

Claim Language All independent claims and important dependent claims	Construction (Term Meaning)	Location in Disclosures
Claim 1. An electronic platform residing at one or more servers that communicate with client devices associated with one or more users of the electronic platform, the electronic platform comprising:	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Platform: Term paper Translation (Exhibit 9T (original Exhibit 9O)) page 5 - “the client types into the browser based platform (later in an app) the wished invested capital, wished barriers, strike-prices et cetera line by line.” Server: May 4 Powerpoint (Exhibit 8T) – Illustration in diagram (page 7) of “Credit Suisse” Server noted at Page 8 Business Case Excel Spread Sheet, (Exhibit 3.5b-dT) line 44– “Servers, workstations, additional IT equipment”
a product generation system that generates tradable investment products in response to product request information received from a user of the electronic platform;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Product generation system: Term paper (Exhibit 9T) page 5 – “the platform should help, advise and customize a product just for him according to the typed in requirements, propose an existing one or initiate the first-issuing of a new note.”
a product education system that provides online courses associated with the tradable investment products to the user of the electronic platform; and	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Education system: Term paper (Exhibit 9T) page 5 –“ he [the user] is provided with an introduction and tests to the main financial terms regarding the domain of structured products.” Exhibit 6T, interview with Credit Suisse, p. 1, par. 4: “if he gets the “certification” he gets access to the tool.” Also, term paper (Exhibit 9T), page 12, ¶ 3.2: “For advanced and expert users as well as certified and tested users a video tutorial course is shown.”
a product exchange system that establishes an information exchange environment	The claim language should be construed as it is written and readily apparent to a	Product exchange system: Term paper (Exhibit 9T) page 5 – “after the client finishes the

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between the user of the electronic platform and other users of the electronic platform.	person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	structuring-process, he is told, whether his preferences are already met and represented by an existing structured product. If there isn't any he should be asked, if a structuring proposal by the corresponding bank (here Credit Suisse) should be sent. After this proposal was processed and confirmed the client will be for instance messaged by email, that he can now invest in that said product." Term paper (Exhibit 9T) page 9 – "after every input of one constraint the GUI responds/refreshes one field (green/red or with a text message) and tells, whether a typed in provided option is covered by an already existing structured product. Term paper (Exhibit 9T) page 10 – "A direct link on the platform and an overview of all and his traded financial products gives overview." Interview April 12 2012 transcript Thomas Imhasly Credit Suisse (Exhibit 6T) page 1 paragraph 4 – "One keyword would be "Crowd Sourcing" – certainly a good idea. Maybe also something like Amazon ("Hey, other clients who bought this SP, also bought SP XY")." Term paper (Exhibit 9T) page 10 – "Over and by his platform

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		the client can monitor, screen and follow his already bought, finished and open structured products in a summary view at any time.” Powerpoint presentation May 4 2012 (Exhibit 8T) slide 5 – “Gather new trends; Gather client behavior – derive wishes” Powerpoint presentation May 4 2012 (Exhibit 8T) slide 17 – “Simultaneously Credit Suisse can survey market trends for SP.” Powerpoint presentation March 30 2012 (Exhibit 3T) slide 9: “Comparable products as e.g. iPhone/iPad App <i>Structured Products</i> by Credit Suisse” Powerpoint presentation March 30, 2012 (Exhibit 3T) slide 14: “Suggesting (almost) matching existing structured products; Submission of new arrangement for a structured product by the client possible, if arrangement hasn’t been denied to date”
Claim 2 The electronic platform of claim 1, wherein the product generation system generates builds tradable investment products for the user after the user of the electronic platform has completed at least one online course associated with the tradable investment products provided by the product education	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	After... completed... course: Interview April 12, 2012 transcript Thomas Imhasly Credit Suisse (Exhibit 6T and O) page 1 paragraph 4 – “Important would be primarily, how much know-how the client has about SP and the tool specifically. There is for instance the idea, that one has to pass a test in order to determine, whether the client

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system.		has sound knowledge or not. If he gets the “certification” he gets access to the tool. That’s exactly what we have been thinking about. He also thinks, that three client segments (Beginner, Intermediate and Expert) would be meaningful.
Claim 3 The electronic platform of claim1, wherein the product education system provides online courses associated with the tradable investment products to the user of the electronic platform after determining the user of the electronic platform is not certified to trade investment products generated by the product generation system.	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Online courses: Term paper (Exhibit 9) page 5 – “ he [the user] is provided with an introduction and tests to the main financial terms regarding the domain of structured products.” Exhibit 6T, p. 1, par. 4: “if he gets the “certification” he gets access to the tool.” Also, term paper (Exhibit 9T), page 12, ¶ 3.2: “For advanced and expert users as well as certified and tested users a video tutorial course is shown.”
Claim 4 The electronic platform of claim1, wherein the product generation system builds investment products using a decision tree analysis of information provided by the user the of the electronic system, the information including: information associated with a user’s investment criteria, information associated with a user’s risk tolerance, information associated with a user’s investment horizon, information associated with	“decision tree” is defined as any scheme involving step-by-step progression from one product characteristic to another	User’s investment criteria: Term paper (Exhibit 9) page 5 – “Now the client can type in and fixate “step by step” one wish, requirement and investment criterion and therefore shorten the sample space for possible products. Starting with the investment horizon and the risk appetite/attitude, the client types into the browser based platform (later in an app) the wished invested capital, wished barriers, strike-prices et cetera line by line. Besides the now made constraints and criteria in the form and fashion of financial

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a user's desired investment market, information associated with a user's level of investment protection, and information associated with real-time or near real-time conditions of the investment market.		ratios and limits the tool does also provide the client with the possibility to display the wished payoff in form of a payoff diagram. The Application is also capable of adjusting the criteria in both directions in real-time (namely changing the payoff diagram graphically <-> constraints in form of text)."
Claim 5 The electronic platform of claim1, wherein the product education system provides at least one online course to the user of the electronic platform that includes:	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	At least one online course: Interview April 12 2012 transcript Thomas Imhasly Credit Suisse (Exhibit 6T) page 1 paragraph 4 –“Important would be primarily, how much know-how the client has about SP and the tool specifically. There is for instance the idea, that one has to pass a test in order to determine, whether the client has sound knowledge or not.” Exhibit 6T, p. 1, par. 4: “if he gets the “certification” he gets access to the tool.” Also, term paper (Exhibit 9T), page 12, ¶ 3.2: “For advanced and expert users as well as certified and tested users a video tutorial course is shown.”
a first course section that presents information to the user based on investment products of interest to the user and capable of being generated by the product generation system; and	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Term Paper (Exhibit 9T, page 14, ¶ 3.2): “In the help and support area, the client has the opportunity to further educate himself about other structured products, to request further information about specific products. “The graphical user interface is

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		comprised in such fashion that the beginner can start quickly using the tool and also for the expert there is the possibility to customize the separate areas individually as well as let him present additional information about the structured investment.” Presents information: Term paper (Exhibit 9T) page 4 –“ Instead of tossing the client into the “jungle” of many many structured products and therefore finding a product “Top-Down” the platform should help, advise and customize a product just for him according to the typed in requirements, propose an existing one or initiate the first-issuing of a new note.”
a second course section that presents a quiz to the user that is based on the information presented to the user.	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Second course: Powerpoint March 30 2012 (Exhibit 3T) slide 16 –“Training of the RMs; One-time Basis-Workshop; Refresher-Workshop concurrently with Updates; Training of the client; written briefing with bulletin; Video-tutorial integrated to the tool; Helpdesk directly from the tool available; Documentation;”
6. The electronic platform of claim1, wherein the product exchange system that establishes a social network service between the user of the electronic platform and other users of the electronic platform, the social network service facilitating a sharing	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Between user and other users: Term paper (Exhibit 9T) page 5 –“After the client finishes the structuring process, he is told, whether his preferences are already met and represented by an existing structured product. If there isn’t any he should be asked, if a structuring proposal

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of information between users that includes information identifying one or more investment products generated for the user by the product generation system.		by the corresponding bank (here Credit Suisse) should be sent. After this proposal was processed and confirmed the client will be for instance messaged by email, that he can now invest in that said product.” Term paper (Exhibit 9T) page 9 – “after every input of one constraint the GUI responds/refreshes one field (green/red or with a text message) and tells, whether an already typed in and provided option is covered by an already existing structured product. Term paper (Exhibit 9T) page 10 – “A direct link on the platform and an overview of all and his traded financial products gives oversight.” Interview April 12 2012 transcript Thomas Imhasly Credit Suisse (Exhibit 6T) page 1 paragraph 4 – “One keyword would be “Crowd Sourcing” – certainly a good idea. Maybe also something like Amazon (“Hey, other clients who bought this SP, also bought SP XY”).” Term paper (Exhibit 9T) page 10 – “Over and by his platform the client can monitor, screen and follow his already bought, finished and open structured products in a summary view at any time.”

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		Powerpoint presentation May 4 2012 (Exhibit 8T) slide 5 – “Gather new trends; Gather client behavior – derive wishes” Powerpoint presentation May 4 2012 (Exhibit 8T) slide 17 – “Simultaneously Credit Suisse can survey market trends for SP.” Powerpoint presentation March 30 2012 (Exhibit 3T) slide 9: “Comparable products as e.g. iPhone/iPad App <i>Structured Products</i> by Credit Suisse“ Powerpoint presentation March 30 2012 (Exhibit 3T) slide 14: "Suggesting (almost) matching existing structured products; Submission of new arrangement for a structured product by the client possible, if arrangement hasn't been denied to date“
7. The electronic platform of claim1, wherein the product exchange system that establishes a product trading marketplace between the user of the electronic platform and other users of the electronic platform, the product trading marketplace facilitating a trading of generated investment products between users of the electronic platform.	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Facilitating a trading of generated investment products between users: Interview April 12 2012 transcript Thomas Imhasly Credit Suisse (Exhibit 6T) page 1 paragraph 4 – “One keyword would be “Crowd Sourcing” – certainly a good idea. Maybe also something like Amazon (“Hey, other clients who bought this SP, also bought SP XY”).” Term paper (Exhibit 9T) page 10 – “Over and by his platform

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		the client can monitor, screen and follow his already bought, finished and open structured products in a summary view at any time.” Powerpoint presentation May 4 2012 (Exhibit 8T) slide 5 – “Gather new trends; Gather client behavior – derive wishes” Powerpoint presentation May 4 2012 (Exhibit 8T) slide 17 – “Simultaneously Credit Suisse can survey market trends for SP.”
8. A method performed by a electronic platform of generating a tradable investment product, the method comprising: receiving input from a user via a product generation interface of the electronic platform, the input including a selection of one or more investment product categories of interest to the user;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Receiving input from a user: Term paper (Exhibit 9T) page 5 –“ the platform should help, advise and customize a product just for him according to the typed in requirements, propose an existing one or initiate the first-issuing of a new note.” Term paper (Exhibit 9T) page 5 –“ Now the client can type in and fixate “step by step” one wish, requirement and investment criterion and therefore shorten the sample space for possible products.”
before generating an investment product for the user that is based on the selected one or more investment product categories of interest to the user;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Term paper (Exhibit 9T) page 5: “the platform should help, advise and customize a product just for him according to the typed in requirements, propose an existing one or initiate the first-issuing of a new note.”
launching an online	The claim language should	Launching an online seminar:

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seminar via an education interface of the electronic platform for the user; and	be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Term paper (Exhibit 9T) page 5 –“ he is provided with an introduction and tests to the main financial terms regarding the domain of structured products.”
upon receiving an indication that the user has completed the online seminar via the education interface provided by the electronic platform, generating one or more investment products within the selected one or more invest product categories via the product generation interface of the electronic platform.	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Completed online seminar: Interview April 12 2012 transcript Thomas Imhasly Credit Suisse (Exhibit 6T) page 1 paragraph 4 –“Important would be primarily, how much know-how the client has about SP und the tool specifically. There is for instance the idea, that one has to pass a test in order to determine, whether the client has sound knowledge or not.”
9. The method of claim 8, further comprising: after generating one or more investment products within the selected one or more invest product categories via the product generation interface of the electronic platform, establishing, via an information exchange interface provided by the electronic platform, a social network service between the user of the electronic platform and other users of the electronic platform, the social network service facilitating a sharing of information between users that includes	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Facilitation of an exchange information between users: Interview April 12 2012 transcript Thomas Imhasly Credit Suisse (Exhibit 6T) page 1 paragraph 4 – “One keyword would be “Crowd Sourcing” – certainly a good idea. Maybe also something like Amazon (“Hey, other clients who bought this SP, also bought SP XY”).” Term paper (Exhibit 9T) page 10 – “Over and by his platform the client can monitor, screen and follow his already bought, finished and open structured products in a summary view at any time.”

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information identifying one or more investment products generated for the user by the product generation system.		Powerpoint presentation May 4 2012 (Exhibit 8T) slide 5 – “Gather new trends; Gather client behavior – derive wishes” Powerpoint presentation May 4 2012 (Exhibit 8T) slide 17 – “Simultaneously Credit Suisse can survey market trends for SP.”
10. The method of claim 8, further comprising: after generating one or more investment products within the selected one or more invest product categories via the product generation interface of the electronic platform, establishing, via an information exchange interface provided by the electronic platform, a product trading marketplace between the user of the electronic platform and other users of the electronic platform, the product trading marketplace facilitating a trading of generated investment products between users of the electronic platform.	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Product trading marketplace: Interview April 12 2012 transcript Thomas Imhasly Credit Suisse (Exhibit 6T) page 1 paragraph 4 – “One keyword would be “Crowd Sourcing” – certainly a good idea. Maybe also something like Amazon (“Hey, other clients who bought this SP, also bought SP XY”).” Term paper (Exhibit 9T) page 10 – “Over and by his platform the client can monitor, screen and follow his already bought, finished and open structured products in a summary view at any time.” Powerpoint presentation May 4 2012 (Exhibit 8T) slide 5 – “Gather new trends; Gather client behavior – derive wishes” Powerpoint presentation May 4 2012 (Exhibit 8T) slide 17 – “Simultaneously Credit Suisse can survey market trends for

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		SP.“
11. A non-transitory computer-readable medium whose contents, when executed by an electronic platform provided by one or more servers, cause the electronic platform to perform operations for providing a computing environment for trading structured investment products, the operations comprising:	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Non-transitory computer-readable medium: May 4 Powerpoint (Exhibit 8T) – Illustration of Credit Suisse Server + non-transitory storage medium + ORACLE© database in diagram on Page 7 + Page 8 March 27 Business Case Excel Spread Sheet, (Exhibit 3.5b-dT) – “Servers, workstations, additional IT equipment”
generating tradable investment products in response to product request information received from a user of the electronic platform;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	In response to product request information: March 30 Powerpoint (Exhibit 3T) slide 9 –“ Distinction by ... graphical customizing/structuring; applying a few questions, which are understandable to the layman. Slide 14 Illustration May 4 Powerpoint (Exhibit 8T) – Illustration ‘MyStructuring’ prototype displaying investment product and product request information slides 11 and 12
providing online courses associated with the tradable investment products to the user of the electronic platform based on credentials assigned to the user of the electronic platform; and	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Credentials: Term paper (Exhibit 9T) page 5 –“ After signing up with his already existing credentials or newly signed-up online-banking account, he is provided with an introduction and tests to the main financial terms regarding the domain of structured products.” Term paper (Exhibit 9T) page

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		12 paragraph 3.2 – “ For advanced and expert users as well as certified and tested users a video-tutorial course is shown..”
establishing information exchange events between the user of the electronic platform and other users of the electronic platform that are associated with tradable investment products generated for the user of the electronic platform.	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Information exchange events: Interview April 12 2012 transcript Thomas Imhasly Credit Suisse (Exhibit 6T) page 1 paragraph 4 – “One keyword would be “Crowd Sourcing” – certainly a good idea. Maybe also something like Amazon (“Hey, other clients who bought this SP, also bought SP XY”).” Term paper (Exhibit 9T) page 10 – “Over and by his platform the client can monitor, screen and follow his already bought, finished and open structured products in a summary view at any time.” Powerpoint presentation May 4 2012 (Exhibit 8T) slide 5 – “Gather new trends; Gather client behavior – derive wishes” Powerpoint presentation May 4 2012 (Exhibit 8T) slide 17 – “Simultaneously Credit Suisse can survey market trends for SP.” Term paper (Exhibit 9T) page 5 –, Does the client finish the structuring-process, he is told, whether his preferences are already met and represented by

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		an existing structured product. Isn't there any he should be asked, if a structuring proposal by the corresponding bank (here Credit Suisse) should be sent. After this proposal was processed and confirmed the client will be for instance messaged by email, that he can now invest in that said product." Term paper (Exhibit 9T) page 9 –“ After every input of one constraint the GUI responds/refreshes one field (green/red or with a text message) and tells, whether an already typed in and provided option is covered by an already existing structured product.
12.Amethod performed by an electronic platform residing at one or more servers that communicate with client devices associated with one or more users of the electronic platform, the method comprising:	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Platform: Term paper (Exhibit 9T) page 5 -“the client types into the browser based platform (later in an app) the wished invested capital, wished barriers, strike-prices et cetera line by line.”
receiving a request from a user to trade an investment product; identifying a training module associated with a certification program provided by the electronic platform and associated with trading the investment product via the electronic platform;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Training module: Term paper (Exhibit 9T) page 5 – “...he [the user] is provided with an introduction and tests to the main financial terms regarding the domain of structured products
presenting the training module	The claim language should	Training module:

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to the user;	be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Term paper (Exhibit 9T) page 5 – “...he [the user] is provided with an introduction and tests to the main financial terms regarding the domain of structured products
determining whether the user has completed the training module;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Training module: Term paper (Exhibit 9T) page 6 – “After first successful initial log-in the client is provided with a first tutorial how to use the platform both explaining and visually showcasing it.”
when the determining indicates that the user has completed the training module, identifying a test corresponding to the training module;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Identifying test: Term paper (Exhibit 9T) page 12 paragraph 3.2 entry-level test. Term paper (Exhibit 9T) page 12 paragraph 3.2 – “ For advanced and expert users as well as certified and tested users a video-tutorial course is shown..”
presenting the test to the user;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Presenting test: Term paper (Exhibit 9T) page 12 paragraph 3.2 – “ For advanced and expert users as well as certified and tested users a video-tutorial course is shown..”
determining whether the user has passed the test;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Passed test: Term paper (Exhibit 9T) page 12 paragraph 3.2 – “ For advanced and expert users as well as certified and tested users a video-tutorial course is shown.” Interview April 12 2012 Credit

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		Suisse Thomas Imhasly (Exhibit 6T) page 1 –“ There is for instance the idea, that one has to pass a test in order to determine, whether the client has sound knowledge or not.
when the determining indicates that the user has passed the test, certifying the user to trade the investment product.	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Interview April 12 2012 Credit Suisse Thomas Imhasly (Exhibit 6T) page 1 –“ There is for instance the idea, that one has to pass a test in order to determine, whether the client has sound knowledge or not. If he get the “certification” he gets access to the tool. That’s exactly what we have been thinking about. He also thinks, that three client segments (Beginner, Intermediate and Expert) would be meaningful.
13. A method, performed by an electronic platform residing at one or more servers that communicate with client devices associated with one or more users of the electronic platform, of selecting a structured investment product for a user of the electronic platform, the method comprising:	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Selecting structured investment product: Term paper (Exhibit 9T) page 4 – “Instead of tossing the client into the “jungle” of many many structured products and therefore finding a product “Top-Down” the platform should help, advise and customize a product just for him according to the typed in requirements, propose an existing one or initiate the first-issuing of a new note. Page 9 –“ B: An empty PayOff- Diagram is displayed. The naming and description should already be prepared, existing and displayed (suggestion by the

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		platform's generation algorithms) but should be also permitted to be changed by the client before the first step. The client can select and move from the palette (Strike, Barrier, Multi-Barrier, Cap, Mid Cap, delta hedge, vega, ...) the one of his choosing and move it into the diagram. Dependent on the selection he can now draw and drop one point (coordinate) in the diagram and draw the payoff diagram (also done in real-time by the plotter) and couple it with a function or an attribute via a line or specific drawing. Wishful would be, if the tool would automatically get the gradient, incline or slope and then for instance automatically compute the corresponding delta hedge ratio, draw it into the diagram and the message and ask via text: "Slope = 4 identified -> 4 Call positions to be fixed, composited and with corresponding Strike positioned by mouse click Strike (x,y coordinates). Input into the diagram should only be possible if financially reasonable and logical." Term paper (Exhibit 9T) page 8 –"3. Step: Selection of the Customizing process";
receiving, via a graphical user interface provided by the electronic platform,	The claim language should be construed as it is written and readily apparent to a	Receiving via graphical user interface: Powerpoint March 30 (Exhibit

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information from a user, the information including:	person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	3T) slide 14 illustration; Slide 13: “user friendly graphical user interface... Intuitive user prompting... Fine-tuning via drag & drop within the interactive graphic, which displays the payoff profile.” Term paper (Exhibit 9T) page 9 – “After every input of one constraint the GUI responds/refreshes one field (green/red or with a text message) and tells, whether an already typed in and provided option is covered by an already existing structured product.”
information associated with a user’s investment criteria;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Investment criteria: Term paper (Exhibit 9T) page 7 “2.Step investment criteria; The client choses from existing questions/constraints, which corresponding answers reflect his <u>investment criteria</u> and preferences (answers maybe as radio buttons)” emphasis added
information associated with a user’s risk tolerance;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Risk tolerance: Term paper (Exhibit 9T) page 7 “2.Step investment criteria; loss tolerance/ loss sensitivity... <u>risk preference</u> .” Emphasis added
information associated with a user’s investment horizon;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Investment horizon: Term paper (Exhibit 9T) page 7 “2.Step investment criteria; <u>investment horizon</u> .” Emphasis added

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information associated with a user's desired investment market; or	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Investment market: Term paper (Exhibit 9T) page 7 "2.Step investment criteria; In order to segment the client into an investor category and already remove certain investment products and derivatives from the personalized catalog and queue of the user session the client types in his investment preferences.
information associated with a user's level of investment protection;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Investment protection: Term paper (Exhibit 9T) page 7 –“ preference between trade- off return/ risk preference (for instance: defensive, low; medium, moderate; slightly higher, slightly higher; high, aggressive); loss tolerance/ loss sensitivity
determining real-time or near real-time conditions of the investment market; and	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Real-time conditions: Term paper (Exhibit 9T) page 5 – “The Application is also capable of adjusting the criteria in both directions in <u>real-time</u> (namely changing the payoff diagram graphically <-> constraints in form of text).” Emphasis added Page 9 – “Dependent on the selection he can now draw and drop one point (coordinate) in the diagram and draw the payoff diagram (also done in real-time by the plotter)...”
selecting one or more structured investment products based on the information received from the user and based on the real-	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of	Selecting structured investment product: Term paper (Exhibit 9) page 7 – “In order to segment the client into an investor category and

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time or near real-time conditions of the investment market.	widely accepted meanings of commonly understood words.	already remove certain investment products and derivatives from the personalized catalog and queue of the user session the client types in his investment preferences.”
14. A method, performed by an electronic platform residing at one or more servers that communicate with client devices associated with one or more users of the electronic platform, of presenting a tradable structured investment product to a user of the electronic platform, the method comprising:	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Client devices: March 30 Powerpoint (Exhibit 3T) slide 9- “Comparable products e.g. iPhone/iPad App Structured products by Credit Suisse or ... Bank Vontobel; Distinction by graphical customizing/structuring; applying a few questions, which are understandable to the layman.” May 4 Powerpoint (Exhibit 8T) slide 12: client device/iPad illustration; presenting tradable structured investment product for action by retail customer
receiving, via an interface provided by the electronic platform, a request from the user of the electronic platform to perform a trade associated with a structured investment product;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Perform a trade: Term paper (Exhibit 9T) page 10 – 2.3 Step: “Completion/Trading.... The trading formalities, procedures and requirements (also term sheet) are also sent to the client’s email-address. The to be invested amount is either automatically charged on his account or a payment order is provided to him.”
decomposing the structured investment product into two or more priced components of the structured investment product;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of	Decomposing: March 30 Powerpoint (Exhibit 3T) slide 14 Illustration of price versus change in stock in price (i.e. gewinn or earnings) for structured investment product

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	commonly understood words.	with stock (slanted line) and optioun (horizontal line) components.
generating pricing tables for each of the two or more priced components of the structured investment product;	“Pricing table” is constructed to mean any matrix of investment criteria affecting price	Pricing table: Term paper (Exhibit 9T) page 15 – “ calculation and displaying of the payoff diagram and the payoff table regarding the calculation of the price of the structured product.” Oral disclosure in confidence to Accenture and Credit Suisse of heat map illustration of multiple products showing selected characteristics/real time adjusted investment criteria, to be implemented by drag and drop or clicking on selection for a plurality of structured products. Such an approach is illustrated by Accenture client Bank Vontobel’s heat map in the Bank Vontobel video of October 29, 2013 available at https://www.youtube.com/watch?v=0rtTmc-mEjE (Exhibit 16b) Term paper (Exhibit 9T) page 14 – “ calculation of the actual and real-time price of the structured product/derivative.”
pre-fetching, from pricing servers located on an information exchange network that includes the electronic platform, pricing information for the two or more priced components based on a variety of different deal terms;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Pre-fetching: Term paper (Exhibit 9T) page 14 – “ The application server communicates with the user, the database server as well as with other web services and web interfaces in order to calculate

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		the real-time price for structured investment products and derivatives traded on exchanges.“ Term paper (Exhibit 9T) page 15 – “ calculation and displaying of the payoff diagram and the payoff table regarding the calculation of the price of the structured product.” Term paper (Exhibit 9T) page 14 – “ calculation of the actual and real-time price of the structured product/derivative.”
receiving, via the interface provided by the electronic platform, input from the user of the electronic platform that identifies a set of deal terms to be applied to the two or more priced components when performing the trade of the structured investment product;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of words.	Receiving input for deal terms: Term paper (Exhibit 9T) page 5 – “...the platform should help, advise and customize a product just for him according to the typed in requirements, propose an existing one or initiate the first-issuing of a new note; Now the client can type in and fixate “step by step” one wish, requirement and investment criterion and therefore shorten the sample space for possible products. Starting with the investment horizon and the risk appetite/attitude, the client types into the browser based platform (later in an app) the wished invested capital, wished barriers, strike-prices et cetera line by line. Besides the now made constraints and criteria in the form and fashion of financial ratios and limits the tool does

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		also provide the client with the possibility to display the wished payoff in form of a payoff diagram. The Application is also capable of adjusting the criteria in both directions in real-time (namely changing the payoff diagram graphically <-> constraints in form of text); Does the client finish the structuring-process, he is told, whether his preferences are already met and represented by an existing structured product. Isn't there any he should be asked, if a structuring proposal by the corresponding bank (here Credit Suisse) should be sent. After this proposal was processed and confirmed the client will be for instance messaged by email, that he can now invest in that said product. Term paper (Exhibit 9) page 9 – “The client can select and move from the palette (Strike, Barrier, Multi-Barrier, Cap, Mid Cap, delta hedge, vega, ...) the one of his choosing and move it into the diagram. Dependent on the selection he can now draw and drop one point (coordinate) in the diagram and draw the payoff diagram (also done in real-time by the plotter) and couple it with a function or an attribute via a line or specific drawing.”

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interpolating the pricing tables based on the set of deal terms associated with the two or more priced components and provided by the user of the electronic platform;	“Interpolating the pricing” is constructed to mean determining some aspect of a price from a plurality of price components.	Term paper (Exhibit 9T) page 9 – “B: An empty PayOff-Diagram is displayed. The naming and description should already be prepared, existing and displayed (suggestion by the platform’s generation algorithms) but should be also permitted to be changed by the client before the first step. The client can select and move from the palette (Strike, Barrier, Multi-Barrier, Cap, Mid Cap, delta hedge, vega, ...) the one of his choosing and move it into the diagram. Dependent on the selection he can now draw and drop one point (coordinate) in the diagram and draw the payoff diagram (also done in real-time by the plotter) and couple it with a function or an attribute via a line or specific drawing. Wishful would be, if the tool would automatically get the gradient, incline or slope and then for instance automatically compute the corresponding delta hedge ratio, draw it into the diagram and the message and ask via text: “Slope = 4 identified -> 4 Call positions to be fixed, composited and with corresponding Strike positioned by mouse click Strike
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		(x,y coordinates). Input into the diagram should only be possible if financially reasonable and logical. ->Trade-off client degree of freedom(satisfaction)/Bank liability if financially senseless risk without expected reasonable benefit. - Switching between different views/palettes should be made possible. Expertmode/Standardmode - less explanations/ help only if deemed fit - every possibility for options and constraints
determining a price for the structured investment product that is based on the interpolated pricing tables for the two or more priced components; and	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Term paper (Exhibit 9T) page 16 – “The module uses a central data source for calculating the price of a structured product as well as the presentation and the updating or refreshing of the personally fixated options/ investment criteria.”
presenting, via the interface of the electronic platform, information identifying the structured investment product and information identifying the determined price for the structured investment product.	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Term paper (Exhibit 9T) page 9 – “B: An empty PayOff-Diagram is displayed. The naming and description should already be prepared, existing and displayed (suggestion by the platform’s generation algorithms) but should be also permitted to be changed by the client before the first step. The client can select and move from the palette (Strike,

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		Barrier, Multi-Barrier, Cap, Mid Cap, delta hedge, vega, ...) the one of his choosing and move it into the diagram. Dependent on the selection he can now draw and drop one point (coordinate) in the diagram and draw the payoff diagram (also done in real-time by the plotter) and couple it with a function or an attribute via a line or specific drawing. Wishful would be, if the tool would automatically get the gradient, incline or slope and then for instance automatically compute the corresponding delta hedge ratio, draw it into the diagram and the message and ask via text: "Slope = 4 identified -> 4 Call positions to be fixed, composited and with corresponding Strike positioned by mouse click Strike (x,y coordinates). Input into the diagram should only be possible if financially reasonable and logical. ->Trade-off client degree of freedom(satisfaction)/Bank liability if financially senseless risk without expected reasonable benefit. - Switching between different views/palettes should be made possible. Expertmode/Standardmode
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		- less explanations/ help only if deemed fit - every possibility for options and constraints.”
15. A method, performed by an electronic platform residing at one or more servers that communicate with client devices associated with one or more users of the electronic platform, of presenting information associated with a structured investment product that is available for trading via the electronic platform, the method comprising:	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Client device presenting: May 4 Powerpoint (Exhibit 8T) slide 12: Illustration: client device accessing electronic platform and presenting user information regarding the structured product Term paper (Exhibit 9T) page 5 – “Now the client can type in and fixate “step by step” one wish, requirement and investment criterion and therefore shorten the sample space for possible products. Starting with the investment horizon and the risk appetite/attitude, the client types into the browser based platform (later in an app) the wished invested capital, wished barriers, strike-prices et cetera line by line.”
receiving, via an interface provided by the electronic platform, a selection of a structured investment product generated by the electronic platform;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Receiving selection of structured investment products: Powerpoint presentation March 30 2012 (Exhibit 3T) slide 9: “Comparable products as e.g. iPhone/iPad App Structured Products by Credit Suisse or Bank Vontobel“

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		Powerpoint presentation March 30 2012 (Exhibit 3T) slide 14: “Suggesting (almost) matching existing structured products; Submission of new arrangement for a structured product by the client possible, if arrangement hasn’t been denied to date“ Exhibit 9T, page 7: “In order to segment the client into an investor category and already remove certain investment products and derivatives from the personalized catalog and queue of the user session the client types in investment preferences.” Exhibit 9T, page 8: “client should type in one constraint after another and therefore shrink the possible selections of the available structured products”
performing a backtesting analysis for the selected structured investment product, the analysis include a comparison of a theoretical performance of the selected structured investment product to theoretical performances of other structured investment products generated by the electronic platform; and	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Exhibit 9T, page 9: “The client can select and move from the palette (Strike, Barrier, Multi-Barrier, Cap, Mid Cap, delta hedge, vega, ...) the one of his choosing and move it into the diagram. Dependent on the selection he can now draw and drop one point (coordinate) in the diagram and draw the payoff diagram (also done in real- time by the plotter) and couple it with a function or an attribute via a line or specific drawing. Wishful would be, if

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		the tool would automatically get the gradient, incline or slope and then for instance automatically compute the corresponding delta hedge ratio, draw it into the diagram and the message and ask via text: "Slope = 4 identified -> 4 Call positions to be fixed, composited and with corresponding Strike positioned by mouse click Strike (x,y coordinates). <u>Input into the diagram should only be possible if financially reasonable and logical.</u>" Emphasis added.
presenting, via the interface provided by the electronic platform, a result of the performed analysis.	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Exhibit 9 T: "The trading formalities, procedures and requirements (also term sheet) are also sent to the client's email-address. The to be invested amount is either automatically charged on his account or a payment order is provided to him (either via Online-Banking or in writing). Over and by his platform the client can monitor, screen and follow his already bought, finished and open structured products in a summary view at any time."
16. A method, performed by an electronic platform residing at one or more servers that communicate with client devices associated with one or more users of the electronic platform, of presenting tradable investment products	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Platform: Term paper Translation (Exhibit 9T (original Exhibit 9O)) page 5 -"the client types into the browser based platform (later in an app) the wished invested capital, wished barriers, strike-prices et cetera line by line."

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to a user, the electronic platform comprising:		Server: May 4 Powerpoint (Exhibit 8T) – Illustration in diagram (page 7) of Credit Suisse Server noted at Page 8 Business Case Excel Spread Sheet, (Exhibit 3.5b-dT) line 44– “Servers, workstations, additional IT equipment”
generating one or more tradable investment products in response to product request information received from a user of the electronic platform;	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Product generation system: Term paper (Exhibit 9T) page 5 – “the platform should help, advise and customize a product just for him according to the typed in requirements, propose an existing one or initiate the first-issuing of a new note.”
identifying other investment products managed by the electronic platform that share characteristics with the generated one or more tradable investment products; and	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Identifying other investment products on platform: Term paper (Exhibit 9T) page 5 –“Thus after the client finishes the structuring- process, he is told, whether his preferences are already met and represented by an existing structured product. If there Isn’t there any he should be asked, if a structuring proposal by the corresponding bank (here Credit Suisse) should be sent. After this proposal was processed and confirmed the client will be for instance messaged by email, that he can now invest in that said product.” Term paper (Exhibit 9T) page 9 – “after every input of one constraint the GUI responds/refreshes one field

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		(green/red or with a text message) and tells, whether an already typed in and provided option is covered by an already existing structured product. Term paper (Exhibit 9T) page 10 – “A direct link on the platform and an overview of all and his traded financial products gives oversight.” Interview April 12 2012 transcript Thomas Imhasly Credit Suisse (Exhibit 6T) page 1 paragraph 4 – “One keyword would be “Crowd Sourcing” – certainly a good idea. Maybe also something like Amazon (“Hey, other clients who bought this SP, also bought SP XY”).” Term paper (Exhibit 9T) page 10 – “Over and by his platform the client can monitor, screen and follow his already bought, finished and open structured products in a summary view at any time.” Powerpoint presentation May 4 2012 (Exhibit 8T) slide 5 – “ Gather new trends; Gather client behavior – derive wishes” Powerpoint presentation May 4 2012 (Exhibit 8T) slide 17

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		– “ Simultaneously Credit Suisse can survey market trends for SP.” Powerpoint presentation March 30 2012 (Exhibit 3T) slide 9: “Comparable products as e.g. iPhone/iPad App Structured Products by Credit Suisse“ Powerpoint presentation March 30 2012 (Exhibit 3T) slide 14: “Suggesting (almost) matching existing structured products; Submission of new arrangement for a structured product by the client possible, if arrangement hasn’t been denied to date“
presenting an interface that displays information representing the identified investment products.	The claim language should be construed as it is written and readily apparent to a person of ordinary skill in the art by the application of widely accepted meanings of commonly understood words.	Presenting information regarding investment product: March 30 Powerpoint (Exhibit 3T) slide 9- “ Comparable products e.g. iPhone/iPad App Structured products by Credit Suisse or ... Bank Vontobel; Distinction by graphical customizing/structuring; applying a few questions, which are understandable to the layman” May 4 Powerpoint (Exhibit 8T) slide 12: client device/iPad illustration; presenting tradable structured investment product

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