UNITED STATES PATENT AND TRADEMARK OFFICE

BEFORE THE PATENT TRIAL AND APPEAL BOARD

U.S. BANCORP

Petitioner v.

RETIREMENT CAPITAL ACCESS MANAGEMENT COMPANY LLC

Patent Owner

Case CBM2013-00014

Patent 6,625,582

PATENT OWNER RETIREMENT CAPITAL ACCESS MANAGEMENT COMPANY LLC'S RESPONSE

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TABLE OF CONTENTS

TABLE OF CONTENTS
TABLE OF AUTHORITIES v
I. INTRODUCTION1
II. STATEMENT OF THE PRECISE RELIEF REQUESTED 4
III. BACKGROUND OF THE INVENTION4
IV. U.S. BANCORP CANNOT PREVAIL DUE TO ITS FAILURE
TO SUBMIT REQUISITE EVIDENCE
V. SECTION 101 JURISPRUDENCE10
A. Only Claims That Monopolize An Abstract Idea – Without
More – Are Unpatentable
B. Lack Of Abstractness Does Not Require Proof That Any Limitation
On The Identified Abstract Concept Is Novel Or Nonobvious 15
VI. U.S. BANCORP CONTENDS THE '582 PATENT IMPROPERLY
PREEMPTS OTHERS FROM "ADVANCING FUNDS BASED ON
FUTURE RETIREMENT PAYMENTS." 16
VII. U.S. BANCORP HAS NOT SHOWN THAT ANY CLAIM IS
UNPATENTABLE UNDER 35 U.S.C. § 101 16
A. The Claims Of The '582 Patent Were Narrowed During Prosecution
To Cover Less Than The Abstract Concept

B.	U.S. Bancorp Does Not Even Contend That The Without Encumbering
	Or Without Violating Legal Proscriptions Limitations Were Merely
	Routine Or Conventional Limitations
C.	The Board's Argument On Behalf Of U.S. Bancorp That The
	Specification Of The '582 Patent Does Not Provide Sufficient
	Description As To Compliance With U.S. Law Is Irrelevant
D.	U.S. Bancorp's Non-Infringement Contentions Also Demonstrate
	That The Claims Of The '582 Patent Do Not Monopolize An
	Abstract Concept
E.	None Of The '582 Patent Claims Involve Purely Mental Processes That
	Could Be Performed Without The Use Of A Computer
VIII.	SECTION 101 IS NOT A PROPER GROUND UPON
	WHICH A COVERED BUSINESS METHOD REVIEW
	MAY BE MAINTAINED
A.	Challenges to the validity of a patent in CBM Review are
	limited to grounds specified in the Patent Act as "conditions for
	patentability."
B.	The text of the Patent Act supports the conclusion that Section
	101 is not a "condition for patentability."
C.	The text of the AIA supports the conclusion that Section 101 is
	not a statutorily authorized basis for conducting a CBM Review 40

IX. CO	NCLUSION	45
	ground for instituting a CBM Review is misguided	
E.	The PTAB's previous conclusion that Section 101 is a valid	
	conducting a CBM Review	
	that Section 101 is not a statutorily authorized basis for	
D.	The legislative history of the AIA supports the conclusion	

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