

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
WACO DIVISION

RFCYBER CORP.,	§	Case No. 6:21-cv-00916-ADA
	§	
Plaintiff,	§	<b><u>JURY TRIAL DEMANDED</u></b>
	§	
v.	§	
	§	
APPLE INC.,	§	
	§	
Defendant.	§	
	§	

**DECLARATION OF RICHARD M. COWELL IN SUPPORT OF  
PLAINTIFF RFCYBER CORP.'S  
SUR-REPLY CLAIM CONSTRUCTION BRIEF**

I, Richard M. Cowell, hereby declare as follows:

1. I have personal knowledge of the facts set forth in this declaration. I am competent to testify as to all matters stated, and I am not under any legal disability that would in any way preclude me from testifying.
2. I am Counsel with the law firm of Fabricant LLP and counsel of record for Plaintiff RFCyber Corp. in this matter.
3. The exhibits attached to this declaration may contain annotations and/or excerpts of the originals.
4. Attached hereto as Exhibit D is a true and correct copy of an excerpt from Microsoft Computer Dictionary, Fifth Edition, containing the definition of electronic money.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on June 7, 2022 in Cranford, New Jersey.

/s/ Richard M. Cowell  
Richard M. Cowell