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Datasheet for the decision
of 21 December 2021

Case Number:	T 1607/18 - 3.4.03
Application Number:	08796563.8
Publication Number:	2174306
IPC:	G07G1/12, G07D11/00
Language of the proceedings:	EN

Title of invention:
PROCESS OF AND SYSTEM FOR ADVANCING CREDIT FOR CASH COLLECTIONS

Applicant:
Brink's Network, Inc.

Headword:

Relevant legal provisions:
EPC Art. 52(1), 56

Keyword:
Patentable invention - technical and non-technical features - technical character of the invention - method for doing business
Inventive step - (no)

Decisions cited:
G 0001/19, G 0003/08, T 0641/00

Catchword:

Beschwerdekammern

Boards of Appeal

Chambres de recours

Case Number: **T 1607/18 - 3.4.03**

D E C I S I O N
of Technical Board of Appeal 3.4.03
of 21 December 2021

Appellant:	Brink's Network, Inc.
(Applicant)	203 Bancroft Building,
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	Wilmington,
	Delaware 19810 (US)

Representative:	Boult Wade Tennant LLP
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Decision under appeal:	**Decision of the Examining Division of the European Patent Office posted on 30 January 2018 refusing European patent application No. 08796563.8 pursuant to Article 97(2) EPC.**

Composition of the Board:

Chairman	T. Häusser
Members:	A. Böhm-Pélissier
	T. Bokor

Summary of Facts and Submissions

I.   The appeal is against the decision of the Examining
        Division to refuse European patent application No.
        08 796 563. The refusal was based on the grounds of
        lack of novelty and inventive step (Articles 52(1),
        54(1), (2) and 56 EPC).

II.   **Reference** is made to the following documents:

        D1 = US 2006/253349 A1
        D2 = US 6 067 530 A

III.   The Appellant (Applicant) **requests** that the decision
        under appeal be set aside and a patent be granted on
        the basis of claims 1-7 of the sole request, filed with
        letter dated 2 December 2013, underlying the impugned
        decision.

IV.   Highlighting and deletions in the claim wording and
        feature labelling is added by the Board.

V.   **Claim 1** according to the single request reads as
        follows:
        (A) An electronic system for providing bank credit to a
        retailer (10) for cash collections, comprising:
        (B) an electronic safe disposed at a retailer location
        containing cash collected by a retailer over a period
        of time at the retailer location that has been
        deposited into the safe, the electronic safe being
        adapted:
        (C) to calculate, at a designated time, a total amount
        of cash deposited into the safe over the period of
        time, and

(D) to create and to electronically transmit, to a
facility (30), a data file identifying the calculated
total amount of cash deposited into the safe over said
period of time; and

(E) said facility, the facility being adapted:
to arrange for the crediting of the retailer by a bank
(40) with the calculated total amount of cash deposited
into the safe as identified in the data file,

(F) and to verify, using the electronically transmitted
data file, the amount of cash deposited in the safe,
after the cash has been transferred to the facility, to
produce a verified amount,

(G) and to adjust the credit previously provided based
on differences, if any, between the verified amount and
the calculated total amount of cash deposited into the
safe as identified in the data file.

VI.   The Appellant **argued** essentially as follows:

The claimed subject-matter was new and involved an
inventive step over document D1. In particular, part of
step (B) and steps (C), (D) and (G) constituted the
difference of the claimed subject-matter over D1. The
problem to be solved was the reduction of the amount of
data sent between the safe and the central units. The
invention generally simplified the data handling and
thereby error handling. The invention also required
less bandwidth.

Reasons for the Decision

1.   The invention as claimed

1.1   The present application is about an electronic safe for
use in retail environments, where the safe counts the

money being deposited and electronically transmits a
report containing the amount of money counted to a
central processing location.

1.2   Upon receipt of this report, the retailer can be
        credited the deposited money amount even before it is
        picked up by an armored car service and deposited at a
        bank or similar institution. Retailers can therefore
   benefit from cash collections almost immediately.

2.   **Inventive step (Article 56 EPC)**

2.1   **Closest Prior Art**

        D1 is chosen as closest prior art because it discloses
        most of the technical features and relates to a very
        similar purpose. D2 discloses details about a bill
        validator and electronic safe. However, D2 fails to
        disclose crediting a cash amount in the electronic safe
        before the cash arrives in the bank.

2.2   **Disclosure of D1**

2.2.1   D1 discloses an electronic safe assembly:

FIG. 3
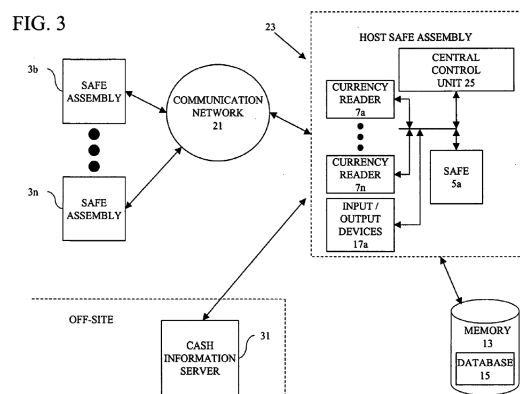
D1

2.2.2   The host safe assembly 23 comprises local safe 5a and
        control unit 25. The central control unit 25 stores

each deposit report as a data file. D1 discloses
([0029]) that the central control unit transmits the
deposit report to the cash information server 31. A
bill validator ([0022]) verifies the banknotes such
that the *safe controller "knows" how much cash was
deposited* into the electronic safe. It can therefore be
assumed that the bill validator counts the banknotes
and calculates a total amount. The total amount
collected in the store and transferred from a retailer
location to a bank can be credited to the retailer
before the cash is deposited in the bank ([0053]). The
bank and/or armored car service can be considered as
the "facility" according to features (D) to (E) of
claim 1. The facility furthermore comprises *an agent*
([0051]) who verifies, using the necessary technical
means, the amount of cash being transferred and who
reconciles the cash amount with the records of the data
file to produce a verified amount (Feature (F)). If for
one business day only one deposit takes place ([0067],
[0068], cf. entry for "3/6" shown below), the total
amount of the banknotes - aggregated, calculated and
deposited at the end of the business day in the
electronic safe - corresponds to the "total amount" of
feature (C) - accumulated and aggregated for this
business day.

[0067]

			DAILY FILE			
Business Date	Acceptor Cash	Serial #	Alt Serial #	Food Stamp	Manual Cash Drops	Checks
			Daily File on 3/7			
3/6	$5,000	100	100			
			Daily File on 3/8			
3/7	$2,000	100	101			
3/7	$4,000	101	101			
			Daily File on 3/9			
3/8	$7,000	101	101			

D1

2.2.3   In the data file multiple records appear, e.g. for 6
        to 8 March ("3/6", "3/7" and "3/8"). In this assessment

of the wording of claim 1 only one business day ("3/6")
with a single deposit is considered. Pick-up takes
place on "3/7", *verification* and *reconciliation* on 3/9
(claim 4 of D1: *reconciling the deposit information to
the collected cash based on information transmitted to
the off-site location*).

2.3   **Difference**

2.3.1   D1 therefore discloses (references with respect to D1,
         wording of present claim 1)
         (A) an electronic system for providing bank credit to a
         retailer (*business establishment* owning *host safe
         assembly 23*) for cash collections, comprising:
         (B) an electronic safe (5a, *controller* 25) disposed at
         a retailer location containing cash collected by a
         retailer over a period of time (a business day) at the
         retailer location that has been deposited into the
         safe, the electronic safe being adapted:
         (C) to calculate (aggregation of the banknotes being
         deposited and checked by the bill validator, [0022]),
         at a designated time (time of validation in the bill
         validator at the end of the business day), a total
         amount of cash ([0028], *deposit report at the end of a
         business day* comprising the calculated sum of the
         banknotes deposited in the single deposit action)
         deposited into the safe over the period of time
         (business day, [0028]), and
         (D) to create and to electronically transmit, to a
         facility (bank and/or armored car service center) a
         data file identifying the calculated total amount of
         cash deposited into the safe over said period of time
         ([0067], [0068], [0029]); and
         (E) the facility being adapted: to arrange for the
         crediting of the retailer by a bank with the calculated

total amount of cash deposited into the safe as
identified in the data file ([0053]),
(F) and to verify (by the *agent* in the "facility" with
the necessary technical means, [0051]), using the
electronically transmitted data file, the amount of
cash deposited in the safe, after the cash has been
transferred to the facility, to produce a verified
amount (each single position in [0068] is verified),
(G) and to adjust (paragraph [0053], claim 4 of D1:
"reconciliation") the credit previously provided ~~based
on differences, if any, between the verified amount and
the calculated total amount of cash deposited into the
safe as identified in the data file.~~

2.3.2   D1 therefore does not explicitly disclose that the
credit is adjusted based on differences, if any,
between the verified amount and the calculated total
amount of cash deposited into the safe as identified in
the data file (second part of feature (G)).

2.3.3   "Reconciliation" in D1 most likely includes detecting
any difference between the amount listed in the data
file and the actual amount being transferred to the
bank. D1 however explicitly discloses only verification
whether the amount in the data file corresponds to the
amount picked up by the armored car service.

2.3.4   The Appellant has argued that D1 did not explicitly
disclose that a data file with a single record is
transmitted. In [0067] / [0068] only data files with
multiple records were transmitted. D1 therefore failed
to disclose that an aggregation of multiple records was
performed.

2.3.5   Furthermore, the principal difference between D1 and
the claim wording was that in D1 huge data files with

numerous records were transmitted. An aggregation of all deposit positions and the calculation of a total amount was performed in the "facility", whereas in the present invention the total amount was calculated in the electronic safe at the retailer location.

2.3.6   The electronic safe of the invention was therefore not fully comparable to the system of D1. The description of D1 consistently taught that collected data were sent to the central control unit, where all the data was stored, and bulky data reports were generated. The breakdown of the total daily cash was transmitted, but not the total itself. There was also no disclosure what to do if the manual checking of the cash showed a difference over the calculated value, in particular there was no disclosure of the adjusting of the credit. This meant that part of step (B) and steps (C), (D) and (G) constituted the differences over D1.

2.3.7   However, the Board concluded that the claim wording can be read on one single record, e.g. from "3/6" and disregarding the other records ("3/7" and "3/8"), because calculating the total amount takes place for one business day for the date "3/6" when the accumulated cash is deposited by means of the bill validator.

2.3.8   Moreover, considering only a day with a single deposit, the calculation of the total amount being deposited in the bill validator takes place in the electronic safe as defined in claim 1. Therefore, the location according to D1, where the total amount is calculated, is not the "facility", but the electronic safe. Consequently, features (A) to (F) are disclosed in D1 as indicated above.

2.4   Effect, objective technical problem

2.4.1   The Appellant has argued that the effect of the
         distinguishing features was that only small data files
         comprising the aggregated sum (in D1 e.g. the sum of
         the deposit of "3/6" and the first deposit of "3/7")
         had to be transmitted thus reducing the load on the
         communication network.

2.4.2   The problem to be solved was the reduction of the
         amount of data sent between the safe and the central
         units. The invention generally simplified data handling
         and thereby error handling. The invention also required
         less bandwidth. The invention therefore achieved a
         technical effect by reducing the load on the network.

2.4.3   The Board however came to the conclusion that the
         effect of reducing the network load is not an effect of
         the difference between D1 and claim 1 (i.e. the second
         part of feature (G)). Indeed, feature (G) relates to a
         method of doing business, i.e. adjusting any difference
         between an accounted total amount and the amount of
         cash picked up by an armored car. This "adjusting"
         according to feature (G) is merely a non-technical
         business aim and does not achieve any technical effect
         or solve a technical problem by technical features.
         When regarded on its own, feature (G) would constitute
         subject-matter excluded from patentability under
         Article 52(2) and (3) EPC.

2.4.4   Technical features that do not contribute to the
         technical character can be included into the
         formulation of the technical problem as a mandatory
         requirement (see, *inter alia*, G 1/19 [reasons 31],
         T 0641/00 headnote 2, G 3/08, Case Law of the Boards of
         Appeal, 9th Edition, Sections I.D.9.1.2-9.1.4).

Consequently, feature (G) can be included into the formulation of the problem to be solved.

2.4.5   The problem to be solved can therefore be formulated as adjusting in the system of D1 the step of "reconciliation" (claim 4 of D1) by "adjusting the credit previously provided based on differences, if any, between the verified amount and the calculated total amount of cash deposited into the safe as identified in the data file" (cf. task of the *agent*, [0051], [0053], feature (G)).

2.5   **Obviousness**

2.5.1   The solution to this problem results in a straightforward manner from the problem to be solved. It is obvious that the *agent* in D1 would adjust the credit, if the amount of cash arriving in the bank/ armored car service facility differs from the amount in the data file, e.g. if the retailer or anyone else has taken out cash from the electronic safe without any record.

2.5.2   Neither the claim nor the application as a whole describe any technical interaction between feature (G) constituting a non-technical process feature and the technical features (electronic safe), which would go beyond the mere implementation of the administrative act related to this feature. The step constituting the non-technical administrative process cannot be seen to provide any contribution, either independently or in combination with other features, to the solution of a technical problem.

2.5.3   Consequently, the subject-matter of claim 1 does not
         involve an inventive step within the meaning of Article
         56 EPC.

3.   Conclusion

         Since the subject-matter of claim 1 of the sole request
         does not involve an inventive step, the examining
         division's decision refusing the application is
         confirmed. Consequently the appeal has to be dismissed
         (Articles 97(2) and 111(1) EPC).

Order

For these reasons it is decided that:

The appeal is dismissed.

The Registrar: The Chairman:

S. Sánchez Chiquero   T. Häusser

Decision electronically authenticated