

EXHIBIT 23

EXHIBIT B


U.S. Patent No. 8,205,249 (“’249 Patent”)

Accused Products

Apple products, including without limitation the Apple iPhone 6, 6 Plus, 6S, 6S Plus, SE (first and second generation), 8, 8 Plus, X, XR, XS, XS Max, 11, 11 Pro, 11 Pro Max, 12, 12 mini, 12 Pro, 12 Pro Max, 13, 13 mini, 13 Pro, and 13 Pro Max (“Accused Products”), infringe at least Claims 1-12 of the ’249 Patent.

Claim 1

Claim 1	Exemplary Evidence of Infringement
<p>[1pre] A method for effecting a secure electronic transaction on a terminal using a portable data carrier arranged to perform different quality user authentication methods, wherein the portable data carrier performs a user authentication using one of said different user authentication methods, the portable data carrier confirms the proof of authentication to the terminal, and the portable data carrier then performs a security-establishing operation within the electronic transaction, comprising the steps of</p>	<p>To the extent the preamble is limiting, each Accused Product performs a method for effecting a secure electronic transaction on a terminal using a portable data carrier arranged to perform different quality user authentication methods, wherein the portable data carrier performs a user authentication using one of said different user authentication methods, the portable data carrier confirms the proof of authentication to the terminal, and the portable data carrier then performs a security-establishing operation within the electronic transaction.</p> <p>For example, the exemplary Apple iPhone 13 supports mobile payment applications such as Apple Pay, which utilize different quality user authentication methods. For example, the iPhone 13 requires the user to authenticate using Face ID, Touch ID, or a passcode. In contrast, the Accused Products do not require the user to authenticate using Face ID, Touch ID, or a passcode.</p> <p><i>See, e.g.:</i></p>

Claim 1	Exemplary Evidence of Infringement
	<p data-bbox="669 741 1624 793">How to add a card for Apple Pay on your iPhone</p> <p data-bbox="669 814 1624 884">Add a new debit or credit card to the Wallet app, or add a card you previously used with your Apple ID.</p> <p data-bbox="669 934 1156 972">Add a new card on your iPhone</p> <ol data-bbox="669 995 1624 1346" style="list-style-type: none"> <li data-bbox="669 995 1166 1031">1. In the Wallet app, tap the Add button . <li data-bbox="669 1050 984 1077">2. Tap Debit or Credit Card. <li data-bbox="669 1096 862 1123">3. Tap Continue. <li data-bbox="669 1142 1624 1211">4. Follow the steps on the screen to add a new card. If prompted, choose your bank from the list or find them using the search bar. <li data-bbox="669 1230 1624 1299">5. Verify your information with your bank or card issuer. They might ask you to provide information or to download an app before approving your card for use with Apple. <li data-bbox="669 1318 1624 1346">6. If you have a paired Apple Watch, you have the option to also add the card to your watch. <p data-bbox="636 1411 1247 1446">See https://support.apple.com/en-us/HT204506.</p>

Claim 1	Exemplary Evidence of Infringement
	<p data-bbox="651 758 1380 810">When you use Apple Pay in stores</p> <p data-bbox="651 835 1624 1104">When you use Apple Pay in stores that accept contactless payments, Apple Pay uses Near Field Communication (NFC) technology between your device and the payment terminal. This is a standard, contactless technology that's designed to work only across short distances. When your device is near a payment terminal and detects an NFC field, it will present you with your default card. To send your payment, you must authenticate using Face ID, Touch ID, or your passcode (except in Japan if you use Apple Pay with a card for Express Transit). With Face ID or with Apple Watch, you must double-click the side button. When the device is unlocked to activate your default card for payment.</p> <p data-bbox="651 1136 1624 1362">After you authenticate your transaction, the Secure Element provides your Device with a transaction-specific dynamic security code to the store's point of sale terminal along with other information needed to complete the transaction. Again, neither Apple nor your device transmits your payment card number. Before they approve the payment, your bank, card issuer, or payment processor verify your payment information by checking the dynamic security code to make sure it's tied to your device.</p> <p data-bbox="634 1415 1243 1446"><i>See https://support.apple.com/en-us/HT203027.</i></p>

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