UNITED STATES PATENT AND TRADEMARK OFFICE

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BEFORE THE PATENT TRIAL AND APPEAL BOARD

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APPLE INC.,
Petitioner,

v.

FINTIV, INC.,
Patent Owner.

_____

IPR2022-00976
U.S. Patent No. 9,892,386

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DECLARATION OF DR. HENRY HOUH,
UNDER 37 C.F.R. § 1.68 IN SUPPORT OF PETITION FOR
INTER PARTES REVIEW

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I, Henry Houh, do hereby declare as follows:

I.   INTRODUCTION

1.   I am making this declaration at the request of Apple, Inc. in the matter of the *Inter Partes* Review of U.S. Patent No. 9,892,386 ("the '386 patent") to Michael A. Liberty.

2.   I am being compensated for my work in this matter at my standard hourly rate. I am also being reimbursed for reasonable and customary expenses associated with my work and testimony in this investigation. My compensation is not contingent on the outcome of this matter or the specifics of my testimony.

3.   I have been asked to provide my opinions regarding whether claims 1-3 ("the Challenged Claims") of the '386 patent are unpatentable as they would have been obvious to a person having ordinary skill in the art ("POSITA") at the time of the alleged invention, in light of the prior art. It is my opinion that all of the limitations of the challenged claims would have been obvious to a POSITA.

4.   In the preparation of this declaration, I have studied:

   a.   the '386 patent, APPL-1001;

   b.   the prosecution history of the '386 Patent ("'386 File History"),
        APPL-1002;

   c.   U.S. Patent Publication No. 2009/0265272 to Dill et al. ("Dill,"
        APPL-1005);

d. U.S. Patent Publication No. 2010/013334 to Vadhri ("Vadhri," APPL-1006);

e. U.S. Patent Publication No. 2009/0217047 to Akashika et al. ("Akashika," APPL-1007);

f. U.S. Patent Publication 2004/0230527 ("Hansen,"APPL-1008);

g. U.S. Patent No. 7,865,141 to Liao et al. ("Liao," APPL-1009);

h. In forming the opinions expressed below, I have considered:

the documents listed above;

the relevant legal standards, including the standard for obviousness, and any additional authoritative documents as cited in the body of this declaration; and

my own knowledge and experience based upon my work in the field of software and telecommunications as described below, as well as the following materials:

a. G. Winfield Treese et al., "Designing Systems for Internet Commerce," Second Edition, Addison-Wesley, 2003 ("Treese") (excerpt), APPL-1012;

b. H. Newton, "Newton's Telecom Dictionary," 17th Edition, CMP Books, 2001 (excerpt, p. 52), APPL-1014; and

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