

**UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE PATENT TRIAL AND APPEAL BOARD**

UNITED SERVICES AUTOMOBILE ASSOCIATION,
Petitioner

v.

NADER ASGHARI-KAMRANI and KAMRAN ASGHARI-KAMRANI,
Patent Owners

U.S. PATENT 8,266,432
Case CBM2016-00064

PATENT OWNERS RESPONSE

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Patent Trial and Appeal Board

United States Patent and Trademark Office

P.O. Box 1450

Alexandria, VA 22313-1450

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LIST OF EXHIBITS

Exhibit 2007	Statutory Disclaimer filed December 1, 2016
Exhibit 2008	Certificate of Correction issued Oct. 25, 2016
Exhibit 2009	Original Disclosure of Application 11/333,400
Exhibit 2010	Declaration of Dr. Alfred C. Weaver (“Weaver”)
Exhibit 2011	Curriculum Vitae of Dr. Alfred C. Weaver
Exhibit 2012	Witness Experience of Dr. Alfred C. Weaver
Exhibit 2013	<i>Unwired Planet, LLC v. Google Inc.</i> (Fed. Cir. 2016)

I. INTRODUCTION

Challenged U.S. Patent 8,266,432 (“the 432 Patent,” Ex. 1001) includes claims 1-55. Patent Owner has disclaimed claims 4, 11, 29, 46, 49, and 53. See Exs. 2001 and 2007. Accordingly, claims 1-3, 5-10, 12-28, 30-45, 47, 48, 50-52, 54, and 55 (“the challenged claims”) remain under consideration in this Covered Business Method Patent Review (“CBMR”). None of the challenged claims has been amended.

The Patent Trials and Appeals Board (“the Board”) instituted this CBMR on the following grounds: 35 U.S.C. § 103(a) for being unpatentable over U.S. Patent Application Publication 2007/0022301 A1 (“Nicholson”) (Ex. 1034) in view of U.S. Patent 5,740,361 (“Brown”) (Ex. 1035). Patent Owner respectfully submits that the proposed ground is incorrect and the Board should not cancel any of the challenged claims because Nicholson does not qualify as prior art.

II. SUMMARY OF THE 432 PATENT

The 432 Patent relates to “a system and method provided by a central-entity for centralized identification and authentication of users and their transactions to increase security in e-commerce.” Ex. 1001 at 2:52–55. In an example, a customer (e.g., user 10) and a business (e.g., external-entity 20) can attempt an online transaction. *Id.* at FIG. 2, 3:35–40, 4:44-61, and 5:5-9. Before the transaction can be completed, the business requests a digital identity of the customer. *Id.* at 5:10-13. The customer obtains the digital identity from a central-entity, which the central entity may generate by combining information identifying the user (e.g., a username) with a dynamic, non-predictable and time-dependent code. *Id.* at 5:13-

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