Inter Partes Review
U.S. Patent No. 9,892,386

Apple Inc. v. Fintiv, Inc., Case IPR2022-00976
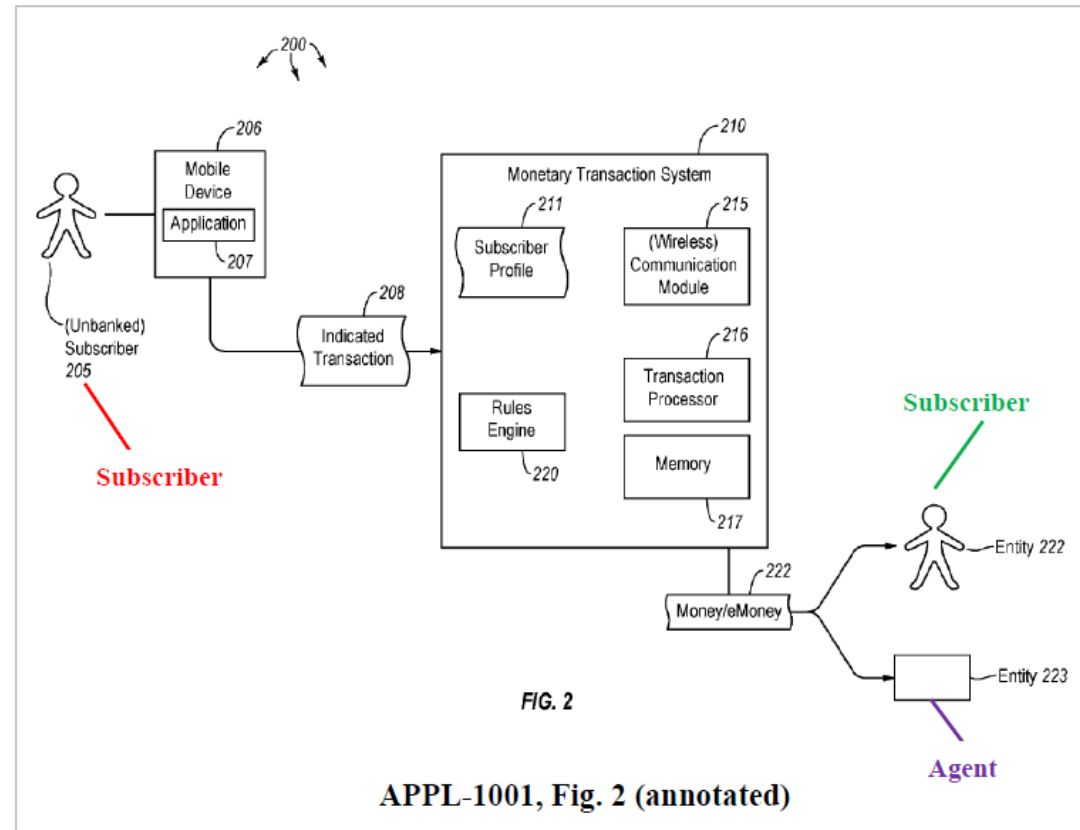
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HB

DEMONSTRATIVE EXHIBIT – NOT EVIDENCE

Background on '386 Patent

diments are directed to <mark>monetary transaction system</mark> onducting monetary transactions between transaction n subscribers and other entities. In one scenario, the tary transaction system includes a mobile device that a monetary transaction system application. The mon-transaction system also includes a subscriber that has ile with the system. The <mark>subscriber indicates a trans- that is to be performed</mark> with the monetary transaction n. The system further includes a monetary transaction n processor that performs the transactions specified by bscriber including communicating with a monetary ction database to determine whether the transaction is ssible based on data indicated in the subscriber's e. <mark>The monetary transaction system also includes at one entity that is to be involved in the specified ction,</mark> where the entity has a profile with the monetary ction system. This entity may be a person, a retail an agent or other entity.

APPL-1001, Fig. 2 (annotated)

APPL-1001 ('386 Patent), Abstract, Fig. 2; Pet., 3.

2

Instituted Claims and Grounds

Claims Challenged	35 U.S.C. §	Reference(s)
1, 3	103(a)[3]	Dill, Vadhri, Akashika, Hansen
2	103(a)	Dill, Vadhri, Akashika, Hansen, Liao

PO contests claims 1-3 under Grounds 1 and 2

Pet., 6; Institution Decision, 8.

Claim Construction

Dill discloses a subscriber depositing funds into its own account

Dill discloses receiving a message that "indicat[es] that the subscriber desires to deposit…into the subscriber's account"

The combination of Dill and Liao renders obvious withdrawing funds from "an account associated with the subscriber"

Petitioner's Constructions

> **VII. CLAIM CONSTRUCTION**
>
> Petitioner submits that no claim term requires construction beyond its ordinary and customary meaning. A POSITA would apply the ordinary and customary meaning to all terms in the Challenged Claims. APPL-1003, ¶43.

Patent Owner Seeks to Construe:

- "Committing" a Pending Transaction
- "Auditing Financial Transactions"
- "Handling Errors"
- "Logging" Platform Objects

Pet., 5; Response, i.

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