

UNITED STATES PATENT AND TRADEMARK OFFICE

BEFORE THE PATENT TRIAL AND APPEAL BOARD

GOOGLE, INC.,
Petitioner,

v.

WHITSERVE LLC,
Patent Owner.

Case IPR2013-00249
Patent No. 6,981,007

Before THOMAS L. GIANNETTI, MICHAEL J. FITZPATRICK, and
CHRISTOPHER L. CRUMBLEY, *Administrative Patent Judges*.

CRUMBLEY, *Administrative Patent Judge*.

DECISION
Institution of *Inter Partes* Review
37 C.F.R. § 42.108

I. INTRODUCTION

On April 15, 2013, Google, Inc. (“Google”) filed a Petition For *Inter Partes* Review of claims 1-9 and 11-15 of U.S. Patent No. 6,981,007 (Ex. 1001, “the ’007 patent”). Paper 2, “Pet.” The owner of the ’007 patent, Whitserve LLC (“Whitserve”) filed a Patent Owner’s Preliminary Response on July 18, 2013. Paper 10, “Prelim. Resp.” With its preliminary response, Whitserve provided evidence it has filed a statutory disclaimer of claims 11-15 pursuant to 37 C.F.R. § 1.321(a). *Id.* at 1; Ex. 2001. We have jurisdiction over remaining claims 1-9 under 35 U.S.C. § 314.

The standard for instituting an *inter partes* review is set forth in 35 U.S.C. § 314(a) which provides as follows:

THRESHOLD -- The Director may not authorize an *inter partes* review to be instituted unless the Director determines that the information presented in the petition filed under section 311 and any response filed under section 313 shows that there is a reasonable likelihood that the petitioner would prevail with respect to at least 1 of the claims challenged in the petition.

Upon consideration of the petition, we determine that the information presented establishes that there is a reasonable likelihood that Google would prevail with respect to claims 1-9 of the ’007 patent. Accordingly, pursuant to 35 U.S.C. § 314, we authorize an *inter partes* review to be instituted as to claims 1-9.

A. The ’007 Patent

The ’007 patent is directed to system for backing up data stored on a central computer over the Internet to a local client computer. Ex. 1001, Abstract. In particular, the ’007 patent “relates to outsourced, Internet-based data processing

and more particularly to safeguarding customer/client data when a business outsources data processing to third party Internet-based systems.” *Id.* at 1:14-17. The system comprises a client computer and a central data processing system, connected by an Internet communications link. *Id.* at 2:45-47. Using the Internet link, the client computer can execute software on the central computer for storing, displaying, updating, and deleting data. *Id.* at 2:50-54. Significantly, the system also has the ability to transmit a copy of the data on the central computer to the local computer for backup, and can later restore any lost data from the local computer back to the central computer. *Id.* at 2:53-56.

B. Exemplary Claim

Of the challenged claims, claims 1, 4, and 7 are independent, while claims 2 and 3 depend from claim 1, claims 5 and 6 depend from claim 4, and claims 8 and 9 depend from claim 7. Claim 1 is exemplary of the claimed subject matter of the '007 patent and is reproduced as follows:

1. A system for onsite backup of internet-based data comprising:
 - a central computer;
 - a client computer;
 - a communications link between said central computer and the Internet;
 - a communications link between said client computer and the Internet;
 - at least one database containing a plurality of data records accessible by said central computer, each data record containing a client identification number;

software executing on said central computer for receiving a data backup request from said client computer;

software executing on said central computer for transmitting said data backup to said client computer for onsite backup of internet-based data on said client computer.

C. Prior Art Relied Upon

Google relies upon the following prior art references:

Guck	U.S. Patent 5,848,415	Dec. 8, 1998	(Ex. 1006)
Schrader	U.S. Patent 5,903,881	May 11, 1999	(Ex. 1007)

Wells Fargo website (“WF Site”), *wellsfargo.com*, Internet Archive Wayback Machine (Jan. 19, 1998) (Ex. 1003)

Patricia B. Seybold, CUSTOMERS.COM: HOW TO CREATE A PROFITABLE BUSINESS STRATEGY FOR THE INTERNET AND BEYOND (Oct. 30, 1998) (Ex. 1004)

Google asserts that the WF Site is prior art under 35 U.S.C. § 102(b), Seybold and Schrader are prior art under 35 U.S.C. § 102(a), and Guck is prior art under 35 U.S.C. § 102(e). Pet. 7-8. Whitserve does not contest the prior art status of any reference at this stage of the proceedings. Prelim. Resp. 10 n.4.

D. The Asserted Grounds

Google asserts the following grounds¹ of unpatentability:

1. Claims 1-9 are unpatentable under 35 U.S.C. § 103 as obvious over the combined disclosures of WF Site, Seybold, and Guck; and

¹ Google’s petition also asserts that claim 11 is unpatentable under 35 U.S.C. § 102(a) as anticipated by Schrader. Pet. 8. In view of Whitserve’s disclaimer of claims 11-15, this ground is moot.

2. Claims 1-9 are unpatentable under 35 U.S.C. § 103 as obvious over the combined disclosures of Schrader and Guck.

II. ANALYSIS

A. Claim Construction

In an *inter partes* review, “[a] claim in an unexpired patent shall be given its broadest reasonable construction in light of the specification of the patent in which it appears.” 37 C.F.R. § 42.100(b). Stated differently, we construe claim terms using “the broadest reasonable meaning of the words in their ordinary usage as they would be understood by one of ordinary skill in the art, taking into account whatever enlightenment by way of definitions or otherwise that may be afforded by the written description contained in the applicant's specification.” *In re Morris*, 127 F.3d 1048, 1054 (Fed. Cir. 1997). We presume that claim terms have their ordinary and customary meaning. *See In re Translogic Tech., Inc.*, 504 F.3d 1249, 1257 (Fed. Cir. 2007) (“The ordinary and customary meaning is the meaning that the term would have to a person of ordinary skill in the art in question.”) (internal quotation marks omitted). However, a patentee may rebut this presumption by acting as his own lexicographer, providing a definition of the term in the specification with “reasonable clarity, deliberateness, and precision.” *In re Paulsen*, 30 F.3d 1475, 1480 (Fed. Cir. 1994).

Google proffers interpretations for eight claim terms: 1) *communications link*; 2) *client identification number*; 3) *data backup*; 4) *data backup request*; 5) *internet-based data*; 6) *retrieving said data backup*; 7) *storing said data backup in a location accessible to said client computer*; and 8) *software executing on said*

central computer for generating a data backup request. Pet. 8-9. Whitserve only submits a proposed interpretation for the claim term *internet-based data*. Prelim. Resp. 3-9. We consider the proposed constructions below, taking into account the plain meaning of the terms and their usage in the specification.

1. Internet-Based Data

Google contends that *Internet-based data* means “data that is accessible, stored, modified, or processed via the Internet.” Pet. 9. As support for this construction, Google cites to the declaration of its expert William S. Finkelstein, who states that it is the broadest reasonable construction in light of the specification. Ex. 1009 ¶¶ 29-31. Mr. Finkelstein notes that in the appeal of a district court litigation involving the ’007 patent the Federal Circuit discussed the construction a reasonable jury would have given *Internet-based data*, but he asserts that under the broadest reasonable interpretation standard our construction need not be the same as the Federal Circuit’s. *Id.* ¶ 30 (citing *Whitserve LLC v. Computer Packages, Inc.*, 694 F.3d 10 (Fed. Cir. 2012) (Ex. 1008).

Whitserve counters that Google’s proffered construction is too broad and ignores the Federal Circuit’s construction that *Internet-based data* “requires the ability to modify centrally stored data from across the Internet, rather than simply sending it across the Internet.” Prelim. Resp. 3 (citing *Whitserve*, 694 F.3d at 24 (Ex. 1008 at 20)). Whitserve cites to the specification of the ’007 patent for support, noting that “[m]odifying data over the Internet is a distinction between the claimed invention and the prior art as described in the specification.” Prelim. Resp. 7. Prior art systems, as depicted in Figure 2 of the patent, typically back up

data that is created, modified, and stored on a client computer to a central computer over the Internet. *Id.* (citing Ex. 1001 Fig. 2). The invention of the '007 patent, by contrast, backs up data from a central processing server over the Internet to a client computer. *Id.* (citing Ex. 1001 Fig. 1).

Other than in the Abstract, the '007 patent does not use the phrase “Internet-based data.” Rather, the patent frequently refers to “Internet-based data processing.” *See, e.g.*, Ex. 1001 Title, 1:14-5, 1:65-66, 2:7-8. The close association of the terms leads to the conclusion that *Internet-based data* is therefore data that has undergone “Internet-based data processing,” i.e., modification while stored on a central server accessible over the Internet.

This interpretation is supported by various other portions of the specification, which emphasize that the backup function of the invention is to protect data that is being stored on a central server for processing. Ex. 1001, 1:65-67 (“What is desired, therefore, is an Internet-based data processing system which safeguards data providing an incentive for companies to outsource their data processing”); *id.* at 1:39-41 (“One difficulty companies face when considering whether to outsource data-processing to third party, Internet-based systems is the safeguarding of their and their clients’ data.”). Throughout the specification, the emphasis is on protecting data that is being *processed* at a remote location accessible over the Internet. The broadest reasonable interpretation of the term *Internet-based data* must take this emphasis into consideration.

Upon review of the '007 specification, we agree with Whitserve that Google’s proffered construction is inconsistent with the specification. Under Google’s construction, data that merely is accessed – but not processed – via the

Internet would fall within the scope of the claims. The '007 specification distinguishes and disparages such embodiments as prior art (Ex. 1001, 1:48-55; Figs. 2 and 3), whereas the embodiments described as being part of the invention (*Id.* at 2:44-62; Figs. 1 and 4) include the ability to modify data via the Internet. *See In re Abbott Diabetes Care Inc.*, 696 F.3d 1142, 1149-50 (Fed. Cir. 2012) (broadest reasonable interpretation excluded prior art embodiments disparaged in specification). We, therefore, interpret *Internet-based data* to mean “data that is capable of being modified via the Internet.”

2. *Remaining Terms*

Google has proffered constructions for several other claim terms, but Whitserve does not dispute at this stage of the proceedings whether these limitations are met by the prior art. Thus, we decline to provide express constructions of these remaining terms at this time.

B. Obviousness Over Combination of WF Site, Seybold, and Guck

Google asserts that claims 1-9 are unpatentable under 35 U.S.C. § 103 as having been obvious over the combined disclosures of WF Site, Seybold, and Guck. Pet. 10-29. In support of this asserted ground of unpatentability, Google provides explanations as to how each claim limitation is met by the combined references, and cites to the declaration of Mr. Finkelstein, who provides a detailed claim chart applying the disclosures to the challenged claims. *Id.*; Ex. 1009 ¶ 55. Upon review of Google’s analysis and supporting evidence, we determine that Google has demonstrated that there is a reasonable likelihood that it would prevail

with respect to claims 1-9 on the ground that these claims would have been obvious over the combined disclosures of WF Site, Seybold, and Guck.

Whitserve argues that the combined references fail to teach *Internet-based data*, therefore, Google fails to establish a reasonable likelihood that claims 1-9 would have been obvious. Prelim. Resp. 13-15, 17. Whitserve does not argue that any other claim term is absent from the cited art, or that the combinations of references set forth by Google are improper. *Id.* at 10 n.4.

1. *The WF Site*

The WF Site is a printed archive of the website *wellsfargo.com* as it existed on January 19, 1998. Ex. 1003. The reference details an online banking website and sets forth various features of the service. *Id.* Among the services offered is one identified as “Online Banking,” which includes features such as “Transfer funds between your Wells Fargo accounts” and an optional “Online Bill Payment Service.” *Id.* at 15. The Online Bill Payment Service is described as permitting customers to schedule payments to merchants and individuals in advance. *Id.* at 16. The WF Site also describes the ability to “[d]ownload your account information into your personal finance software or spreadsheet.” *Id.* at 18.

Whitserve argues that the WF Site does not disclose the ability to modify data over the Internet, focusing on the WF Site’s description of a user’s ability to reconcile accounts and transactions by downloading them to a client computer. Prelim. Resp. 13-14. According to Whitserve, the WF Site “only allows a user access to their fixed cleared transaction data for use by a local program.” *Id.* at 14. We disagree. Whitserve’s argument ignores the fact that the WF Site also

discloses the ability to transfer funds and pay bills over the Internet, each of which necessarily would modify the account data (e.g., the funds balance) stored on the central computer. For this reason, on the present record, we conclude that the WF Site discloses *Internet-based data*.

2. *Guck*

Guck discloses a computer-implemented system for modifying the format of content residing on a central computer in response to requests from users. Ex. 1006, 4:34-44. After receiving a request from a user for a document, the central server can “dynamically modify its characteristics to accommodate formatting requirements requested by the [u]ser.” *Id.* Figure 1 of Guck discloses that a network such as the Internet (40) resides between the server (50) and the client users (10, 20, 30, 33). *Id.* Fig 1.

Whitserve contends that “Guck simply does not disclose ‘internet-based data,’” but provides no evidence to support this argument. Prelim. Resp. 15. Whitserve is incorrect, as the software of Guck modifies centrally-stored data in response to user requests sent over the Internet. On this record, we conclude that Guck teaches “data that is capable of being modified via the Internet” and, therefore, satisfies the limitation *Internet-based data*.

C. *Obviousness Over Combination of Schrader and Guck*

Google also contends that claims 1-9 are unpatentable under 35 U.S.C. § 103 as having been obvious over the combined disclosures of Schrader and Guck. Pet. 37-57. Google again provides explanations as to how each claim limitation is

taught by the combined references, and cites to the declaration of Mr. Finkelstein, who provides a detailed claim chart applying the disclosures to the challenged claims. *Id.*; Ex. 1009 ¶ 68. Upon review of Google’s analysis and supporting evidence, we determine that Google has demonstrated that there is a reasonable likelihood that it would prevail with respect to claims 1-9 on the ground that these claims would have been obvious over the combined disclosures of Schrader and Guck.

Again, Whitserve’s sole argument for patentability is that neither Schrader nor Guck discloses *Internet-based data*. Prelim. Resp. 11-13, 15-17. As discussed *supra*, contrary to Whitserve’s contention, Guck describes data that may be modified or reformatted via the Internet. In addition, Schrader also teaches *Internet-based data*.

Schrader is directed to a system and software for online banking “that integrates end-user checkbook activities directly with bank statement transactions.” Ex. 1007, 1:7-11. The software executes on a user’s client computer which is coupled over a network to a central computer of a financial institution. *Id.* at 7:61-64. The user may enter transaction instructions, such as bill payments or fund transfers, into the client software, after which the instructions are sent to the central computer. *Id.* at 9:58-60. The central computer receives the instructions and “performs the necessary actions to process each of the transaction instructions [] in the received file, updating the user’s account(s) as needed.” *Id.* at 18:58-63.

Whitserve argues that Schrader does not disclose *Internet-based data*, as it “only allows a user access to their fixed cleared transaction data.” Prelim. Resp. 13. We conclude, in light of the preceding paragraph, that this is incorrect.

Schrader's software gives users the ability to modify their centrally-stored financial data over the Internet, for example, by instructing the financial institution to pay a bill out of the user's funds. The data of Schrader is, therefore, *Internet-based data* as required in claims 1-9.²

III. CONCLUSION

For the forgoing reasons, we determine that the information presented in the petition establishes that there is a reasonable likelihood that Google would prevail with respect to claims 1-9 of the '007 patent.

At this stage of the proceeding, the Board has not made a final determination as to the patentability of any challenged claim.

IV. ORDER

Accordingly, it is

ORDERED that pursuant to 35 U.S.C. § 314, an *inter partes* review is hereby instituted as to Claims 1-9 of the '007 patent for the following grounds:

² Whitserve also argues that the Federal Circuit "found claims 1-9 of the '007 Patent valid over Schrader," and urges us to do the same. Prelim. Resp. 13. This mischaracterizes the Federal Circuit's holding. First, district and appellate courts do not hold patents "valid," but rather may find them "not invalid." *Shelcore, Inc. v. Durham Indus., Inc.*, 745 F.2d 621, 627 (Fed. Cir. 1984) ("A patent is not held valid for all purposes but, rather, not invalid on the record before the court."). Second, the Federal Circuit's holding in *Whitserve* was that the defendant there had failed to "point[] to facts necessary for us to conclude that no reasonable jury could have found the [] '007 Patent's claims to be nonobvious." 694 F.3d 25 (Ex. 1008 at 21). The basis of the Federal Circuit's decision on Schrader was a failure of proof, not a decision on the merits.

1. Claims 1-9 are unpatentable under 35 U.S.C. § 103 as obvious over the combined disclosures of WF Site, Seybold, and Guck; and
2. Claims 1-9 are unpatentable under 35 U.S.C. § 103 as obvious over the combined disclosures of Schrader and Guck.

FURTHER ORDERED that pursuant to 35 U.S.C. § 314(d) and 37 C.F.R. § 42.4, notice is hereby given of the institution of a trial; the trial commencing on the entry date of this decision; and

FURTHER ORDERED that an initial conference call with the Board is scheduled for **3:00 PM** Eastern Time on **October 1, 2013**; the parties are directed to the Office Trial Practice Guide³ for guidance in preparing for the initial conference call, and should come prepared to discuss any proposed changes to the Scheduling Order entered herewith and any motions the parties anticipate filing during the trial.

³ Office Patent Trial Practice Guide, 77 Fed. Reg. 48756, 48765-66 (Aug. 14, 2012).

Case IPR2013-00249
Patent No. 6,981,007

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WELLS FARGO Personal Finance SIGN ON HOME MENU

Q: What is a browser and what does it do?

A: A browser is what enables you to visit Web sites and view Web pages on your computer screen. Just as a word processor is the software you use to write letters and papers with your computer, a browser is the software you use to surf the Web.

In essence, a browser simplifies all the computer jumble that goes into searching for and viewing Web pages. So, for example, when you type "http://wellsfargo.com", your browser understands what this means, and knows how to instruct your computer to find that Internet site. Try typing the same thing on your word processor; your computer certainly won't take you to the Wells Fargo home page.

Once you get to a site, your browser knows how to turn the programming instructions sent over the Internet into a meaningful Web page. If your browser didn't understand this code, you couldn't read this material and view the accompanying graphics, like the Wells Fargo logo at the top of this screen.

Q: What makes one browser more secure than another?






A: Browsers offer varying degrees of security, particularly in regard to encryption:

- Some browsers allow you to [encrypt](#) information, so that the information is scrambled as it passes over the Internet.
- Some browsers offer more secure forms of encryption than other browsers do.
- Even the same version of a browser can come with different levels of encryption. Netscape Navigator 3.0, for example, comes with either 40-bit encryption or the more secure 128-bit encryption.


These issues are of critical importance to Wells Fargo, and we evaluate browsers to ensure they meet our requirements for Online Banking. Our [security standards](#) are among the most strict of any company conducting business on the World Wide Web.

Q: In some browsers, how do I know if my banking session is encrypted?

A: You can determine what sort of encryption is being used on a given Web page by looking for the following icons in the lower portion of your browser:

Browser	Secure	Unsecure
Netscape Navigator 1.1X or later		
Netscape Communicator 4.0		
Microsoft Internet Explorer (any version)		No icon

Note Netscape displays the icon on the lower left corner of the browser. Microsoft displays the icon on the lower right corner of the browser. In addition, Netscape Communicator 4.0 displays the icon in the navigation toolbar.

While Netscape Navigator 1.1X distinguishes its browser using 128-bit encryption with an icon with 2 keys  , Netscape Communicator 4.0 and Microsoft Internet Explorer do not distinguish between 40-bit and 128-bit encryption on the browser screen.

However, with Netscape Communicator 4.0, you can click on the icon to determine what level of encryption is being used for a particular Web page.

On WebTV, you need to press the "INFO" button on the keyboard (select the "Options" button and then select "INFO" on the small remote). If a " Security Details" button is displayed, the page is secure. Select this button for more information.

All acceptable browsers do provide detailed information on security levels in "Properties" or "Document Information" from the browser's menu bar. See you browser's help or documentation for more information.

Q: I want to bank online. What security capabilities must my browser have?

A: With most browsers you can get to Wells Fargo's home page and view informational pages. Wells Fargo's stringent security standards take effect when you try to apply for a product, view your account information, or do some other banking-related activity that requires high levels of security.

Wells Fargo determines whether the browser you're using is approved for Online Banking. Among the many security features we look for when evaluating browsers, the following are particularly important:

- **Encryption**
Browsers play a vital role in encryption, so Wells Fargo tests browsers to make sure they provide the high levels of [encryption](#) required for Online Banking. To view balances, transfer funds or conduct other Online Banking services, a browser with 40-bit (international-grade) encryption is acceptable, but to pay bills through the Internet, Wells Fargo requires the browser to make use of a superior grade of encryption, called 128-bit



Online Banking sessions Wells Fargo prevents your browser from storing information. This means that after you end your Online Banking session, no one can use your browser or computer to find information about you and your accounts.

Q: Why does Wells Fargo have two security standards, one for Bill Pay and another for all other banking activities?

A: Wells Fargo employs two security standards, because Bill Pay requires higher levels of encryption than other banking services. With Bill Pay, your instructions result in money leaving your accounts at Wells Fargo. For that reason -- and because with Bill Pay you also provide detailed information about your creditors, such as your account numbers -- we require you to use a higher grade of encryption.

Here's how you can remember what you can/should use:

Encryption required for Bill Pay

Called US-only or 128-bit encryption it's one of the highest forms of encryption available for commercial use over the Internet. The encryption is so powerful that the U.S. government lists it as a federal munitions -- and that means this level of encryption can only be used by citizens and permanent residents of the United States and citizens of Canada, and it can only be downloaded to locations in the United States or Canada.

Encryption that can be used for all Online Banking Services, except Bill Pay

Called international or 40-bit encryption Sufficient for all account activities (transferring funds, viewing balances, applying for accounts, changing password, etc.) *except* the Bill Pay service. Can be downloaded to any location in the world.

You may already have the encryption you need, and [we can help you figure it out](#).

Q: What's the difference between 128-bit and 40-bit encryption?

A: The difference between these two types of encryption is one of capability. Domestic-grade encryption is exponentially more powerful than international-grade encryption. Think of it this way:

40-bit (international-grade) encryption means there are 2^{40} possible keys that could fit into the lock that holds your account information but only one that works for each Online Banking session. So there are many billions (if you were to write the number down, it would be a 1 followed by 12 zeroes) of possible keys that could potentially get to your account information -- but only one that works each time you bank online.

128-bit (US-only) encryption means there are 2^{128} (if you were to write the number down, it would be 3.4 with 38 zeroes after it) possible keys that could fit into the lock that holds your account information, but only one that works for each Online Banking session. So a hacker attempting to get to your account information would need to use a computer with exponentially more processing power than for 40-bit encryption to find the correct key. The encryption is so powerful that the U.S. government lists this encryption as a federal munitions -- and that means browsers that offer it can only be used by citizens and permanent residents of the United States and citizens of Canada, and it can only be downloaded to locations in the United States or Canada.

Find out more about [encryption](#).

Q: Can I use a beta browser to bank online?

A: Wells Fargo tests new browsers to ensure they operate appropriately in regard to functionality and security. Even if a beta browser meets our security standards, software updates can unknowingly change aspects of how a program operates in regard to security. Occasionally, after we've evaluated beta browsers and confirmed they meet our standards, we'll support them for Online Banking. However, when that browser is released as a final version, Wells Fargo supports beta versions for only three weeks after the final version's release date.

[Find out which beta browsers Wells Fargo supports.](#)

Q: How can I maximize the security of my browser?

A: If you use the Microsoft® Internet Explorer browser, find out how you can maximize your browser's security. If you use the Netscape Navigator™ browser, find out how you can maximize your browser's security.

There are several steps you can take to utilize the built-in security features of the Microsoft Internet Explorer browser.

First, we recommend that you make sure that your browser's safety level is set to "High". This selection ensures that Internet Explorer will only download signed or certified code to your computer. To do this, select "View" from the menu bar on top of your browser and then select "Options". When the "Options" screen opens, you will see a series of tabs at the top. Select the "Security" tab. Then, select the "Safety Level" button near the bottom of that screen. The screen that opens will allow you to set your security level to high.

Second, you can take advantage of the features that alert you when an ActiveX control, a type of program which can be downloaded from the Internet, is about to be downloaded onto your computer. It's a good idea to find out about the publisher or Web site by clicking on the information provided on the security certificates presented before you download an ActiveX program. When presented with certificates from unknown Web sites or publishers, exercise caution.

Most certificates give you the option to turn off future certification notices. Do not select this option if you wish to carefully monitor the source of the programs which you download onto your computer.



1. not allow the downloading of ActiveX content
2. disable ActiveX controls and plug-ins
3. not run ActiveX scripts
4. disable Java programs

To make any of these selections, uncheck the boxes at the bottom of the "Security" tab within the "Options" menu of your Internet Explorer browser.

If you use Netscape Navigator, here are the steps you can take to maximize your browser's security.

First, if you use the Netscape Navigator browser to download programs from the Internet, you should know that Netscape will only accept an ActiveX control (a type of program which is downloaded from the Internet and runs on your computer) if you choose to purchase a plug-in. Plug-ins are software programs that extend the capabilities of Netscape Navigator in a specific way. For example, one of the plug-ins that allows you to accept ActiveX controls is NCompass ScriptActive™.

If you previously purchased and installed this plug-in and are particularly concerned about security, these are the steps you can take to disable this plug-in. First, go to "Options" in the menu at the top of your Netscape browser and select "General Preferences". On the "General Preferences" screen select the "Helpers" tab. You can then remove the plug-in from your Helper menu list.

Second, if you download programs from the Internet onto your computer, it's a good idea to find out about the program's publisher or web site. Additionally, you may want to only download programs from known or reliable sources.

If a security certificate is presented to you when downloading a program from the Internet, you may be given the option to turn off future certification notices. Do not select this option if you wish to carefully monitor the source of the programs which you download onto your computer.

Q: How does the WebTV browser works?

A: WebTV uses a customized browser designed exclusively for the TV environment. The customized browser is compatible with virtually all Web pages formatted for Netscape Navigator 3.0 and Microsoft Internet Explorer 3.0. Regular WebTV service updates will ensure that WebTV will remain compatible with standards.

Personal Banking

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Account Summary

- View your account balances at a glance.
- To ensure security, your complete account number is never sent over the Internet.

Liquid Accounts	Account #	Available Balance	
CHECKING	0065-206xxx		\$785.59
MRA	0365-203xxx		\$1,093.50
SAVINGS	6065-600xxx		\$1,421.74
Total			\$3,300.83
Credit Accounts	Account #	Outstanding Balance	Available Credit
MASTERCARD	5410-3707-5194-xxxx	\$429.51	\$3,570.49
EQUITYLINE	7726-0xxx	\$581.39	\$4,418.61
Total		\$1,276.39	\$7,723.61



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Download Your Account History

- Save time and manage your money easily.
- Download your transaction information easily into [Microsoft® Money 97 or Money 98](#).
- Download transaction information into Quicken®, Microsoft® Money or a spreadsheet program.

Date range for MASTERCARD 5410-3707-5194-xxxx	
From (MM/DD/YY)	05/05/96
To (MM/DD/YY)	06/24/96

File format
<input type="radio"/> Quicken
<input type="radio"/> Microsoft Money 97 or Money 98
<input type="radio"/> Microsoft Money
<input type="radio"/> Comma Delimited (ASCII, Spreadsheet)



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Account History for Deposit Accounts

- Find out which checks have cleared, what payments were made, and which deposits and withdrawals have posted.
- View your transactions from the last 45 days.

Balance Detail	
CHECKING 0065-206xxx	Amount
Beginning balance as of 02/21/97	\$785.59
Available balance	\$785.59

Account History			
Date	Description	Amount	
02/21/97	AML TELECOM	\$61.11	
02/20/97	CHECK # 173	\$86.60	
02/17/97	NEWMARKET CABLE CO	\$23.46	
02/12/97	CHECK # 171	\$25.00	
02/11/97	EXP ATM DEP/TRSF	\$227.25	+
02/11/97	POINT OF SALE	\$85.03	
02/08/97	STAMP PURCHASE	\$6.40	
02/03/97	TRF-OTHR WF ACCT	\$120.00	
02/03/97	ATM WITHDRAWAL	\$40.00	
02/01/97	ON-LINE TRSFR	\$200.00	+
01/28/97	AUTO LOAN SERVICE	\$120.00	
01/16/97	NEWMARKET CABLE CO	\$23.46	
01/15/97	PREAUTHD CREDIT	\$1,114.46	+



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Account History for Credit Accounts

- View credit card charges and payments for the last 60 days.
- Check how much credit you have available, and see when your next payment is due.

Balance Detail	
MASTERCARD 5410-3707-5194-xxxx	Amount
Credit line	\$4,000.00
Outstanding balance	\$429.51
Payment amount due on 03/21/97	\$25.00
Beginning available credit	\$3,570.49
Available credit	\$3,570.49

Account History			
Date	Description	Amount	
02/21/97	NORTHERN AIRLINES	\$251.88	
02/15/97	RECORD OUTLET	\$14.50	
02/13/97	APPLIANCE SUPERSTORE	\$150.79	
02/05/97	Payment - Thank You	\$225.00	CR
01/29/97	GASMART #154	\$12.34	



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Transfer Money Between Your Accounts

- Move money between your checking, savings and credit card accounts.
- Pay your credit card bill by transferring money from your checking or savings account.
- Get a cash advance from your credit account.

Transfer from account	CHECKING 0065-206xxx
Transfer to account	MASTERCARD 5410-3707-5194-xxxx
Amount	695.00

Transfer Clear



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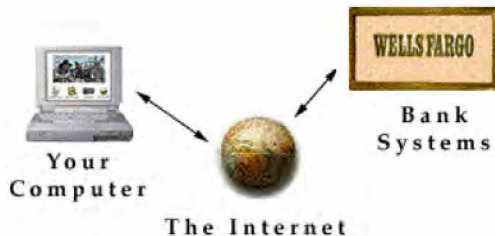
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Distributed Security



Your Computer

- Bank-approved browsers
- Customer confidentiality
- Individualized password
- Timed log-off

Internet

- Encryption
- Segmented data packets

Wells Fargo

- Secure firewall
- Constant monitoring

Our network of distributed security ensures protection throughout the banking process -- on your computer's desktop, during the transmission of information, and in the bank's own computer systems.

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What is encryption?

Turning meaningful words and numbers into coded language -- that is, encryption -- has been in use since pharaohs ruled over Egypt some 4000 years ago, and Wells Fargo has been utilizing encryption for more than a century. In the Wild West, in fact, Wells Fargo conducted much of its banking activities via telegraph, and the bank regularly coded messages like so:

A simple phrase like, "We will pay \$1,000 silver tomorrow," was relayed over telegraph lines as confusing jumble like, "Petrify Ambition Distaff Thorny."

Nowadays, Wells Fargo encrypts your online banking session using much more powerful forms of encryption than were available 100 years ago. However, the essence remains the same: Your account information will read as gibberish to all but you and the bank.

How does encryption work?

Everything that travels through cyberspace during your online banking session, from your password to your instructions to pay a bill, becomes a string of unrecognizable numbers before entering the Internet. Both Wells Fargo's computers and the browser you use to surf the Web understand the mathematical formulas, called *algorithms*, that turn your banking session into numeric code, and back again to meaningful information.



These algorithms serve as *locks on the doors* of your account information. And while Wells Fargo and your computer can easily translate this code back to meaningful language, this process would be a daunting, almost impossible task for unauthorized intruders. That's because there are *billions of possible keys* that could potentially solve each formula -- but only one that will work. Each time you begin an online banking session, your computer and Wells Fargo's systems agree on a random number that serves as the key for the rest of the conversation. What that random number could be depends largely on the strength of encryption your browser utilizes.


What's the difference between domestic-grade encryption and international-grade encryption?



The difference between these two types of encryption is one of capability. Domestic-grade encryption is exponentially more powerful than international-grade encryption. Think of it this way:

- 40-bit encryption, also called international-grade encryption, means there are 2^{40} possible keys that could fit into the lock that holds your account information. That means there are many billions (a 1 followed by 12 zeroes) of possible keys.
- 128-bit encryption, also called domestic-grade encryption, means there are 2^{88} (a three followed by 26 zeroes) times as many key combinations than there are for 40-bit encryption. That means a computer would require exponentially more processing power than for 40-bit encryption to find the correct key.

How do I know if my banking session is encrypted?

Your banking session data is encrypted when the  appears in the lower left corner of your screen in Netscape's Navigator, and when the  appears in Microsoft's Explorer.

If you're using a version of Netscape Navigator with domestic-grade encryption running, a  will appear in the lower left corner of your screen.

When not in a secure session, Netscape's  appears broken and Microsoft's  is not shown.

Wells Fargo ensures all Wells Fargo Online Banking sessions via the Internet are encrypted. If for any reason your secure session ends, your Online Banking session terminates.

What type of encryption do I need?

Wells Fargo encourages you to use 128-bit encryption if possible (also called "domestic" or "U.S." grade encryption), and we require this level of encryption if you want to take advantage of our Internet Bill Pay Service. In fact, Wells Fargo is the first bank to require customers to use this grade of encryption to pay bills over the Internet.

40-bit encryption, also called international-grade encryption, meets the bank's security requirements for all Online Banking activities except our bill pay service.

We can [help you determine](#) whether your browser is secure enough for Online Banking, and we can [help you download](#) a browser with the encryption you need.

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Wells Fargo delivers a better way to download!

Download and reconcile your accounts in just one easy step.

Wells Fargo has incorporated Active Statement technology into Internet Banking. This technology lets you, with one click of the mouse, download your Wells Fargo [checking](#), [savings](#), or [credit card](#) account history directly from the Internet into Microsoft® Money 97 or Money 98.

It is the easiest way to reconcile your accounts and categorize your transactions for budgeting and financial planning purposes. If you have Money 97 or Money 98, sign up for Internet banking and try our easy download.

How do you try it?

1) Open a Wells Fargo [Account](#)

To use [Online Banking](#), you'll need a Wells Fargo checking, savings or credit account. You can [learn more](#) about our accounts now, or [apply](#) for one when you sign up for Online Banking. If you already have an account with us, skip to step 2.

2) Enroll for [Online Banking and Bill Pay](#)

If you already have or are applying for an account, you can enroll for FREE* access to Online Banking through the Internet. You may also choose to enroll for Bill Pay, which is free for the first two months, then costs \$5.00 per month.

3) Receive Your Password and Sign On

With your Online Banking password, sign on to Wells Fargo Online® and go to the download screen. Click the "Microsoft® Money 97 or Money 98" option to try our easy download.

*Bill Pay is free for the first two months then \$5.00/month for unlimited bill payments.

Try Our Easy
Download With

Microsoft
Money 98

Microsoft
Money 97

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ON

Wells Fargo offers more ways to access your accounts online.

If you prefer to use a commercial online service, we offer Online Banking through:

America Online® - Now customers using AOL 3.0 for Windows 95 can bank online with Wells Fargo through AOL. View your current account balances, see what checks have cleared, transfer funds, and download your account history. Enter Keyword: **Wells Fargo** to visit us on America Online.

Prodigy Internet™ - Manage your personal banking with the next generation of the Prodigy Online Service.

WebTV - Online Banking isn't just for computers anymore.

If you want to use personal financial software, we also offer the following:

Quicken® - Automatically download your personal account information, transfer funds between accounts, and pay bills electronically.

Microsoft® Money - Experience convenience and control as you bank, pay bills, download current account information, and transfer money online.

To enroll, call 1-800-956-4442, anytime.

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You're banking with a leader in Internet security

You can bank over the Internet with the same confidence you have when you use Wells Fargo telephone banking, our branches, supermarkets or our ATMs.

- Read what [BusinessWeek \(9/29/97\)](#) has to say about how to bank securely online.
- There are things you can do to protect the privacy of your accounts and personal information. [Find out](#) how to maximize the security of your browser.
- We're the first bank on the Internet to require customers who take advantage of our Bill Pay service to use [domestic-level encryption](#), which is among the highest form of [encryption](#) that's commercially available for use over the World Wide Web.
- We partner with industry leaders to provide one of [the most stringent security standards](#) of any bank currently on the Internet.
- Online Banking is now available on WebTV. [Learn more about WebTV.](#)



[Sign Up](#) for FREE Online Banking ...
 right here, right now.
 It's that easy.

Explore Our Site

Browsers: Find out whether the browser you use to surf the Web meets Wells Fargo's security standards.

Our security network: Learn how Wells Fargo ensures your privacy and security.

Customers' corner: Answers to your questions about Internet security, and tips on what you can do to protect your accounts.



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See how Wells Fargo and Quicken® can work for you. Just click one of the above functions.

Please read the [Online Account Access Agreement](#) which contains important information on accessing your Wells Fargo accounts through Quicken.

Online Banking

**Wells Fargo's Brand of Anytime,
Anywhere Banking!**

With Online Banking through Quicken® you can:

- Access your Wells Fargo personal checking, savings, credit card, and many line of credit accounts through your Quicken software for \$3.00 per month.
- Transfer funds between your Wells Fargo accounts through Quicken.
- Download your Wells Fargo account information directly into your Quicken software, which allows you to automatically reconcile transactions.
- Sign up for the optional Online Bill Payment Service for an additional \$5.00 per month.*

Signing up for Wells Fargo Online Banking is easy.

If you already have a Wells Fargo personal checking account:

- Call 1-800-956-4442, ext. QFN, anytime
- Or, complete the [Online Banking enrollment form](#).

Once you are enrolled, you will receive a welcome kit with everything you need to get started, including an online PIN (Personal Identification Number).

If you do not already have a Wells Fargo personal checking account, you can apply for one through the Internet at www.wellsfargo.com or call 1-800-956-4442, ext. QFN, anytime and ask us how to get one free of monthly service charges.

Now you can also download your transaction history into Quicken from the Internet.

This is a great option if:

- You use an older version of Quicken which does not include online banking.
- You currently have access to the Internet from home or at work.

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Online Bill Payment

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- Schedule payments in advance to merchants and individuals, anywhere.
- Setup recurring payments, such as your mortgage, auto loan, or cable bill, just once.

*Sign up now for Online Bill Payment and get your first two months free!**

Signing up is easy! If you already have a Wells Fargo personal checking account:

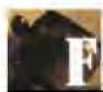
- Just call 1-800-956-4442 ext. QFN
- Or, complete the [Online Banking enrollment form](#).

If you do not already have a Wells Fargo personal checking account: Call **1-800-956-4442, ext. QFN**, anytime and ask us how to get one free of monthly service charges.

Customers using Quicken 6 software for Macintosh do not have access to the Online Bill Payment service or e-mail. However, if you have Internet access, consider using Wells Fargo Bill Pay on the Internet.

* After the first two months, the cost for Online Bill Payment is \$5.00 per month for up to 25 bill payment transactions per month (additional bill payment transactions are \$0.40 each). Please also note that you must also enroll in Online Banking to sign up for Online Bill Payment.

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Frequently Asked Questions

Below are the answers to frequently asked questions. If you have a question that is not addressed here, please call us at 1-800-956-4442, ext. QFN.

Q. Why should I use Wells Fargo Online Banking through Quicken?

A. Convenience! With Wells Fargo Online Banking you'll have access to your Wells Fargo personal checking, savings, credit card, and many line of credit accounts anytime, anywhere so you can:

- Download your transactions directly into your Quicken software. This automatically reconciles your transactions in your Quicken account register.
- Transfer funds between your Wells Fargo accounts.
- If you are already a Quicken user, Online Banking with Wells Fargo can save you time.

Q. What can I do with Online Bill Payment?

A. With the optional Online Bill Payment service you can:

- Pay bills through your Quicken software with just a few keystrokes.
- Schedule payments to merchants and individuals anywhere in the U.S.
- Setup recurring payments and payees, such as your mortgage or your cable bill, only once.

Q. How much transaction history will I see when I download my account history from Wells Fargo?

A. The first time you download, you will see approximately 35 days of previous account history. Thereafter, you will see the account history since your last download for up to 60 days.

Q. How can I pay my Wells Fargo credit card bill through Quicken software? Do I have to set it up as an Online Bill Payment?

A. You can pay your Wells Fargo credit card bill two ways. You can either transfer money online from your checking or savings account to your credit card account, or you can set up the credit card as an online payee for Online Bill Payment.

Q. How do I enroll for online access to my Wells Fargo accounts through Quicken?

A. It's easy! First you'll need a Wells Fargo personal checking account. You can apply for one by calling **1-800-956-4442, ext. QFN**, anytime. Ask how to get a checking account **FREE** of monthly service charges.

Or, if you are an existing Wells Fargo checking customer, call 1-800-956-4442, ext. QFN, anytime. Once you are enrolled, you will receive a welcome kit within two weeks with everything you need to get started [including an online PIN (Personal Identification Number) and a quick start guide with step-by-step instructions].

Q. How much do the Wells Fargo online services offered through Quicken cost?

A. Access to your Wells Fargo accounts through Online Banking costs \$3.00 per month.

Online Bill Payment costs \$5.00 per month for up to 25 bill payment transactions per month. Additional bill payment transactions are \$0.40 each. (Customers using Quicken 6 for Macintosh software do not have access to the Online Bill Payment service).

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Online Banking

It's simple. It's secure. It's free. Discover how FREE Online Banking simplifies your life. Once you're on the Internet and have a Wells Fargo checking, savings, or credit account, you can enjoy FREE Online Banking.

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- ◆ Examine your [credit card](#) charges and payments.
- ◆ [Download](#) your account information into your personal finance software or spreadsheet.
- ◆ [Request service transactions](#) like check reorder and change of address.

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From Pacific Bell Internet Services**

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