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[Your Name]

[Your Title]

[Your Company]

[Street Address, City, State ZIP]

May 25, 2026

[Opposing Counsel Name]

[Firm Name]

[Address]

Re: U.S. Patent No. 8862508 — Response to Assertion of Infringement

Dear Counsel,

We acknowledge receipt of your correspondence asserting infringement of U.S. Patent No. 8862508 (the "8862508 Patent"). After preliminary review, we have substantial concerns about the validity, enforceability, and scope of the asserted claims, summarized below. We reserve all rights and defenses.

1. Subject Patent — Summary

US Patent 8862508, titled "System and method for unifying e-banking touch points and providing personalized financial services," provides a multi-channel solution for retail banking. Here is a summary of the patent:

- Patent Number: US8862508B2
- Title: System and method for unifying e-banking touch points and providing personalized financial services
- Current Assignee: CITY NATIONAL BANK OF FLORIDA. Prior assignments include Mcom Ip LLC, MCOM IP HOLDINGS, LLC, and MCOM FINANCIAL SOLUTIONS, INC. The lien to CITY NATIONAL BANK OF FLORIDA has an effective date of 2025-03-28.
- Inventors: Thomas Maiorino, Daniel Taylor
- Filing Date: 2006-11-14
- Issue Date: 2014-10-14
- Abstract: A system...

2. Validity Concerns under 35 U.S.C. § 102 — Prior Art

We have identified prior-art references that, in our preliminary view, anticipate one or more asserted claims of the 8862508 Patent:

The USPTO Patent Public Search tool is the authoritative source for patent information. A search for US patent 8862508 reveals a list of "Patent Citations" and "Non-Patent Citations". These are documents that the patent examiner considered relevant during the prosecution of US8862508.

Here's an analysis of the most relevant prior art cited in US patent 8862508:

Patent Citations:

- US6223983B1 - Interactive point access financial and information system

Full Citation: US6223983B1

Publication Date: 2001-05-01

Filing Date: 1999-02-19

Description: This patent describes an interactive point access financial and information system. While the full text is not provided in the snippets, the title suggests a system that allows users to access financial information and services through an interactive point, which could encompass aspects of e-banking touch points.

Potential Anticipated Claim(s): Claims 1, 7, and 13, particularly the broad concepts of providing e-banking touch points and delivering financial services. More specific elements like personalized marketing and real-time...

3. Obviousness under 35 U.S.C. § 103

Independent of § 102, we believe the asserted claims are obvious in view of combinations of prior art that a person having ordinary skill in the art would have been motivated to combine:

All claims (1-20) of US Patent 8862508 have been found unpatentable by the Patent Trial and Appeal Board (PTAB) in IPR2022-00055, specifically due to obviousness under 35 U.S.C. § 103(a) over combinations of prior art. The PTAB's Final Written Decision (FWD) states: "For the reasons set forth above, we conclude that Petitioner has shown by a preponderance of the evidence that claims 1-20 of the '508 patent are unpatentable." This section will elaborate on why a person having ordinary skill in the art (PHOSITA) would have found the claimed invention obvious, using combinations of the prior art references highlighted in the "Prior art" section.

Obviousness Analysis under 35 U.S.C. § 103

A claimed invention is obvious if the differences between the claimed invention and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which the subject matter pertains. This analysis considers the scope and content of the prior art, differences between the prior art and the claims, the...

4. Request

In light of the foregoing, we request that your client (i) provide a detailed claim chart identifying each accused product or service and mapping every limitation of each asserted claim, (ii) identify any prior art known to your client, including any references cited during prosecution or reexamination, and (iii) substantiate the basis for any damages or licensing demand. We are prepared to discuss the matter further once we have received and reviewed the foregoing.

Sincerely,

[Your Name]

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