

UNITED STATES PATENT AND TRADEMARK OFFICE

BEFORE THE PATENT TRIAL AND APPEAL BOARD

FIFTH THIRD BANK, NATIONAL ASSOCIATION,
Petitioner,

v.

UNITED SERVICES AUTOMOBILE ASSOCIATION,
Patent Owner.

IPR2026-00277 (Patent 12,211,095 B1)
IPR2026-00279 (Patent 12,159,310 B1)¹

Before KALYAN K. DESHPANDE, *Chief Administrative Patent Judge*.

ORDER
Conduct of the Proceedings
37 C.F.R. § 42.5

¹ The cases are related but not joined. This Order resolves issues common to these proceedings. The parties are not authorized to use this style heading in any papers without the Board's prior authorization.

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In each of the above-captioned proceedings, United Services Automobile Association (“Patent Owner”) filed an “Unopposed Motion for Extension of Time” (Paper 19, “Motion”), “request[ing] an extension of time for the due dates for Patent Owner’s request for discretionary denial (‘RDD’), Petitioner’s opposition to RDD, and the Patent Owner preliminary response (‘POPR’).”² Motion 2. Patent Owner requests the following revisions to the current proceeding schedule:

Paper	Current Due Date	Revised Due Date
Patent Owner’s RDD	Sept. 14, 2026	Oct. 5, 2026
Petitioner’s Opposition to RDD	Oct. 13, 2026	Nov. 5, 2026
Patent Owner’s POPR	Oct. 13, 2026	Nov. 5, 2026

Id. at 2, 4. Patent Owner argues that “[g]ood cause exists for the requested extension for the RDD papers because it will permit the parties to brief the *Fintiv* issue based on the actual trial date,” as “Judge Rodney Gilstrap will assign a trial date” “in the parallel district court action in *United States Automobile Association v. Fifth Third Bank, N.A.*, Case No. 2:26-cv-00595-JRG (E.D. Tex.)” at “the scheduling conference set for September 30, 2026.” Motion 2. Patent Owner adds that “[g]ood cause exists for the extension of the date for the POPR so that the POPR merits brief is not filed

² Citations are to the record in IPR2026-00277. A similar paper was filed in IPR2026-00279.

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during the RDD briefing sequence.” *Id.* at 3. Patent Owner indicates that Petitioner does not oppose the requested extension. *Id.*

Having considered Patent Owner’s Motion, it is determined that good cause exists for granting Patent Owner’s requested extension of the current Due Dates listed above. Patent Owner’s Motion is granted.

It is:

ORDERED that the Motion is *granted*; and

FURTHER ORDERED that the Due Date for Patent Owner’s brief requesting discretionary denial is revised from September 14, 2026 to October 5, 2026; that the Due Date for Petitioner’s brief opposing Patent Owner’s discretionary denial request is revised from October 13, 2026 to November 5, 2026, and that the Due Date for Patent Owner’s preliminary response is revised from October 13, 2026 to November 5, 2026.

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