

# PATENT COOPERATION TREATY

From the:  
INTERNATIONAL SEARCHING AUTHORITY

To:

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SYDNEY,  
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Australia

## PCT

### WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43*bis*.1)

Date of mailing (*day/month/year*)  
10 July 2018

**FOR FURTHER ACTION**  
See paragraph 2 below

International application No. <b>PCT/AU2018/050523</b>	International filing date ( <i>day/month/year</i> ) 30 May 2018	Priority date ( <i>day/month/year</i> ) 15 June 2017
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International Patent Classification (IPC) or both national classification and IPC  
**G06Q 50/16 (2012.01)**

Applicant  
ARPEL, Ivanna

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 43*bis*.1(a)(i) with regard to novelty, inventive step and 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 66.1*bis*(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.

<b>Name and mailing address of the ISA</b>  AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA Email address: pct@ipaustalia.gov.au	Date of completion of this opinion 10 July 2018	<b>Authorised Officer</b>  Jonty Goldin AUSTRALIAN PATENT OFFICE (ISO 9001 Quality Certified Service) Telephone No. +61399359618
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WRITTEN OPINION OF THE  
INTERNATIONAL SEARCHING AUTHORITY

International application No.

PCT/AU2018/050523

**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 (under 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(a))
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:

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**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 <b>3, 5, 7, 9, 11, 13, 16, 18, 20</b>	<b>YES</b>
	Claims <b>1 - 2, 4, 6, 8, 10, 12, 14 - 15, 17, 19</b>	<b>NO</b>
Inventive step (IS)	Claims <b>NONE</b>	<b>YES</b>
	Claims <b>1 - 20</b>	<b>NO</b>
Industrial applicability (IA)	Claims <b>1 - 20</b>	<b>YES</b>
	Claims <b>NONE</b>	<b>NO</b>

**2. CITATIONS AND EXPLANATIONS:**

**CITATIONS**

D1: US 2002/0052814 A1 (KETTERER) 02 May 2002  
D2: US 6594633 B1 (BROERMAN) 15 July 2003  
D3: US 7024397 B1 (DONAHUE) 04 April 2006  
D4: US 7333943 B1 (CHARUK et al.) 19 February 2008  
D5: US 2001/0037280 A1 (INGRAHAM et al.) 01 November 2001  
D6: US 2006/0190279 A1 (HEFLIN) 24 August 2006  
D7: US 2007/0255625 A1 (KATZEN) 01 November 2007  
D8: US 2009/0281953 A1 (RUSKOWSKI) 12 November 2009  
D9: US 2010/0106651 A1 (TATE) 29 April 2010

**NOVELTY (N)**

Claims 1 - 2, 4, 6, 8, 10, 12, 14 - 15, 17 and 19 are not novel in light of the prior art, and therefore do not comply with PCT Article 33(2).

Regarding claims 1 and 10, D1 discloses a method for performing an online real-estate related action (Abstract), the method involving using a software program to perform the steps of:  
establishing a secure profile of a client (Para 0057); and  
enabling the client to select the action to perform (Paras 0058 - 0090).

These features are also disclosed in D2 (Abstract; Column 17, Lines 14 - 29); D3 (Abstract; Fig 1B); D4 (Abstract; Figs 2, 5, 7; Column 14, Lines 38 - 42); D5 (Abstract; Figs 3A - 3B); D6 (Abstract; Fig 40; Paras 0071, 0102); D7 (Abstract; Paras 0021, 0027); D8 (Abstract; Paras 0013 - 0025); and D9 (Abstract; Paras 0038, 0044).

Regarding claims 2 and 14, D1 discloses allowing a user to perform actions upon immediately upon logging into the system, subsequent to them having previously established a secure profile through a registration process (Para 0057).

Regarding claims 4 and 15, D1 discloses a method and system that negates the use of an agent, thereby saving on costs (Para 0011).

Regarding claim 6 and 17, D1 discloses means for determining the identity and credit worthiness of a client. It is considered to be inherent that this would include an assessment of the client's income (Paras 0026, 0039).

Regarding claims 8 and 19, D1 - D9 each disclose an action comprising selling, buying, renting, managing, financing or ensuring a property (D1 - D9: Abstract).

Regarding claim 12, D1 discloses means for connecting to third party service provider computers, including lenders, banks, insurers, legal services, designers, and so forth (Paras 0205 - 0221, 0224).

Claims 3, 5, 7, 9, 11, 13, 16, 18 and 20 are novel in light of the prior art, and therefore comply with PCT Article 33(2).

D1 - D9 do not explicitly disclose: *the use of a biometric device and/or digital fingerprinting when establishing a secure profile; suggesting one or more prioritised deals to the client related to an action; importing supporting documentation as part of the*

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*establishing step; the use of cognitive technology to integrate data across many industries; or an employer computer to update and verify employee details and/or a business partner computer for supplying services and advertising.*

**INVENTIVE STEP (IS)**

Claims 1 - 20 do not involve an inventive step, and therefore do not comply with PCT Article 33(3).

Claims 1 - 2, 4, 6, 8, 10, 12, 14 - 15, 17 and 19 are not novel in light of D1 - D9, and therefore lack an inventive step, for those reasons provided under Novelty.

Regarding claims 3 and 11, D1 - D9 do not explicitly disclose *the use of digital fingerprinting and/or the use of a biometric device during the step of establishing a secure client profile.*

It is, however, considered that the use of a biometric device, and in particular digital fingerprinting, would have been an obvious choice for a person skilled in the art as a means of validating a user during an enrolment or registration process. Fingerprint scanners have become widely available with many manufacturers of devices such as smartphones, tablets and other portable computing devices integrating them into their products, with the use of such devices to verify a user identity being well known in the art. As such, it is considered that this feature comprises a mere design choice that would have been obvious to a person skilled in the art in light of the common general knowledge in the art, and therefore does not contribute an inventive step to the claimed invention.

Regarding claims 5 and 16, D1 - D9 do not explicitly disclose *suggesting one or more prioritised deals to the client related to the action.*

It is, however, considered that providing incentives and recommendations to users of online systems is well known in the art. It would have been obvious to a person skilled in the art to provide one or more deals to incentivise a client to perform a given action, such as packages for listing a property for sale or providing financing deals to buyers. As such, this feature is considered to comprise a mere design choice that would have been obvious to a person skilled in the art in light of the common general knowledge in the art, and therefore does not contribute an inventive step to the claimed invention.

Regarding claims 7 and 18, the prior art does not explicitly disclose *importing supporting documents during the step of establishing a secure profile.*

D1 does, however, disclose importing supporting documents, such as a credit report, into the system (Para 0016). Although this is not necessarily done during the step of establishing a secure profile for the client, it is considered that it would have been obvious to a person skilled in the art to perform this function during the initial registration step, when establishing the client profile. Furthermore, it is considered that providing supporting documentation, such as copies of a driver's licence, rates notice, bank statements and/or pay slips, to verify various user details is well known in the art. As such, this feature is not considered to contribute an inventive step to the claimed invention.

Regarding claims 9 and 20, D1 - D9 do not explicitly disclose the use of *cognitive technology to integrate data across many industries.*

It is, however, considered that the use of cognitive technologies, such as artificial intelligence or machine learning algorithms is well known in the art for the purpose of integrating and mining of data. As such, this feature is considered to comprise a mere design choice that would have been obvious to a person skilled in the art in light of the common general knowledge in the art, and therefore does not contribute an inventive step to the claimed invention.

Regarding claim 13, the prior art does not explicitly disclose *an employer computer to update and verify employee details and/or a business partner computer for supplying services and advertising.*

D1 does, however, disclose means for connecting to third party service provider computers, including lenders, banks, insurers, legal services, designers, marketing and other complimentary services (Paras 0205 - 0221, 0224). It is considered that it would have been obvious to a person skilled in the art for such services to include a marketing business partner for the provision of advertising. As such, this feature is not considered to contribute an inventive step to the claimed invention.

**INDUSTRIAL APPLICABILITY (IA)**

The invention defined in the claims is considered to meet the requirements of Industrial Applicability under Article 33(4) of the PCT because it can be made by, or used in, industry.

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**Box No. VIII Certain observations on the international application**

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The following observations on the clarity of the claims, description, and drawings or on the question whether the claims are fully supported by the description, are made:

A search was performed because a meaningful search was considered possible following the PCT search and examination guidelines, however we consider the material claimed to be excluded subject matter under the rules of the PCT.