

Filed on behalf of Pi-Net International, Inc.

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UNITED STATES PATENT AND TRADEMARK OFFICE

BEFORE THE PATENT TRIAL AND APPEAL BOARD

SAP AMERICA, INC.

Petitioner

v.

PI-NET INTERNATIONAL, INC.

Patent Owner

CASE CBM2014-00018

Patent 8,037,158

RESPONSE OF PATENT OWNER

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a) “A method for performing a real time Web transaction from a Web application over a digital network atop the Web”	66
b). “providing a Web page for display on a computer system coupled to an input device”	68
c) “providing a point-of-service application as a selection within the Web page, wherein the point-of-service application provides access to both a checking and savings account, the point-of-service application operating in a service network atop the World Wide Web”	69
d) “accepting a first signal from the Web user input device to select the point-of-service application; accepting subsequent signals from the Web user input device”	72
e) “transferring funds from the checking account to the savings account in real-time utilizing a routed transactional data structure that is both complete and non-deferred, in addition to being specific to the point-of-service application, the routing occurring in response to the subsequent signals”	72
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Cases

Bicon, Inc. v. Straumann Co., 441 F.3d 945 (Fed. Cir. 2006) 34

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I. Claim Construction

A distinguishing feature of the '158 Patent deriving priority from U.S. provisional application with S/N 60/006,634 filed November 13, 1995—is that the claimed real-time Web transaction *must* occur from a Web application that is a Web client and that is displayed in a Web browser. None of the known prior art offers this feature. In light of the PTAB Decision to Institute, Patent Owner respectfully suggests that the Board may have misunderstood some of the points of the invention. In light of the same, the Patent Owner seeks to clarify those perceived misunderstandings with slightly amended constructions from that provided in the Preliminary Response. The following terms construed together convey a clear and accurate understanding of how the claimed inventions differ from the prior art. In light of those differentiations and even in view of the simple claim language, claims 4-6 are not rendered obvious by the alleged cited art.

CLAIM TERM OR PHRASE	PATENT OWNER CONSTRUCTION	PTAB CONSTRUCTION
a) <u>real-time Web transaction from a Web application</u> ; b) <u>Web transaction</u> is a loan requested from a	a non-deferred Web transaction (requested by a Web user) from an application that is a Web client displayed in a Web	“a software program that can be accessed by an Internet user.” (Petitioner and PTAB construed only ‘Web

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