

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

RFCYBER CORP.,

Plaintiff,

v.

VISA U.S.A. INC.,

Defendant.

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Case No. 6:22-cv-00697-ADA

JURY TRIAL DEMANDED

**DECLARATION OF RICHARD M. COWELL IN SUPPORT OF
PLAINTIFF RFCYBER CORP.'S RESPONSE IN OPPOSITION TO
DEFENDANT VISA U.S.A. INC.'S MOTION TO DISMISS
RFCYBER CORP'S COMPLAINT FOR PATENT INFRINGEMENT (DKT. 7)**

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 1 is a true and correct copy of a press release entitled "Visa Launches Innovative Token Service," dated September 9, 2014, taken from <https://usa.visa.com/about-visa/newsroom/press-releases.releaseId.9896.html>.

5. Attached hereto as Exhibit 2 is a true and correct copy of an article from Businesswire entitled “Visa Introduces Visa Ready Partner Program,” dated February 22, 2013 taken from <https://www.businesswire.com/news/home/20130222005233/en/Visa-Introduces-Visa-Ready-Partner-Program>.

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

Executed on December 15, 2022 in Cranford, New Jersey.

/s/ Richard M. Cowell
Richard M. Cowell