

The opinion in support of the decision being entered today was *not* written for publication in a law journal and is *not* binding precedent of the Board.

UNITED STATES PATENT AND TRADEMARK OFFICE

BEFORE THE BOARD OF PATENT APPEALS
AND INTERFERENCES

Ex parte STEPHEN P. CARSON

Appeal No. 2006-0896
Application No. 09/724,816
Technology Center 1700

ON BRIEF

Before OWENS, GROSS, and NAPPI, *Administrative Patent Judges*.
GROSS, *Administrative Patent Judge*.

DECISION ON APPEAL

This is a decision on appeal from the examiner's final rejection of claims 1, 3 through 8, and 10, which are all of the claims pending in this application.

Appellant's invention relates to a computerized banking system for dual coupled account holders. Claim 1 is illustrative of the claimed invention, and it reads as follows:

1. A computerized banking system for dual coupled account holders comprising:

a bank database having transaction information on coupled accounts of number one and number two accounts; and

a computer for processing the information in said database, said computer being programmed to generate information related to transactions of the number two account to provide statements comprising first and second statement sections, both first and second statement sections being provided to the number two account holder and only said second statement section being provided to the number one account holder;

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wherein the second statement section is provided to the number one account only if the second statement section contains information related to transactions exceeding a predetermined spending limit.

The prior art references of record relied upon by the examiner in rejecting the appealed claims are:

Foladare et al. (Foladare)	5,914,472	Jun. 22, 1999
Fleming	5,953,710	Sep. 14, 1999

Claims 1, 3 through 8, and 10 stand rejected under 35 U.S.C. § 103 as being unpatentable over Foladare in view of Fleming.

Reference is made to the Examiner's Answer (mailed June 28, 2005) for the examiner's complete reasoning in support of the rejection, and to appellant's Brief (filed March 1, 2005) for appellant's arguments thereagainst.

OPINION

We have carefully considered the claims, the applied prior art references, and the respective positions articulated by appellant and the examiner. As a consequence of our review, we will reverse the obviousness rejection of claims 1, 3 through 8, and 10.

Independent claims 1 and 8, the only independent claims, require that a number two account holder receives a bank statement with two sections. Further, the second section from the second account holder's statement is provided to a first account holder only when that section contains information that relates to transactions exceeding a predetermined spending limit. The examiner rejects all of the claims over Foladare in view of Fleming.

The examiner (Answer, pages 4-5) admits that Foladare does not disclose bank statements with two sections, where one party receives two sections and the other party receives only one section. However, the examiner asserts (Answer, page 5) it would have been obvious "to include statements comprising first and second separate transaction statement sections where one party receives only one section and the other party receives two sections because the admitted prior art discloses statements having different statements is known in the art and that Foladare et al discloses differentiating transaction

communications (col 7, lines 10-37).” The examiner goes on to state that it would have been obvious “to include dual coupled account holders where there is a number one and number two accounts because Fleming teaches that the normal industry bank account database utilizes separate account records for each individual (col 6, lines 6-47) and both Fleming and Foladare et al are concerned with parent-child account relationships.”

Appellant correctly points out (Brief, pages 10-12) that Foladare discloses a single account with a parent and an ancillary card, wherein the ancillary card is completely controlled by the parent card. See, for example, column 1, lines 10-11, column 2, lines 4-6, and column 4, lines 3-4, wherein Foladare indicates that the purpose of the invention is parental control of a child’s spending, and only the parent (the account holder) may authorize changes in the spending limit for the ancillary card. Furthermore, there is no discussion of the statement in Foladare. Therefore, there is no discussion of multiple sections of a statement.

Appellant further points out (Brief, pages 13-14) that although Fleming discloses a system with two accounts, one for the parent and one for the child, Fleming explicitly states that the parent’s statement includes all of the parent’s and all of the child’s transactions. See, for example, column 3, lines 15-24, wherein Fleming states that the child’s purchases will be included in the parent’s statement, and that the parent will make a single payment for both the parent’s and the child’s accounts.

Since Foladare discloses a single account, with no mention of separating the statement into separate portions that would go to the different card holders, and Fleming specifies that the parent’s statement will include all of the purchases of both the parent and the child, we find nothing in the prior art that would suggest the limitations of claims 1 and 8. In fact, the prior art references teach away from the claimed invention. Accordingly, we cannot sustain the obviousness rejection of claims 1 and 8, nor of the claims which depend therefrom, claims 3 through 7 and 10.

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CONCLUSION

The decision of the examiner rejecting claims 1, 3 through 8, and 10 under 35 U.S.C. § 103 is reversed.

REVERSED

TERRY J. OWENS)
Administrative Patent Judge)
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) BOARD OF PATENT
ANITA PELLMAN GROSS) APPEALS
Administrative Patent Judge) AND
) INTERFERENCES
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