction prior to clearance of the bank draft transaction based on the determined score.” Reply Br. 5. Appellant further argues “the ordered combination of features recited by the claims presents a solution necessarily rooted in computer technology in order to overcome a problem specifically arising in the context of computer networks, namely, how to weight, by an ATM, information received from a third party over a communications network.” Reply Br. 5–6.

Under Step 2B, Appellant contends “the claimed ATM is not merely a general purpose processor” and that the Examiner “improperly dissects from

the claim, as an alleged abstract idea, those features that improve the underlying functionality of the ATM recited therein, and then asserts that each of the remaining features is, individually, a generic feature.” Reply Br. 6.

Revised Guidance, Step 2A, Prong One⁴
The Judicial Exception

Applying the Guidance, we are not persuaded the Examiner has erred in determining that the claims recite a judicial exception to patent eligible subject matter. The Guidance identifies three judicially-excepted groupings: (1) mathematical concepts, (2) certain methods of organizing human activity such as fundamental economic practices and commercial interactions, and (3) mental processes. We focus our analysis on the second and third groupings—certain methods of organizing human activity and mental processes.⁵

We conclude the limitations of claim 1 recite both a mental process and a commercial interaction, which amounts to a combination of abstract

⁴ Throughout this opinion, we give the claim limitations the broadest reasonable interpretation consistent with the Specification. *See In re Morris*, 127 F.3d 1048, 1054 (Fed. Cir. 1997).

⁵ Appellant’s Brief includes a separate section for claims 16–20 and another section for claim 21. The arguments presented for these claims are substantially the same as those for the other independent claims. As such, we consider Appellant’s arguments against the § 101 rejection to be made to the claims generally, and we treat claim 1 as representative. 37 C.F.R. § 41.37(c)(1)(iv) (2018) (“When multiple claims subject to the same ground of rejection are argued as a group or subgroup by Appellant, the Board may select a single claim from the group or subgroup and may decide the appeal as to the ground of rejection with respect to the group or subgroup on the basis of the selected claim alone.”).

ideas under the Guidance.⁶ For example, claim 1 recites (1) “establishing . . . a money transfer transaction between a sending party and a receiving party,” and (2) “receiving . . . account information corresponding to an account of the sending party,” (3) “determining . . . based at least in part on a combination of information from a plurality of sources including transaction reliability information received from a third party over a communication network and transaction reliability information from a money transfer entity, whether to accept a bank draft transaction to fund the money transfer transaction prior to clearance of the bank draft transaction, wherein said determining step uses a reliability score generated for the transaction to indicate reliability of a payment method of the sending party, wherein the reliability score corresponds to a compilation of information, weighted by source of the information according to a location specific rule specific to a destination of the money transfer transaction, regarding the sending party, the transaction, and the sending party’s payment account,” and (4) “funding . . . the money transfer transaction prior to clearance of the bank draft transaction based on said determining.” As a whole, these limitations recite a process for conducting a money transfer transaction. A money transfer transaction is a commercial interaction and/or fundamental economic practice similar to the examples provided in the MPEP and the Guidance. *See, e.g.*, MPEP § 2106.04(a)(2)(1), October 2019 Guidance Update at 5–6.

⁶ *RecogniCorp, LLC v. Nintendo Co.*, 855 F.3d 1322, 1327 (Fed. Cir. 2017) (“Adding one abstract idea . . . to another abstract idea . . . does not render the claim non-abstract.”); *see also FairWarning IP, LLC v. Iatric Sys., Inc.*, 839 F.3d 1089, 1093–94 (Fed. Cir. 2016) (patent-ineligible claims were directed to a combination of abstract ideas).

Accordingly, these limitations may be categorized as a commercial interaction and/or fundamental economic practice that falls within the enumerated group of “certain methods of organizing human activity.” Guidance, 84 Fed. Reg. at 52. Separately, these limitations each recite an abstract mental process under the Guidance because they each can be performed by a human in their mind either through observation, evaluation and judgment, and also because they can be performed by a human with the aid of pen and paper. *See* October 2019 Guidance Update at 7 (“examples of mental processes include observations, evaluations, judgments, and opinions”), 9 (“A claim that encompasses a human performing the step(s) mentally with the aid of a pen and paper recites a mental process”) (emphasis omitted).

For example, limitations (1) and (2), which recite establishing a money transfer transaction between a sending party and a receiving party and receiving account information corresponding to the sending party’s account, are mental steps because a person could initiate such a transaction by writing down the terms of the transaction and the account information on a piece of paper. Limitation (3) which recites determining whether to accept a bank draft transaction based on collected information and the destination of the money transfer, is a mental process because it involves observations, evaluations, and exercising judgment as to the risk of allowing the transaction to occur without clearance. Limitation (4), which recites funding the money transfer transaction prior to clearance of the bank draft transaction, is a commercial interaction and/or fundamental economic practice because any completed money transfer transaction ultimately must be funded in order to complete the transaction.

Under the Guidance, these limitations recite both mental processes and a commercial interaction/fundamental economic practice of conducting money transfer transactions. Accordingly, we conclude the claimed process set forth in claim 1 *recites* judicial exceptions of both a mental process and a certain method of organizing human activity under the Guidance.

*Revised Guidance, Step 2A, Prong Two
Integration of the Judicial Exception into a Practical Application*

Having determined that claim 1 recites a judicial exception, our analysis under the Guidance turns now to determining whether claim 1 recites any additional elements that integrate the judicial exception into a practical application. *See* Guidance, 84 Fed. Reg. at 54–55 (citing MPEP § 2106.05(a)–(c), (e)–(h)).

Under the Guidance, limitations that are indicative of “integration into a practical application” include:

1. Improvements to the functioning of a computer, or to any other technology or technical field — *see* MPEP § 2106.05(a);
2. Applying the judicial exception with, or by use of, a particular machine — *see* MPEP § 2106.05(b);
3. Effecting a transformation or reduction of a particular article to a different state or thing — *see* MPEP § 2106.05(c); and
4. Applying or using the judicial exception in some other meaningful way beyond generally linking the use of the judicial exception to a particular technological environment, such that the claim as a whole is more than a drafting effort designed to monopolize the exception — *see* MPEP § 2106.05(e).

In contrast, limitations that are not indicative of “integration into a practical application” include:

1. Adding the words “apply it” (or an equivalent) with the judicial exception, or merely include instructions to implement an abstract idea on a computer, or merely uses a computer as a tool to perform an abstract idea — *see* MPEP § 2106.05(f);
2. Adding insignificant extra-solution activity to the judicial exception — *see* MPEP § 2106.05(g); and
3. Generally linking the use of the judicial exception to a particular technological environment or field of use — *see* MPEP § 2106.05(h).

See Guidance, 84 Fed. Reg. at 54–55 (“Prong Two”).

As shown above, most of the claim limitations in claim 1 recite abstract ideas. The only limitation in the claim additional to those abstract limitations recites that the operations are performed “by the ATM.” The use of an ATM, however, merely evinces the use of conventional computer technology to implement the otherwise abstract process on a computer. Appellant argues that an ATM is not merely a generic processor. Reply Br. 6. The Specification describes ATMs in the most general of terms, without any detail of how they are structured or otherwise operate. *See, e.g.*, Spec. ¶ 15. This use of generic technology to implement an abstract idea is insufficient to integrate it into a practical application. *See* MPEP 2106.05(f) (explaining that it is not indicative of integration into a practical application where the claims “merely include instructions to implement an abstract idea on a computer, or merely uses a computer as a tool to perform an abstract idea”).

We are unpersuaded by Appellant's argument that "the underlying functionality of the ATM to transfer funds between accounts is improved because the computing system is able to manage accounts so that they no longer have to be linked in order for the funds transfer to occur." Reply Br. 5. Appellant fails to provide sufficient evidence to support this argument. We note that the Specification does not indicate that prior money transfer methods required accounts to be linked. *See, e.g.*, Spec. ¶ 2 (describing known credit card transfers). We also are not persuaded that the claims integrate any abstract idea into a practical application "because the ATM is empowered to determine a reliability score based on information from multiple sources that is weighted by source of the information according to a location specific rule specific to a destination of the money transfer transaction, and fund the money transfer transaction prior to clearance of the bank draft transaction based on the determined score." Reply Br. 5. As we noted above, no improvement to how the ATM operates is described in the Specification. The Specification merely describes a data gathering process that can be carried out on various different platforms, such as mobile devices, general purpose computers, an agent device, or an ATM. Spec ¶ 15 ("such devices may be computer systems which are accessible by an agent at an agent location, may be automated machines such as an Automated Teller Machine (ATM), and the like.").

We also are not persuaded by Appellant's argument that "the ordered combination of features recited by the claims presents a solution necessarily rooted in computer technology in order to overcome a problem specifically arising in the context of computer networks, namely, how to weight, by an ATM, information received from a third party over a communications

network.” Appellant’s characterization of the problem is not consistent with what is described in the Specification. The Specification describes no deficiencies in existing ATM machines, nor does it describe any problem relating to weighting of third party information. Rather, the problems identified in the Specification relate to transaction fees associated with credit card transfers, and the longer completion time associated with ACH-funded money transfer transactions. *See Spec.* ¶¶ 2–4.

In short, Appellant’s invention is focused on improving the commercial practice of money transfer transactions. The purported improvement provided by the claims is not to technology, but instead to a commercial interaction and fundamental economic practice, and therefore constitutes an improvement to the abstract idea itself. Improvements in the abstract idea, as we have here, are insufficient to confer eligibility on an otherwise ineligible claim. *SAP Am. Inc. v. InvestPic, LLC*, 898 F.3d 1161, 1168 (Fed. Cir. 2018). We conclude claim 1 is *directed to* a judicial exception under Step 2A, Prong Two, of the Guidance.

The Inventive Concept – Step 2B

Having determined the claim is directed to a judicial exception, we proceed to evaluating whether claim 1 adds a specific limitation beyond the judicial exception that is not “well-understood, routine, conventional” in the field (*see* MPEP § 2106.05(d)) or simply appends well-understood, routine, conventional activities previously known to the industry, specified at a high level of generality, to the judicial exception. *See* Guidance, 84 Fed. Reg. at 56.

Our review of the Examiner’s rejection under Step 2B is guided by the *Berkheimer Memorandum*, which sets forth what fact finding requirements

are applicable to rejections under § 101. Consistent with the *Berkheimer Memorandum*, we agree with the Examiner that claim 1 does not add specific limitations beyond what is well-understood, routine, and conventional.

Our analysis focuses largely on the same limitation addressed in Step 2A, prong 2, above. We agree with the Examiner that the addition of a generic “ATM” does not supply an inventive concept under Step 2B because the ATM is described at a high level, in functional terms, without any detail in the Specification regarding how those functions are achieved. Spec. ¶ 15. This lack of detailed description demonstrates the well-understood, routine, and conventional nature of the recited “ATM,” and is sufficient to meet the requirement for evidence set forth in the *Berkheimer Memorandum*.

Because the Examiner correctly concluded claim 1 is directed to a judicial exception, and because Appellant does not identify any error in the Examiner’s determination under step 2B of the Guidance, we sustain the rejection of representative claim 1 under 35 U.S.C. § 101, as well as of the remaining claims.

REJECTION UNDER 35 U.S.C. § 103

The Examiner rejects claim 1 as obvious over the combined teachings of Cook, Harris, Moebs, Bozeman, Tullis, Estrada, Atef, and Horowitz. Non-Final Act. 8. Relevant to Appellant’s arguments, the Examiner finds that the Atef and Horowitz teach or suggest “wherein the reliability score corresponds to a compilation of information, weighted by source of the information according to a location specific rule specific to a destination of the money transfer transaction.” Non-Final Act. 14 (citing Atef, Figs. 3–4,

8–9, 16; ¶¶ 8–9, 55, 64–65, 106–107, 111–112) 11 (citing Horowitz, Fig. 6; col. 1, ll. 10–16, col. 2, ll. 52–58).

Appellant contends the cited references, and Atef and Horowitz in particular, fail to teach or suggest the limitation “the reliability score corresponds to a compilation of information, weighted by source of the information *according to a location specific rule specific to a destination of the money transfer transaction*, regarding the sending party, the transaction, and the sending party’s payment account.” Appeal Br. 15. With respect to Atef, Appellant asserts that “Atef merely discloses that a user may set a restriction on a form of payment, such as a credit card, so that it cannot be used in certain venues or geographic areas.” Appeal Br. 15 (citing Atef ¶¶ 65, 82, 106). Appellant further asserts Atef is deficient because “Atef merely discusses weighting of sources of information based on reliability.” Appeal Br. 15 (citing Atef ¶ 65). Appellant also argues Atef deals with ACH transactions only in the context of credit cards, and therefore does not disclose a “money transfer transaction.” Reply Br. 20. With respect to Horowitz, Appellant argues “[t]he cited sections of Horowitz are entirely silent regarding a destination of a money transfer transaction or a location specific rule.” Appeal Br. 16. Appellant further argues “Horowitz merely discloses that a location of a customer is determined so that a token representing the customer can be transferred to that location to enable a financial institution [to tailor its offerings to the customer].” Appeal Br. 16.

We are not persuaded of error. Atef demonstrates that it was known in the art to utilize multiple sources of information, including location, as a basis for evaluating the risk associated with a money transfer transaction. Atef ¶¶ 65, 82. For example, Atef teaches that the use of a scoring module

that “can use a weighted summing function to add the individuals identification scores of each of the sources of identification, while giving greater weight to those sources of identification that are more reliable.” Atef ¶ 65. Atef further teaches that the location of the transaction may be a factor to consider in whether to allow the transaction to take place. Atef ¶ 82 (“For example, the user can restrict the locations of where the identification information is used.”). Taken together, we agree with the Examiner that these teachings render obvious the limitation “the reliability score corresponds to a compilation of information, weighted by source of the information according to a location specific rule specific to a destination of the money transfer transaction.” Accordingly, we sustain the rejection of claim 1 under 35 U.S.C. § 103.

Remaining Claims

Appellant does not present separate arguments for patentability of any other claim. As such, the remaining claims fall along with claim 1, and we sustain their rejection under 35 U.S.C. § 103.

CONCLUSION

Because we have affirmed at least one ground of rejection for each claim on appeal, we affirm the Examiner's decision to reject the claims.
37 C.F.R. § 41.50(a)(1).

DECISION SUMMARY

Claims Rejected	35 U.S.C. §	Reference(s)/Basis	Affirmed	Reversed
1-7, 10-26	112	Written description		1-7, 10-26
1-7, 10-26	101	Eligibility	1-7, 10-26	
1-7, 10-26	103	Cook, Harris, Moebis, Bozeman, Tullis, Estrada, Atef, Horowitz	1-7, 10-26	
Overall Outcome			1-7, 10-26	

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). *See* 37 C.F.R. § 1.136(a)(1)(iv).

AFFIRMED