

UNITED STATES PATENT AND TRADEMARK OFFICE

BEFORE THE PATENT TRIAL AND APPEAL BOARD

APPLE INC.,
Petitioner,

v.

MOZIDO CORFIRE-KOREA, LTD.,
Patent Owner.

IPR2022-01149
Patent 10,223,692 B2

Before KRISTEN L. DROESCH, MICHAEL R. ZECHER, and
PAUL J. KORNICZKY, *Administrative Patent Judges*.

KORNICZKY, *Administrative Patent Judge*.

DECISION
Granting Institution of *Inter Partes* Review
35 U.S.C. § 314

I. INTRODUCTION

Apple Inc. (“Petitioner”) filed a Petition requesting an *inter partes* review of claims 1–13 of U.S. Patent No. 10,223,692 B2 (Ex. 1001, “the ’692 patent”). Paper 2 (“Pet.”). Mozido Corfire-Korea Ltd. (“Patent Owner”) filed a Preliminary Response opposing institution. Paper 6 (“Prelim. Resp.”).

Under 35 U.S.C. §§ 6(b)(4), 314 and 37 C.F.R. § 42.4(a), we have authority to institute an *inter partes* review if “the information presented in the petition . . . and any response . . . shows that there is a reasonable likelihood that the petitioner would prevail with respect to at least 1 of the claims challenged in the petition.” 35 U.S.C. § 314(a) (2018).

After considering the Petition, Preliminary Response, and other evidence of record, we determine that Petitioner has demonstrated a reasonable likelihood of showing the unpatentability of at least one of the challenged claims. Thus, we institute an *inter partes* review on all challenged claims on all asserted grounds. 37 C.F.R. § 42.108(a). Specifically, we grant Petitioner’s request to institute an *inter partes* review of claims 1–13 of the ’692 patent.

II. BACKGROUND

A. *Real Parties-in-Interest*

As required by 37 C.F.R. § 42.8(b)(1), each party identifies the real party-in-interest. Petitioner identifies Apple Inc. as a real party-in-interest. Pet. 1. Patent Owner identifies Fintiv, Inc. as a real party-in-interest. Paper 4, 1.

B. Related Proceedings

As required by 37 C.F.R. § 42.8(b)(2), Petitioner and Patent Owner identify the judicial or administrative matters that would affect or be affected by a decision in this proceeding. Petitioner states it is unaware of any related matters. Pet. 1. Patent Owner states the '692 patent is the subject of *Fintiv, Inc. v. Paypal Holdings, Inc.*, Civil Act. 6:22-cv-00288 (W.D. Tex. March 17, 2022). Paper 4, 1.

C. Overview of the '692 Patent (Ex. 1001)

The '692 patent is titled “Method for Setting Temporary Payment Card and Mobile Device Applying the Same.” Ex. 1001, code (54). The '692 patent describes “a method for setting a mobile payment card to be used for payment and a mobile device applying the same.” *Id.* at 1:16–20. The '692 patent states that, “[w]hen the user temporarily uses another mobile payment card to make a payment (for example, for one-time payment), the user should recover the original main payment card after finishing the payment.” *Id.* at 1:32–35. However, “the operation of recovering the original main payment card may be a cumbersome procedure and may cause inconvenience to the user” and “changing the main payment card to another payment card may also cause inconvenience.” *Id.* at 1:35–43. The '692 patent’s method sets a temporary payment card so “a user can change the temporary payment card more easily, swiftly, naturally, amusingly, and intuitively.” *Id.* at 1:49–57.

Figures 10 and 11 of the '692 patent are reproduced below.

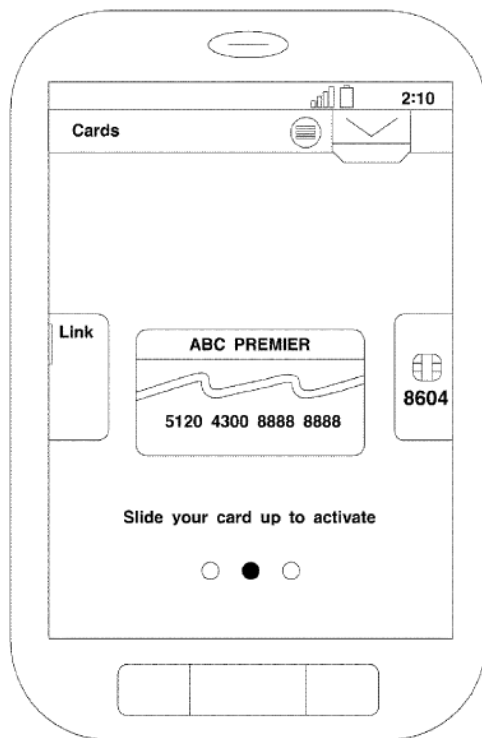


FIG. 10

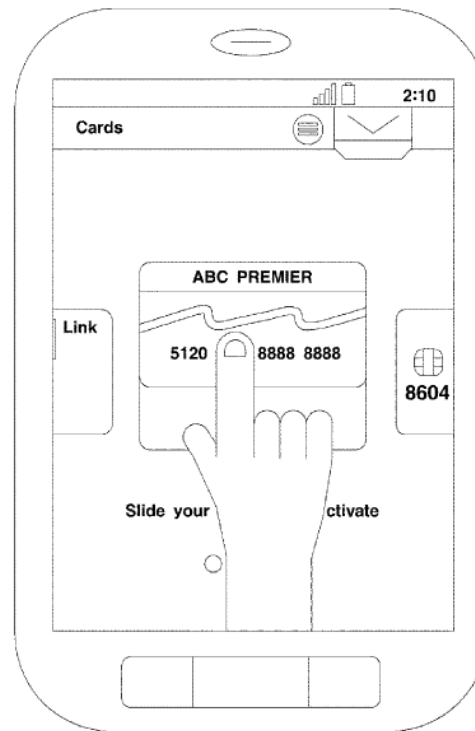


FIG. 11

Figure 10 illustrates a mobile device which displays a payment card selection screen of a mobile wallet application and a list of mobile payment cards. Ex. 1001, 4:36–40. Figure 11 illustrates that the user may select a mobile payment card (i.e., “ABC PREMIER”) from the mobile payment card list to use as a temporary payment card by sliding up the mobile payment card. *Id.* at 4:41–48.

The '692 patent states that the “payment by the temporary payment card should be made within a ‘payable time’” and, “when the payable time passes, the setting of the temporary payment card is reset and a payment is made by a main payment card.” Ex. 1001, 4:62–65.

Figures 15 and 16 of the '692 patent are reproduced below.

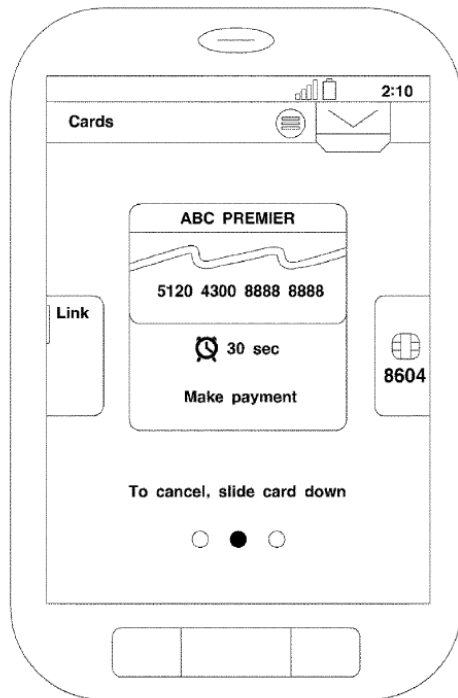


FIG. 15

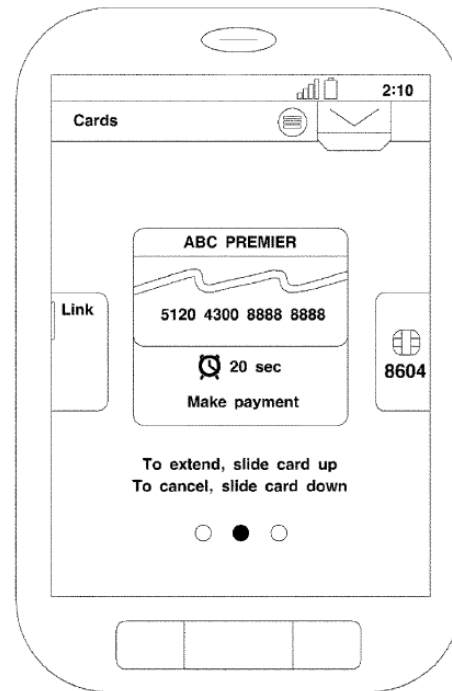


FIG. 16

Figure 15 illustrates a payment card selection screen showing when a mobile payment card is slid up by the user and is selected/set as a temporary payment card and Figure 16 illustrates the same screen after 10 seconds pass. Ex. 1001, 3:36–40. In Figure 15, the screen also displays a payable time (e.g., 30 seconds) while the temporary card is active. *Id.* at 4:66–5:2, 5:42–43. As the time decreases, Figure 16 shows the remaining payable time (i.e., 20 seconds) and the temporary card (ABC PREMIER) slowly slides down as the payable time passes and returns to the original position. *Id.* at 5:53–58.

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