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**Datasheet for the decision
of 27 February 2023**

Case Number: T 1483/19 - 3.4.01

Application Number: 07813356.8

Publication Number: 2183717

IPC: G06Q40/00

Language of the proceedings: EN

Title of invention:

METHOD AND APPARATUS FOR MULTI-LANGUAGE USER SELECTION AND
CURRENCY CONVERSION

Applicant:

Goldmine World, INC. D/B/A World Bankcard Services

Headword:

card transaction terminal / GOLDMINE WORLD

Relevant legal provisions:

EPÜ Art. 56

Keyword:

Inventive step - (no)

Decisions cited:

T 0641/00



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Case Number: T 1483/19 - 3.4.01

D E C I S I O N
of Technical Board of Appeal 3.4.01
of 27 February 2023

Appellant:
(Applicant)

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Decision under appeal:

**Decision of the Examining Division of the
European Patent Office posted on 3 December 2018
refusing European patent application No.
07813356.8 pursuant to Article 97(2) EPC.**

Composition of the Board:

Chair P. Scriven
Members: B. Noll
R. Winkelhofer

Summary of Facts and Submissions

I. The appeal is against the Examining Division's decision refusing the application. The Examining Division found that the subject-matter claimed in a main request and three auxiliary requests lacked inventive step having regard to

D1: US 2007/017971 A1.

II. With the statement of grounds of appeal, the appellant submitted a main request and three auxiliary requests. They are substantially the same as those underlying the impugned decision.

III. In a communication accompanying the summons to oral proceedings, the Board gave its preliminary view on the case.

IV. The appellant's final formulation of their requests was that the decision under appeal be set aside and a patent be granted on the basis of a main request or one of three auxiliary requests, all submitted with the statement of grounds of appeal. The appellant further requested, as "auxiliary request 4", that the case be remitted to the Examining Division for further prosecution.

V. Claim 1 of the main request reads (reference signs omitted):

A credit card and debit card transaction terminal comprising:

- a processor;*
- a display;*
- a memory;*
- a reader configured to read data stored on a memory means of a memory medium;*
- an operator interface produced by an operator interface program stored in the memory and executable by the processor, the operator interface being displayable on the display in an operator language;*
- a customer interface produced by a customer interface program stored in the memory and executable by the processor, the customer interface being displayable in a customer language;*
- a language identification module stored in the memory and executable on the processor, the language identification module configurable to select the operator language in which the operator interface is displayed to an operator and to select a customer language in which the customer interface is displayed to a customer, wherein the operator language and the customer language are selected from a plurality of languages stored in the module, wherein the customer language and the operator language are different, and wherein transaction facilitating information is presented to the operator in the operator language, and to the customer in the customer language, as part of a transaction; and,*
- a currency module stored in the memory and executable on the processor, the currency*

module configurable to select an operator currency in which financial information is presented as part of the operator interface and to select a customer currency in which financial information is converted from the operator currency to the customer currency via exchange rate data and is presented as part of the customer interface, wherein the operator currency and the customer currency are selected from a plurality of currencies stored in the currency module, wherein the customer currency and the operator currency are different, and wherein the operator currency and the customer currency can be changed on a per transaction basis as part of the transaction.

VI. Claim 1 of auxiliary request 1 differs from claim 1 of the main request by defining that the display comprises an operator display and a customer display, that the operator interface is displayable on the operator display and the customer interface on the customer display.

VII. Claim 1 of auxiliary request 2 adds, to the end of claim 1 of auxiliary request 1:

... and wherein the terminal is configured to use the customer display to query the customer for missing preference information if a currency preference is not available from the memory means of the memory medium.

VIII. Claim 1 of auxiliary request 3 differs from claim 1 of the main request by adding

... and wherein the terminal is configured to periodically update currency conversion information from a currency server and to derive an appropriate conversion rate based on the available information, in the event the currency information provided by currency server does not directly allow the terminal to convert from or to either the operator preferred currency or the customer preferred currency.

IX. The appellant's arguments, insofar as they are relevant for the case, are dealt with in the reasons, below.

Reasons for the Decision

Main request, claim 1, inventive step

1. D1 relates to a terminal for a payment transaction using a credit or debit card. The terminal is operated by, for example, a vendor in a shop (merchant). It is designed for facilitating a payment transaction when the customer does not understand the merchant's language. The terminal is designed to display cognitive instructions to the customer in the customer's language, and to the merchant in the merchant's language.

2. The terminal 100 comprises a processor 110, a display 106 and a memory 116 (D1, figure 1). The display may have a merchant display 150, for displaying the transaction to the merchant, and a customer display 155, for displaying it to the customer (paragraph 24, last sentence). The memory is for storing business transaction programs and a language program executable by the processor for generating user interfaces for the merchant and customer on the corresponding displays (paragraph 26). The processor is for processing the business transaction, processing various modules stored in the memory, and for enabling the merchant to select the language for the customer display (paragraph 24, third and fourth sentences).
3. The terminal further includes a reader 102, to read the memory of a card 104 (paragraph 23); and a language identification module, which is part of the interface language program and comprises two portions, called sub-routines, for selecting an interface language for the customer interface and a language for the operator interface (paragraph 26).
4. The terminal according to claim 1 differs from that disclosed in D1 in that it further includes a currency module configurable to select an operator currency. This module presents financial information in the merchant and customer interfaces. For the customer interface, the financial information is converted (using exchange rate information) from the merchant's currency to the customer's currency. The operator and customer currencies are selected from a plurality of currencies stored in the currency module. The selection can be changed on a per-transaction basis.

5. In a business environment such as a shop, providing pricing information in a format that is easy for the customer to understand is a service that the merchant offers for business reasons.
6. The effect of the currency module is that the terminal is able to provide pricing information to the operator and the customer in currency formats that can easily be understood. The skilled person, starting from D1, would be in charge of searching for technical means of providing this additional business service. This is the technical problem to be solved.
7. In itself, the conversion of a price between currencies is a mental act, based on arithmetic and business information. It takes the price in one currency and multiplies it by a conversion factor. Automating this by retrieving a number representing a price in one currency and a conversion factor from a memory, multiplying them, and outputting the result to make it visible, is a process which the skilled person would have implemented, because it is needed by the business requirement. Implementing this calculation as a module as a part of the terminal described in D1 would have been straightforward.
8. The appellant argued that D1 did not suggest generating customer currency information. The idea for generating currency information as part of the payment transaction process was not business-motivated because, by the time the price was displayed, the deal had already been made. A business motivation could only be attributed to the phase before the deal was closed. The invention had the effect of removing the need for an extra terminal that generates currency information.

9. The Board is not persuaded by these arguments.
10. Under the COMVIK approach (T641/00 *Two identities/COMVIK*, OJ EPO 2003, 352), a non-technical requirement can be included as part of the technical problem the skilled person seeks to solve. This is so that the non-technical aspects do not contribute, whether positively or negatively, to any inventive step. It does not matter what motivation may exist for the non-technical requirement. The fact that it is not technical is enough.
11. In the present case, providing price information is a non-technical service for informing a customer about a price, irrespective of whether this is before, during, or after a transaction. It comes from business considerations. It does not matter, for the purposes of assessing inventive step, whether it is good business or bad. The merchant, as a business person, is providing the customer with information; the skilled person is required to implement that and would have implemented it with the existing terminal, as there would be no need for an extra technical device for converting a price to another currency.
12. For these reasons, the terminal of claim 1 of the main request lacks an inventive step (Article 56 EPC). The main request is not allowable.

Auxiliary request 1, claim 1, inventive step

13. As shown above (point 2), D1 discloses customer and user displays. Claim 1 of auxiliary request 1 is, therefore, not further distinguished from D1 than claim 1 of the main request.

14. Therefore, the terminal of claim 1 of auxiliary request 1 lacks an inventive step (Article 56 EPC) for the reasons given above. Auxiliary request 1 is not allowable.

Auxiliary request 2, claim 1, inventive step

15. The further feature of asking the customer is what the business person does when they do not know the customer's preference. For the skilled person, obvious implementations, when the information was not complete, would have been to provide a default currency setting, or some means of selecting one of the currency preferences available. Implementing any of these would have been straightforward.
16. The appellant argued that providing a possibility for querying the customer would have required the provision of means for user interaction and that there was a synergistic effect in setting the selection with the terminal for which there was no hint in D1.
17. The Board does not agree. The skilled person would have made use of the input capabilities the terminal of D1 already has, to provide the service of choosing a currency by the customer.
18. For these reasons, and those given above in respect of the main request, claim 1 of auxiliary request 2 lacks inventive step (Article 56 EPC). The request is not allowable.

Auxiliary request 3, claim 1, inventive step

19. The additional feature of periodically updating currency conversion information addresses the necessity of providing an up-to-date conversion rate so as to show a price which is substantially correct. Updating this information periodically is a requirement stipulated by the business person and is naturally done to provide the service of showing customer currency correctly. For the skilled person, implementing an update by periodically querying a server that holds this information would have been a straightforward consideration.
20. Further, the idea of deriving an appropriate conversion rate based on the available information, if the information provided by the currency server did not allow direct conversion from or to either the merchant's or the customer's preferred currencies, is a further requirement stipulated by the business person. The skilled person would consider ways of using the available information even if no direct conversion factor were available.
21. The appellant argued that an indirect current conversion was efficient in its use of communication bandwidth and memory resources, as it was not necessary to store conversion factors for all pairs of currencies or to start a query for a particular conversion for which no conversion factor was available.
22. The Board does not agree with this argument of bandwidth or memory efficiency, as the application does not show anything about communication bandwidth or memory either with or without the invention.

23. For these reasons, and those given for the higher-ranked requests, claim 1 of auxiliary request 3 lacks an inventive step (Article 56 EPC). Auxiliary request 3 is not allowable.

Auxiliary request 4 (Point IV, above)

24. Against this background, the Board sees nothing that would justify remittal to the Examining Division.

Order

For these reasons it is decided that:

The appeal is dismissed

The Registrar:

The Chair:



D. Meyfarth

P. Scriven

Decision electronically authenticated