## “Fundamental Economic Practices” – MPEP 2106.04(a)(2) Part (I)

### A. Concepts Relating To Agreements Between People Or Performance Of Financial Transactions
- Billing insurance companies and organizing patient health information (Salwan)†
- Conditioning and controlling access to data based on payment (Smartflash)†
- Coordinating loans (LendingTree)†
- Creating a contractual relationship (BuySAFE)
- Hedging (Bilski claims 1-3 & 9)
- Local processing of payments for remotely purchased goods (Inventor Holdings)
- Offer-based price optimization (OIP Tech)
- Processing an application for financing a purchase (Credit Acceptance)
- Promoting the purchase of a product with the incentive being a spot in a television program, i.e., product promotion (Eberra)†
- Rules for conducting a wagering game (Smith)

### B. Concepts Relating To Mitigating Risks
- Financial instruments that are designed to protect against the risk of investing in financial instruments (Chorna)†
- Mitigating settlement risk (Alice)
- Hedging (Bilski claims 1-3 & 9)

## “Certain Methods of Organizing Human Activity” – MPEP 2106.04(a)(2) Part (II)

### A. Concepts Relating To Managing Relationships Or Transactions Between People, Or Satisfying Or Avoiding A Legal Obligation
- Arbitration (Comiskey)
- Creating a contractual relationship (BuySAFE)
- Generating rule-based tasks for processing an insurance claim (Accenture)
- Hedging (Bilski claims 1-3 & 9)
- Managing a stable value protected life insurance policy (Bancorp)
- Mitigating settlement risk (Alice)
- Processing loan information (Dealertrack)
- Tax-free investing (Fort Properties)
- Collecting, transmitting, analyzing, & storing data to detect fraudulent and/or invalid clicks based on the time between two requests by the same device or client (Zuull v. Google)†
- Creating an index, and using that index to search for and retrieve data (Int. Ventures v. Erie Indemnity I: ‘434 patent)
- Encoding and decoding image data (RecogniCorp)
- Filtering content (BASCOM)
- Identification of unwanted files in a particular field (Int. Ventures v. Erie Indemnity II)†
- Measuring delivery of real-time information for commercial purposes (Two-Way Media ‘686 patent)
- Monitoring delivery of real-time information to users (Two-Way Media ‘622 patent)
- Organizing and manipulating information through mathematical correlations (Digitech)
- Parsing and comparing data (Berkheimer)
- Providing a vehicle valuation through the collection and use of vehicle information (Audatex N. America)†
- Receiving, authenticating, and publishing data (Easyweb Innovations)†
- Receiving, screening, and distributing e-mail (Int. Ventures v. Symantec I ‘050 patent)
- Selecting and sorting information by user interest or subject matter (Evolutionary Intelligence)†
- Sending information, directing sent information, and monitoring and accumulating records about receipt of sent information (Two-Way Media ‘187 and ’005 patents)
- Tailoring content based on information about the user (Int. Ventures v. Cap One Bank ‘382 patent)
- Using a marking affixed to the outside of a mail object to communicate information about the mail object (Secured Mail Solutions)

### B. Concepts Relating To Advertising, Marketing, & Sales Activities Or Behaviors
- Generating menus on a computer (Ameranth)
- Structuring a sales force or marketing company (Ferguson)
- Using advertising as an exchange or currency (Ultramercial)
- Using an algorithm for determining the optimal number of visits by a business representative to a client (Maucorps)
- Filtering content (BASCOM)
- Managing a game of bingo (Planet Bingo)†
- Mental process that a neurologist should follow when testing a patient for nervous system malfunctions (Meyer)

### C. Concepts Relating To Managing Human Behavior
- Budgeting (Int. Ventures v. Cap One Bank ‘137 patent)
- Filtering content (BASCOM)
- Managing a game of bingo (Planet Bingo)†
- Mental process that a neurologist should follow when testing a patient for nervous system malfunctions (Meyer)
- Collecting, transmitting, analyzing, & storing data to detect fraudulent and/or invalid clicks based on the time between two requests by the same device or client (Zuull v. Google)†
- Creating an index, and using that index to search for and retrieve data (Int. Ventures v. Erie Indemnity I: ‘434 patent)
- Encoding and decoding image data (RecogniCorp)
- Filtering content (BASCOM)
- Identification of unwanted files in a particular field (Int. Ventures v. Erie Indemnity II)†
- Measuring delivery of real-time information for commercial purposes (Two-Way Media ‘686 patent)
- Monitoring delivery of real-time information to users (Two-Way Media ‘622 patent)
- Organizing and manipulating information through mathematical correlations (Digitech)
- Parsing and comparing data (Berkheimer)
- Providing a vehicle valuation through the collection and use of vehicle information (Audatex N. America)†
- Receiving, authenticating, and publishing data (Easyweb Innovations)†
- Receiving, screening, and distributing e-mail (Int. Ventures v. Symantec I ‘050 patent)
- Selecting and sorting information by user interest or subject matter (Evolutionary Intelligence)†
- Sending information, directing sent information, and monitoring and accumulating records about receipt of sent information (Two-Way Media ‘187 and ’005 patents)
- Tailoring content based on information about the user (Int. Ventures v. Cap One Bank ‘382 patent)
- Using a marking affixed to the outside of a mail object to communicate information about the mail object (Secured Mail Solutions)

### D. Concepts Relating To Tracking or Organizing Information
- Billing insurance companies and organizing patient health information (Salwan)†
- Cataloging labor data (Shortridge)†
- Collecting and organizing information about available real estate properties and displaying this information on a digital map that can be manipulated by the user (Move v. Real Estate Alliance)†
- Classifying and storing digital images in an organized manner (TLI Comms.)†
- Collecting information, analyzing it, and displaying certain results of the collection and analysis (Electric Power Group)
- Relaying mailing address data (Return Mail)
- Testing operators of any kind of moving equipment for any kind of physical or mental impairment (Vehicle Intelligence)†
- Virus screening (Int. Ventures v. Symantec I ‘610 patent)
- Voting, verifying the vote, and submitting the vote for tabulation (Voter Verified)

† indicates a non-precedential decision that was issued with a written opinion
“Mathematical Relationships / Formulas” – MPEP 2106.04(a)(2) Part (IV)

A. Concepts Relating To Mathematical Relationships Or Formulas
- The Arrhenius equation (Diehr)
- An algorithm for converting binary coded decimal to pure binary (Benson)
- An algorithm for calculating and comparing regions in space (Coffelt)†
- A formula describing certain electromagnetic standing wave phenomena (Mackay Radio)
- A formula for computing an alarm limit (Flaok)
- A mathematical formula for hedging (Bilski claims 4-8, 10, 11)
- An algorithm for determining the optimal number of visits by a business representative to a client (Maucorps)
- Using a formula to convert geospatial coordinates into natural numbers (Burnett)†

B. Concepts Relating To Performing Mathematical Calculations
- An algorithm for calculating parameters indicating an abnormal condition (Grams)
- Calculating the difference between local and average data values (Abele)
- Managing a stable value protected life insurance policy (Bancorp)
- Organizing and manipulating information through mathematical correlations (Digitech)
- Performing statistical analysis (SAP America)
- Using an algorithm for determining the optimal number of visits by a business representative to a client (Maucorps)
- Using a formula to convert geospatial coordinates into natural numbers (Burnett)†

† indicates a non-precedential decision that was issued with a written opinion