UNITED STATES PATENT AND TRADEMARK OFFICE

BEFORE THE PATENT TRIAL AND APPEAL BOARD

APPLE INC.,

Petitioner

V.

FINTIV, INC.,

Patent Owner

Case No.: IPR2020-00019 U.S. Patent No. 8,843,125

Title: SYSTEM AND METHOD FOR MANAGING MOBILE WALLET AND ITS RELATED CREDENTIALS

DECLARATION OF MICHAEL I. SHAMOS, PH.D.



In signing this Declaration, I understand that the Declaration will be filed

as evidence in a contested case before the Patent Trial and Appeal Board of the

United States Patent and Trademark Office. I acknowledge that I may be subject

to cross examination in the case and that cross examination will take place within

the United States. If cross examination is required of me, I will appear for cross

examination within the United States during the time allotted for cross

examination.

Dated: February 14, 2020

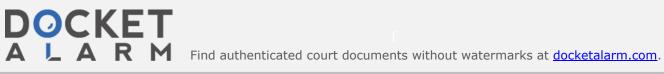
Michael Jan Shamif Michael I. Shamos, Ph.D.

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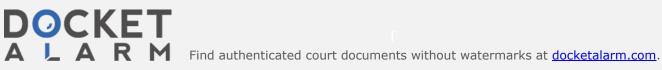
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C.	Claim 14 Would Not Have Been Obvious in View of Aiglstorfer, Buhot and Wang				
	1.	Claim 14: The method of claim 11, wherein displaying a contactless card applet based on attributes of the mobile device comprises: retrieving mobile device information comprising SE information; transmitting the mobile device information"	60		
	2.	"receiving filtered contactless card applet for provisioning, wherein the contactless card applet is filtered based on the mobile device information"			



D.	Claim 16 Would Not Have Been Obvious in View of Aiglstorfer, Buhot and Wang6					
	1.	Claim 16: The method of claim 11, wherein provisioning the selected contactless card applet, WMA and widget comprises: transmitting a request for installation of the contactless applet and the corresponding widget and WMA to be installed, wherein the WMA is a software application configured to store account specific information and the widget is an application configured to interface with a user of the mobile device"	62			
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