UNITED STATES PATENT AND TRADEMARK OFFICE

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UNITED STATES PATENT AND TRADEMARK OFFICE

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BEFORE THE PATENT TRIAL AND APPEAL BOARD

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Ex parte JOSHUA EDWARDS, MICHAEL MOSSOBA, and
ABDELKADER M'HAMED BENKREIRA

_____

Appeal 2022-000977
Application 16/420,777
Technology Center 3600

_____

Before MURRIEL E. CRAWFORD, NINA L. MEDLOCK, and
KENNETH G. SCHOPFER, *Administrative Patent Judges*.

SCHOPFER, *Administrative Patent Judge*.

DECISION ON APPEAL

STATEMENT OF THE CASE

Pursuant to 35 U.S.C. § 134(a), Appellant[1] appeals from the
Examiner's decision to reject claims 1, 2, 4–17, 19, and 20. We have
jurisdiction under 35 U.S.C. § 6(b).

We AFFIRM.

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[1] We use the word Appellant to refer to "applicant" as defined in 37 C.F.R.
§ 1.42 (2022). Appellant identifies the real party in interest as Capital One
Services, LLC. Appeal Br. 1.

CLAIMED SUBJECT MATTER

The Specification describes that "[t]he present disclosure generally relates to a method and a system for generating a dynamic graphical user interface." Spec. ¶ 1. The graphical user interface is used in conjunction with an account management system to provide users with information regarding financial accounts, goals, and recommendations. *See id.* ¶¶ 2–10. Claims 1, 10, and 17 are the independent claims on appeal. Claim 1 is illustrative of the appealed claims and recites (with added bracketed material):

> 1.   An account management system, comprising:
>
> [1] a processor in communication with a client device of a user; and
>
> [2] a memory having programming instructions stored thereon, which, when executed by the processor performs an operation, comprising:
>
> > [3] training a prediction model to identify financial goals and spending habits of the user by:
> >
> > [4] generating a training data set comprising account activity of the user, the account activity comprising chat bot interactions of the user, email correspondence between the user and an entity associated with the account management system, and historical transaction data of the user, and further account activity of other users similar to the user, the further account activity comprising further chat bot interactions of the other users similar to the user, further email correspondence between the other users similar to the user and the entity associated with the account management system, and further historical transaction data of the other users similar to the user,

[5] learning, by the prediction model, to identify a financial goal of the user based on the training data set,

[6] learning, by the prediction model, a cost associated with each financial goal of the user based on the training data set, and

[7] learning, by the prediction model, an estimated timeline for reaching each financial goal of the user based on the training data set and the cost associated with each respective financial goal;

[8] identifying, by the prediction model, at least one financial goal of the user by:

[9] analyzing one or more accounts of the user to identify one or more transactions;

[10] identifying at least one product or service for which the user has transacted above a threshold number of times; and

[11] setting the at least one product or service as the at least one financial goal;

[12] generating, by the prediction model, a target savings amount for the at least one financial goal based on one or more spending habits of the user and one or more spending habits of other users unrelated to the user;

[13] generating, by the prediction model, an estimated timeline for reaching the target savings amount by learning based on the one or more spending habits of the user and the target savings amount;

[14] generating a graphical user interface (GUI) comprising a first gamification element corresponding to the at least one financial goal and a second gamification element corresponding to the estimated timeline, the first gamification element and the second gamification element visually depicting progress towards the savings amount;

[15] receiving at least one account event; and

[16] updating, in real-time, the GUI by adjusting the first gamification element and the second gamification element in real-time to depict an updated progress towards the savings amount.

Appeal Br. 18–19.

REJECTION

The Examiner rejects claims 1, 2, 4–17, 19, and 20 under 35 U.S.C. § 101 as directed to a judicial exception without significantly more.

OPINION

Eligibility

Appellant argues the claims as a single group. *See* Appeal Br. 8–16. We select independent claim 1 as representative. The remaining claims, thus, stand or fall with claim 1. *See* 37 C.F.R. § 41.37(c)(1)(iv) (2022).

35 U.S.C. § 101 Framework

An invention is patent eligible if it claims a "new and useful process, machine, manufacture, or composition of matter." 35 U.S.C. § 101. However, the U.S. Supreme Court has long interpreted 35 U.S.C. § 101 to include implicit exceptions: "[l]aws of nature, natural phenomena, and abstract ideas" are not patentable. *E.g.*, *Alice Corp. Pty. Ltd. v. CLS Bank Int'l*, 573 U.S. 208, 216 (2014).

In determining whether a claim falls within an excluded category, we are guided by the Court's two-part framework, described in *Mayo* and *Alice*. *Id.* at 217–18 (citing *Mayo Collaborative Servs. v. Prometheus Labs., Inc.*, 566 U.S. 66, 75–77 (2012)). In accordance with that framework, we first determine what concept the claim is "directed to." *See Alice*, 573 U.S.

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at 219 ("On their face, the claims before us are drawn to the concept of intermediated settlement, *i.e.*, the use of a third party to mitigate settlement risk."); *see also Bilski v. Kappos*, 561 U.S. 593, 611 (2010) ("Claims 1 and 4 in petitioners' application explain the basic concept of hedging, or protecting against risk.").

Concepts determined to be abstract ideas, and thus patent ineligible, include certain methods of organizing human activity, such as fundamental economic practices (*Alice*, 573 U.S. at 219–20; *Bilski*, 561 U.S. at 611); mathematical formulas (*Parker v. Flook*, 437 U.S. 584, 594–95 (1978)); and mental processes (*Gottschalk v. Benson*, 409 U.S. 63, 67 (1972)). Concepts determined to be patent eligible include physical and chemical processes, such as "molding rubber products" (*Diamond v. Diehr*, 450 U.S. 175, 191 (1981)); "tanning, dyeing, making water-proof cloth, vulcanizing India rubber, smelting ores" (*id.* at 182 n.7 (quoting *Corning v. Burden*, 56 U.S. 252, 267–68 (1854))); and manufacturing flour (*Benson*, 409 U.S. at 69 (citing *Cochrane v. Deener*, 94 U.S. 780, 785 (1876))).

In *Diehr*, the claim at issue recited a mathematical formula, but the Court held that "a claim drawn to subject matter otherwise statutory does not become nonstatutory simply because it uses a mathematical formula." *Diehr*, 450 U.S. at 187, 191 ("We view respondents' claims as nothing more than a process for molding rubber products and not as an attempt to patent a mathematical formula."). Having said that, the Court also indicated that a claim "seeking patent protection for that formula in the abstract . . . is not accorded the protection of our patent laws, and this principle cannot be circumvented by attempting to limit the use of the formula to a particular

technological environment." *Diehr*, 450 U.S. at 187 ("It is now commonplace that an *application* of a law of nature or mathematical formula to a known structure or process may well be deserving of patent protection."), 191 (citing *Benson* and *Flook*), (citations omitted).

If the claim is "directed to" an abstract idea, we turn to the second step of the *Alice* and *Mayo* framework, where "we must examine the elements of the claim to determine whether it contains an 'inventive concept' sufficient to 'transform' the claimed abstract idea into a patent-eligible application." *Alice*, 573 U.S. at 221 (quotation marks omitted). "A claim that recites an abstract idea must include 'additional features' to ensure 'that the [claim] is more than a drafting effort designed to monopolize the [abstract idea].'" *Id.* (alterations in original) (quoting *Mayo*, 566 U.S. at 77). "[M]erely requir[ing] generic computer implementation[] fail[s] to transform that abstract idea into a patent-eligible invention." *Id.*

We are also guided by U.S. Patent and Trademark Office ("USPTO") Guidance, as set forth in the 2019 Revised Patent Subject Matter Eligibility Guidance, 84 Fed. Reg. 50 (Jan. 7, 2019) ("Guidance, 84 Fed. Reg.") and the October 2019 Update: Subject Matter Eligibility ("October 2019 Update"), and incorporated into the Manual of Patent Examining Procedure §§ 2104–06, Rev. 10.2019 ("MPEP") in June 2020. "The guidance sets out agency policy with respect to the USPTO's interpretation of the subject matter eligibility requirements of 35 U.S.C. [§] 101 in view of decisions by the Supreme Court and the Federal Circuit." Guidance, 84 Fed. Reg. 51. Although "[a]ll USPTO personnel are, as a matter of internal agency management, expected to follow the guidance," the guidance "does not create any right or benefit, substantive or procedural, enforceable by any

party against the USPTO." *Id.* The Guidance, by its terms, applies to all applications, and to all patents resulting from applications, filed before, on, or after January 7, 2019. *Id.* at 50.

Under USPTO guidance, we first look to whether the claim recites: (1) any judicial exceptions, including laws of nature, natural phenomena, and products of nature (*see* MPEP §§ 2106.04(II)(A)(1), 2106.04(b)) ("Step 2A, Prong One"); and (2) additional elements that integrate the judicial exception into a practical application (*see id.* §§ 2106.04(II)(A)(2), 2106.04(d)) ("Step 2A, Prong Two").[2]

Only if a claim (1) recites a judicial exception and (2) does not integrate that exception into a practical application, do we then look, under Step 2B, to whether the additional elements, individually or in combination, provide an inventive concept. *See* MPEP §§ 2106(III), 2106.05. "An inventive concept 'cannot be furnished by the unpatentable law of nature (or natural phenomenon or abstract idea) itself.'" *See* MPEP § 2106.05 (quoting *Genetic Techs. Ltd. v. Merial LLC*, 818 F.3d 1369, 1376 (Fed. Cir. 2016)). Among the considerations in determining whether the additional elements, individually or in combination, amount to significantly more than the exception itself, we look to whether they add a specific limitation beyond the judicial exception that is not "well-understood, routine, conventional" in the field or simply append well-understood, routine, conventional activities

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[2] This evaluation is performed by (a) identifying whether there are any additional elements recited in the claim beyond the judicial exception, and (b) evaluating those additional elements individually and in combination to determine whether the claim as a whole integrates the exception into a practical application. *See* Guidance — Section III(A)(2), Guidance, 84 Fed. Reg. 54–55; MPEP § 2106.04(d).

previously known to the industry, specified at a high level of generality, to the judicial exception. MPEP § 2106.05(II); Guidance, 84 Fed. Reg. 56.

Step One of the Mayo/Alice Framework

Under the first step of the *Mayo/Alice* framework and Step 2A of USPTO guidance, we first determine to what claim 1 is directed, i.e., whether the claim recites an abstract idea and if so, whether the claims are directed to that abstract idea. The Federal Circuit has explained that "the 'directed to' inquiry applies a stage-one filter to claims, considered in light of the specification, based on whether 'their character as a whole is directed to excluded subject matter.'" *Enfish, LLC v. Microsoft Corp.*, 822 F.3d 1327, 1335 (Fed. Cir. 2016) (quoting *Internet Patents Corp. v. Active Network, Inc.*, 790 F.3d 1343, 1346 (Fed. Cir. 2015)). It asks whether the focus of the claim is on a specific improvement in relevant technology or on a process that itself qualifies as an "abstract idea" for which computers are invoked merely as a tool. *See Enfish, 822 F.3d* at 1335–36.

Under this step of the framework, the Examiner finds that the broadest reasonable interpretation of claim 1 "encompasses a computer system . . . that implements account management logic." Final Act. 2. The Examiner determines claim 1 recites limitations that

> describe a process for managing transactions between parties. These limitations, as drafted, are processes that, under its broadest reasonable interpretation, covers performance of the limitations via manual human activity, but for the recitation of generic computer components such as the processor and display (GUI). That is, other than reciting these generic computer components, nothing in the claim precludes the limitations from practically being performed by mentally or by using pen and paper. The claim falls under the "certain methods of organizing human activity" and/or "mental processes" categories.

Id. at 3.

The Examiner further determines that the claimed additional elements include generic computer components that are recited at a high level of generality such that the claim provides no more than mere instructions to apply the recited abstract idea using generic computer components. Final Act. 3–4. The Examiner also finds that the claim recites a display "at a high level of generality with the only required function of displaying information." *Id.* at 4. The Examiner then finds that "training a prediction model, generating training data set, and the various 'learnings' by the prediction model, are simply extra solution activities." *Id.* Thus, the Examiner concludes that the additional elements claimed do not integrate the abstract idea into a practical application and the claim is directed to the abstract idea. *Id.*

We agree with the Examiner's determination. It is clear from the Specification, including the claim language, that the limitations of claim 1 are "directed to a result or effect that itself is the abstract idea and merely invoke generic processes and machinery" rather than "a specific means or method that improves the relevant technology." *Smart Sys. Innovations, LLC v. Chicago Transit Authority*, 873 F.3d 1364, 1371 (Fed. Cir. 2017) (citation omitted).

The Specification provides evidence as to what the claimed invention is directed. The Specification describes that the disclosure is related to a method of generating a user interface in the context of providing a means for "individuals to learn and understand financial principles." Spec. ¶¶ 1, 2. In order to solve problems related to financial literacy, the Specification describes a means for generating a dynamic user interface that is part of an

account management system with programming for identifying a financial goal for a user and generating recommendations or gamification elements for helping the user achieve the goal. *Id.* ¶¶ 3–11.

Here, we consider the claim as a whole,[3] giving it the broadest reasonable construction,[4] as one of ordinary skill in the art would have interpreted it in light of the Specification,[5] at the time of filing. When considered collectively and under the broadest reasonable interpretation, we agree with the Examiner that the limitations of claim 1 recite a method of organizing human activity and mental processes, which are categories of abstract ideas. Guidance, 84 Fed. Reg. 52.

The claim recites computer implemented steps for identifying the financial goals and spending habits of a user by evaluating correspondence and transactional data (limitations 3–13) and providing an interface for tracking progress toward a financial goal (limitations 14–16). These steps encompass methods of organizing human activity to the extent that they provide steps for managing personal behavior. *See* Guidance 84 Fed. Reg. 52. This is consistent with the Examiner's finding that the claim recites

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[3] "In determining the eligibility of respondents' claimed process for patent protection under § 101, their claims must be considered as a whole." *Diehr*, 450 U.S. at 188.

[4] Guidance, 84 Fed. Reg. 52 n.14 ("If a claim, under its *broadest reasonable interpretation*, covers performance in the mind but for the recitation of generic computer components, then it is still in the mental processes category unless the claim cannot practically be performed in the mind.") (emphasis added).

[5] "First, it is always important to look at the actual language of the claims. . . . Second, in considering the roles played by individual limitations, it is important to read the claims 'in light of the specification.'" *Smart Sys.*, 873 F.3d at 1378 (J. Linn, dissenting in part and concurring in part) (citing *Enfish*, 822 F.3d at 1335, among others).

"a process for managing transactions between parties." Final Act. 3.
Further, the claimed steps for training a prediction model (limitations 3–11),
generating a target savings amount (limitation 12), and generating an
estimated timeline (limitation 13) are concepts that may be performed in the
human mind via observation, evaluation, judgment, and opinion. These
limitations do not provide any specific requirements that would preclude
them from being performed by a human, perhaps with the help of pen and
paper, and thus, we agree with the Examiner that they recite mental
processes. *See id.*

Our reviewing court has held similar concepts to be abstract. For
example, the Federal Circuit has held abstract the concepts of: collecting,
analyzing, and displaying the results in *Electric Power Group, LLC v.
Alstom S.A.*, 830 F.3d 1350. 1354 (Fed. Cir. 2016); filtering content in
BASCOM Global Internet Services., Inc. v. AT&T Mobility, LLC, 827 F.3d
1341, 1345–46 (Fed. Cir. 2016); and, collecting, analyzing, manipulating,
and processing data and displaying the results of the analysis, manipulation,
and processing in *Intellectual Ventures I LLC v. Capital One Financial
Corp.*, 850 F.3d 1332, 1340 (Fed. Cir. 2017), and "creating a digital travel
log" in *Weisner v. Google LLC*, 51 F.4th 1073, 1082 (Fed. Cir. 2022).

Regarding whether the claims recite an abstract idea, Appellant argues
that claim 1 does not recite a method of organizing human activity because
although the "claim may include finance-related elements, such elements do
not amount to a fundamental economic principle or practice." Appeal Br. 9.
We are not persuaded. The category of certain methods of organizing
human activity is not limited to fundamental economic principles or

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practices. Rather, it also includes methods for managing personal behavior, as encompassed by claim 1 here.

Appellant also argues that the claim limitations identified by the Examiner as reciting mental processes cannot be performed entirely in the human mind. Appeal Br. 10. Appellant asserts that:

> For example, at least the following elements cannot be performed entirely in the human mind: generating an estimated timeline for reaching the target savings by learning based on the one or more spending habits of the user and the target savings amount; and generating a graphical user interface (GUI) comprising a first gamification element corresponding to the at least one financial goal and a second gamification element corresponding to the estimated timeline, the first gamification element and the second gamification element visually depicting progress towards the savings amount.

Id. We are not persuaded. First, we disagree that generating an estimated timeline cannot be performed entirely in the human mind. Appellant does not explain why this is the case. Second, the Examiner does not appear to categorize the generation of the graphical user interface as a mental process. *See* Final Act. 3.

Having concluded that claim 1 recites a judicial exception under the Guidance, Step 2A, Prong One, we next consider whether the claim recites additional elements that integrate the judicial exception into a practical application. To do so, we look to whether the claim "appl[ies], rel[ies] on, or use[s] the judicial exception in a manner that imposes a meaningful limit on the judicial exception, such that the claim is more than a drafting effort designed to monopolize the judicial exception." Guidance, 84 Fed. Reg. 54; *see also* MPEP § 2106.04(d).

Here, we agree with the Examiner's finding that the claim includes additional elements in the form of generic computer components. Final Act. 3–4. We find that these elements are the claimed processor, memory, and graphical user interface. We agree with the Examiner that the computer elements claimed are recited at a high level of generality such that the claim merely provides instructions to apply the abstract ideas recited on a generic computer. Further, the Specification provides evidence that the claimed abstract ideas may be performed on generic computer equipment. Specifically, the Specification describes that the computing environment for the account management system includes a client device and an organization computing system connected via a network. *See* Spec. Fig. 1. The client device "may be a mobile device, a tablet, a desktop computer, or any computing system having the capabilities described herein." Spec. ¶ 38. The organization computing system is only described as including "at least web client application server 114, an account handler 116, a goal manager 118, and a machine learning module 120." Spec. ¶ 40. The handler, goal manager, and machine learning module are described as software modules that "may also include one or more hardware components . . . (e.g., circuitry)." *Id.* Finally, the Specification indicates that the GUI may be provided for display on the client device, i.e., the GUI is may be displayed using a generic computing system. *See id.* ¶ 46. Given these descriptions, we agree with the Examiner that the claim merely provides instructions to perform the abstract idea on generic computer equipment.

As is clear from the Specification, there is no indication that the components and operations recited in claim 1 require any specialized computer hardware or other inventive computer components, i.e., a

particular machine, invoke any asserted inventive programming, or that the claimed invention is implemented using other than generic computer components to perform generic computer functions. *See DDR Holdings, LLC v. Hotels.com, L.P.*, 773 F.3d 1245, 1256 (Fed. Cir. 2014) ("[A]fter *Alice*, there can remain no doubt: recitation of generic computer limitations does not make an otherwise ineligible claim patent-eligible.").

We also find no indication in the Specification that the claimed invention as recited in claim 1 effects a transformation or reduction of a particular article to a different state or thing. Nor do we find anything of record that attributes an improvement in technology and/or a technical field to the claimed invention or that otherwise indicates that the claimed invention integrates the abstract idea into a "practical application," as that phrase is used in USPTO Guidance.

Therefore, the additional elements of claim 1 do not integrate the judicial exception into a practical application, as the term is used in USPTO guidance, because they amount to no more than instructions to implement the abstract idea using a generic computer device. *See* Guidance, 50 Fed. Reg. 55; MPEP § 2106.04(d).

Regarding this prong of the analysis, Appellant argues that the Examiner has erroneously concluded that the steps performed by the training prediction model are simply extra solution activities. Appeal Br. 11. However, we find this argument moot because we find that these limitations are part of one or both of the abstract ideas recited in the claim.

Appellant also argues that the additional limitations claimed integrate the abstract ideas into a practical application. Appellant asserts that the claims provide a "solution [that] accounts for the limitations of conventional

systems by providing users with a dynamic graphical user interface that includes one or more gamification elements that attempt to convey financial principles to the end user." Appeal Br. 13. Appellant further argues that the claims themselves reflect the improvement disclosed. Appeal Br. 14. However, we fail to see how this represents a technical improvement or is related to any technical issue. At best, it presents an improvement to the abstract idea of improving a user's financial literacy. The fact that a user's goals are updated in real time is not sufficient to show a technical improvement or to convey eligibility.

Further, in the Reply Brief, Appellant asserts that the steps for training the prediction model cannot be broadly construed to encompass mental processes. Reply Br. 2. In support, Appellant cites Subject Matter Eligibility Example 39 and asserts that the example claim, which was said to not recite an abstract idea includes "a much broader training limitation" than the present claim. We are not persuaded and fail to see any significant parallel between claim 1 and the example claim that would indicate the present claims include eligible subject matter.

Based on the foregoing, we determine that claim 1 is directed to an abstract idea.

Step Two of the Mayo/Alice Framework

Under the second step in the *Mayo/Alice* framework and USTPO guidance Step 2B, we "[e]valuat[e] additional elements to determine whether they amount to an inventive concept [which] requires considering them both individually and in combination to ensure that they amount to significantly more than the judicial exception itself." Guidance, 84 Fed. Reg. 55; MPEP § 2106.05(I).

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Alice is clear, as described above, that under step two of the *Mayo/Alice* framework, the elements of each claim are considered both individually and "as an ordered combination" to determine whether the additional elements, i.e., the elements other than the abstract idea itself, "transform the nature of the claim" into a patent-eligible application. *Alice*, 573 U.S. at 217; *see also Mayo*, 566 U.S. at 72–73 (requiring that "a process that focuses upon the use of a natural law also contain other elements or a combination of elements, sometimes referred to as an 'inventive concept,' sufficient to ensure that the patent in practice amounts to significantly more than a patent upon the natural law itself"). In other words, the inventive concept under step two of the *Mayo/Alice* framework cannot be the abstract idea itself. *See BSG Tech, LLC. v. Buyseasons, Inc.*, 899 F.3d 1281, 1290 (Fed. Cir. 2018) ("It has been clear since *Alice* that a claimed invention's use of the ineligible concept to which it is directed cannot supply the inventive concept that renders the invention 'significantly more' than that ineligible concept.").

Here, the additional elements outside the abstract idea do not transform the nature of the claim into a patent-eligible application. As discussed above, the only claim elements beyond the abstract idea are the generic computer components. The cited portions of the Specification discussed above show these components were well-understood, routine, and conventional at the time of the filing. *See supra.* Accordingly, based on the Appellant's description in the Specification, we find these components to be well understood, routine, or conventional. MPEP § 2106.05(d)(I) ("For example, in many instances, the specification of the application may indicate that additional elements are well-known or conventional."). Appellant does

not contend that it invented any of those components or their basic functions or that those components, claimed generally, were unknown in the art as of time of the invention. *Affinity Labs of Texas, LLC v. Amazon.com Inc.*, 838 F.3d 1266, 1270 (Fed. Cir. 2016). There is no technological improvement to the computer or components used. Computers "have become the substrate of our daily lives—the 'basic tool[ ],' *Gottschalk v. Benson*, 409 U.S. 63, 67 . . . (1972), of a great many of our social and economic interactions—generic computer functions, such as storing, analyzing, organizing, and communicating information, carry no weight in the eligibility analysis. *See Alice*, 134 S. Ct. at 2357." *In re Marco Guldenaar Holding B.V.*, 911 F.3d 1157, 1165 (Fed. Cir. 2018) (Mayer concurring).

Taking the claimed elements separately, the functions performed by the components are purely conventional. The claimed generic components operate in their ordinary and conventional capacities to perform the well-understood, routine, and conventional functions of receiving data, determining data based on the received data, and storing the results of the receiving and determining. *See, e.g.*, Spec. 8–11 (describing generic computer components and generic networking capabilities); *see also, e.g.*, *Elec. Power*, 830 F.3d at 1355 (gathering, sending, monitoring, analyzing, selecting, and presenting information does not transform the abstract process into a patent-eligible invention); *Alice*, 573 U.S. at 226 ("Nearly every computer will include a 'communications controller' and 'data storage unit' capable of performing the basic calculation, storage, and transmission functions required by the method claims."); *Automated Tracking Solutions, LLC v. Coca-Cola Co.*, 723 F. App'x 989, 995 (Fed. Cir. 2018).

Considered as an ordered combination, the components of claim 1 add nothing that is not already present when the steps are considered separately. The sequence of receiving data, evaluating the data, and transmitting outputs based on the evaluation is equally generic and conventional or otherwise held to be abstract. *See, e.g., Elec. Power*, 830 F.3d at 1354–56 (holding that the sequence of gathering, analyzing, and displaying in real-time was abstract); *Intellectual Ventures I LLC*, 850 F.3d at 1341–42 (claimed elements of organizing, mapping, identifying, defining, detecting, and modifying data considered as an ordered combination recited "routine steps of data collection and organization using generic computer components and conventional computer data processing activities"); *Automated Tracking*, 723 F. App'x at 995 (finding no inventive concept in the ordered combination of the claim collecting data from RFID transponders and analyzing that data).

Therefore, we find that claim 1 does not include elements that, when considered individually and as an ordered combination, amount to significantly more than the judicial exception itself. Rather, the claim amounts to mere instructions to implement an abstract idea on a computer and simply appends well-understood, routine, and conventional activities previously known in the industry and specified at a high level of generality to the abstract idea.

Here, Appellant argues that "the claimed invention improves the field of personal finance systems, which, under any metric, is considered a technical field." Appeal Br. 15 (emphasis omitted). As discussed, we disagree that the claims provide such a technical improvement.

Appellant also argues that the claimed features are confined to a particular useful application and "go well beyond any abstract idea, particularly when considered as a whole." *Id.* at 15–16. Appellant next asserts that "the above claim limitations cannot possibly be equated to well-understood, routine, or conventional computer operations." *Id.* at 16. We disagree for the reasons previously discussed.

For the reasons set forth above, we sustain the rejection of claims 1, 2, 4–17, 19, and 20 under 35 U.S.C. § 101.

CONCLUSION

We AFFIRM the rejection of claims 1, 2, 4–17, 19, and 20.

DECISION SUMMARY

In summary:

Claim(s) Rejected	35 U.S.C. §	Reference(s)/Basis	Affirmed	Reversed
1, 2, 4–17, 19, 20	101	Eligibility	1, 2, 4–17, 19, 20	

TIME PERIOD FOR RESPONSE

No time period for taking any subsequent action in connection with this appeal may be extended under 37 C.F.R. § 1.136(a) (2022). *See* 37 C.F.R. § 1.136(a)(1)(iv) (2022).

AFFIRMED