

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

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Case No.: IPR2022-00976

U.S. Patent No. 9,892,386

Title: MONETARY TRANSACTION SYSTEM

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**DECLARATION OF MICHAEL I. SHAMOS, PH.D.**

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## I. INTRODUCTION

1. My name is Michael Shamos. I have been retained as an expert witness by Patent Owner Fintiv, Inc. (“Fintiv” or “Patent Owner”) for this *Inter Partes* Review IPR2022-00976 of U.S. Patent No. 9,982,386 (the “’386 Patent”) filed by Apple Inc. (“Apple” or “Petitioner”).

2. In the Petition, I understand that Petitioner is challenging the validity of Claims 1-3 (the “Challenged Claims”) of the ’386 Patent (Ex. APPL-1001), constituting all the claims of the ’386 Patent.

3. I have been asked to consider whether the Challenged Claims of the ’386 Patent would have been obvious to a person of ordinary skill in the art (“POSITA”) as of the date of the invention. I was also asked to review and comment on several technical statements made by Petitioner in the Petition and by its expert, Dr. Henry Houh, in the “Declaration of Dr. Henry Houh, Under 37 C.F.R. § 1.68 in Support of Petition for *Inter Partes* Review,” dated May 5, 2022 (“Houh Declaration, Ex. APPL-1003).

4. This Declaration contains statements of my opinions formed in this case to date and the bases and reasons for those opinions. I may offer additional opinions based on further review of materials in this case, including opinions and/or testimony of other expert witnesses.

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