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System for financial transactions/ SK Telecom, European Patent Office (EPO Board of Appeal), 24 September 2010

Ferry van Looijengoed · Monday, December 27th, 2010 · Landmark European Patent Cases

SK Telecom filed a patent application for a system and method for financial transactions, wherein a user was allowed to load money in his account on a host computer. The examining division refused to grant a patent for lack of inventive step as the invention related to a straightforward technical implementation of an administrative banking procedure. The Board of Appeal, however, held that the claim was not confined to merely reciting an administrative banking procedure alongside straightforward technical means for its implementation, but rather provided a technical solution, involving technical means to the technical problem of how to reload such an account. Therefore, the subject-matter of the claim was found to involve an inventive step.

A **full summary** of this case has been published on **Kluwer IP Law**.

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