

**U.S. Patent 9,892,386 – Comparison of Claims 1-3  
(Claim Numbering in Petition Added)**

<b>Claim 1</b>	<b>Claim 2</b>	<b>Claim 3</b>
<p>[1.0] A monetary transaction system for conducting monetary transactions between subscribers and other entities, the system comprising one or more of:</p> <p>[1.1.1] an integration tier operable to manage mobile wallet sessions,</p> <p>[1.1.2] the integration tier also including a communication application programming interface (API) and other communication mechanisms to accept messages from channels;</p> <p>[1.2] notification services operable to send notifications through different notification channels including one or more of short message peer-to-peer, short-message services and simple mail transfer protocol emails;</p> <p>[1.3] business process services operable to implement business</p>	<p>[2.0] A monetary transaction system for conducting monetary transactions between subscribers and other entities, the system comprising one or more of:</p> <p>[2.1.1] an integration tier operable to manage mobile wallet sessions and maintain the integrity of financial transactions,</p> <p>[2.1.2] the integration tier also including a communication application programming interface (API) and other communication mechanisms to accept messages from channels;</p> <p>[2.2] notification services operable to send notifications through different notification channels including one or more of short message peer-to-peer, short-message services and simple mail transfer protocol emails;</p> <p>[2.3] business process services operable to implement business</p>	<p>[3.0] A monetary transaction system for conducting monetary transactions between subscribers and other entities, the system comprising one or more of:</p> <p>[3.1.1] an integration tier operable to manage mobile wallet sessions and maintain the integrity of financial transactions,</p> <p>[3.1.2] the integration tier also including a communication application programming interface (API) and other communication mechanisms to accept messages from channels;</p> <p>[3.2] notification services operable to send notifications through different notification channels including one or more of short message peer-to-peer, short-message services and simple mail transfer protocol emails;</p> <p>[3.3] business process services operable to implement business</p>

Claim 1	Claim 2	Claim 3
workflows, including at least one of executing financial transactions, auditing financial transactions, invoking third-party services, handling errors, and logging platform objects;	workflows, including at least one of executing financial transactions, auditing financial transactions, invoking third-party services, handling errors, and logging platform objects;	workflows, including executing financial auditing financial invoking third-par handling errors, and platform objects;
[1.4] database services operable to store financial transaction details, store customer profiles, and manage money containers;	[2.4]/[2.9] a security service operable to perform subscriber authentication;	[3.4] database serv store financial tran store customer pro money containers;
[1.5] a payment handler service operable to use APIs of different payment processors including one or more APIs of banks, credit and debit cards processors, bill payment processors;	[2.6] a mobile device configured to run a monetary transaction system application;	[3.6] a payment ha operable to use AP payment processor or more APIs of b debit cards proces processors;
[1.6] a rules engine operable to gather financial transaction statistics and use the gathered financial transaction statistics to enforce	[2.8] a rules engine operable to gather financial transaction statistics and use the gathered financial transaction statistics to enforce	[3.7] a rules engin gather financial tra and use the gather transaction statisti

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<p>constraints including transaction constraints;</p> <p>[1.7] a security service operable to perform subscriber authentication;</p>	<p>business constraints including transaction constraints;</p> <p>[2.4]/[2.9] a security service operable to perform subscriber authentication;</p>	<p>business constraints including transaction constraints;</p> <p>[3.8] a security service operable to perform subscriber authentication;</p>
<p>[1.8] at least one entity that is to be involved in the specified transaction, the at least one entity having a profile with the monetary transaction system: wherein the at least one entity is the agent;</p>	<p>[2.10] at least one entity that is to be involved in the specified transaction, the at least one entity having a profile with the monetary transaction system, wherein the at least one entity is the agent;</p> <p>[2.11.1] a monetary transaction system subscriber that has a profile with the monetary transaction system stored in the database of the monetary transaction system,</p>	<p>[3.9] at least one entity that is to be involved in the specified transaction, the at least one entity having a profile with the monetary transaction system stored in the database of the monetary transaction system,</p> <p>[3.5.1] a monetary transaction system subscriber with the monetary transaction system the subscriber in the database of the monetary transaction system</p>
<p>[1.9.1] wherein the monetary transaction system is implemented to deposit funds at an agent branch,</p>	<p>[2.11.2] wherein the subscriber indicates, via the monetary transaction system application, one or more specified transactions that are to be performed using the monetary transaction system;</p>	<p>[3.5.2] wherein the subscriber indicates, via the monetary transaction system application, one or more specified transactions that are to be performed using the monetary transaction system;</p>

Claim 1	Claim 2	Claim 3
<p>[1.9.2] the funds being deposited by a subscriber at the agent branch using a mobile device configured to run a monetary transaction system application, the monetary transaction system performing the following steps:</p>		
	<p>[2.12.1] wherein the monetary transaction system is implemented to withdraw funds at an agent branch using the mobile device configured to run a monetary transaction system application, including performing the following steps:</p>	
<p>[1.10.1] receiving a communication message from the mobile device over one of a plurality of channels connected to the monetary transaction system,</p>		<p>[3.10.1] wherein the transaction system to transfer funds to device configured transaction system including performing steps:</p>
	<p>[2.12.2] receiving a communication message from the mobile device over one of a plurality of channels connected to the monetary transaction system,</p>	<p>[3.10.2] receiving the message from the over one of a plurality connected to the monetary transaction system</p>

Claim 1	Claim 2	Claim 3
<p>[1.10.2] the communication message being received by an API associated with the integration tier of the monetary transaction system, of the monetary transaction system,</p> <p>[1.10.3] the communication message indicating that the subscriber desires to deposit a specified amount of funds into the subscriber's account;</p> <p>[1.10.4] validating the status of the subscriber's account, wherein validating the status of the subscriber's account comprises communicating from the integration tier to the database services to query attributes of the subscriber's account;</p>	<p>[2.12.3] the communication message being received by an API associated with the integration tier of the monetary transaction system, of the monetary transaction system,</p>	<p>[3.10.3] the communication message being received by the subscriber associated with the integration tier of the monetary transaction system, of the monetary transaction system,</p> <p>[3.10.5] validating the status of the subscriber's account, wherein validating the status of the subscriber's account comprises communicating from the integration tier to the database services to query attributes of the subscriber's account;</p>
<p>[2.12.4] the communication message indicating that the subscriber desires to withdraw a specified amount of funds from an account associated with the subscriber,</p> <p>[2.12.5] the communication comprising a secure, perishable code;</p>	<p>[2.12.4] the communication message indicating that the subscriber desires to withdraw a specified amount of funds from an account associated with the subscriber,</p> <p>[2.12.5] the communication comprising a secure, perishable code;</p>	<p>[3.10.5] validating the status of the subscriber's account, wherein validating the status of the subscriber's account comprises communicating from the integration tier to the database services to query attributes of the subscriber's account;</p>

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