

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Park, Chanpyo et al. **ART UNIT:** 3695
APPLN. NO.: 15/056,827 **EXAMINER:** TIBLJAS, Shacole C.
FILING DATE: February 29, 2016 **DATED:** March 4, 2019

**FOR: ELECTRONIC DEVICE INCLUDING ELECTRONIC PAYMENT
 SYSTEM AND OPERATING METHOD THEREOF**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action of the United States Patent and Trademark Office dated December 3, 2018, please consider the following amendments and remarks.

AMENDMENTS TO THE CLAIMS

Please amend the claims as follows:

1. (Currently Amended) A method of an electronic device, the method comprising:
displaying a plurality of images corresponding to a plurality of electronic cards,
respectively, on a display of the electronic device;

displaying, in response to detecting a first user input for selecting an image among the
plurality of images, the selected[[an]] image, at least a portion of usage information of an
electronic card among the plurality of electronic cards corresponding to the selected image, and a
graphical representation of a payment module of the electronic card on the display, wherein the
usage information is associated with one or more payment that has been performed based on the
electronic card~~an electronic card on a screen;~~

detecting a second user input for selecting the graphical representation~~selection~~ of the
payment module; and

performing payment by using the electronic card in response to the detection of the
second user input.

wherein displaying the selected image, the at least a portion of the usage information and
the graphical representation comprises displaying the selected image in a first area of the display,
displaying the at least a portion of the usage information in a second area of the display distinct
from the first area and displaying the graphical representation in a third area of the display
distinct from the first area and the second area.

2. (Currently Amended) The method of claim 1, wherein the first area, the second area
and the third area are image, the usage information, and the payment module are displayed in
different layers on the display~~screen.~~

3. (Currently Amended) The method of claim [[2]]1, wherein displaying the selected
image, the at least a portion of the usage information, and the graphical representation~~payment~~
~~module of the electronic card~~ comprises controlling a size of the second area where the at least a
portion of the usage information is displayed in response to detecting a third user input for

~~scrolling the second arealayer for the usage information while displaying the payment module.~~

4. (Currently Amended) The method of claim 1, wherein displaying the plurality of images ~~image, the usage information, and the payment module of the electronic card~~ comprises:

displaying one or more electronic cards in a list;

detecting a selection one of the one or more electronic cards in the list as the first user input; and

displaying the screen.

5. (Original) The method of claim 4, wherein displaying one or more electronic cards in the list comprises displaying recommended electronic cards at an end of the list.

6. (Original) The method of claim 5, wherein displaying the recommended cards comprises displaying the recommended cards at the end of the list in response to a scrolling on the list.

7. (Original) The method of claim 4, wherein the one or more electronic cards are classified into a plurality of categories, and displaying of the list comprises:

displaying the categories by tabs; and

displaying the one or more electronic cards in the list to correspond to any one of the categories.

8. (Currently Amended) The method of claim 1, wherein the electronic card is registered in a first application to display the screen, and displaying the selected image, the at least a portion of the usage information, and the graphical representation ~~payment module of the electronic card on the screen~~ comprises at least one of:

registering the electronic card in a second application; and

removing the electronic card from the second application.

9. (Original) The method of claim 1, further comprising:

registering the electronic card in a first application to display the screen; and

registering the electronic card in the second application.

10. (Original) The method of claim 1, further comprising displaying recommended cards based on input keywords.

11. (Currently Amended) An electronic device, comprising:
a display unit; and
a controller connected to the display unit and configured to:
display a plurality of images corresponding to a plurality of electronic cards, respectively,
on a display of the electronic device;

display, in response to detecting a first user input for selecting an image among the plurality of images, the selected[[an]] image, at least a portion of usage information of an electronic card among the plurality of electronic cards corresponding to the selected image, and a graphical representation of a payment module of the electronic card on the display, wherein the usage information is associated with one or more payment that has been performed based on the electronic card~~an electronic card on a screen,~~

detect a second user input for selecting the graphical representation~~selection~~ of the payment module, and

perform a payment using the electronic card in response to the detection of the second user input,

wherein the image, the at least a portion of the usage information and the graphical representation are displayed in a first area, a second area and a third area, respectively, within the display unit different to each other.

12. (Currently Amended) The electronic device of claim 11, wherein the first area, the second area and the third area are~~controller is further configured to display the image, the usage information, and the payment module in different layers.~~

13. (Currently Amended) The electronic device of claim 11[[12]], wherein the controller is further configured to control a size of the second area where the at least a portion of the usage information is displayed in response to detecting a third user input for scrolling the second

~~are a layer for the usage information while displaying the payment module.~~

14. (Currently Amended) The electronic device of claim 11, wherein the controller is further configured to display one or more electronic cards in a list, detect a selection of the one or more electronic cards in the list as the first user input, ~~and display the screen.~~

15. (Original) The electronic device of claim 14, wherein the controller is further configured to display recommended electronic cards at an end of the list.

16. (Original) The electronic device of claim 15, wherein the controller is further configured to display the recommended cards at the end of the list in response to a scrolling on the list.

17. (Original) The electronic device of claim 14, wherein the controller is further configured to classify the one or more electronic cards into a plurality of categories, display the categories by tabs, and display the list to correspond to any one of the categories.

18. (Original) The electronic device of claim 11, wherein the electronic card is registered in the first application to display the screen, and wherein the controller is further configured to register the electronic card in the second application or remove the electronic card from the second application.

19. (Original) The electronic device of claim 11, wherein the controller is further configured to register the electronic card in the first application to display the screen, and register the electronic card in the second application.

20. (Original) The electronic device of claim 11, wherein the controller is further configured to display recommended cards based on input keywords.

REMARKS

Claims 1-20 are pending in this application, with Claims 1 and 11 being recited in independent form. Claims 1-4, 8, and 11-14 are amended, as set forth above. No new matter is presented.

In the Office Action:

Claims 1-20 are rejected under 35 U.S.C. § 101 as being directed to a judicial exception without significantly more;

Claims 1, 4, 11, and 14 are rejected under 35 U.S.C. § 102(a)(1) as being anticipated by U.S. Patent Application Publication No. 2012/0316992 to Osborne; and

Claims 2, 3, 12, and 13 are rejected under 35 U.S.C. § 103 as being unpatentable over Osborne in view of U.S. Patent Application Publication No. 2014/0115125 to Chen;

Claims 5, 6, 15, and 16 are rejected under 35 U.S.C. § 103 as being unpatentable over Osborne in view of U.S. Patent Application Publication No. 2014/0114777 to Guyot, and further in view of U.S. Patent No. 8,126,782 to Zhu et al. (hereinafter Zhu);

Claims 7-9 and 17-19 are rejected under 35 U.S.C. § 103 as being unpatentable over Osborne in view of U.S. Patent Application Publication No. 2014/0279437 to Lee et al. (hereinafter Lee); and

Claims 10 and 20 are rejected under 35 U.S.C. § 103 as being unpatentable over Osborne in view of Guyot and Zhu, and further in view of U.S. Patent Application Publication No. 2013/0006756 to Heo.

Regarding the § 101 rejection of Claims 1-20, and with respect to independent Claim 1, the Examiner contends that:

“Claim 1 recites a method for performing payment with an electric card, which corresponds to the concepts identified as abstract ideas by the courts, such as a financial economic practice involving managing transactions between people in *buySAFE Generating menus on a computer (Ameranth) and Classifying and storing digital images in an organized manner (TLI Comms.)*. The concept described in claim 1 is not meaningfully different than

the concept found by the courts to be an abstract idea. As such, the description in claim 1 of registering and performing payment with an electronic card is an abstract idea... Claims 11-20 are directed to an electronic device with similar steps and abstract idea described in claim 1, therefore they are rejected under the same rationale.”

Claim 1, as amended, recites a method of an electronic device, the method comprising:
displaying a plurality of images corresponding to a plurality of electronic cards,
respectively, on a display of the electronic device;

displaying, in response to detecting a first user input for selecting an image among the plurality of images, the selected[[an]] image, at least a portion of usage information of an electronic card among the plurality of electronic cards corresponding to the selected image, and a graphical representation of a payment module of the electronic card on the display, wherein the usage information is associated with one or more payment that has been performed based on the electronic card~~an electronic card on a screen;~~

detecting a second user input for selecting the graphical representation~~selection~~ of the payment module; and

performing payment by using the electronic card in response to the detection of the second user input,

wherein displaying the selected image, the at least a portion of the usage information and the graphical representation comprises displaying the selected image in a first area of the display, displaying the at least a portion of the usage information in a second area of the display distinct from the first area and displaying the graphical representation in a third area of the display distinct from the first area and the second area.

Amended Claim 11 includes similar recitations as amended Claim 1, in device form, as set forth above.

MPEP § 2106.04(a)(I) entitled “CLAIMS THAT ARE DIRECTED TO IMPROVEMENTS IN COMPUTER FUNCTIONALITY OR OTHER TECHNOLOGY ARE NOT ABSTRACT” states “[w]hen making the determination of whether a claim is directed to an

abstract idea, examiners should keep in mind that some inventions pertaining to improvements in computer functionality or to improvements in other technologies are not abstract when appropriately claimed, and thus may be eligible at Step 2A.

Claim 1 is amended to recite “displaying a plurality of images corresponding to a plurality of electronic cards, respectively, on a display of the electronic device,” “displaying, in response to detecting a first user input for selecting an image among the plurality of images, the selected image, at least a portion of usage information of an electronic card among the plurality of electronic cards corresponding to the selected image, and a graphical representation of a payment module of the electronic card on the display, wherein the usage information is associated with one or more payment that has been performed based on the electronic card,” “detecting a second user input for selecting the graphical representation of the payment module,” “performing payment by using the electronic card in response to the detection of the second user input,” and “wherein displaying the selected image, the at least a portion of the usage information and the graphical representation comprises displaying the selected image in a first area of the display, displaying the at least a portion of the usage information in a second area of the display distinct from the first area and displaying the graphical representation in **a third area of the display distinct from the first area and the second area**” (emphasis added).

The present Specification, on page 215, line 29, to page 216, line 3, discloses:

“[a] keypad portion area, which is used to receive the user’s input during PIN number input, is an area referred to as a SIP, which is a layer operating in a security mode. The area numbered (5) illustrated in FIG. P04-063 corresponds to the same, and (5) may be a structure existing in **a layer different from that of (1)-(4). The area no. (5) is in a different trust UI layer, thereby enhancing security.**” (Emphasis added.)

Thus, Applicant respectfully submits that amended Claims 1 and 11 improve computer functionality by enhancing security and are, thus, patent eligible per MPEP § 2106.04(a)(I).

In addition, the Examiner contends that:

“Claims 2-10 are dependent on claim 1 and include all of the limitations of claim 1. Therefore, claims 2-10 recite the same abstract idea of “registering and performing payment with an electronic card.” The claims do not recite any additional elements beyond that of claim 1, therefore, claims 1-10 are not drawn to eligible subject matter as they are directed to an abstract idea without significantly more.”

USPTO publication entitled “July 2015 Update On Subject Matter Eligibility” (hereinafter *Update*), 80 Fed. Reg. 45429, dated July 30 2015, on pages 1 and 2, states:

“[c]omments also stressed the importance of the 2014 IEG’s instruction that in Step 2B, examiners are to consider all additional elements both individually and in combination to determine whether the claim as a whole amounts to significantly more than an exception. It is agreed that this instruction is vital to ensuring the eligibility of many claims, because even if an element does not amount to significantly more on its own (e.g., because it is merely a generic computer component performing generic computer functions), it can still amount to significantly more when considered in combination with the other elements of the claim.”

The Examiner did not expressly address any recitation from the dependent claims either individually or in combination as required by *Update*, but merely made conclusory statements.

Furthermore, Claims 2-10 and 12-20 depend from amended Claims 1 and 11, which, for the reasons given above, Applicant respectfully submits recite patent eligible subject matter.

In view of the above, Applicant respectfully submits that Claims 1-20 concern patent eligible subject matter and the § 101 rejection is overcome.

Regarding the § 102(a)(1) rejection of independent Claims 1 and 11, and with respect to Claim 1, the Examiner contends that Osborne discloses all of the recitations of Claim 1. Claim 1 is amended as shown above.

Amended Claim 11 includes similar recitations as amended Claim 1, in device form, as set forth above. Support for the amendment is found in the Specification of the present application in at least FIGs. 60, 69A, and 69B, and on at least page 429, line 16, to page 430, line 21, and page 436, line 14, to page 439, line 13.

The Examiner admits that Osborne does not disclose or suggest displaying an image, usage information and a graphical representation of a payment module based on distinct areas (or layers), as recited in amended Claim 1.

In addition, Applicant respectfully submits that Chen does not disclose or suggest a user interface including an image, usage information and a graphical representation, as recited in amended Claim 1.

Chen, in paragraph [0047], merely discloses a switching operation configured to switch multiple applications between a foreground and a background according to a selection of a user.

Applicant respectfully submits that neither Osborne nor Chen discloses “usage information *associated with one or more payment that has been performed based on the electronic card,*” which is selected by the first user input, as recited in amended Claim 1 (emphasis added).

Applicant respectfully submits that Osborne merely discloses historical information that directs to a user’s prior purchases via an application but does not disclose “*one or more payment that has been performed based on the electronic card*” selected by the user, as recited in amended Claim 1 (emphasis added).

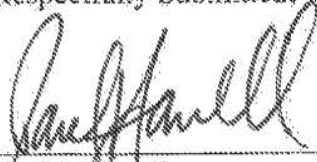
Since amended Claim 11 includes similar recitations as amended Claim 1, the above similarly applies to amended Claim 11.

In view of the above, Applicant respectfully submits that Osborne in view of Chen does not anticipate or render obvious amended Claims 1 and 11, and the §§ 102(a)(1) and 103 rejections are overcome.

Without conceding the patentability, per se, of dependent Claims 2-10, and 12-20, these claims are believed to be patentably distinct over the cited references, based at least on their dependence from amended Claims 1 and 11, respectively, and the §§ 102(a)(1) and 103 rejections are overcome.

Accordingly, all of the claims pending in the application, namely, Claims 1-20, are believed to be in condition for allowance, which is respectfully requested. Should the Examiner believe that a telephone conference or personal interview would facilitate resolution of any remaining matters, the Examiner may contact Applicant's attorney at the number given below.

Respectfully Submitted,



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