

PATENT COOPERATION TREATY

PCT

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

(Chapter I of the Patent Cooperation Treaty)

(PCT Rule 44bis)

Applicant's or agent's file reference MBTC-OMA-PCT	FOR FURTHER ACTION		See item 4 below
International application No. PCT/IB2016/055010	International filing date (<i>day/month/year</i>) 22 August 2016 (22.08.2016)	Priority date (<i>day/month/year</i>)	
International Patent Classification (8th edition unless older edition indicated) See relevant information in Form PCT/ISA/237			
Applicant METROPOLITAN BANK AND TRUST COMPANY			

<p>1. This international preliminary report on patentability (Chapter I) is issued by the International Bureau on behalf of the International Searching Authority under Rule 44 bis.1(a).</p> <p>2. This REPORT consists of a total of 5 sheets, including this cover sheet.</p> <p>In the attached sheets, any reference to the written opinion of the International Searching Authority should be read as a reference to the international preliminary report on patentability (Chapter I) instead.</p>																								
<p>3. This report contains indications relating to the following items:</p> <table> <tr> <td><input checked="" type="checkbox"/></td> <td>Box No. I</td> <td>Basis of the report</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Box No. II</td> <td>Priority</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Box No. III</td> <td>Non-establishment of opinion with regard to novelty, inventive step and industrial applicability</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Box No. IV</td> <td>Lack of unity of invention</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>Box No. V</td> <td>Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Box No. VI</td> <td>Certain documents cited</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Box No. VII</td> <td>Certain defects in the international application</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Box No. VIII</td> <td>Certain observations on the international application</td> </tr> </table> <p>4. The International Bureau will communicate this report to designated Offices in accordance with Rules 44bis.3(c) and 93bis.1 but not, except where the applicant makes an express request under Article 23(2), before the expiration of 30 months from the priority date (Rule 44bis .2).</p>	<input checked="" type="checkbox"/>	Box No. I	Basis of the report	<input type="checkbox"/>	Box No. II	Priority	<input type="checkbox"/>	Box No. III	Non-establishment of opinion with regard to novelty, inventive step and industrial applicability	<input type="checkbox"/>	Box No. IV	Lack of unity of invention	<input checked="" type="checkbox"/>	Box No. V	Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement	<input type="checkbox"/>	Box No. VI	Certain documents cited	<input type="checkbox"/>	Box No. VII	Certain defects in the international application	<input type="checkbox"/>	Box No. VIII	Certain observations on the international application
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	Date of issuance of this report 26 February 2019 (26.02.2019)
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PATENT COOPERATION TREATY

From the
INTERNATIONAL SEARCHING AUTHORITY

To:
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PCT

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY
(PCT Rule 43bis.1)

Date of mailing <i>(day/month/year)</i>	13.12.2016
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Applicant's or agent's file reference
MBTC-OMA-PCT

FOR FURTHER ACTION
See paragraph 2 below

International application No.
PCT/IB2016/055010

International filing date *(day/month/year)*
22.08.2016

Priority date *(day/month/year)*

International Patent Classification (IPC) or both national classification and IPC
Int.Cl. G06Q40/02 (2012.01) i, G06Q20/10 (2012.01) i, G06Q20/40 (2012.01) i

Applicant
METROPOLITAN BANK AND TRUST COMPANY

1. This opinion contains indications relating to the following items:

- Box No. I Basis of the opinion
- Box No. II Priority
- Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- Box No. IV Lack of unity of invention
- Box No. V Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- Box No. VI Certain documents cited
- Box No. VII Certain defects in the international application
- Box No. VIII Certain observations on the international application

2. **FURTHER ACTION**

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 66.1bis(b) that written opinions of this International Searching Authority will not be so considered.

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.

For further options, see Form PCT/ISA/220.

Date of completion of this opinion 06.12.2016

Name and mailing address of the ISA/JP

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5L 3658

**WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY**

International application No.

PCT/IB2016/055010

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 43bis.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 13ter.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 13ter.1(a)).
 - on paper or in the form of an image file (Rule 13ter.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:

**WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY**

International application No.

PCT/IB2016/055010

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

1. Statement

Novelty (N)	Claims	1-11	YES
	Claims	_____	NO
Inventive step (IS)	Claims	_____	YES
	Claims	1-11	NO
Industrial applicability (IA)	Claims	1-11	YES
	Claims	_____	NO

2. Citations and explanations:

D1:US 7050997 B1 (WOOD, Jr.) 2006.05.23, cols. 1-26, figs. 1-46
& WO 2001/059670 A1 & AU 3685101 A & CA 2399650 A1

D2:JP 2002-32686 A (SHARP CORP.) 2002.01.31, par. [0011], fig. 2
(Family: none)

D3:US 2013/0018779 A1 (BANK OF AMERICA CORP.) 2013.01.17,
par. [0031], fig. 1 (Family: none)

D4:JP 2016-9375 A (NEC ENGINEERING LTD.) 2016.01.18, claim 1 (Family: none)

The subject matter of claims 1-11 does not involve an inventive step in view of D1-D4 cited in the ISR.

1. Regarding claim 1

D1 discloses a method performed by a personal financial management system (corresponding to "an application server system" of claim 1) comprising: providing menu items by using graphical objects (corresponding to "cooperating objects" of claim 1) based on hierarchical inheritance structure of object-oriented programming, said objects represent single financial entities such as accounts or financial activities such as account transfers and each object is derived from an object class selected from a group consisting of an account class, a transaction class, a category class and template class, depicting a screen with GUI for a user (see claims 1-15, figs. 3-6 etc.).

The subject matter of claim 1 differs from the invention of D1 in that D1 does not disclose providing menu items in a sequentially assembled form for each transaction path beginning with at least one category object, continuing with at least one user account object and ending with at least one action object and an aliasing operation on sensitive information associated a user account object to produce tokenized sensitive information.

(Continued in Supplemental Box)

Supplemental Box

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

Continuation of: No. V

D2 discloses a menu displaying bank branches (corresponding to "category object" of claim 1), user accounts (corresponding to "user account object" of claim 1) and user actions (corresponding to "action object" of claim 1) sequentially (see par. [0011], fig. 2 etc.).

In addition, an aliasing operation is a well-known technique as disclosed in D3 and D4.

The invention of D1 and that of D2-D4 are in common technical field in that these inventions relate to financial services.

Therefore, a person skilled in the art would easily conceive the idea of employing the technical features in D2-D4 to the invention of D1.

2. Regarding claims 2-11

As stated above, an aliasing operation is a well-known technique as disclosed in D3 and D4. D3 discloses an aliasing operation by using a telephone number and so on (see [0031] etc.) and D4 discloses an aliasing operation by using a random number (see claim 1 etc.).

A person skilled in the art would optionally determine an alias of information associated with a user account and easily conceive a combination of various aliases.

In addition, a person skilled in the art would optionally select a user account in a menu from well-known accounts.