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

POWER OF ATTORNEY PURSUANT TO 37 C.F.R. § 42.10(b)

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DOCKET

Lead Counsel	Backup Counsel
Jonathan K. Waldrop Registration No. 50,334 Kasowitz Benson Torres LLP 333 Twin Dolphin Drive Suite 200 Redwood Shores, California 94065	Rodney R. Miller Registration No. 66,073 Kasowitz Benson Torres LLP 1349 West Peachtree Street, NW Suite 1500 Atlanta, Georgia 30309 John Downing Registration No. 60,326 Kasowitz Benson Torres LLP 333 Twin Dolphin Drive Suite 200 Redwood Shores, California 94065

In accordance with 37 C.F.R. § 42.10(b), Patent Owner hereby appoints:

as its attorneys, to act on its behalf in the Inter Partes Review of U.S. Patent

No. 8,843,125, with full power to appoint an associate agent, and to transact all

business before the United States Patent and Trademark Office in connection

therewith.

DOCKE

The undersigned is authorized to sign the Power of Attorney on behalf of

the Patent Owner.

RM

Respectfully,

'N R By:

Name: Mike Love Title: President Fintiv, Inc.

Date: November 19, 2019

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CERTIFICATE OF SERVICE

I hereby certify that on November 19, 2019, I caused a true and correct copy of the foregoing *Power of Attorney* to be served via electronic mail upon the following counsel of record for Petitioner:

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

Respectfully submitted,

Dated: November 19, 2019

<u>/s/ Jonathan K. Waldrop</u> Jonathan K. Waldrop, Reg. No. 50,334

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