

Inter Partes Review
U.S. Patent Nos. 10,600,046 and 11,018,724

Oral Argument, October 24, 2023

Apple Inc. v. RFCyber Corp.;
Case Nos. 2022-01239, 2022-01256

Demonstrative Exhibit – Not Evidence

Petitioner's DX-I

IPR2022-01239
Apple EX1031 Page 1

IPR 2022-01239 ('046 Patent) Grounds

- ▶ Ground 1: Claims 1-5, 12-14
 - ▶ Laracey (Ex. 1004) in view of Jogu (Ex. 1005)

- ▶ Ground 2: Claim 17
 - ▶ Laracey in view of Jogu and Tang (Ex. 1006)

- ▶ Ground 3: Claim 18
 - ▶ Laracey in view of Jogu and Dorsey (Ex. 1007)

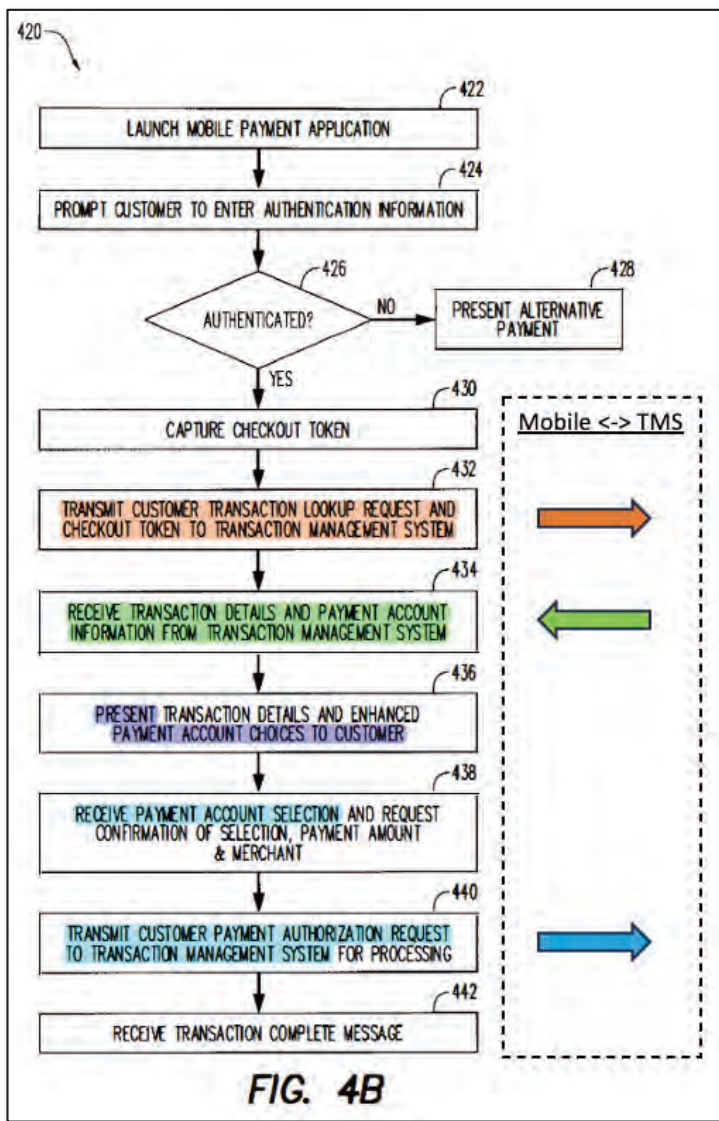
Primary Combination

1. A method for mobile payment, the method comprising:
 causing a mobile device to capture data directly from a tag physically presented thereto, wherein the tag receives the data directly from a POS device and allows the mobile device to capture the data, the data embedded in the tag includes an electronic invoice and settlement information with a merchant associated with the POS device;
 extracting the electronic invoice from the captured data in the mobile device; displaying the electronic invoice on a display of the mobile device to show an amount to be paid by a user of the mobile device, wherein the mobile device is configured to execute an installed application therein to capture the data from the tag;
 receiving an entry by the mobile device, the entry including the amount for the invoice and optionally an additional amount from the user;
 calculating a total amount by adding the additional amount to the amount in the electronic invoice;
 generating a payment request in the mobile device in response to the electronic invoice after the user has chosen an electronic purse (e-purse) maintained locally in the mobile device;
 displaying the electronic invoice on the display of the mobile device for the user to verify the payment request
 verifying the total amount with a balance in the e-purse, wherein said verifying the total amount with a balance in the e-purse is performed within the mobile device without sending the payment request to a payment gateway;
 displaying a denial of the payment request when the balance is less than the total amount;
 sending the payment request from the mobile device to the payment gateway, wherein the balance is sufficient to honor the payment request, the payment gateway sends a message directly to the POS device that a monetary transaction per the payment request sent from the mobile device has been successfully completed; and
 displaying a confirmation in the mobile device that the balance in the e-purse has been reduced by the total amount.

- ▶ **Laracey:**
 - ▶ Token from POS to mobile device
 - ▶ Displaying invoice to user
 - ▶ Allowing user to add tip and choose account for transaction
 - ▶ Generating payment request and sending to payment gateway
- ▶ **Jogu:**
 - ▶ Balance check on device
 - ▶ Display denial if funds *insufficient*
 - ▶ Payment request if funds *sufficient*
 - ▶ Reduce local balance upon successful transaction

Laracey – Static vs. Dynamic Tokens

▶ Static checkout token

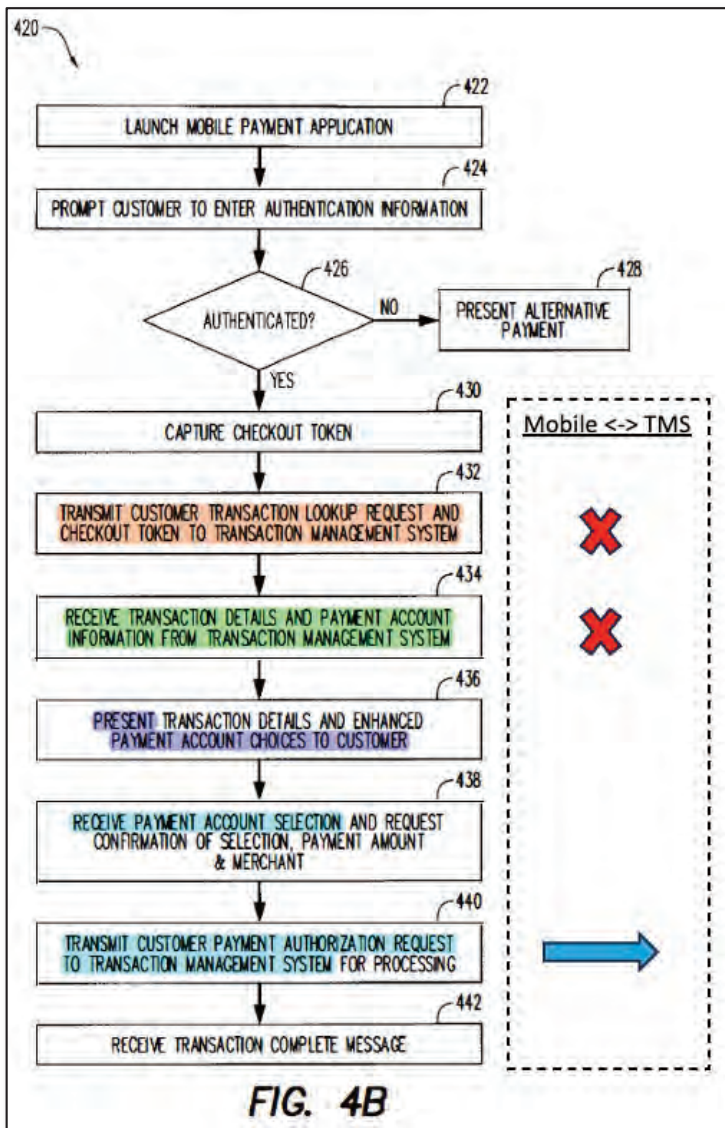


In an embodiment where a “static” checkout token is used (e.g., such as one that is assigned for use by a specific checkout location and which does not include any variable information for each transaction), the transaction management system 130 matches the information in the customer transaction lookup request (received from the mobile device 102) with the information in the merchant payment authorization request (received from the merchant 108) by matching the checkout token information received in each of the messages. Once a match is found, the transaction management system 130 transmits a transaction detail message (via path 114) to the customer’s mobile device 102.

EX1004, [0036].

Laracey – Static vs. Dynamic Tokens

► Dynamic checkout token



[0038] In embodiments using a “dynamic” checkout token (e.g., where the checkout token is generated by either the merchant 108 or the transaction management system 130 before it is displayed on a display device associated with the merchant during a checkout transaction, and where the checkout token may include additional information about a transaction), checkout processing may proceed without a need for a customer transaction lookup request message to be transmitted to the transaction management system 130. For example, in some embodiments, some or all of the transaction details may be encoded in a dynamic checkout token which, when captured and processed by the mobile device 102, provides the transaction details to the mobile device 102.

[0054] In embodiments where dynamic checkout tokens are used, the token may be displayed on a display device 213 associated with a point of sale device 212. A dynamic checkout token may be generated to include transaction information (e.g., such as the purchase amount, etc.) and may, in some embodiments, involve fewer messages between the mobile device 202 and the transaction management system 230 during a payment transaction.

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