UNITED STATES PATENT AND TRADEMARK OFFICE

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BEFORE THE PATENT TRIAL AND APPEAL BOARD

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PLAID TECHNOLOGIES, INC.,
Petitioner,

v.

YODLEE, INC.,
Patent Owner.

———————

Case IPR2016-00273
Patent 6,317,783 B1

———————

Before SALLY C. MEDLEY, MICHAEL R. ZECHER, and
JOHN A. HUDALLA, *Administrative Patent Judges.*

HUDALLA, *Administrative Patent Judge*.

DECISION
Institution of *Inter Partes* Review
35 U.S.C. § 314(a) and 37 C.F.R. § 42.108

Petitioner, Plaid Technologies Inc. ("Plaid"), filed a Petition (Paper 1, "Pet.") requesting an *inter partes* review of claims 1–36 of U.S. Patent No. 6,317,783 B1 (Ex. 1001, "the '783 patent") pursuant to 35 U.S.C. §§ 311–19. Patent Owner, Yodlee, Inc. ("Yodlee"), filed a Preliminary Response. Paper 8 ("Prelim. Resp."). We have jurisdiction under 35 U.S.C. § 314.

Under 35 U.S.C. § 314(a), the Director may not authorize an *inter partes* review unless the information in the petition and preliminary response

"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." For the reasons that follow, we institute an *inter partes* review as to claims 1–36 of the '783 patent on the asserted ground of unpatentability presented.

I. BACKGROUND

A.   *Related Proceedings*

Both parties identify the following proceeding related to the '783 patent (Pet. 1–2; Paper 7, 2): *Yodlee, Inc. v. Plaid Technologies, Inc.*, Case No. 1:14-cv-01445-LPS-CJB (D. Del. filed Dec. 1, 2014). Plaid was served with the complaint in this case on December 2, 2014. *See* Pet. 2 (citing Ex. 1002).

Plaid also filed another petition for *inter partes* review of U.S. Patent No. 6,199,077 B1 ("the '077 patent"), which also is owned by Yodlee, in co-pending Case IPR2016-00275. *See* Pet. 2. Plaid additionally filed a petition for covered business method patent review of the '077 patent in Case CBM2016-00037.

B.   *The '783 patent*

The '783 patent is directed to the "automated aggregation and delivery of electronic personal information or data (PI)." Ex. 1001, 1:23–25. Figure 2 of the '783 patent is reproduced below.
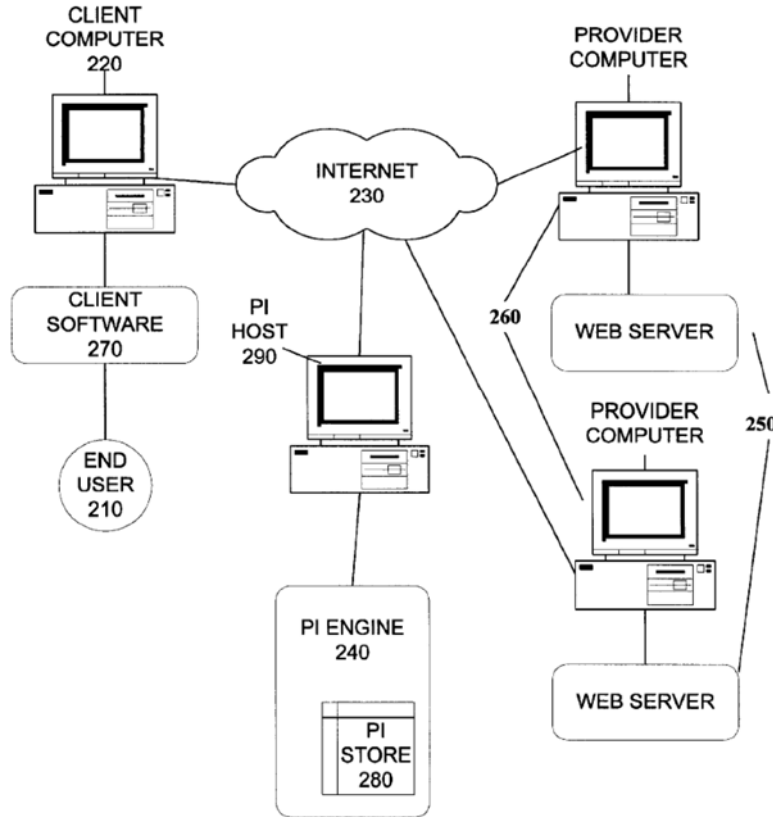
Figure 2

Figure 2 depicts end user 210, who accesses client computer 220 running client software 270 such as a web browser. *Id.* at 4:27–32. Client computer 220 accesses PI engine 240 running on PI host 290 via Internet 230, and client computer 220 can display PI accessed from PI engine 240 to end user 210 using client software 270. *Id.* at 4:33–34, 4:39–43. PI engine 240 includes PI store 280, which is examined for "freshness" and can be "refreshed by directly reacquiring the PI from the particular information provider's Web site 250 running on the provider's computer system 260 accessed across the Internet 230." *Id.* at 4:34–47.

Figure 3 of the '783 patent is reproduced below.
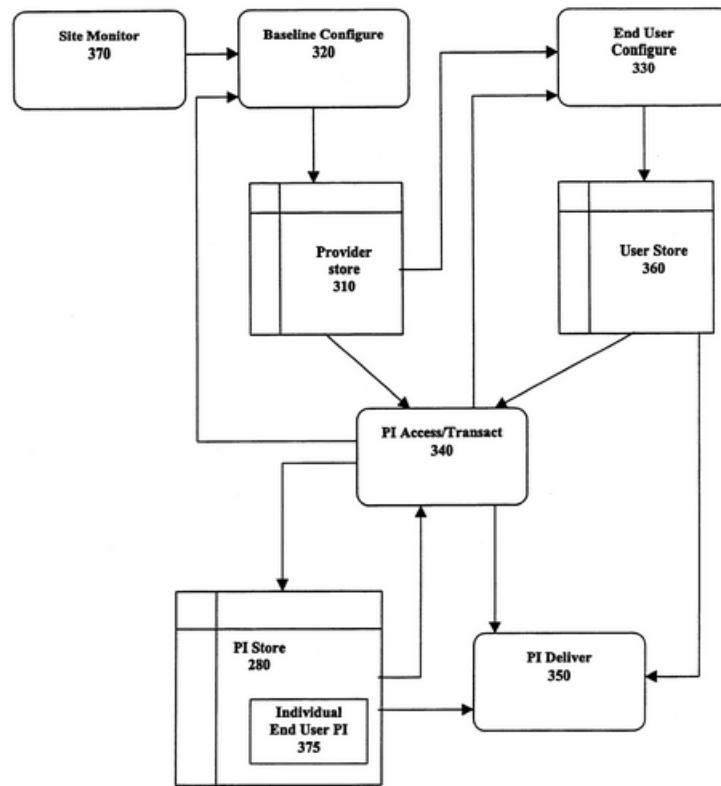
Figure 3
240

Figure 3 depicts a block diagram of the components of PI engine 240. *Id.* at
4:52–53. PI engine 240 can include PI access/transact component 340,
which supports the update, acquisition, and transaction functionality of PI
engine 240. *Id.* at 9:30–32. Access/transact component 340 utilizes "the
access procedure and information needed for the particular PI" from
provider store 310 along with "verification and access data" found in user
store 360 for processing PI transactions. *Id.* at 9:48–58.

C. *Claim 1*

Claims 1, 18, and 20 of the '783 patent are independent. Claims 2–17
directly or indirectly depend from claim 1; claim 19 directly depends from

claim 18; and claims 21–36 directly or indirectly depend from claim 20.

Claim 1 is illustrative of the challenged claims and recites:

> 1.   A method for delivering non-public personal information relating to an end user via a wide-area computer network to an end user from at least one of a plurality of information providers securely storing the personal information under control of a processor located remotely from the information providers and the end user, the method comprising the steps of:

>> (a) the processor connecting with at least one information provider;

>> (b) for a selected end user, the processor retrieving personal information for the selected end user from the connected at least one information provider based on end user data associated with the selected end user and information provider data associated with the connected one or more information providers, the end user data including information identifying the plurality of information providers securely storing the personal information relating to the end user, the provider data including a protocol for instructing the processor how to access the securely stored personal information via the network, the information accessible to the processor using the protocol also being accessible by the end user via the network independently of the system for delivering personal information; and

>> (c) the processor storing the retrieved personal information in a personal information store for access by the selected end user.

Ex. 1001, 10:62–11:9.

D.   *The Prior Art*

Plaid relies on the following prior art:

> Sugiarto et al., U.S. Patent No. 6,287,449 B1, filed Sept. 3, 1998, issued Aug. 21, 2001 (Ex. 1004, "Sugiarto");

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