

UNITED STATES PATENT AND TRADEMARK OFFICE

BEFORE THE PATENT TRIAL AND APPEAL BOARD

Experian Information Solutions, Inc.,

Petitioner

v.

Dynapass IP Holdings LLC,

Patent Owner.

IPR2023-01406

U.S. Patent No. 6,993,658

PETITION FOR *INTER PARTES* REVIEW UNDER 37 C.F.R. § 42.101

TABLE OF CONTENTS

	Page
I. INTRODUCTION	1
II. GROUNDS FOR STANDING.....	1
III. REASONS FOR THE REQUESTED RELIEF	1
IV. BACKGROUND	1
A. The '658 Patent	1
B. Prosecution History	6
C. Claim Construction	11
1. “Passcode,” “Token,” and “Password”	11
2. Order of Steps	12
D. Priority Date of the Challenged Claims	14
E. Person of Ordinary Skill in the Art	14
V. GROUNDS FOR CHALLENGE	15
VI. CLAIMS 1–7 ARE UNPATENTABLE UNDER 35 U.S.C. § 103.....	15
A. Sormunen, Perlman, and Motivation to Combine.....	15
1. Sormunen	15
2. Perlman	20
3. Motivation to Combine Sormunen and Perlman	22
B. Claims 1–7 are Obvious over Sormunen in view of Perlman.....	28
1. Claim 1	28

a.	A method of authenticating a user on a first secure computer network, the user having a user account on said first secure computer network, the method comprising:	28
b.	associating the user with a personal communication device possessed by the user, said personal communication device in communication over a second network, wherein said second network is a cell phone network different from the first secure computer network;	29
c.	receiving a request from the user for a token via the personal communication device, over the second network;	32
d.	generating a new password for said first secure computer network based at least upon the token and a passcode, wherein the token is not known to the user and wherein the passcode is known to the user;.....	34
e.	setting a password associated with the user to be the new password;	37
f.	activating access the user account on the first secure computer network;.....	38
g.	transmitting the token to the personal communication device;.....	38
h.	receiving the password from the user via the first secure computer network; and.....	39
i.	deactivating access to the user account on the first secure computer network within a predetermined amount of time after said activating, such that said user account is not accessible through any password, via said first secure computer network.....	40

2.	Claim 2: The method of claim 1, wherein the new password is generated by concatenating the token and the passcode.	41
3.	Claim 3: The method of claim 1, wherein the personal communication device is a mobile phone.....	42
4.	Claim 4: The method of claim 1, wherein the personal communication device is a pager.....	43
5.	Claim 5.....	44
a.	A user authentication system comprising:.....	44
b.	a computer processor;.....	45
c.	a user database configured to associate a user with a personal communication device possessed by the user, said personal communication device configured to communicate over a cell phone network with the user authentication system;	46
d.	a control module executed on the computer processor configured to create a new password based at least upon a token and a passcode, wherein the token is not known to the user and wherein the passcode is known to the user, the control module further configured to set a password associated with the user to be the new password;	46
e.	a communication module configured to transmit the token to the personal communication device through the cell phone network; and	46
f.	an authentication module configured to receive the password from the user through a secure computer network, said secure computer network being different from the cell phone network, wherein the user has an account on the secure computer	

	network, wherein the authentication module activates access to the account in response to the password and deactivates the account within a predetermined amount of time after activating the account, such that said account is not accessible through any password via the secure computer network.	47
6.	Claim 6: The system of claim 5, wherein the communication module is further configured to receive a request from the user for the token, and wherein the control module is further configured to create the new password in response to the request.....	47
7.	Claim 7: The system of claim 6, wherein the request is transmitted by the user through the personal communication device.	47
VII.	INSTITUTION DISCRETION	48
A.	<i>General Plastic</i> Factors Favor Petitioner.....	48
B.	<i>Fintiv</i> Factors Favor Petitioner.....	50
1.	whether a stay has been granted or may be granted if a proceeding is instituted	51
2.	proximity of the court’s trial date to the Board’s projected statutory deadline for a final written decision	51
3.	investment in the parallel proceeding by the court and the parties	51
4.	overlap between issues raised in the petition and in the parallel proceeding.....	52
5.	whether the petitioner and the defendant in the parallel proceeding are the same party.....	52

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