Before The Patent Trial And Appeal Board
Oral Hearing
April 21, 2023

RFCyber's Presentation

IPR2022-00412: U.S. 9,189,787
IPR2022-00413: U.S. 9,240,009

Mr. Gomez is a Qualified Expert

Level Of Skill

V. **LEVEL OF ORDINARY SKILL IN THE ART**

A person of ordinary skill in the art would have a Bachelor's degree in Computer Science, Computer Engineering, or Applied Mathematics, with 2 or more years of academic or industry experience in computer security, network security or mobile payment technology. Gomez Decl. ¶¶ 32-33.

IPR2022-00412
Paper No. 15, 10

VIII. **PERSON OF ORDINARY SKILL IN THE ART**

A POSITA in the field of the '787 patent at the time o... would have been knowledgeable regarding mobile payme... pertinent to the '787 patent. Such a POSITA would have ... degrees in computer science, computer engineering, elec... equivalent, and one year of professional experience rela... technology, which would have exposed them to concepts ... SmartMX. Lack of professional experience could be ... education, and vice versa. Ex-1003, ¶¶27-28.

IPR2022-00412
Paper No. 1, 11

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Level Of Skill

V.   LEVEL OF ORDINARY SKILL IN THE ART

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IPR2022-00412
Paper No. 16, 7

VIII. PERSON OF ORDINARY SKILL IN THE ART

A POSITA in the field of the '009 patent at the time would have been knowledgeable regarding mobile payme pertinent to the '009 patent. A POSITA would have h degree in computer science, computer engineering, elec equivalent, and about one year of professional experi payment technology, which would have exposed t GlobalPlatform and smart cards. Lack of professional expe by additional education, and vice versa. Ex. 1003, ¶¶28-29

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Apple's Level Of Skill is Incorrect

(57) **ABSTRACT**

Techniques for funding an electronic purse (e-purse) are disclosed. According to one aspect of the invention, a mechanism is provided to enable a portable device to conduct transactions over an open network with a payment server without compromising security. In one embodiment, a device is loaded with an e-purse manager. The e-purse manager is configured to manage various transactions and functions as a mechanism to access an e-purse therein. The e-purse is funded by interactions among the e-purse manager, a payment server and a financial institution (its server) that maintains an account therefor.

IPR2022-00412
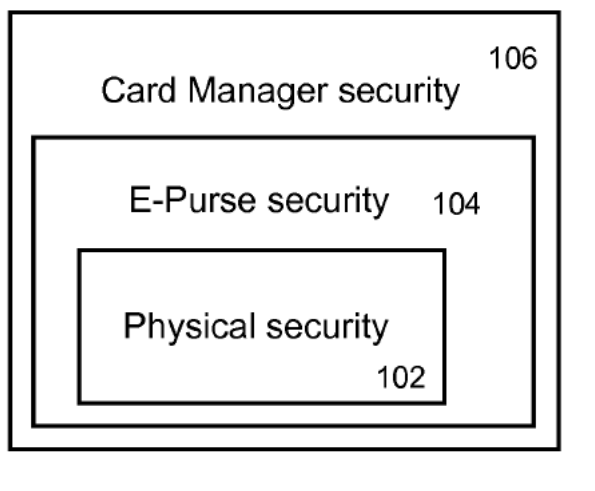Ex. 1001 ('787 Patent), Abstract

(57) **ABSTRACT**

Techniques for managing modules or applicati... a mobile device are described. To provide ... secured transactions with another device, each... applications is provisioned with a server thro... munication capability in a mobile device. ... application is associated with the personaliz... ment in the mobile device and works with a set ... generated in accordance with a set of keys fr... alized secure element. Further management of ... installed application is also described.

IPR2022-00413
Ex. 1001 ('009 Pate...

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Apple's Level Of Skill is Incorrect

IPR2022-00412
Ex. 1001 ('787 Patent), Fig. 1A

1. A portable device for commerce, the portable d
comprising:
   an emulator loaded in a smart card module for st
   security values and updated transaction logs, an
   e-purse applet to cause the portable device to funct
   an electronic purse (e-purse), wherein both of the
   lator and e-purse applet are already personalized
   personalization process built on a first security ch
   so that the emulator is set to store a set of key
   subsequent data access authentication and the e-
   applet is configured to conduct a transaction with
   work server over a second security channel;
   a first interface configured to perform field communic
   (NFC) with a reader to perform electronic com
   with the e-purse applet against a fund stored in the
   lator;
   a second interface configured to perform mobile comm
   with a payment server via an application against the
   stored in the emulator; and
   a purse manager midlet being executed in the po
   device to act as an agent to facilitate communic
   between the e-purse applet and a payment ser
   conduct transactions therebetween.

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