

# PATENT COOPERATION TREATY

From the  
INTERNATIONAL SEARCHING AUTHORITY

# PCT

WRITTEN OPINION OF THE  
INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43*bis*.1)

To:  <b>ROMANENKO, Dmytro Mikolayovych</b> <b>P.O. Box No. 151</b> <b>Kyiv, 01042</b> <b>Ukraine</b>
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Date of mailing ( <i>day/month/year</i> ) <b>16 November 2017 (16.11.2017)</b>
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Applicant's or agent's file reference <b>a201704103</b>	<b>FOR FURTHER ACTION</b> See paragraph 2 below
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International application No. <b>PCT/UA2017/000068</b>	International filing date ( <i>day/month/year</i> ) <b>21 June 2017 (21.06.2017)</b>	Priority date ( <i>day/month/year</i> ) <b>25 April 2017 (25.04.2017)</b>
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International Patent Classification (IPC) or both national classification and IPC <b>G06Q20/38; G06Q20/40; G06Q20/32</b>
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Applicant <b>TOVARYSTVO Z OBMEZHENOIU VIDPOVIDALNISTIU "SIMCORD"</b>
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<p>1. This opinion contains indications relating to the following items:</p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Box No. I Basis of the opinion</li> <li><input type="checkbox"/> Box No. II Priority</li> <li><input type="checkbox"/> Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability</li> <li><input type="checkbox"/> Box No. IV Lack of unity of invention</li> <li><input checked="" type="checkbox"/> Box No. V Reasoned statement under Rule 43<i>bis</i>.1(a)(i) with regard to novelty, inventive step and industrial applicability; citations and explanations supporting such statement</li> <li><input type="checkbox"/> Box No. VI Certain documents cited</li> <li><input checked="" type="checkbox"/> Box No. VII Certain defects in the international application</li> <li><input type="checkbox"/> Box No. VIII Certain observations on the international application</li> </ul> <p>2. <b>FURTHER ACTION</b></p> <p>If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1<i>bis</i>(b) that written opinions of this International Searching Authority will not be so considered.</p> <p>If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.</p> <p>For further options, see Form PCT/ISA/220.</p>
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Name and mailing address of the ISA/UA The State Enterprise "Ukrainian Intellectual Property Institute" 1 Hlazunova Str., Kyiv-42, 01601, Ukraine Facsimile No. +380 (44) 494-05-06	Date of completion of this opinion <b>07 November 2017 (07.11.2017)</b>	Authorized officer  <b>I. BOITSOVA</b> Telephone No. +380 (44) 494-05-72
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WRITTEN OPINION OF THE  
INTERNATIONAL SEARCHING AUTHORITY

International application No.  
**PCT/UA2017/000068**

**Box No. I**      **Basis of this opinion**

1. With regard to the **language**, this opinion has been established on the basis of:

- the international application in the language in which it was filed.
- a translation of the international application into \_\_\_\_\_ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

2.  This opinion has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43 *bis*. 1(b)).

3.  With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, this opinion has been established on the basis of a sequence listing:

a.  forming part of the international application as filed:

- in the form of an Annex C/ST.25 text file.
- on paper or in the form of an image file.

b.  furnished together with the international application under PCT Rule 13*ter*.1(a) for the purposes of international search only in the form of an Annex C/ST.25 text file.

c.  furnished subsequent to the international filing date for the purposes of international search only:

- in the form of an Annex C/ST.25 text file (Rule 13*ter*.1(a)).
- on paper or in the form of an image file (Rule 13*ter*.1(b) and Administrative Instructions, Section 713).

4.  In addition, in the case that more than one version or copy of a sequence listing has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that forming part of the application as filed or does not go beyond the application as filed, as appropriate, were furnished.

5. Additional comments:

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International application No.  
**PCT/UA2017/000068**

**Box No. V Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step and industrial applicability; citations and explanations supporting such statement**

1. Statement

Novelty (N)	Claims	1-19	YES
	Claims		NO
Inventive step (IS)	Claims		YES
	Claims	1-19	NO
Industrial applicability (IA)	Claims	1-19	YES
	Claims		NO

2. Citations and explanations:

**1. Documents cited:**

- D1. US 2016071097 A1 (SILOUET INC [US]) 10 March 2016 (2016-03-10)
- D2. WO 2016186869 A1 (MASTERCARD INTERNATIONAL INC [US])  
24 November 2016 (2016-11-24)
- D3. WO 2017066002 A1 (BANQU INC [US]) 20 April 2017 (2017-04-20)
- D4. US 2008140531 A1 (WESTERN UNION CO [US] ET AL) 12 June 2008 (2008-06-12)
- D5. US 2016162873 A1 (ZHOU DYLAN T X [US] ET AL) 09 June 2016 (2016-06-09)

**2. Novelty**

The present invention meets the requirements of PCT Article 33(2) because the subject matter of claims 1-19 is new.

**3. Inventive step**

The present invention fails to comply with the requirements of PCT Article 33(3) because the subject matter of claims 1-19 does not involve an inventive step.

3.1 Claim 1.

Document D1 which is considered as a closest prior art to claim 1 discloses claim 1 as follows (the references in parentheses applying to this document):

the method for executing a digital value transfer transaction ([0004], [0033]) comprising consecutive:

initiating a request by the payer (104) to the digital value transfer system (102) for executing a transaction of digital value transfer [0029] to the recipient (106);

entering the nominal of the digital value by the payer and, if it is necessary, the recipient's name to the digital value transfer system ([0037], [0038]);

saving transactions details in the digital value transfer system, in particular, the recipient's name, nominal of the digital value, transaction type, as well as the transaction execution conditions, authentication parameters ([0040], [0031], [0032], [0060]);

**See continuation in Supplemental Box.**

**Supplemental Box**

In case the space in any of the preceding boxes is not sufficient.

Continuation of: **Box No. V Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step and industrial applicability; citations and explanations supporting such statement**

creating a request by the recipient to the digital value transfer system for receiving a digital value from the payer ([0041]);

entering the authentication parameters by the recipient to the digital value transfer system ([0041]);

verifying by the digital value transfer system the authentication parameters entered by the recipient, verifying by the digital value transfer system the transaction execution conditions ([0041]);

executing the transaction upon successful verification or cancelling the transaction if the verification is failed ([0041], [0042], [0077], [0081], [0082]);

wherein when initiating a request by the payer to the digital value transfer system for a transaction of digital value transfer to the recipient, the additional transaction execution conditions, transaction type, pin code specified by the payer are entered, the primary authentication artifact is created using the physical object and is entered in the system (see [0037] in general and [0049]-[0059] for details);

the additional transaction execution conditions, transaction type, pin code, primary authentication artifact entered by the payer are saved in the system ([0040], [0031], [0032], [0060]);

the digital value of the nominal specified by the payer is blocked in the payer's account ([0062]);

then the recipient is informed about the physical object used to create the primary authentication artifact, about additional transaction execution conditions, about the transaction identifier and the pin code specified by the payer ([0037]);

when creating a request by the recipient for receiving a digital value, the pin code received from the payer is entered in the digital value transfer system, the primary authentication artifact is reproduced using a physical object and is entered in the system (see [0040] in general and [0049]-[0058] for details);

then, the digital value transfer system verifies the compliance with additional transaction execution conditions, which also includes comparing by the system the pin code entered by the recipient with the pin code entered by the payer and comparing by the system the primary authentication artifact entered by the recipient with the primary authentication artifact entered by the payer ([0041], [0072]-[0076]);

when executing the transaction, the blocked digital value is written off the payer's account and is credited to the recipient's account ([0064]), [0081]);

after the transaction is completed the information is saved in a storage medium ([0041]).

D1 is silent about the following features of claim 1:

a) the storage medium is a public distributed ledger.

The objective technical problem to be solved by these features a) is how to modify the storage medium from D1 to decrease the possibility of the completed transaction information fraud.

It is however generally known from the art to use the public distributed ledger as a storage medium to solve the problem posed. Document D2, for example, discloses a corresponding approach (see in D2: page 2, line 27 – page 3, line 5). Furthermore document D1 itself explicitly suggests the transactions with a cryptocurrency such as bitcoins (see in D1: [0033]). So the skilled in the art person facing with this problem would apply this approach to method according to document D1 in order to solve the problem without employing any inventive skill.

The subject matter of claim 1 therefore does not involve an inventive step (PCT Article 33(3)).

**See continuation in Supplemental Box.**

**Supplemental Box**

In case the space in any of the preceding boxes is not sufficient.

Continuation of: **Box No. V Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step and industrial applicability; citations and explanations supporting such statement**

**3.2 Claim 12.**

The independent claim 12 discloses the system that corresponds to the method of claim 1. Therefore this independent claim 12 also does not involve an inventive step (PCT Article 33(3)).

**3.3 Dependent claims.**

The dependent claims 2-11, 13-19 do not appear to contain any additional features, which, in combination with the features of any claim to which they refer, meet the requirements of the PCT in respect of inventive step, as recited below.

Document D1 also discloses (the references in parentheses applying to this document) the following claims:

- claims 2-4, 17, 18 (see [0059], [0060]);
- claims 5, 6, 9, 13, 15, 16 (see [0050], [0058]);
- claims 7, 8, 14 (see [0051]);
- claim 10 (see [0049]);
- claim 11 (see [0076], [0119]).

The features contained in the claim 19 are well known from the art (see, for example, D2) and obvious for the skilled in the art person.

The subject matter of claims 2-11, 13-19 therefore does not involve an inventive step (PCT Article 33(3)).

**4. Industrial applicability.**

The subject matter of present claims 1-19 is industrially applicable in a sense of PCT Article 33(4).

**Box No. VII Certain defects in the international application**

The following defects in the form or contents of the international application have been noted:

1. Contrary to the requirements of PCT Rule 5.1(a)(ii), neither the relevant background art disclosed in the document D1 is mentioned in the description, nor this document is identified therein.
2. The features of the claims are not provided with reference signs placed in parentheses (PCT Rule 6.2(b)).