

Exhibit E

Claim Chart for U.S. Patent No. 11,770,756

The Accused Products include all Samsung-branded smartphones that support Samsung Pay/Samsung Wallet (“Samsung Pay”) and/or Google Pay/Google Wallet (“Google Pay”) and associated methods of using Samsung Pay and/or Google Pay. Based on the information presently available, Telcom is informed and believes that Samsung directly and indirectly infringes U.S. Patent No. 11,770,756 (the “’756 Patent”) as set forth herein. Samsung directly infringes claims 1-18 of the ’756 Patent when it makes, uses, sells, offers for sale, and/or imports the Accused Products. Samsung indirectly infringes claims 1-18 of the ’756 Patent by actively inducing direct infringement by its customers and end-users of the Accused Products.

When Samsung or its customers or end-users make, use, sell, offer for sale, or import the Accused Products capable of carrying out Samsung Pay and/or Google Pay functionality, the asserted apparatus claims are infringed. When Samsung or its customers or end-users use the Samsung Pay and/or Google Pay functionality in the Accused Products, the asserted method claims are infringed. Samsung and its customers and end-users commit acts of direct infringement when, for example, Samsung and its customers and end-users make, use (including testing), sell, offer for sale, or import the Accused Products. Samsung commits acts of indirect infringement when, for example, Samsung contributes to or induces its customers and end-users to infringe by, for example, making instructions available on Samsung’s and others’ websites, or otherwise providing documentation directly or indirectly to customers and end-users that instructs, describes, educates, encourages, and/or explains how to operate the Accused Products in an infringing manner, as shown, for example, by the exemplary documentation cited in this chart. By way of example, Samsung’s and its customers’ documentation instruct, describe, educate, encourage, and/or explain the use of the Accused Products in an infringing manner, including through the Samsung Pay and Google Pay functionality as claimed herein. The Accused Products include at least one component that constitutes a material part of the invention, knowing the same to be especially made or especially adapted for use in an infringement of the patent, and not a staple article or commodity of commerce suitable for substantial noninfringing use. Samsung is therefore liable for all acts of direct infringement and indirect infringement of the patent.

Claim	Exemplary Infringement Analysis ¹
[1.p.] A method of operating a device, the method comprising:	The Accused Products are capable of performing “a method of operating a device.”

¹ These infringement contentions are prepared with publicly available information. Telcom’s investigation is ongoing, and discovery has not yet begun. Telcom hereby incorporates by reference the cover pleading to which this claim chart is attached. Telcom reserves the right to seek leave of the Court to amend or

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="449 253 632 285">Pay in a store</p> <p data-bbox="449 318 810 342">Step 1: Wake up & unlock your phone</p> <p data-bbox="449 355 1325 407">Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions.</p> <p data-bbox="449 431 1297 456">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="449 475 1310 500">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="449 529 1031 553">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="449 566 1079 591">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="449 610 804 634">If the check mark isn't on your screen:</p> <ul data-bbox="449 659 1314 781" style="list-style-type: none"> • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. <p data-bbox="449 805 1125 829">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="449 854 1304 935" style="list-style-type: none"> • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. <p data-bbox="449 967 978 992">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="449 1005 1236 1029">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="449 1049 1314 1138" style="list-style-type: none"> • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. <p data-bbox="436 1167 1199 1200">https://support.google.com/wallet/answer/12060043?hl=en#</p> <p data-bbox="436 1240 1913 1338">Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>

Claim	Exemplary Infringement Analysis ¹
<p>[1.c.] responsive to the value that is determined by the device for the parameter that is sensed satisfying a threshold criterion, enabling by the device a number of functions of the device and disabling by the device a function of the device;</p>	<p>The Accused Products use a method that involves, “responsive to the value that is determined by the device for the parameter that is sensed satisfying a threshold criterion, enabling by the device a number of functions of the device and disabling by the device a function of the device.”</p> <p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes, responsive to the value that is determined by the Samsung smartphone for the parameter that is sensed satisfying a threshold criterion, such as facial recognition, a fingerprint, or iris recognition, enabling a number of functions of the smartphone, such as unlocking the smartphone or an application, and disabling a function of the smartphone, such as disabling the lock function.</p> <div data-bbox="449 673 1528 846" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>How is Samsung Pay secured?</p> <p>Samsung Pay uses Tokenization and Samsung KNOX to secure your payment information. Additionally, your fingerprint or a 4-digit PIN is required to authorize in-store purchases. On the new Galaxy S9, S9+, Note9, S8, S8+ or Note8 you can also use iris scanning* technology to keep your transactions secure.</p> </div> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> <div data-bbox="449 922 1719 1253" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Q. What do I need to start using Samsung Pay? ^</p> <p>A. To use Samsung Pay, you need:</p> <ul style="list-style-type: none"> A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list <p>***For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay</p> </div>

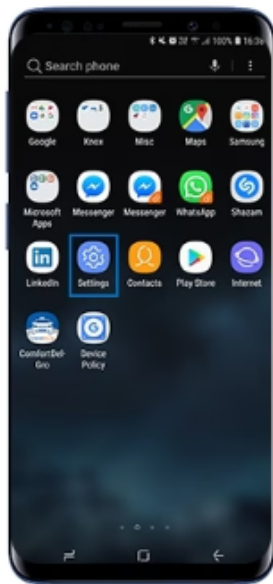
Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="449 240 1724 428" style="border: 1px solid black; padding: 10px;"> <p data-bbox="506 261 1518 297">Q. Which devices will support iris image authentication for Samsung Pay?</p> <p data-bbox="506 334 1661 396">A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment.</p> </div> <p data-bbox="443 435 1556 467">https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/</p> <div data-bbox="449 505 1900 776" style="border: 1px solid black; padding: 10px;"> <h2 data-bbox="506 532 1843 597">An extra layer of security with Samsung Knox</h2> <p data-bbox="562 639 1787 675">Samsung Wallet is protected by Samsung Knox, Samsung’s mobile security platform.</p> <p data-bbox="562 688 1787 769">Samsung Knox includes fingerprint recognition and encryption of your data to make sure your it is secure.</p> </div> <p data-bbox="443 784 1003 816">https://www.samsung.com/us/samsung-pay/</p>

Claim

Exemplary Infringement Analysis¹

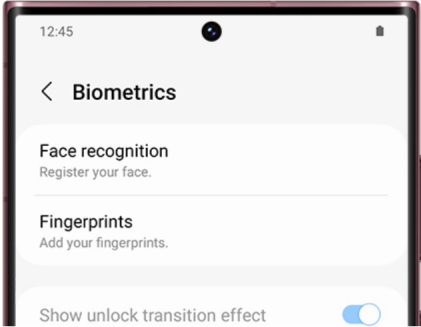
Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:

1 Tap Settings



<https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="499 256 1692 1256" style="border: 1px solid black; padding: 10px;"> <h2 style="text-align: center;">Set up and use fingerprint unlock ^</h2> <p>It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located.</p> <ol style="list-style-type: none"> 1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. 2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. 3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. 4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. 5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. <p style="text-align: center;">https://www.samsung.com/us/support/answer/ANS10001613/</p> </div>

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	<p data-bbox="485 248 821 280">Set up Facial recognition</p> <p data-bbox="485 337 1314 363">Note: To use Face recognition, you need to set a PIN, Pattern, or Password first.</p> <p data-bbox="485 396 1440 422">Your face is unique to you, which makes it one of the best security features in your arsenal.</p> <ol data-bbox="485 477 1087 878" style="list-style-type: none"> 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  <p data-bbox="468 906 1253 938">https://www.samsung.com/us/support/answer/ANS00062630/</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="499 256 1745 412" data-label="Section-Header"> <h1>How to enable Iris authentication for Samsung Pay?</h1> </div> <div data-bbox="499 430 743 451" data-label="Text"> <p>Last Update date : Oct 08, 2020</p> </div> <hr data-bbox="499 495 1745 498"/> <div data-bbox="527 574 1554 600" data-label="Text"> <p>The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p> </div> <div data-bbox="527 630 1434 656" data-label="Text"> <p>Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p> </div> <div data-bbox="464 673 1814 709" data-label="Text"> <p>https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/</p> </div> <div data-bbox="476 760 1068 789" data-label="Section-Header"> <h2>Is Samsung Pay blocked by entering the PIN or fingerprint incorrectly?</h2> </div> <div data-bbox="476 816 1604 904" data-label="Text"> <p>Samsung Pay allows you to make 5 attempts to unlock the application by authenticating with their IRIS (available on selected phones), fingerprint or PIN. After 5 attempts, the device then requests a security password (also 5 attempts). Thereafter, using an incorrect security password locks the phone for 30 seconds. The process is repeated 20 times (each block is longer) and then all data is deleted.</p> </div> <div data-bbox="464 922 1083 958" data-label="Text"> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p>Hello,</p> <p>Welcome to the Google Wallet community.</p> <p>Set up screen lock for tap to pay transactions</p> <p>Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment.</p> <p>To make contactless payments with Google Wallet, you must use a screen lock on your device for your security.</p> <p>You can unlock Google Wallet with several methods:</p> <ul style="list-style-type: none"> • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock <p>Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock.</p> <p>Set or change a screen lock</p> <ol style="list-style-type: none"> 1. Open your phone Settings app. 2. Tap Security. <ul style="list-style-type: none"> ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. <ul style="list-style-type: none"> ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. <p>https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en</p>

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	<p data-bbox="449 253 632 285">Pay in a store</p> <p data-bbox="449 318 810 342">Step 1: Wake up & unlock your phone</p> <p data-bbox="449 355 1325 407">Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions.</p> <p data-bbox="449 431 1297 456">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="449 475 1310 500">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="449 529 1031 553">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="449 566 1079 591">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="449 610 804 634">If the check mark isn't on your screen:</p> <ul data-bbox="449 659 1314 781" style="list-style-type: none"> • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. <p data-bbox="449 805 1125 829">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="449 854 1304 935" style="list-style-type: none"> • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. <p data-bbox="449 967 978 992">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="449 1005 1236 1029">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="449 1049 1310 1138" style="list-style-type: none"> • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. <p data-bbox="436 1167 1199 1200">https://support.google.com/wallet/answer/12060043?hl=en#</p> <p data-bbox="436 1240 1913 1339">Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>

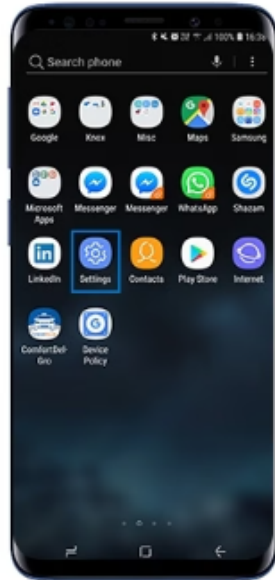
Claim	Exemplary Infringement Analysis ¹
<p>[1.d.] wherein the parameter that is sensed using the device-based sensor, comprises a velocity, an acceleration, a time-of-day, a humidity, a temperature, a height, a level of brightness, a level of darkness, a blood pressure, a heart rate, a blood content, a physiological state and/or a psychological state; and</p>	<p>The Accused Products perform the method above, “wherein the parameter that is sensed using the device-based sensor, comprises a velocity, an acceleration, a time-of-day, a humidity, a temperature, a height, a level of brightness, a level of darkness, a blood pressure, a heart rate, a blood content, a physiological state and/or a psychological state.”</p> <p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, the parameter that is sensed using the Samsung smartphone’s device-based sensor includes a physiological state via facial recognition, a fingerprint, or iris recognition.</p> <div data-bbox="449 565 1528 735" style="border: 1px solid black; padding: 5px;"> <p>How is Samsung Pay secured?</p> <p>Samsung Pay uses Tokenization and Samsung KNOX to secure your payment information. Additionally, your fingerprint or a 4-digit PIN is required to authorize in-store purchases. On the new Galaxy S9, S9+, Note9, S8, S8+ or Note8 you can also use iris scanning* technology to keep your transactions secure.</p> </div> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> <div data-bbox="449 813 1724 1146" style="border: 1px solid black; padding: 5px;"> <p>Q. What do I need to start using Samsung Pay?</p> <p>A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay</p> </div> <div data-bbox="449 1149 1724 1338" style="border: 1px solid black; padding: 5px;"> <p>Q. Which devices will support iris image authentication for Samsung Pay?</p> <p>A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment.</p> </div> <p>https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/</p>

Claim

Exemplary Infringement Analysis¹

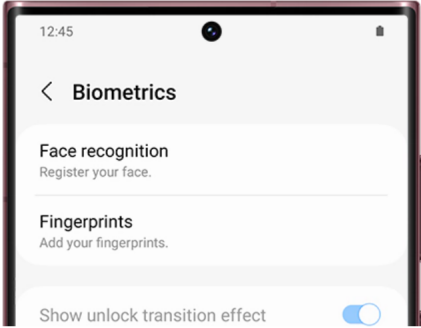
Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:

1 Tap Settings



<https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/>

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	<div data-bbox="499 256 1696 1258" style="border: 1px solid black; padding: 10px;"> <h2 style="text-align: center;">Set up and use fingerprint unlock ^</h2> <p>It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located.</p> <ol style="list-style-type: none"> 1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. 2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. 3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. 4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. 5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. <p style="text-align: center;">https://www.samsung.com/us/support/answer/ANS10001613/</p> </div>

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	<p data-bbox="485 248 821 280">Set up Facial recognition</p> <p data-bbox="485 337 1314 363">Note: To use Face recognition, you need to set a PIN, Pattern, or Password first.</p> <p data-bbox="485 396 1440 422">Your face is unique to you, which makes it one of the best security features in your arsenal.</p> <ol data-bbox="485 477 1087 873" style="list-style-type: none"> 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  <p data-bbox="468 906 1253 938">https://www.samsung.com/us/support/answer/ANS00062630/</p>

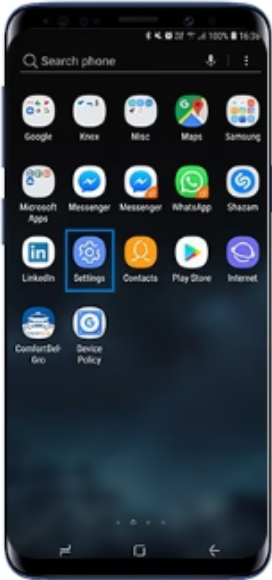
Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="472 251 1753 673" style="border: 1px solid black; padding: 10px;"> <h2 style="text-align: center;">How to enable Iris authentication for Samsung Pay?</h2> <p style="text-align: center; font-size: small;">Last Update date : Oct 08, 2020</p> <hr style="border: 0.5px solid gray;"/> <p style="text-align: center;">The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p> <p style="text-align: center;">Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p> </div> <p data-bbox="472 678 1816 711" style="text-align: center;">https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/</p> <div data-bbox="472 747 1612 922" style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <p>Is Samsung Pay blocked by entering the PIN or fingerprint incorrectly?</p> <p style="font-size: small;">Samsung Pay allows you to make 5 attempts to unlock the application by authenticating with their IRIS (available on selected phones), fingerprint or PIN. After 5 attempts, the device then requests a security password (also 5 attempts). Thereafter, using an incorrect security password locks the phone for 30 seconds. The process is repeated 20 times (each block is longer) and then all data is deleted.</p> </div> <p data-bbox="472 927 1081 959" style="text-align: center;">https://www.samsung.com/uk/samsung-pay/faq/</p>

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	<p>Hello,</p> <p>Welcome to the Google Wallet community.</p> <p>Set up screen lock for tap to pay transactions</p> <p>Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment.</p> <p>To make contactless payments with Google Wallet, you must use a screen lock on your device for your security.</p> <p>You can unlock Google Wallet with several methods:</p> <ul style="list-style-type: none"> • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock <p>Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock.</p> <p>Set or change a screen lock</p> <ol style="list-style-type: none"> 1. Open your phone Settings app. 2. Tap Security. <ul style="list-style-type: none"> ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. <ul style="list-style-type: none"> ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. <p>https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en</p>

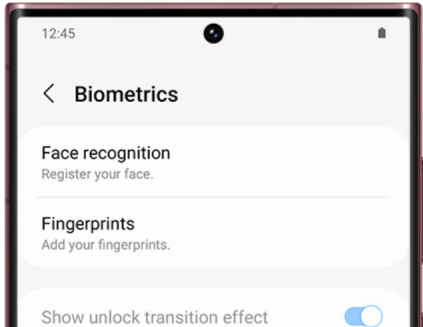
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	<p data-bbox="449 253 632 285">Pay in a store</p> <p data-bbox="449 318 810 342">Step 1: Wake up & unlock your phone</p> <p data-bbox="449 355 1325 407">Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions.</p> <p data-bbox="449 431 1297 456">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="449 475 1310 500">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="449 529 1031 553">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="449 566 1079 591">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="449 610 804 634">If the check mark isn't on your screen:</p> <ul data-bbox="449 659 1314 781" style="list-style-type: none"> • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. <p data-bbox="449 805 1125 829">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="449 849 1304 935" style="list-style-type: none"> • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. <p data-bbox="449 967 978 992">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="449 1005 1236 1029">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="449 1049 1310 1138" style="list-style-type: none"> • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. <p data-bbox="436 1167 1199 1200">https://support.google.com/wallet/answer/12060043?hl=en#</p> <p data-bbox="436 1240 1913 1338">Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>

Claim	Exemplary Infringement Analysis ¹
<p>[1.e.] wherein the device comprises a smartphone.</p>	<p>The Accused Products perform the method above, “wherein the device comprises a smartphone.”</p> <p>For example, Samsung-branded smartphones capable of using Samsung Pay and/or Google Pay are smartphones.</p> <div data-bbox="474 386 953 1411" style="border: 1px solid black; padding: 10px;"> <p>Galaxy Z Series Galaxy Z Fold6 Z Flip6 Galaxy Z Fold5 Z Flip5 Galaxy Z Fold4 Z Flip4 Galaxy Z Fold3 Z Flip3 5G Galaxy Z Fold2 5G* Galaxy Z Flip* Galaxy Fold*</p> <p>Galaxy Note Series Galaxy Note20 Note20 Ultra 5G* Galaxy Note10 Lite Galaxy Note10 Note10+* Galaxy Note9* Galaxy Note8* Galaxy Note Fan Edition* Galaxy Note5*</p> <p>Galaxy S Series Galaxy S24 S24+ S24 Ultra Galaxy S23 FE 5G Galaxy S23 S23+ S23 Ultra 5G Galaxy S22 S22+ S22 Ultra 5G Galaxy S21 FE 5G Galaxy S21 S21+ S21 Ultra 5G Galaxy S20 FE S20 FE 5G Galaxy S20 S20+ S20 Ultra* Galaxy S10 Lite Galaxy S10e S10 S10+* Galaxy S9 S9+* Galaxy S8 S8+* Galaxy S7 edge S7* Galaxy S6 edge+*</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p>See https://www.samsung.com/my/samsung-pay/supported-devices/</p> <p>Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>
<p>[2.] The method of claim 1, wherein said enabling by the device a number of functions of the device comprises enabling by the device a number of functions of the device that is greater than or equal to one.</p>	<p>The Accused Products use a method that involves “wherein said enabling by the device a number of functions of the device comprises enabling by the device a number of functions of the device that is greater than or equal to one.”</p> <p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes enabling a number of functions of the Samsung smartphone that is greater than or equal to one, including unlocking the Samsung smartphone or an application.</p> <div data-bbox="449 818 1528 989" style="border: 1px solid black; padding: 5px;"> <p>How is Samsung Pay secured?</p> <p>Samsung Pay uses Tokenization and Samsung KNOX to secure your payment information. Additionally, your fingerprint or a 4-digit PIN is required to authorize in-store purchases. On the new Galaxy S9, S9+, Note9, S8, S8+ or Note8 you can also use iris scanning* technology to keep your transactions secure.</p> </div> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> <div data-bbox="449 1068 1719 1396" style="border: 1px solid black; padding: 5px;"> <p>Q. What do I need to start using Samsung Pay? ^</p> <p>A. To use Samsung Pay, you need:</p> <ul style="list-style-type: none"> A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list <p>**For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="474 240 1745 427" style="border: 1px solid black; padding: 10px;"> <p>Q. Which devices will support iris image authentication for Samsung Pay?</p> <p>A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment.</p> </div> <p data-bbox="474 435 1581 467">https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/</p> <div data-bbox="474 540 1656 1300" style="border: 1px solid black; padding: 10px;"> <p data-bbox="520 565 1650 597">Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:</p> <p data-bbox="495 621 699 662">1 Tap Settings</p>  <p>The image shows a Samsung smartphone home screen with various app icons. The 'Settings' app icon, which is a blue gear, is highlighted with a blue square. Above the phone, the text '1 Tap Settings' is displayed. The phone screen shows a search bar at the top, followed by a grid of app icons including Google, Xbox, Misc, Maps, Samsung, Microsoft Apps, Messenger, WhatsApp, Shazam, LinkedIn, Settings, Contacts, Play Store, Internet, ComfortDef Geo, and Device Policy.</p> </div> <p data-bbox="474 1312 1875 1377">https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="499 256 1696 1260" style="border: 1px solid black; padding: 10px;"> <h2 style="text-align: center;">Set up and use fingerprint unlock ^</h2> <p>It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located.</p> <ol style="list-style-type: none"> 1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. 2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. 3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. 4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. 5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. <p style="text-align: center;">https://www.samsung.com/us/support/answer/ANS10001613/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p>Set up Facial recognition</p> <p>Note: To use Face recognition, you need to set a PIN, Pattern, or Password first.</p> <p>Your face is unique to you, which makes it one of the best security features in your arsenal.</p> <ol style="list-style-type: none"> 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  <p>https://www.samsung.com/us/support/answer/ANS00062630/</p> <hr/> <h2 data-bbox="506 995 1745 1149">How to enable Iris authentication for Samsung Pay?</h2> <p data-bbox="506 1170 743 1187">Last Update date : Oct 08, 2020</p> <p data-bbox="533 1317 1556 1338">The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p> <p data-bbox="533 1370 1430 1391">Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p>


Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="466 240 1812 272">https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/</p> <div data-bbox="466 310 1610 483" style="border: 1px solid black; padding: 5px;"> <p data-bbox="466 326 1066 354">Is Samsung Pay blocked by entering the PIN or fingerprint incorrectly?</p> <p data-bbox="466 383 1610 467">Samsung Pay allows you to make 5 attempts to unlock the application by authenticating with their IRIS (available on selected phones), fingerprint or PIN. After 5 attempts, the device then requests a security password (also 5 attempts). Thereafter, using an incorrect security password locks the phone for 30 seconds. The process is repeated 20 times (each block is longer) and then all data is deleted.</p> </div> <p data-bbox="466 492 1079 524">https://www.samsung.com/uk/samsung-pay/faq/</p> <div data-bbox="466 561 1232 1317" style="border: 1px solid black; padding: 5px;"> <p data-bbox="466 570 531 586">Hello,</p> <p data-bbox="466 621 821 638">Welcome to the Google Wallet community.</p> <p data-bbox="466 673 848 690">Set up screen lock for tap to pay transactions</p> <p data-bbox="466 699 1199 797">Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment.</p> <p data-bbox="466 805 1226 849">To make contactless payments with Google Wallet, you must use a screen lock on your device for your security.</p> <p data-bbox="466 857 898 873">You can unlock Google Wallet with several methods:</p> <ul data-bbox="506 881 646 1027" style="list-style-type: none"> • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock <p data-bbox="466 1036 1188 1079">Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock.</p> <p data-bbox="466 1088 709 1104">Set or change a screen lock</p> <ol data-bbox="506 1112 1226 1317" style="list-style-type: none"> 1. Open your phone Settings app. 2. Tap Security. <ul data-bbox="548 1166 1226 1209" style="list-style-type: none"> ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. <ul data-bbox="548 1247 1226 1291" style="list-style-type: none"> ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. </div> <p data-bbox="466 1325 1812 1357">https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en</p>

Claim	Exemplary Infringement Analysis ¹
	<p>Pay in a store</p> <p>Step 1: Wake up & unlock your phone</p> <p>Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions.</p> <p>Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p>Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p>Step 2: Hold the back of your phone to the payment reader</p> <p>When you're done paying, a blue check mark appears on the screen.</p> <p>If the check mark isn't on your screen:</p> <ul style="list-style-type: none"> • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. <p>If there's a check mark but the cashier says that the payment didn't work:</p> <ul style="list-style-type: none"> • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. <p>Step 3: If prompted, follow the on-screen instructions</p> <p>Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul style="list-style-type: none"> • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. <p>https://support.google.com/wallet/answer/12060043?hl=en#</p> <p>Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>

Claim	Exemplary Infringement Analysis ¹
<p>[3.a.] The method of claim 1, further comprising: while said number of functions is enabled by having sensed by the device the parameter and by having determined by the device that the value of the parameter that is sensed satisfies the threshold criterion, requesting by the device from a second device an authorization to enable a function for conducting a financial transaction by the device;</p>	<p>The Accused Products use a method that involves “while said number of functions is enabled by having sensed by the device the parameter and by having determined by the device that the value of the parameter that is sensed satisfies the threshold criterion, requesting by the device from a second device an authorization to enable a function for conducting a financial transaction by the device.”</p> <p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, while the Samsung smartphone or application is unlocked (e.g., a number of functions is enabled) and responsive to recognizing, for example, facial recognition, iris recognition, or a fingerprint (e.g., by having determined by the device that the value of the parameter that is sensed satisfies the threshold criterion), the user may set up a payment method in Samsung Pay and/or Google Pay by, for example, adding a credit card (e.g., requesting an authorization to establish a function to conduct a financial transaction). To add a credit card, the Samsung smartphone transmits to the base station (a second device) data requesting authorization to use the credit card in future transactions.</p> <div data-bbox="449 743 1717 1075" style="border: 1px solid black; padding: 5px;"> <p>Q. What do I need to start using Samsung Pay? ^</p> <p>A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay</p> </div> <div data-bbox="449 1081 1717 1269" style="border: 1px solid black; padding: 5px;"> <p>Q. Which devices will support iris image authentication for Samsung Pay?</p> <p>A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment.</p> </div> <p>https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/</p>

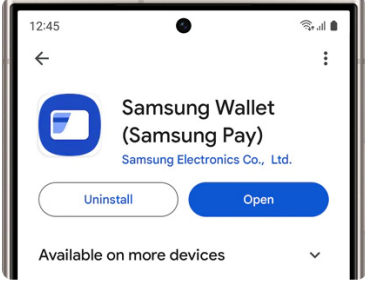
Claim

Exemplary Infringement Analysis¹

 **Set up Samsung Pay on your phone or watch**

Note
Samsung Wallet is available for devices running Android 9 or higher.

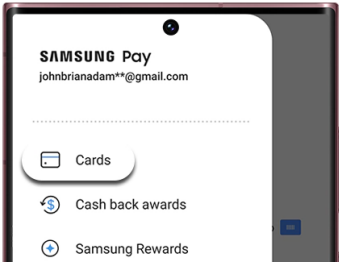
Samsung Wallet often comes pre-installed on compatible devices, but if necessary, it can be **reinstalled**. Start the app, create a PIN, and follow prompts to add your payment cards.



Once it's installed, open **Samsung Wallet**, and then tap **Get started**. Enter a new PIN for Samsung Wallet, and then enter it again to confirm.

If it's your first time using Samsung Pay/Wallet, you may be asked to add **payment cards**.



<https://www.samsung.com/us/support/answer/ANS00045081/>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 245 604 266">Add a card</p> <p data-bbox="485 315 1545 367">Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners.</p> <ol data-bbox="485 391 1188 448" style="list-style-type: none"> <li data-bbox="485 391 947 412">1. Navigate to and open Samsung Pay on your phone. <li data-bbox="485 423 1188 448">2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  <p data-bbox="485 743 1514 865"> <ol style="list-style-type: none"> <li data-bbox="485 743 1388 768">3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card. <li data-bbox="485 776 1514 800">4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions. <li data-bbox="485 808 1083 833">5. If you have any questions about the terms, contact the card issuer. <li data-bbox="485 841 1283 865">6. Once the card is added, you can start using it to make in-store purchases with your phone! </p> <p data-bbox="468 878 1251 902"> https://www.samsung.com/us/support/answer/ANS00045170/ </p>



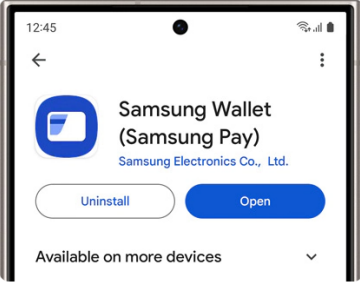
Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="491 250 1157 293">How Samsung Wallet protects your data</p> <p data-bbox="491 342 751 375">When you add a card</p> <p data-bbox="491 396 1499 526">When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide.</p> <p data-bbox="491 548 1470 602">This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed.</p> <p data-bbox="491 625 1478 704">Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards.</p> <p data-bbox="466 721 1879 753">https://www.samsung.com/us/support/answer/ANS10002617/?msockid=11f87435ebd96d0b25a660c9ea286c88</p>

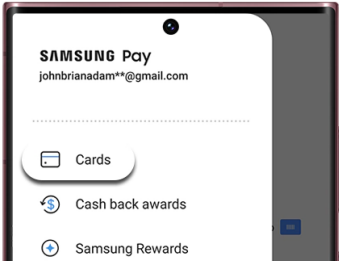
Claim	Exemplary Infringement Analysis ¹
	<p>If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps:</p> <ol style="list-style-type: none"><li data-bbox="451 332 1869 527"><p>1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment cards. The app will activate the camera and ask you to aim it at the front side of your credit or debit card. Once the app detects the card number and expiry date, it will ask you to enter the security code CVC/CVV/CID (3-digit or 4-digit depending on the card type) and your name as it appears on the card.</p><p>You can also manually enter all card details, including card number and expiry date. Just tap on the “Add card manually” option at the bottom when the app asks you to aim the camera at your card.</p><div data-bbox="520 574 1860 688" style="background-color: #f0f0f0; padding: 5px;"><p>Please note: The details required may vary based on your country and card provider, so simply follow the instructions inside the Samsung Pay app to add your card info such as card number, cardholder name, and expiration date. Double-check all details once they have been entered to make sure everything is correct.</p></div><li data-bbox="451 711 1869 787"><p>2 Once you have added all the card details, tap on the “Next” option, and wait for the app to validate your card. Once that is done, agree to the terms and conditions of your bank if they show up.</p><li data-bbox="451 810 1869 917"><p>3 You will then be asked to verify your card. You can choose from any of the verification methods shown on-screen (these may depend on your bank and/or card provider) and follow the instructions in the app to complete verification. When all this is done, you may also need to sign the card. Do that by drawing inside the box provided on the screen.</p> <p data-bbox="441 943 1885 976">https://www.samsung.com/levant/support/apps-services/how-can-i-add-my-credit-or-debit-cards-to-samsung-pay/</p>

Claim	Exemplary Infringement Analysis ¹
	<p>Hello,</p> <p>Welcome to the Google Wallet community.</p> <p>Set up screen lock for tap to pay transactions</p> <p>Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment.</p> <p>To make contactless payments with Google Wallet, you must use a screen lock on your device for your security.</p> <p>You can unlock Google Wallet with several methods:</p> <ul style="list-style-type: none"> • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock <p>Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock.</p> <p>Set or change a screen lock</p> <ol style="list-style-type: none"> 1. Open your phone Settings app. 2. Tap Security. <ul style="list-style-type: none"> ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. <ul style="list-style-type: none"> ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. <p>https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="491 282 1369 380">Add a debit or credit card to the Google Wallet app</p> <p data-bbox="491 394 1404 418">You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> <p data-bbox="491 469 688 500">Add new card</p> <hr data-bbox="491 516 1404 519"/> <p data-bbox="491 537 1404 561">With the Google Wallet app ^</p> <ol data-bbox="533 597 1360 964" style="list-style-type: none"> 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. <ul data-bbox="562 708 1115 732" style="list-style-type: none"> • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. <ul data-bbox="562 789 1178 813" style="list-style-type: none"> • To add a card, use your camera or tap Enter details manually. 5. At the bottom, tap Save and continue. 6. Read the Issuer Terms and tap Accept. 7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. <p data-bbox="516 987 716 1011">Tips: After this step:</p> <ul data-bbox="516 1036 1318 1203" style="list-style-type: none"> • You'll find a message that your card was added and is ready to make payments in: <ul data-bbox="541 1073 953 1170" style="list-style-type: none"> • Stores • Online • Or in apps where Google Pay is accepted • If you find a different message, learn to fix a problem. <p data-bbox="516 1227 1360 1312">After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance.</p> <p data-bbox="464 1344 1724 1369">https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p>


Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 267 1577 397">Verify your payment method in the Google Wallet app</p> <p data-bbox="478 418 1724 537">After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet.</p> <p data-bbox="478 565 1646 641">Tip: To get the code, make sure that your bank has your current phone number and email address.</p> <p data-bbox="478 711 852 755">How you can verify</p> <p data-bbox="478 781 1444 813">Important: Some methods may not be available in your country or region.</p> <p data-bbox="478 846 1728 959">There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems.</p> <p data-bbox="478 1016 743 1052">By email or text</p> <p data-bbox="478 1078 1719 1192">When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank.</p> <p data-bbox="436 1235 1545 1268">https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA</p> <p data-bbox="436 1308 1913 1412">Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>

Claim	Exemplary Infringement Analysis ¹
<p>[3.b.] responsive to the requesting, receiving by the device from the second device the authorization to enable the function for conducting the financial transaction; and</p>	<p>The Accused Products use a method that involves, “responsive to the requesting, receiving by the device from the second device the authorization to enable the function for conducting the financial transaction.”</p> <p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, in response to requesting authorization, the Samsung smartphone receives the authorization from the card issuer (via the base station (second device)) if the card is eligible for Samsung Pay and/or Google Pay. The authorization establishes the ability to conduct a financial transaction using Samsung Pay and/or Google Pay.</p> <div data-bbox="449 565 1173 1349" style="border: 1px solid black; padding: 10px;"> <p> Set up Samsung Pay on your phone or watch</p> <div style="border: 1px solid #007bff; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p> Note</p> <p>Samsung Wallet is available for devices running Android 9 or higher.</p> </div> <p>Samsung Wallet often comes pre-installed on compatible devices, but if necessary, it can be reinstalled. Start the app, create a PIN, and follow prompts to add your payment cards.</p> <div style="text-align: center; margin: 10px 0;">  </div> <p>Once it's installed, open Samsung Wallet, and then tap Get started. Enter a new PIN for Samsung Wallet, and then enter it again to confirm.</p> <p>If it's your first time using Samsung Pay/Wallet, you may be asked to add payment cards.</p> </div> <p>https://www.samsung.com/us/support/answer/ANS00045081/</p>



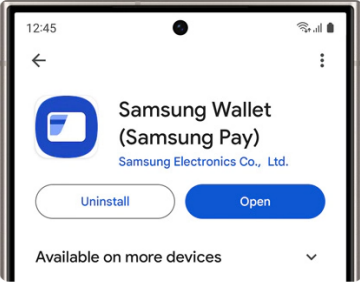
Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 277 604 302">Add a card</p> <p data-bbox="485 350 1545 399">Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners.</p> <ol data-bbox="485 427 1188 483" style="list-style-type: none">1. Navigate to and open Samsung Pay on your phone.2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  <p data-bbox="485 781 1514 902">3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card. 4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions. 5. If you have any questions about the terms, contact the card issuer. 6. Once the card is added, you can start using it to make in-store purchases with your phone!</p> <p data-bbox="468 911 1251 938">https://www.samsung.com/us/support/answer/ANS00045170/</p>

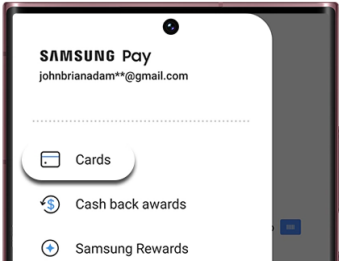
Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="491 250 1157 293">How Samsung Wallet protects your data</p> <p data-bbox="491 342 751 375">When you add a card</p> <p data-bbox="491 396 1499 526">When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide.</p> <p data-bbox="491 548 1470 602">This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed.</p> <p data-bbox="491 625 1478 704">Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards.</p> <p data-bbox="468 721 1877 753">https://www.samsung.com/us/support/answer/ANS10002617/?msockid=11f87435ebd96d0b25a660c9ea286c88</p>

Claim	Exemplary Infringement Analysis ¹
	<p>If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps:</p> <ol style="list-style-type: none"> <li data-bbox="457 332 1858 440"> <p>1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment cards. The app will activate the camera and ask you to aim it at the front side of your credit or debit card. Once the app detects the card number and expiry date, it will ask you to enter the security code CVC/CVV/CID (3-digit or 4-digit depending on the card type) and your name as it appears on the card.</p> <p>You can also manually enter all card details, including card number and expiry date. Just tap on the “Add card manually” option at the bottom when the app asks you to aim the camera at your card.</p> <div data-bbox="525 571 1854 685" style="background-color: #f0f0f0; padding: 10px; margin: 10px 0;"> <p>Please note: The details required may vary based on your country and card provider, so simply follow the instructions inside the Samsung Pay app to add your card info such as card number, cardholder name, and expiration date. Double-check all details once they have been entered to make sure everything is correct.</p> </div> <li data-bbox="457 711 1858 776"> <p>2 Once you have added all the card details, tap on the “Next” option, and wait for the app to validate your card. Once that is done, agree to the terms and conditions of your bank if they show up.</p> <li data-bbox="457 802 1858 909"> <p>3 You will then be asked to verify your card. You can choose from any of the verification methods shown on-screen (these may depend on your bank and/or card provider) and follow the instructions in the app to complete verification. When all this is done, you may also need to sign the card. Do that by drawing inside the box provided on the screen.</p> <p>https://www.samsung.com/levant/support/apps-services/how-can-i-add-my-credit-or-debit-cards-to-samsung-pay/</p>


Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="491 282 1371 380">Add a debit or credit card to the Google Wallet app</p> <p data-bbox="491 394 1404 418">You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> <p data-bbox="491 469 688 500">Add new card</p> <hr data-bbox="491 516 1404 519"/> <p data-bbox="491 537 1404 561">With the Google Wallet app ^</p> <ol data-bbox="533 597 1362 964" style="list-style-type: none"> <li data-bbox="533 597 863 621">1. Open the Google Wallet app . <li data-bbox="533 634 898 659">2. At the bottom, tap Add to Wallet +. <li data-bbox="533 672 1115 732">3. Tap Payment card. <ul data-bbox="562 708 1115 732" style="list-style-type: none"> <li data-bbox="562 708 1115 732">• Any cards you saved to your Google Account are shown. <li data-bbox="533 753 1182 813">4. Tap New credit or debit card. <ul data-bbox="562 789 1182 813" style="list-style-type: none"> <li data-bbox="562 789 1182 813">• To add a card, use your camera or tap Enter details manually. <li data-bbox="533 834 932 859">5. At the bottom, tap Save and continue. <li data-bbox="533 872 932 896">6. Read the Issuer Terms and tap Accept. <li data-bbox="533 909 1362 964">7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. <p data-bbox="516 985 716 1010">Tips: After this step:</p> <ul data-bbox="516 1034 1320 1203" style="list-style-type: none"> <li data-bbox="516 1034 1320 1167">• You'll find a message that your card was added and is ready to make payments in: <ul data-bbox="541 1070 953 1167" style="list-style-type: none"> <li data-bbox="541 1070 621 1094">• Stores <li data-bbox="541 1107 621 1131">• Online <li data-bbox="541 1144 953 1167">• Or in apps where Google Pay is accepted <li data-bbox="516 1180 1050 1203">• If you find a different message, learn to fix a problem. <p data-bbox="516 1226 1362 1312">After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance.</p> <p data-bbox="464 1341 1724 1370">https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 267 1579 397">Verify your payment method in the Google Wallet app</p> <p data-bbox="478 418 1724 537">After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet.</p> <p data-bbox="478 570 1646 643">Tip: To get the code, make sure that your bank has your current phone number and email address.</p> <p data-bbox="478 716 852 756">How you can verify</p> <p data-bbox="478 781 1444 813">Important: Some methods may not be available in your country or region.</p> <p data-bbox="478 846 1728 964">There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems.</p> <p data-bbox="478 1016 743 1057">By email or text</p> <p data-bbox="478 1081 1719 1200">When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank.</p> <p data-bbox="436 1235 1545 1268">https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA</p> <p data-bbox="436 1308 1913 1414">Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>

Claim	Exemplary Infringement Analysis ¹
<p>[3.c.] responsive to receiving the authorization, enabling at the device the function for conducting the financial transaction.</p>	<p>The Accused Products use a method that involves, “responsive to receiving the authorization, enabling at the device the function for conducting the financial transaction.”</p> <p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, once the Samsung smartphone has received the authorization, the Samsung smartphone user may conduct financial transactions using Samsung Pay and/or Google Pay.</p> <div data-bbox="449 527 1173 1313" style="border: 1px solid black; padding: 10px;"> <p> Set up Samsung Pay on your phone or watch</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p> Note</p> <p>Samsung Wallet is available for devices running Android 9 or higher.</p> </div> <p>Samsung Wallet often comes pre-installed on compatible devices, but if necessary, it can be reinstalled. Start the app, create a PIN, and follow prompts to add your payment cards.</p> <div style="text-align: center; margin: 10px 0;">  </div> <p>Once it's installed, open Samsung Wallet, and then tap Get started. Enter a new PIN for Samsung Wallet, and then enter it again to confirm.</p> <p>If it's your first time using Samsung Pay/Wallet, you may be asked to add payment cards.</p> <p>https://www.samsung.com/us/support/answer/ANS00045081/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 277 604 302">Add a card</p> <p data-bbox="485 350 1545 399">Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners.</p> <ol data-bbox="485 427 1188 483" style="list-style-type: none">1. Navigate to and open Samsung Pay on your phone.2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  <p data-bbox="485 781 1514 902">3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card. 4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions. 5. If you have any questions about the terms, contact the card issuer. 6. Once the card is added, you can start using it to make in-store purchases with your phone!</p> <p data-bbox="468 911 1251 938">https://www.samsung.com/us/support/answer/ANS00045170/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="491 250 1157 293">How Samsung Wallet protects your data</p> <p data-bbox="491 342 751 375">When you add a card</p> <p data-bbox="491 396 1499 526">When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide.</p> <p data-bbox="491 548 1470 602">This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed.</p> <p data-bbox="491 625 1478 704">Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards.</p> <p data-bbox="466 721 1879 753">https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="491 282 1369 380">Add a debit or credit card to the Google Wallet app</p> <p data-bbox="491 394 1404 418">You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> <p data-bbox="491 469 688 500">Add new card</p> <hr data-bbox="491 516 1404 519"/> <p data-bbox="491 537 1404 561">With the Google Wallet app ^</p> <ol data-bbox="533 597 1360 964" style="list-style-type: none"> <li data-bbox="533 597 863 621">1. Open the Google Wallet app . <li data-bbox="533 634 898 659">2. At the bottom, tap Add to Wallet +. <li data-bbox="533 672 1115 732">3. Tap Payment card. <ul data-bbox="562 708 1115 732" style="list-style-type: none"> <li data-bbox="562 708 1115 732">• Any cards you saved to your Google Account are shown. <li data-bbox="533 753 1182 813">4. Tap New credit or debit card. <ul data-bbox="562 789 1182 813" style="list-style-type: none"> <li data-bbox="562 789 1182 813">• To add a card, use your camera or tap Enter details manually. <li data-bbox="533 834 932 859">5. At the bottom, tap Save and continue. <li data-bbox="533 872 932 896">6. Read the Issuer Terms and tap Accept. <li data-bbox="533 909 1360 964">7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. <p data-bbox="516 985 716 1010">Tips: After this step:</p> <ul data-bbox="516 1034 1318 1203" style="list-style-type: none"> <li data-bbox="516 1034 1318 1167">• You'll find a message that your card was added and is ready to make payments in: <ul data-bbox="541 1070 953 1167" style="list-style-type: none"> <li data-bbox="541 1070 621 1094">• Stores <li data-bbox="541 1107 621 1131">• Online <li data-bbox="541 1144 953 1167">• Or in apps where Google Pay is accepted <li data-bbox="516 1180 1050 1203">• If you find a different message, learn to fix a problem. <p data-bbox="516 1227 1360 1312">After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance.</p> <p data-bbox="468 1341 1724 1370">https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 267 1577 397">Verify your payment method in the Google Wallet app</p> <p data-bbox="478 418 1724 537">After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet.</p> <p data-bbox="478 570 1646 643">Tip: To get the code, make sure that your bank has your current phone number and email address.</p> <p data-bbox="478 716 852 756">How you can verify</p> <p data-bbox="478 781 1444 813">Important: Some methods may not be available in your country or region.</p> <p data-bbox="478 846 1728 964">There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems.</p> <p data-bbox="478 1016 743 1057">By email or text</p> <p data-bbox="478 1081 1719 1200">When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank.</p> <p data-bbox="436 1235 1545 1268">https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA</p> <p data-bbox="436 1308 1913 1414">Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>

Claim	Exemplary Infringement Analysis ¹
<p>[4.] The method of claim 3, responsive to the device satisfying a proximity condition relative to an entity and responsive to the device sensing the parameter and determining the value that is associated with parameter that is sensed satisfies the threshold criterion, using by the device the function for conducting the financial transaction and conducting by the device the financial transaction by paying for a product.</p>	<p>The Accused Products use a method that involves, “responsive to the device satisfying a proximity condition relative to an entity and responsive to the device sensing the parameter and determining the value that is associated with parameter that is sensed satisfies the threshold criterion, using by the device the function for conducting the financial transaction and conducting by the device the financial transaction by paying for a product.”</p> <p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct a financial transaction via Samsung Pay and/or Google Pay includes using Samsung Pay and/or Google Pay (the function that was established) to conduct the financial transaction by paying for a product. Use of the function (Samsung Pay and/or Google Pay functionality) to pay for a product is in response to satisfaction of a proximity condition between the Samsung smartphone and a point-of-sale terminal (the entity) and in response to sensing the physiological parameter value and determining that the sensed physiological parameter satisfies a criterion. The proximity criterion is satisfied by the Samsung smartphone being within range of the point-of-sale terminal for NFC communications. Also, conducting the transaction via Samsung Pay and/or Google Pay includes recognizing and accepting a facial recognition, fingerprint, or iris associated with the user.</p> <div data-bbox="449 818 1514 1123" style="border: 1px solid black; padding: 5px;"> <p>How does Samsung Pay work?</p> <p>Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments.</p> <hr/> <p>How do I make in-store purchases with Samsung Pay?</p> <ul style="list-style-type: none"> - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. </div> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> <div data-bbox="449 1203 1925 1373" style="border: 1px solid black; padding: 5px;"> <p>Near Field Communication (NFC) technology allows users to make secure transactions, exchange digital content, and connect electronic devices with a touch. NFC transmissions are short range (from a touch to a few centimetres) and require the devices to be in close proximity.</p> <p>NFC is the technology in contactless cards, and the most common use of NFC technology in your smartphone is making easy payments with Samsung Pay. NFC can also be used to quickly connect with wireless devices and transfer data with Android Beam.</p> </div> <p>https://www.samsung.com/uk/support/mobile-devices/what-is-nfc-and-how-do-i-use-it/</p>

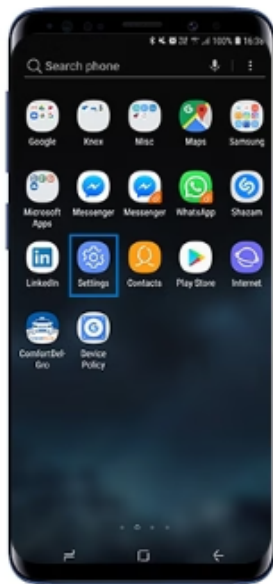
Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="474 272 1738 604" style="border: 1px solid black; padding: 5px;"> <p>Q. What do I need to start using Samsung Pay? ^</p> <p>A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay</p> </div> <div data-bbox="474 610 1738 795" style="border: 1px solid black; padding: 5px; background-color: #f0f0f0;"> <p>Q. Which devices will support iris image authentication for Samsung Pay?</p> <p>A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment.</p> </div> <p>https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/</p>

Claim

Exemplary Infringement Analysis¹

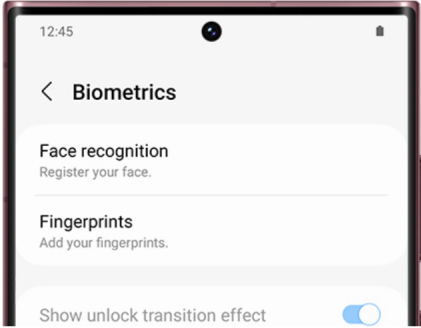
Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:

1 Tap Settings



<https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/>

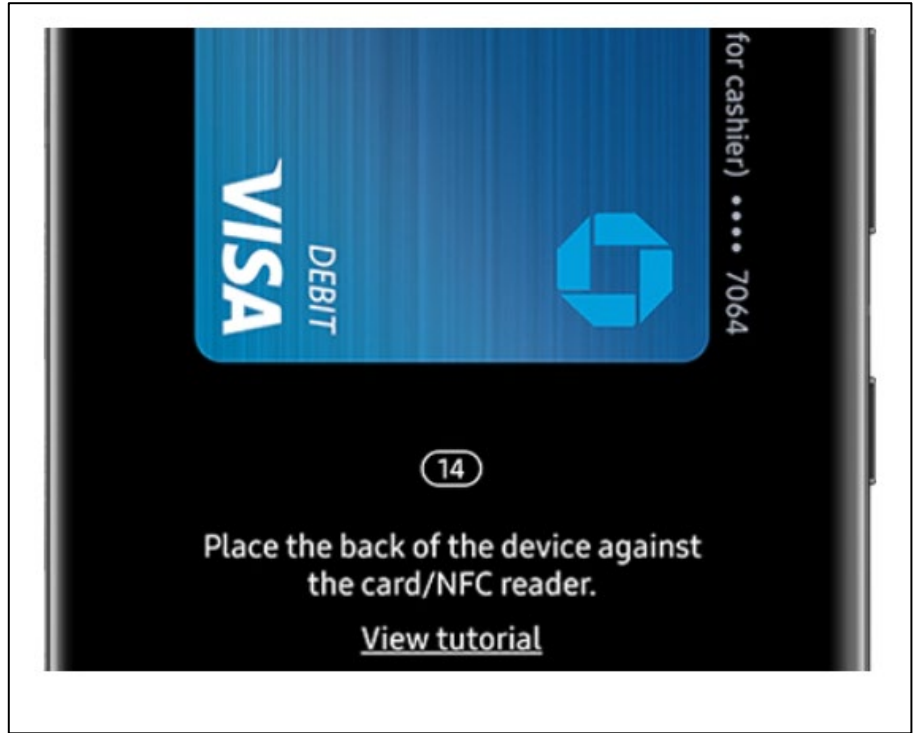
Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="499 253 1692 1260" style="border: 1px solid black; padding: 10px;"> <h2 style="text-align: center;">Set up and use fingerprint unlock ^</h2> <p>It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located.</p> <ol style="list-style-type: none"> 1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. 2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. 3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. 4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. 5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. <p>https://www.samsung.com/us/support/answer/ANS10001613/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 248 821 280">Set up Facial recognition</p> <p data-bbox="485 337 1314 363">Note: To use Face recognition, you need to set a PIN, Pattern, or Password first.</p> <p data-bbox="485 397 1440 423">Your face is unique to you, which makes it one of the best security features in your arsenal.</p> <ol data-bbox="485 477 1087 873" style="list-style-type: none"> 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  <p data-bbox="464 906 1255 938">https://www.samsung.com/us/support/answer/ANS00062630/</p>



Claim	Exemplary Infringement Analysis ¹
	<h1 data-bbox="499 256 1745 412">How to enable Iris authentication for Samsung Pay?</h1> <p data-bbox="499 431 743 451">Last Update date : Oct 08, 2020</p> <hr data-bbox="499 493 1745 496"/> <p data-bbox="533 578 1549 600">The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p> <p data-bbox="533 633 1432 656">Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p> <p data-bbox="466 678 1810 711">https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/</p>

Claim

Exemplary Infringement Analysis¹

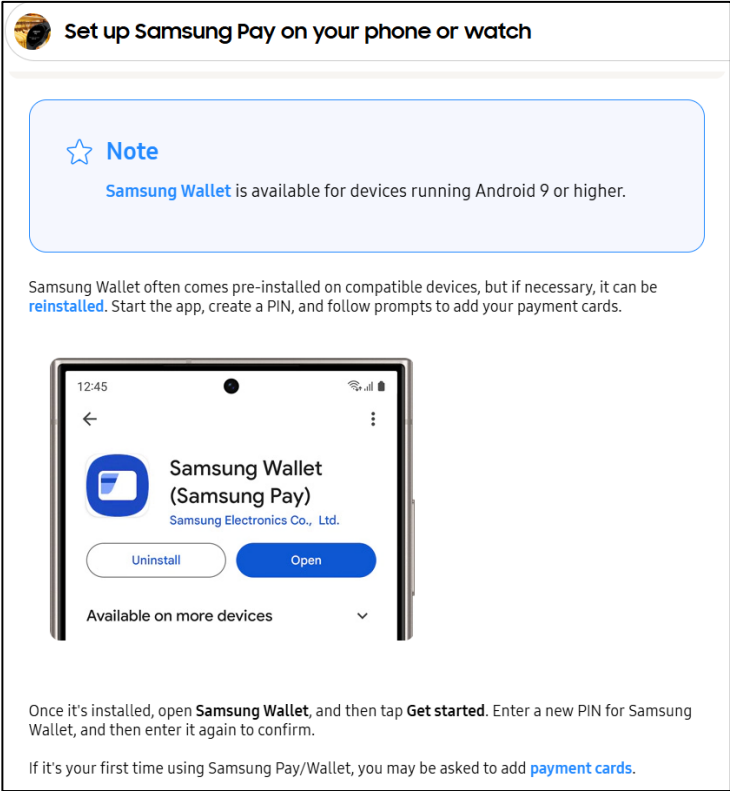


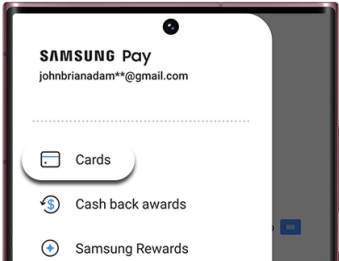
<https://www.samsung.com/us/support/answer/ANS00045102/>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="499 261 1121 305">Where you can use Google Wallet</p> <p data-bbox="499 326 1654 402">Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app.</p> <p data-bbox="499 431 1440 464">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="499 493 1625 570">You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout.</p> <p data-bbox="499 599 1598 675">You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:</p> <div data-bbox="569 711 890 776" style="display: flex; justify-content: space-around; align-items: center;">   </div> <p data-bbox="506 837 957 870"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="470 902 1213 935">https://support.google.com/wallet/answer/12060043?hl=en</p>

Claim	Exemplary Infringement Analysis ¹
	<p>Hello,</p> <p>Welcome to the Google Wallet community.</p> <p>Set up screen lock for tap to pay transactions</p> <p>Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment.</p> <p>To make contactless payments with Google Wallet, you must use a screen lock on your device for your security.</p> <p>You can unlock Google Wallet with several methods:</p> <ul style="list-style-type: none"> • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock <p>Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock.</p> <p>Set or change a screen lock</p> <ol style="list-style-type: none"> 1. Open your phone Settings app. 2. Tap Security. <ul style="list-style-type: none"> ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. <ul style="list-style-type: none"> ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. <p>https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en</p>


Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="449 253 632 285">Pay in a store</p> <p data-bbox="449 318 810 342">Step 1: Wake up & unlock your phone</p> <p data-bbox="449 355 1325 407">Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions.</p> <p data-bbox="449 431 1297 456">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="449 475 1310 500">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="449 529 1031 553">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="449 566 1079 591">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="449 610 804 634">If the check mark isn't on your screen:</p> <ul data-bbox="449 659 1314 781" style="list-style-type: none"> • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. <p data-bbox="449 805 1125 829">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="449 854 1304 935" style="list-style-type: none"> • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. <p data-bbox="449 967 978 992">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="449 1005 1236 1029">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="449 1049 1310 1138" style="list-style-type: none"> • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. <p data-bbox="436 1167 1199 1200">https://support.google.com/wallet/answer/12060043?hl=en#</p> <p data-bbox="436 1240 1913 1341">Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>

Claim	Exemplary Infringement Analysis ¹
<p>[5.] The method of claim 3, further comprising: enabling at the second device a function for conducting the financial transaction.</p>	<p>The Accused Products perform a method including “enabling at the second device a function for conducting the financial transaction.”</p> <p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct a financial transaction via Samsung Pay and/or Google Pay includes enabling at the base station (the second device) a confirmation that Samsung Pay and/or Google Pay has been established on the Samsung smartphone (a function for conducting the financial transaction).</p> <div data-bbox="449 565 1173 1351" style="border: 1px solid black; padding: 10px;">  <p>https://www.samsung.com/us/support/answer/ANS00045081/</p> </div>


Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 277 604 302">Add a card</p> <p data-bbox="485 350 1545 399">Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners.</p> <ol data-bbox="485 428 1188 483" style="list-style-type: none">1. Navigate to and open Samsung Pay on your phone.2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  <ol data-bbox="485 781 1514 902" style="list-style-type: none">3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card.4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions.5. If you have any questions about the terms, contact the card issuer.6. Once the card is added, you can start using it to make in-store purchases with your phone! <p data-bbox="468 911 1251 938">https://www.samsung.com/us/support/answer/ANS00045170/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="491 250 1157 293">How Samsung Wallet protects your data</p> <p data-bbox="491 342 751 375">When you add a card</p> <p data-bbox="491 396 1499 526">When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide.</p> <p data-bbox="491 548 1470 602">This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed.</p> <p data-bbox="491 625 1478 704">Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards.</p> <p data-bbox="466 721 1881 753">https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88</p>

Claim	Exemplary Infringement Analysis ¹
	<p>If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps:</p> <ol style="list-style-type: none"><li data-bbox="457 337 1864 522"><p>1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment cards. The app will activate the camera and ask you to aim it at the front side of your credit or debit card. Once the app detects the card number and expiry date, it will ask you to enter the security code CVC/CVV/CID (3-digit or 4-digit depending on the card type) and your name as it appears on the card.</p><p>You can also manually enter all card details, including card number and expiry date. Just tap on the “Add card manually” option at the bottom when the app asks you to aim the camera at your card.</p><div data-bbox="520 574 1860 688" style="background-color: #f0f0f0; padding: 10px;"><p>Please note: The details required may vary based on your country and card provider, so simply follow the instructions inside the Samsung Pay app to add your card info such as card number, cardholder name, and expiration date. Double-check all details once they have been entered to make sure everything is correct.</p></div><li data-bbox="457 717 1864 782"><p>2 Once you have added all the card details, tap on the “Next” option, and wait for the app to validate your card. Once that is done, agree to the terms and conditions of your bank if they show up.</p><li data-bbox="457 812 1864 919"><p>3 You will then be asked to verify your card. You can choose from any of the verification methods shown on-screen (these may depend on your bank and/or card provider) and follow the instructions in the app to complete verification. When all this is done, you may also need to sign the card. Do that by drawing inside the box provided on the screen.</p> <p data-bbox="445 948 1885 977">https://www.samsung.com/levant/support/apps-services/how-can-i-add-my-credit-or-debit-cards-to-samsung-pay/</p>

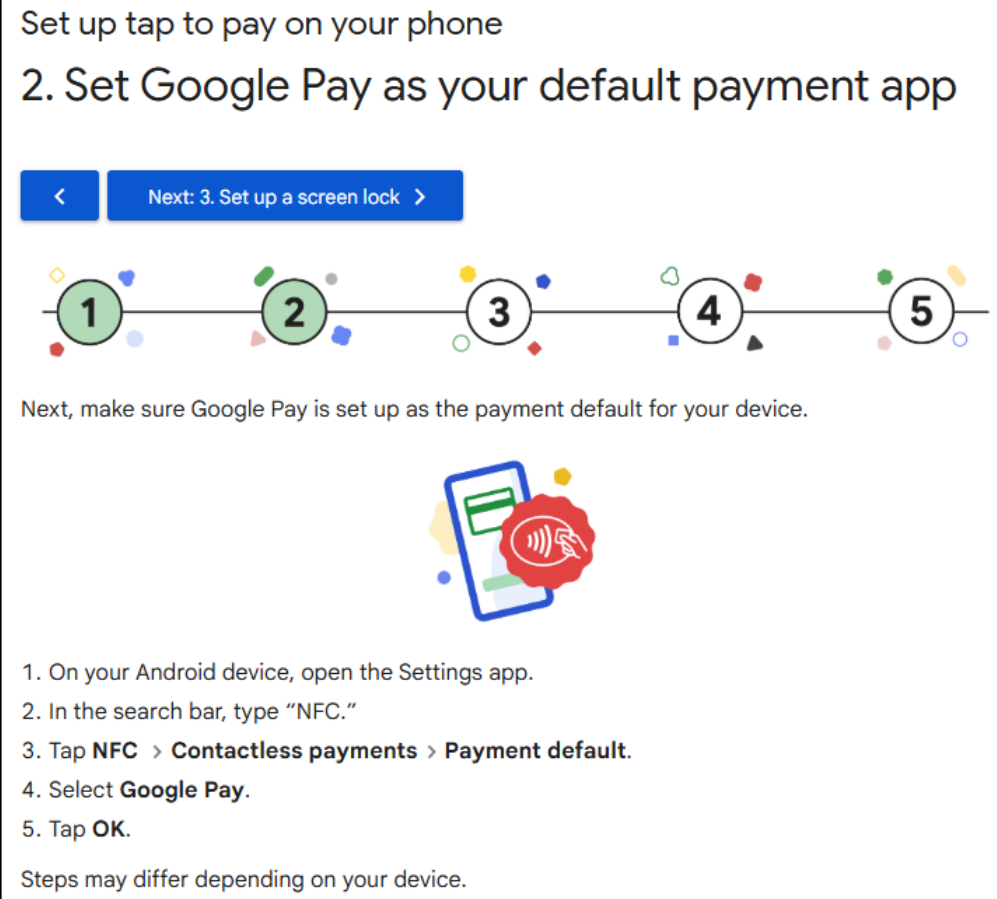
Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="491 282 1369 380">Add a debit or credit card to the Google Wallet app</p> <p data-bbox="491 394 1404 418">You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> <p data-bbox="491 469 688 500">Add new card</p> <hr data-bbox="491 516 1404 519"/> <p data-bbox="491 537 1404 561">With the Google Wallet app ^</p> <ol data-bbox="533 597 1360 964" style="list-style-type: none"> <li data-bbox="533 597 863 621">1. Open the Google Wallet app . <li data-bbox="533 634 898 659">2. At the bottom, tap Add to Wallet +. <li data-bbox="533 672 1115 732">3. Tap Payment card. <ul data-bbox="562 708 1115 732" style="list-style-type: none"> <li data-bbox="562 708 1115 732">• Any cards you saved to your Google Account are shown. <li data-bbox="533 753 1182 813">4. Tap New credit or debit card. <ul data-bbox="562 789 1182 813" style="list-style-type: none"> <li data-bbox="562 789 1182 813">• To add a card, use your camera or tap Enter details manually. <li data-bbox="533 834 932 859">5. At the bottom, tap Save and continue. <li data-bbox="533 872 932 896">6. Read the Issuer Terms and tap Accept. <li data-bbox="533 909 1360 964">7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. <p data-bbox="516 987 716 1011">Tips: After this step:</p> <ul data-bbox="516 1034 1318 1203" style="list-style-type: none"> <li data-bbox="516 1034 1318 1167">• You'll find a message that your card was added and is ready to make payments in: <ul data-bbox="541 1073 953 1167" style="list-style-type: none"> <li data-bbox="541 1073 621 1097">• Stores <li data-bbox="541 1110 621 1135">• Online <li data-bbox="541 1148 953 1172">• Or in apps where Google Pay is accepted <li data-bbox="516 1183 1050 1203">• If you find a different message, learn to fix a problem. <p data-bbox="516 1226 1360 1313">After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance.</p> <p data-bbox="468 1343 1724 1370">https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p>


Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 267 1577 397">Verify your payment method in the Google Wallet app</p> <p data-bbox="478 418 1724 537">After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet.</p> <p data-bbox="478 570 1646 643">Tip: To get the code, make sure that your bank has your current phone number and email address.</p> <p data-bbox="478 716 852 756">How you can verify</p> <p data-bbox="478 781 1444 813">Important: Some methods may not be available in your country or region.</p> <p data-bbox="478 846 1728 964">There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems.</p> <p data-bbox="478 1016 743 1057">By email or text</p> <p data-bbox="478 1081 1719 1200">When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank.</p> <p data-bbox="436 1235 1545 1268">https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA</p> <p data-bbox="436 1308 1913 1414">Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>

Claim	Exemplary Infringement Analysis ¹
<p>[6.p.] A device that is configured to perform operations comprising:</p>	<p>Each of the Accused Products is a “device that is configured to perform operations.”</p> <p>For example, operating a Samsung-branded smartphone to conduct a transaction via Samsung Pay and/or Google Pay satisfies claim 6.</p> <div data-bbox="449 418 1650 607" style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">Fast, secure payments with Samsung Pay</p> <p style="text-align: center; font-size: small;">Samsung Pay allows you to tap to pay with your device anywhere NFC is available, making in-store payments quick and secure¹. You can also use Samsung Pay for in-app and online purchases at participating merchants, including Samsung.com.</p> <p style="text-align: center;">Learn more</p> </div> <p>https://www.samsung.com/us/apps/samsung-wallet/</p> <div data-bbox="449 685 1556 1377" style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>Settings > How to set up Google Pay</p> <p style="font-size: small; color: #e91e63;">All categories Change device All topics</p> <hr/> <div style="display: flex; align-items: flex-start;"> <div style="flex: 1;">  </div> <div style="flex: 2; padding-left: 10px;"> <ol style="list-style-type: none"> <li style="margin-bottom: 10px;">1 Pay with ease using your Samsung Galaxy S10. Google Pay allows you to make payments for purchases you make in-store and online. Follow these steps to learn how to set up Google Pay. <li style="margin-bottom: 10px;">2 Go to the Home screen. To open the menu, swipe up or down on the screen. <li style="margin-bottom: 10px;">3 Choose Google Pay. <div style="display: flex; justify-content: space-between; margin-top: 10px;"> Previous 1 / 23 Next </div> </div> </div> </div> <p>https://www.t-mobile.com/support/tutorials/device/samsung/galaxy-s10/topic/settings/how-to-set-up-google-pay</p>

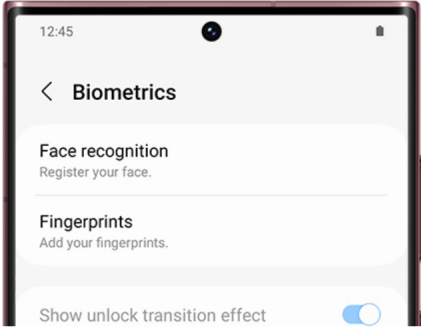
The screenshot shows a Samsung support article. At the top, the Samsung logo is on the left, and navigation links for 'Shop', 'AI', 'Mobile', 'TV & Audio', 'Appliances', 'Computing', 'Displays', 'Accessories', and 'SmartThings' are in the center. On the right, there are links for 'Explore', 'Support', and 'For Business', along with search, cart, and user icons. The main heading is 'How to use Google apps on your Galaxy phone or tablet'. Below it, a paragraph explains that several Google apps are pre-installed on Galaxy devices and lists examples like Chrome, Maps, and YouTube. A secondary paragraph mentions downloading additional apps from the Google Play Store. To the right of the text is an image of a Galaxy phone home screen with various app icons. Below the main text is a 'Use Google apps' section with a sub-heading and a paragraph explaining that the following apps can be preloaded or downloaded from the Play Store. This is followed by an image of a home screen with icons for Google, Chrome, Gmail, Maps, YouTube, Drive, Google TV, Meet, and Photos. A bulleted list follows, providing brief descriptions for each app: Play Store, Chrome, Drive, Meet/Duo, Gmail, Google, Google Pay, Google TV, Maps, Photos, Messages, and YouTube. To the right of the main text is a 'Recommended Articles' section with four entries, each featuring a small image and a title: 'Google services on Wear OS Galaxy watches', 'Set up and use your Wear OS Galaxy Watch', 'Use Google Assistant on your Wear OS Galaxy watch', and 'Google services on Wear OS Galaxy watches'.

<https://www.samsung.com/us/support/answer/ANS10002548/>

Claim	Exemplary Infringement Analysis ¹
	<p>Set up tap to pay on your phone</p> <p>2. Set Google Pay as your default payment app</p>  <p>Next, make sure Google Pay is set up as the payment default for your device.</p> <ol style="list-style-type: none"> 1. On your Android device, open the Settings app. 2. In the search bar, type "NFC." 3. Tap NFC > Contactless payments > Payment default. 4. Select Google Pay. 5. Tap OK. <p>Steps may differ depending on your device.</p> <p>https://support.google.com/wallet/answer/14187052?sjid=3604572701579461674-NA</p> <p>Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>
[6.a.] sensing by the device, using a	The Accused Products are configured to perform operations including "sensing by the device, using a device-based sensor, a parameter that is associated with the device, an environment of the device and/or a user of the device."

Claim	Exemplary Infringement Analysis ¹
<p>device-based sensor, a parameter that is associated with the device, an environment of the device and/or a user of the device;</p>	<p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting financial transactions via Samsung Pay and/or Google Pay is configured to perform operations including sensing by the device, using a device-based sensor such as facial recognition, a fingerprint, or iris scanner, a parameter that is associated with the device, an environment of the device and/or a user of the device.</p> <div data-bbox="449 493 1633 1252" style="border: 1px solid black; padding: 10px;"> <p>Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:</p> <ol style="list-style-type: none"> 1 Tap Settings  </div> <p>https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="499 253 1692 1260" style="border: 1px solid black; padding: 10px;"> <h2 style="text-align: center;">Set up and use fingerprint unlock ^</h2> <p>It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located.</p> <ol style="list-style-type: none"> 1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. 2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. 3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. 4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. 5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. <p style="text-align: center;">https://www.samsung.com/us/support/answer/ANS10001613/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 246 821 280">Set up Facial recognition</p> <p data-bbox="485 337 1314 363">Note: To use Face recognition, you need to set a PIN, Pattern, or Password first.</p> <p data-bbox="485 396 1440 422">Your face is unique to you, which makes it one of the best security features in your arsenal.</p> <ol data-bbox="485 477 1087 873" style="list-style-type: none"> 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  <p data-bbox="464 906 1255 938">https://www.samsung.com/us/support/answer/ANS00062630/</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="472 256 1753 669"> <h2 data-bbox="499 256 1753 414">How to enable Iris authentication for Samsung Pay?</h2> <p data-bbox="499 430 745 454">Last Update date : Oct 08, 2020</p> <hr data-bbox="499 495 1753 498"/> <p data-bbox="529 576 1554 604">The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p> <p data-bbox="529 630 1432 657">Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p> </div> <p data-bbox="466 678 1816 711">https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/</p> <div data-bbox="472 747 1747 938"> <p data-bbox="525 771 1543 808">Q. Which devices will support iris image authentication for Samsung Pay?</p> <p data-bbox="525 844 1690 909">A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment.</p> </div> <p data-bbox="466 945 1585 977">https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/</p>

Claim	Exemplary Infringement Analysis ¹
	<p>Hello,</p> <p>Welcome to the Google Wallet community.</p> <p>Set up screen lock for tap to pay transactions</p> <p>Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment.</p> <p>To make contactless payments with Google Wallet, you must use a screen lock on your device for your security.</p> <p>You can unlock Google Wallet with several methods:</p> <ul style="list-style-type: none"> • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock <p>Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock.</p> <p>Set or change a screen lock</p> <ol style="list-style-type: none"> 1. Open your phone Settings app. 2. Tap Security. <ul style="list-style-type: none"> ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. <ul style="list-style-type: none"> ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. <p>https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en</p>

Claim	Exemplary Infringement Analysis ¹
	<p>Pay in a store</p> <p>Step 1: Wake up & unlock your phone</p> <p>Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions.</p> <p>Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p>Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p>Step 2: Hold the back of your phone to the payment reader</p> <p>When you're done paying, a blue check mark appears on the screen.</p> <p>If the check mark isn't on your screen:</p> <ul style="list-style-type: none"> • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. <p>If there's a check mark but the cashier says that the payment didn't work:</p> <ul style="list-style-type: none"> • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. <p>Step 3: If prompted, follow the on-screen instructions</p> <p>Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul style="list-style-type: none"> • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. <p>https://support.google.com/wallet/answer/12060043?hl=en#</p> <p>Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>
[6.b.] determining by the device a value of	The Accused Products are configured to perform operations including “determining by the device a value of the parameter that is sensed.”

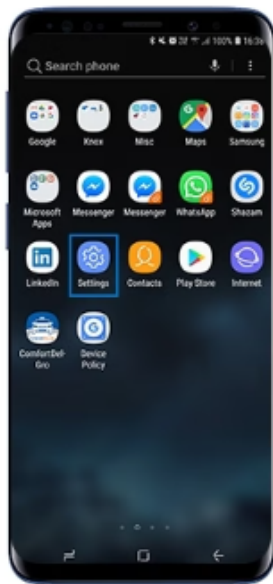
Claim	Exemplary Infringement Analysis ¹
<p>the parameter that is sensed; and</p>	<p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting financial transactions via Samsung Pay and/or Google Pay is configured to perform operations including determining by the device a value of the parameter, such as a facial recognition, fingerprint, or iris, that is sensed.</p> <div data-bbox="449 492 1528 662" style="border: 1px solid black; padding: 5px;"> <p>How is Samsung Pay secured?</p> <p>Samsung Pay uses Tokenization and Samsung KNOX to secure your payment information. Additionally, your fingerprint or a 4-digit PIN is required to authorize in-store purchases. On the new Galaxy S9, S9+, Note9, S8, S8+ or Note8 you can also use iris scanning* technology to keep your transactions secure.</p> </div> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> <div data-bbox="449 740 1722 1068" style="border: 1px solid black; padding: 5px;"> <p>Q. What do I need to start using Samsung Pay? ^</p> <p>A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay</p> </div> <div data-bbox="449 1076 1722 1263" style="border: 1px solid black; padding: 5px;"> <p>Q. Which devices will support iris image authentication for Samsung Pay?</p> <p>A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment.</p> </div> <p>https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/</p>

Claim


Exemplary Infringement Analysis¹

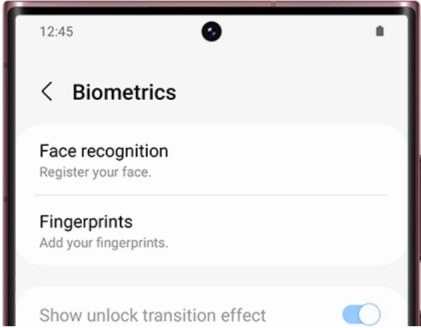
Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:

1 Tap Settings



<https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="499 253 1692 1260"><h2 data-bbox="537 305 1150 350">Set up and use fingerprint unlock </h2><p data-bbox="529 435 1680 529">It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located.</p><ol data-bbox="554 574 1680 1227" style="list-style-type: none"><li data-bbox="554 574 1549 639">1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints.<li data-bbox="554 682 1671 776">2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue.<li data-bbox="554 818 1680 912">3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done.<li data-bbox="554 954 1440 993">4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks.<li data-bbox="554 1130 1650 1227">5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint.</div> <p data-bbox="470 1269 1251 1299">https://www.samsung.com/us/support/answer/ANS10001613/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 246 819 280">Set up Facial recognition</p> <p data-bbox="485 337 1314 363">Note: To use Face recognition, you need to set a PIN, Pattern, or Password first.</p> <p data-bbox="485 396 1438 422">Your face is unique to you, which makes it one of the best security features in your arsenal.</p> <ol data-bbox="485 477 1083 873" style="list-style-type: none"> 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  <p data-bbox="468 906 1251 938">https://www.samsung.com/us/support/answer/ANS00062630/</p>

Claim

Exemplary Infringement Analysis¹

How to enable Iris authentication for Samsung Pay?

Last Update date : Oct 08, 2020

The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.

Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.

<https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/>

Is Samsung Pay blocked by entering the PIN or fingerprint incorrectly?

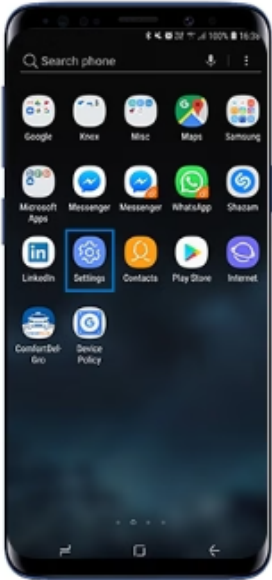
Samsung Pay allows you to make 5 attempts to unlock the application by authenticating with their IRIS (available on selected phones), fingerprint or PIN. After 5 attempts, the device then requests a security password (also 5 attempts). Thereafter, using an incorrect security password locks the phone for 30 seconds. The process is repeated 20 times (each block is longer) and then all data is deleted.

<https://www.samsung.com/uk/samsung-pay/faq/>

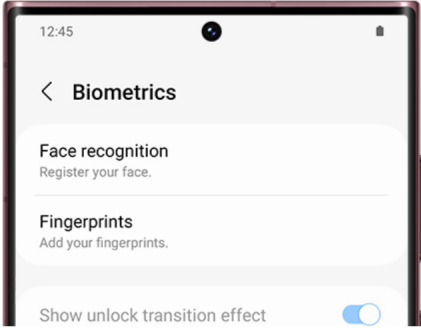
Claim	Exemplary Infringement Analysis ¹
	<p>Hello,</p> <p>Welcome to the Google Wallet community.</p> <p>Set up screen lock for tap to pay transactions</p> <p>Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment.</p> <p>To make contactless payments with Google Wallet, you must use a screen lock on your device for your security.</p> <p>You can unlock Google Wallet with several methods:</p> <ul style="list-style-type: none"> • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock <p>Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock.</p> <p>Set or change a screen lock</p> <ol style="list-style-type: none"> 1. Open your phone Settings app. 2. Tap Security. <ul style="list-style-type: none"> ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. <ul style="list-style-type: none"> ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. <p>https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="449 253 632 282">Pay in a store</p> <p data-bbox="449 318 810 341">Step 1: Wake up & unlock your phone</p> <p data-bbox="449 355 1325 407">Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions.</p> <p data-bbox="449 430 1297 453">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="449 475 1310 498">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="449 531 1031 553">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="449 568 1079 591">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="449 613 804 636">If the check mark isn't on your screen:</p> <ul data-bbox="449 659 1314 779" style="list-style-type: none"> • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. <p data-bbox="449 802 1127 824">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="449 847 1304 935" style="list-style-type: none"> • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. <p data-bbox="449 967 980 990">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="449 1005 1239 1027">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="449 1050 1310 1138" style="list-style-type: none"> • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. <p data-bbox="436 1167 1197 1196">https://support.google.com/wallet/answer/12060043?hl=en#</p> <p data-bbox="436 1239 1913 1339">Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>

Claim	Exemplary Infringement Analysis ¹
<p>[6.c.] responsive to the value that is determined by the device for the parameter that is sensed satisfying a threshold criterion, enabling by the device a number of functions of the device and disabling by the device a function of the device;</p>	<p>The Accused Products are configured to perform operations including, “responsive to the value that is determined by the device for the parameter that is sensed satisfying a threshold criterion, enabling by the device a number of functions of the device and disabling by the device a function of the device.”</p> <p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting financial transactions via Samsung Pay and/or Google Pay is configured to perform operations including, responsive to the value that is determined by the Samsung smartphone for the parameter that is sensed satisfying a threshold criterion, such as facial recognition, a fingerprint, or iris recognition, enabling a number of functions of the smartphone, such as unlocking the smartphone or an application, and disabling a function of the device, such as disabling the lock function.</p> <div data-bbox="449 673 1528 846" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>How is Samsung Pay secured?</p> <p>Samsung Pay uses Tokenization and Samsung KNOX to secure your payment information. Additionally, your fingerprint or a 4-digit PIN is required to authorize in-store purchases. On the new Galaxy S9, S9+, Note9, S8, S8+ or Note8 you can also use iris scanning* technology to keep your transactions secure.</p> </div> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> <div data-bbox="449 922 1719 1252" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Q. What do I need to start using Samsung Pay? ^</p> <p>A. To use Samsung Pay, you need:</p> <ul style="list-style-type: none"> A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list <p>***For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="527 261 1541 297">Q. Which devices will support iris image authentication for Samsung Pay?</p> <p data-bbox="527 334 1682 396">A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment.</p> <p data-bbox="468 433 1581 466">https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/</p> <div data-bbox="472 539 1656 1300" style="border: 1px solid black; padding: 10px;"> <p data-bbox="520 561 1650 591">Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:</p> <p data-bbox="491 618 699 659">1 Tap Settings</p>  </div> <p data-bbox="468 1312 1877 1378">https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="499 253 1692 1260" style="border: 1px solid black; padding: 10px;"> <h2 style="text-align: center;">Set up and use fingerprint unlock ^</h2> <p>It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located.</p> <ol style="list-style-type: none"> 1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. 2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. 3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. 4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. 5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. <p style="text-align: center;">https://www.samsung.com/us/support/answer/ANS10001613/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 248 821 280">Set up Facial recognition</p> <p data-bbox="485 337 1314 363">Note: To use Face recognition, you need to set a PIN, Pattern, or Password first.</p> <p data-bbox="485 396 1440 422">Your face is unique to you, which makes it one of the best security features in your arsenal.</p> <ol data-bbox="485 477 1087 873" style="list-style-type: none"> 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  <p data-bbox="464 906 1253 938">https://www.samsung.com/us/support/answer/ANS00062630/</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="499 256 1745 412" data-label="Section-Header"> <h1>How to enable Iris authentication for Samsung Pay?</h1> </div> <div data-bbox="499 428 743 451" data-label="Text"> <p>Last Update date : Oct 08, 2020</p> </div> <div data-bbox="527 574 1556 600" data-label="Text"> <p>The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p> </div> <div data-bbox="527 630 1434 656" data-label="Text"> <p>Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p> </div> <div data-bbox="464 675 1812 708" data-label="Text"> <p>https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/</p> </div> <div data-bbox="478 760 1071 789" data-label="Section-Header"> <h2>Is Samsung Pay blocked by entering the PIN or fingerprint incorrectly?</h2> </div> <div data-bbox="478 818 1602 902" data-label="Text"> <p>Samsung Pay allows you to make 5 attempts to unlock the application by authenticating with their IRIS (available on selected phones), fingerprint or PIN. After 5 attempts, the device then requests a security password (also 5 attempts). Thereafter, using an incorrect security password locks the phone for 30 seconds. The process is repeated 20 times (each block is longer) and then all data is deleted.</p> </div> <div data-bbox="464 922 1083 954" data-label="Text"> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p>Hello,</p> <p>Welcome to the Google Wallet community.</p> <p>Set up screen lock for tap to pay transactions</p> <p>Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment.</p> <p>To make contactless payments with Google Wallet, you must use a screen lock on your device for your security.</p> <p>You can unlock Google Wallet with several methods:</p> <ul style="list-style-type: none"> • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock <p>Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock.</p> <p>Set or change a screen lock</p> <ol style="list-style-type: none"> 1. Open your phone Settings app. 2. Tap Security. <ul style="list-style-type: none"> ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. <ul style="list-style-type: none"> ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. <p>https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en</p>

Claim	Exemplary Infringement Analysis ¹
	<p>Pay in a store</p> <p>Step 1: Wake up & unlock your phone</p> <p>Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions.</p> <p>Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p>Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p>Step 2: Hold the back of your phone to the payment reader</p> <p>When you're done paying, a blue check mark appears on the screen.</p> <p>If the check mark isn't on your screen:</p> <ul style="list-style-type: none"> • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. <p>If there's a check mark but the cashier says that the payment didn't work:</p> <ul style="list-style-type: none"> • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. <p>Step 3: If prompted, follow the on-screen instructions</p> <p>Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul style="list-style-type: none"> • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. <p>https://support.google.com/wallet/answer/12060043?hl=en#</p> <p>Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>
[6.d.] wherein the parameter that is	The Accused Products are configured to perform operations including, “wherein the parameter that is sensed using the device-based sensor, comprises a velocity, an acceleration, a time-of-day, a humidity, a temperature, a height, a

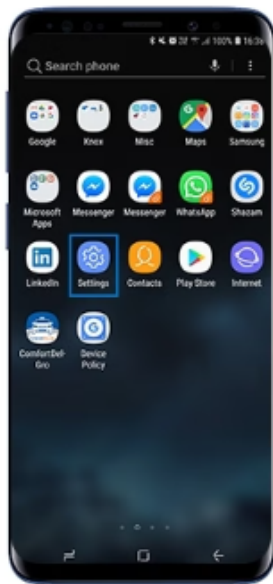
Claim	Exemplary Infringement Analysis ¹
<p>sensed using the device-based sensor, comprises a velocity, an acceleration, a time-of-day, a humidity, a temperature, a height, a level of brightness, a level of darkness, a blood pressure, a heart rate, a blood content, a physiological state and/or a psychological state; and</p>	<p>level of brightness, a level of darkness, a blood pressure, a heart rate, a blood content, a physiological state and/or a psychological state.”</p> <p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, the parameter that is sensed using the Samsung smartphone’s device-based sensor includes a physiological state via facial recognition, a fingerprint, or iris recognition.</p> <div data-bbox="451 527 1528 699" style="border: 1px solid black; padding: 5px;"> <p>How is Samsung Pay secured?</p> <p>Samsung Pay uses Tokenization and Samsung KNOX to secure your payment information. Additionally, your fingerprint or a 4-digit PIN is required to authorize in-store purchases. On the new Galaxy S9, S9+, Note9, S8, S8+ or Note8 you can also use iris scanning* technology to keep your transactions secure.</p> </div> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> <div data-bbox="451 776 1719 1105" style="border: 1px solid black; padding: 5px;"> <p>Q. What do I need to start using Samsung Pay? ^</p> <p>A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay</p> </div> <div data-bbox="451 1114 1719 1300" style="border: 1px solid black; padding: 5px;"> <p>Q. Which devices will support iris image authentication for Samsung Pay?</p> <p>A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment.</p> </div> <p>https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/</p>

Claim

Exemplary Infringement Analysis¹

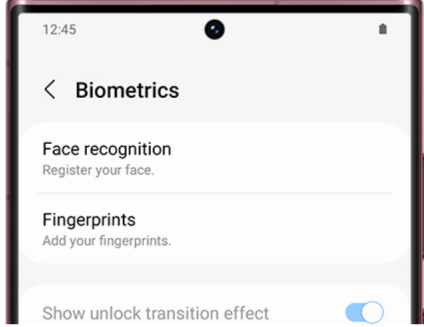
Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:

1 Tap Settings



<https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="499 256 1692 402"> <h2 style="text-align: center;">Set up and use fingerprint unlock ^</h2> </div> <p data-bbox="529 435 1671 529">It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located.</p> <ol style="list-style-type: none"> <li data-bbox="554 574 1545 636">1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. <li data-bbox="554 682 1667 776">2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. <li data-bbox="554 821 1675 915">3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. <li data-bbox="554 961 1436 997">4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. <li data-bbox="554 1130 1646 1224">5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. <p data-bbox="470 1269 1251 1299">https://www.samsung.com/us/support/answer/ANS10001613/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 248 819 280">Set up Facial recognition</p> <p data-bbox="485 337 1312 365">Note: To use Face recognition, you need to set a PIN, Pattern, or Password first.</p> <p data-bbox="485 397 1438 425">Your face is unique to you, which makes it one of the best security features in your arsenal.</p> <ol data-bbox="485 479 1081 876" style="list-style-type: none"> 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  <p data-bbox="464 906 1249 938">https://www.samsung.com/us/support/answer/ANS00062630/</p>


Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="499 256 1745 412" data-label="Section-Header"> <h1>How to enable Iris authentication for Samsung Pay?</h1> </div> <div data-bbox="499 428 743 451" data-label="Text"> <p>Last Update date : Oct 08, 2020</p> </div> <div data-bbox="527 574 1556 602" data-label="Text"> <p>The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p> </div> <div data-bbox="527 630 1434 657" data-label="Text"> <p>Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p> </div> <div data-bbox="464 673 1814 711" data-label="Text"> <p>https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/</p> </div> <div data-bbox="478 760 1071 792" data-label="Section-Header"> <h2>Is Samsung Pay blocked by entering the PIN or fingerprint incorrectly?</h2> </div> <div data-bbox="478 816 1604 906" data-label="Text"> <p>Samsung Pay allows you to make 5 attempts to unlock the application by authenticating with their IRIS (available on selected phones), fingerprint or PIN. After 5 attempts, the device then requests a security password (also 5 attempts). Thereafter, using an incorrect security password locks the phone for 30 seconds. The process is repeated 20 times (each block is longer) and then all data is deleted.</p> </div> <div data-bbox="464 922 1083 959" data-label="Text"> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p>Hello,</p> <p>Welcome to the Google Wallet community.</p> <p>Set up screen lock for tap to pay transactions</p> <p>Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment.</p> <p>To make contactless payments with Google Wallet, you must use a screen lock on your device for your security.</p> <p>You can unlock Google Wallet with several methods:</p> <ul style="list-style-type: none"> • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock <p>Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock.</p> <p>Set or change a screen lock</p> <ol style="list-style-type: none"> 1. Open your phone Settings app. 2. Tap Security. <ul style="list-style-type: none"> ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. <ul style="list-style-type: none"> ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. <p>https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en</p>

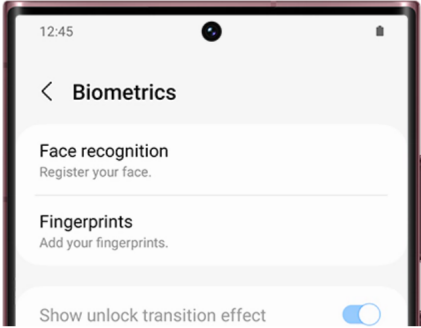
Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="449 253 632 285">Pay in a store</p> <p data-bbox="449 318 810 342">Step 1: Wake up & unlock your phone</p> <p data-bbox="449 355 1325 410">Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions.</p> <p data-bbox="449 430 1297 454">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="449 474 1310 498">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="449 531 1031 555">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="449 568 1079 592">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="449 612 804 636">If the check mark isn't on your screen:</p> <ul data-bbox="449 656 1314 781" style="list-style-type: none"> • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. <p data-bbox="449 800 1127 824">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="449 844 1304 935" style="list-style-type: none"> • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. <p data-bbox="449 967 980 992">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="449 1005 1236 1029">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="449 1049 1310 1140" style="list-style-type: none"> • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. <p data-bbox="436 1167 1197 1200">https://support.google.com/wallet/answer/12060043?hl=en#</p> <p data-bbox="436 1239 1913 1341">Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>

Claim	Exemplary Infringement Analysis ¹
<p>[6.e.] wherein the device comprises a smartphone.</p>	<p>The Accused Products are configured to perform operations including “wherein the device comprises a smartphone.”</p> <p>For example, Samsung-branded smartphones capable of using Samsung Pay and/or Google Pay are smartphones.</p> <div data-bbox="474 386 936 1382" style="border: 1px solid black; padding: 10px;"> <p>Galaxy Z Series Galaxy Z Fold6 Z Flip6 Galaxy Z Fold5 Z Flip5 Galaxy Z Fold4 Z Flip4 Galaxy Z Fold3 Z Flip3 5G Galaxy Z Fold2 5G* Galaxy Z Flip* Galaxy Fold*</p> <p>Galaxy Note Series Galaxy Note20 Note20 Ultra 5G* Galaxy Note10 Lite Galaxy Note10 Note10+* Galaxy Note9* Galaxy Note8* Galaxy Note Fan Edition* Galaxy Note5*</p> <p>Galaxy S Series Galaxy S24 S24+ S24 Ultra Galaxy S23 FE 5G Galaxy S23 S23+ S23 Ultra 5G Galaxy S22 S22+ S22 Ultra 5G Galaxy S21 FE 5G Galaxy S21 S21+ S21 Ultra 5G Galaxy S20 FE S20 FE 5G Galaxy S20 S20+ S20 Ultra* Galaxy S10 Lite Galaxy S10e S10 S10+* Galaxy S9 S9+* Galaxy S8 S8+* Galaxy S7 edge S7* Galaxy S6 edge+*</p> </div> <p>See https://www.samsung.com/my/samsung-pay/supported-devices/</p>

Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[7.] The device of claim 6, wherein said enabling by the device a number of functions of the device comprises enabling by the device a number of functions of the device that is greater than or equal to one.	<p>The Accused Products are configured to perform operations including “wherein said enabling by the device a number of functions of the device comprises enabling by the device a number of functions of the device that is greater than or equal to one.”</p> <p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting financial transactions via Samsung Pay and/or Google Pay is configured to perform operations including enabling a number of functions of the Samsung smartphone that is greater than or equal to one, including unlocking the Samsung smartphone or an application.</p> <div data-bbox="449 711 1528 881" style="border: 1px solid black; padding: 5px;"> <p>How is Samsung Pay secured?</p> <p>Samsung Pay uses Tokenization and Samsung KNOX to secure your payment information. Additionally, your fingerprint or a 4-digit PIN is required to authorize in-store purchases. On the new Galaxy S9, S9+, Note9, S8, S8+ or Note8 you can also use iris scanning* technology to keep your transactions secure.</p> </div> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> <div data-bbox="449 959 1719 1284" style="border: 1px solid black; padding: 5px;"> <p>Q. What do I need to start using Samsung Pay? ^</p> <p>A. To use Samsung Pay, you need:</p> <ul style="list-style-type: none"> A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list <p>**For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="527 261 1541 293">Q. Which devices will support iris image authentication for Samsung Pay?</p> <p data-bbox="527 334 1682 394">A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment.</p> <p data-bbox="470 435 1577 467">https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/</p> <div data-bbox="474 505 1656 1263" style="border: 1px solid black; padding: 10px;"> <p data-bbox="520 526 1650 558">Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:</p> <p data-bbox="491 586 695 618">1 Tap Settings</p>  <p>The image shows a Samsung smartphone home screen with various app icons. The 'Settings' app icon, which is a blue gear, is highlighted with a blue rectangular box. Above the phone, the text '1 Tap Settings' is displayed, indicating the first step in a process. The phone screen shows a search bar at the top, followed by a grid of app icons including Google, Knox, Mail, Maps, Samsung, Microsoft Apps, Messenger, WhatsApp, Shazam, LinkedIn, Settings, Contacts, Play Store, Internet, ComfortDef Bio, and Service Policy.</p> </div> <p data-bbox="470 1276 1877 1341">https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="499 256 1692 1256" style="border: 1px solid black; padding: 10px;"> <h2 style="text-align: center;">Set up and use fingerprint unlock ^</h2> <p>It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located.</p> <ol style="list-style-type: none"> 1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. 2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. 3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. 4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. 5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. <p style="text-align: center;">https://www.samsung.com/us/support/answer/ANS10001613/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 248 821 280">Set up Facial recognition</p> <p data-bbox="485 337 1314 363">Note: To use Face recognition, you need to set a PIN, Pattern, or Password first.</p> <p data-bbox="485 396 1440 422">Your face is unique to you, which makes it one of the best security features in your arsenal.</p> <ol data-bbox="485 477 1087 873" style="list-style-type: none"> 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  <p data-bbox="464 906 1251 938">https://www.samsung.com/us/support/answer/ANS00062630/</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="499 256 1745 412" data-label="Section-Header"> <h1>How to enable Iris authentication for Samsung Pay?</h1> </div> <div data-bbox="499 430 743 451" data-label="Text"> <p>Last Update date : Oct 08, 2020</p> </div> <div data-bbox="527 574 1554 602" data-label="Text"> <p>The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p> </div> <div data-bbox="527 630 1434 656" data-label="Text"> <p>Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p> </div> <div data-bbox="464 673 1812 709" data-label="Text"> <p>https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/</p> </div> <div data-bbox="478 760 1068 790" data-label="Section-Header"> <h2>Is Samsung Pay blocked by entering the PIN or fingerprint incorrectly?</h2> </div> <div data-bbox="478 816 1604 904" data-label="Text"> <p>Samsung Pay allows you to make 5 attempts to unlock the application by authenticating with their IRIS (available on selected phones), fingerprint or PIN. After 5 attempts, the device then requests a security password (also 5 attempts). Thereafter, using an incorrect security password locks the phone for 30 seconds. The process is repeated 20 times (each block is longer) and then all data is deleted.</p> </div> <div data-bbox="464 922 1083 958" data-label="Text"> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> </div>


Claim	Exemplary Infringement Analysis ¹
	<p>Hello,</p> <p>Welcome to the Google Wallet community.</p> <p>Set up screen lock for tap to pay transactions</p> <p>Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment.</p> <p>To make contactless payments with Google Wallet, you must use a screen lock on your device for your security.</p> <p>You can unlock Google Wallet with several methods:</p> <ul style="list-style-type: none"> • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock <p>Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock.</p> <p>Set or change a screen lock</p> <ol style="list-style-type: none"> 1. Open your phone Settings app. 2. Tap Security. <ul style="list-style-type: none"> ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. <ul style="list-style-type: none"> ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. <p>https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en</p>


Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="449 253 632 282">Pay in a store</p> <p data-bbox="449 318 810 341">Step 1: Wake up & unlock your phone</p> <p data-bbox="449 355 1325 407">Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions.</p> <p data-bbox="449 430 1297 453">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="449 475 1310 498">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="449 529 1031 552">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="449 566 1079 589">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="449 612 804 634">If the check mark isn't on your screen:</p> <ul data-bbox="449 657 1314 781" style="list-style-type: none"> • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. <p data-bbox="449 803 1127 826">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="449 849 1304 933" style="list-style-type: none"> • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. <p data-bbox="449 967 980 990">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="449 1005 1236 1027">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="449 1050 1310 1138" style="list-style-type: none"> • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. <p data-bbox="436 1166 1197 1195">https://support.google.com/wallet/answer/12060043?hl=en#</p> <p data-bbox="436 1239 1913 1339">Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>

Claim	Exemplary Infringement Analysis ¹
<p>[8.a.] The device of claim 6, further comprising: while said number of functions is enabled by having sensed the parameter and by having determined by the device that the value of the parameter that is sensed satisfies the threshold criterion, requesting by the device from a second device an authorization to enable a function for conducting a financial transaction by the device;</p>	<p>The Accused Products are configured to perform operations including “while said number of functions is enabled by having sensed the parameter and by having determined by the device that the value of the parameter that is sensed satisfies the threshold criterion, requesting by the device from a second device an authorization to enable a function for conducting a financial transaction by the device.”</p> <p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, while the Samsung smartphone or application is unlocked (e.g., a number of functions is enabled) and responsive to recognizing, for example, facial recognition, iris recognition, or a fingerprint (e.g., by having determined by the device that the value of the parameter that is sensed satisfies the threshold criterion), the user may set up a payment method in Samsung Pay and/or Google Pay by, for example, adding a credit card (e.g., requesting an authorization to establish a function to conduct a financial transaction). To add a credit card, the Samsung smartphone transmits to the base station (a second device) data requesting authorization to use the credit card in future transactions.</p> <div data-bbox="449 743 1719 1075" style="border: 1px solid black; padding: 5px;"> <p>Q. What do I need to start using Samsung Pay? ^</p> <p>A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay</p> </div> <div data-bbox="449 1081 1719 1268" style="border: 1px solid black; padding: 5px;"> <p>Q. Which devices will support iris image authentication for Samsung Pay?</p> <p>A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment.</p> </div> <p>https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/</p>

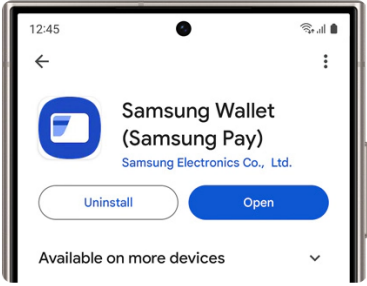
Claim

Exemplary Infringement Analysis¹

 **Set up Samsung Pay on your phone or watch**

 **Note**
Samsung Wallet is available for devices running Android 9 or higher.

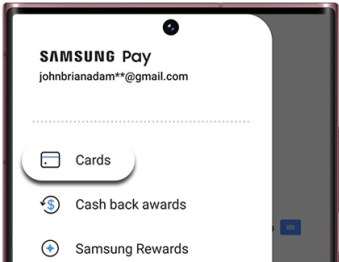
Samsung Wallet often comes pre-installed on compatible devices, but if necessary, it can be [reinstalled](#). Start the app, create a PIN, and follow prompts to add your payment cards.



Once it's installed, open **Samsung Wallet**, and then tap **Get started**. Enter a new PIN for Samsung Wallet, and then enter it again to confirm.

If it's your first time using Samsung Pay/Wallet, you may be asked to add [payment cards](#).


<https://www.samsung.com/us/support/answer/ANS00045081/>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 245 604 267">Add a card</p> <p data-bbox="485 315 1545 367">Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners.</p> <ol data-bbox="485 391 1186 448" style="list-style-type: none">1. Navigate to and open Samsung Pay on your phone.2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  <p data-bbox="485 743 1514 865" style="list-style-type: none;">3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card.4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions.5. If you have any questions about the terms, contact the card issuer.6. Once the card is added, you can start using it to make in-store purchases with your phone!<p data-bbox="470 878 1251 906">https://www.samsung.com/us/support/answer/ANS00045170/</p></p>

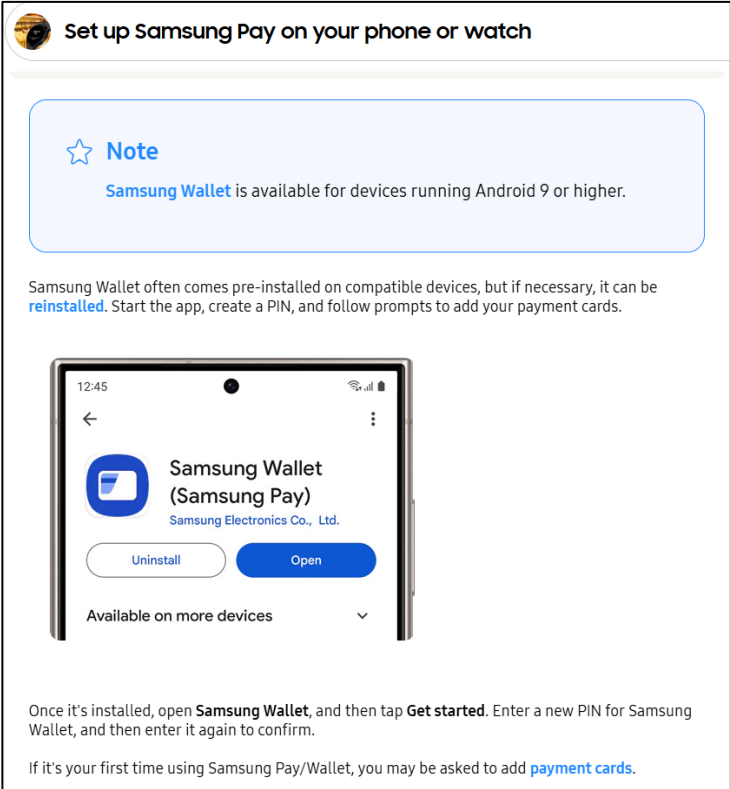
Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="491 250 1157 293">How Samsung Wallet protects your data</p> <p data-bbox="491 342 751 375">When you add a card</p> <p data-bbox="491 396 1499 526">When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide.</p> <p data-bbox="491 548 1470 602">This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed.</p> <p data-bbox="491 625 1478 704">Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards.</p> <p data-bbox="468 721 1879 753">https://www.samsung.com/us/support/answer/ANS10002617/?msockid=11f87435ebd96d0b25a660c9ea286c88</p>

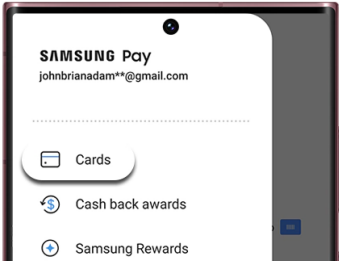
Claim	Exemplary Infringement Analysis ¹
	<p>If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps:</p> <ol style="list-style-type: none"> <li data-bbox="451 332 1869 446"> <p>1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment cards. The app will activate the camera and ask you to aim it at the front side of your credit or debit card. Once the app detects the card number and expiry date, it will ask you to enter the security code CVC/CVV/CID (3-digit or 4-digit depending on the card type) and your name as it appears on the card.</p> <p>You can also manually enter all card details, including card number and expiry date. Just tap on the “Add card manually” option at the bottom when the app asks you to aim the camera at your card.</p> <div data-bbox="520 573 1860 690" style="background-color: #f0f0f0; padding: 10px; margin: 10px 0;"> <p>Please note: The details required may vary based on your country and card provider, so simply follow the instructions inside the Samsung Pay app to add your card info such as card number, cardholder name, and expiration date. Double-check all details once they have been entered to make sure everything is correct.</p> </div> <li data-bbox="451 706 1869 787"> <p>2 Once you have added all the card details, tap on the “Next” option, and wait for the app to validate your card. Once that is done, agree to the terms and conditions of your bank if they show up.</p> <li data-bbox="451 803 1869 917"> <p>3 You will then be asked to verify your card. You can choose from any of the verification methods shown on-screen (these may depend on your bank and/or card provider) and follow the instructions in the app to complete verification. When all this is done, you may also need to sign the card. Do that by drawing inside the box provided on the screen.</p> <p>https://www.samsung.com/levant/support/apps-services/how-can-i-add-my-credit-or-debit-cards-to-samsung-pay/</p>

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	<p>Hello,</p> <p>Welcome to the Google Wallet community.</p> <p>Set up screen lock for tap to pay transactions</p> <p>Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment.</p> <p>To make contactless payments with Google Wallet, you must use a screen lock on your device for your security.</p> <p>You can unlock Google Wallet with several methods:</p> <ul style="list-style-type: none"> • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock <p>Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock.</p> <p>Set or change a screen lock</p> <ol style="list-style-type: none"> 1. Open your phone Settings app. 2. Tap Security. <ul style="list-style-type: none"> ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. <ul style="list-style-type: none"> ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. <p>https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="491 282 1371 380">Add a debit or credit card to the Google Wallet app</p> <p data-bbox="491 394 1404 418">You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> <p data-bbox="491 469 688 500">Add new card</p> <hr data-bbox="491 516 1404 519"/> <p data-bbox="491 537 1404 561">With the Google Wallet app ^</p> <ol data-bbox="533 597 1360 964" style="list-style-type: none"> <li data-bbox="533 597 863 621">1. Open the Google Wallet app . <li data-bbox="533 634 898 659">2. At the bottom, tap Add to Wallet +. <li data-bbox="533 672 1115 732">3. Tap Payment card. <ul data-bbox="562 708 1115 732" style="list-style-type: none"> <li data-bbox="562 708 1115 732">• Any cards you saved to your Google Account are shown. <li data-bbox="533 753 1182 813">4. Tap New credit or debit card. <ul data-bbox="562 789 1182 813" style="list-style-type: none"> <li data-bbox="562 789 1182 813">• To add a card, use your camera or tap Enter details manually. <li data-bbox="533 834 932 859">5. At the bottom, tap Save and continue. <li data-bbox="533 872 932 896">6. Read the Issuer Terms and tap Accept. <li data-bbox="533 909 1360 964">7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. <p data-bbox="516 987 716 1011">Tips: After this step:</p> <ul data-bbox="516 1034 1318 1203" style="list-style-type: none"> <li data-bbox="516 1034 1318 1170">• You'll find a message that your card was added and is ready to make payments in: <ul data-bbox="541 1070 953 1170" style="list-style-type: none"> <li data-bbox="541 1070 621 1094">• Stores <li data-bbox="541 1107 621 1131">• Online <li data-bbox="541 1144 953 1170">• Or in apps where Google Pay is accepted <li data-bbox="516 1183 1050 1203">• If you find a different message, learn to fix a problem. <p data-bbox="516 1226 1360 1313">After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance.</p> <p data-bbox="468 1343 1724 1370">https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="480 269 1577 396">Verify your payment method in the Google Wallet app</p> <p data-bbox="480 420 1719 537">After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet.</p> <p data-bbox="480 570 1644 639">Tip: To get the code, make sure that your bank has your current phone number and email address.</p> <p data-bbox="480 716 852 756">How you can verify</p> <p data-bbox="480 781 1444 813">Important: Some methods may not be available in your country or region.</p> <p data-bbox="480 846 1726 963">There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems.</p> <p data-bbox="480 1016 743 1052">By email or text</p> <p data-bbox="480 1081 1719 1198">When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank.</p> <p data-bbox="436 1235 1545 1268">https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA</p> <p data-bbox="436 1308 1913 1411">Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>

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<p>[8.b.] responsive to the requesting, receiving from the second device the authorization to enable the function for conducting the financial transaction; and</p>	<p>The Accused Products configured to perform operations including “responsive to the requesting, receiving from the second device the authorization to establish the function to conduct the financial transaction.”</p> <p>On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, in response to requesting authorization, the Samsung smartphone receives the authorization from the card issuer (via the base station (second device)) if the card is eligible for Samsung Pay and/or Google Pay. The authorization establishes the ability to conduct a financial transaction using Samsung Pay and/or Google Pay.</p> <div data-bbox="449 565 1173 1349" style="border: 1px solid black; padding: 10px;">  <p>The screenshot shows a mobile interface for setting up Samsung Pay. At the top, it says "Set up Samsung Pay on your phone or watch". Below that is a blue note box with a star icon that says "Note: Samsung Wallet is available for devices running Android 9 or higher." Underneath, there is explanatory text: "Samsung Wallet often comes pre-installed on compatible devices, but if necessary, it can be reinstalled. Start the app, create a PIN, and follow prompts to add your payment cards." In the center is a screenshot of an Android phone displaying the Samsung Wallet app page in the Play Store, with "Uninstall" and "Open" buttons. At the bottom, there is more text: "Once it's installed, open Samsung Wallet, and then tap Get started. Enter a new PIN for Samsung Wallet, and then enter it again to confirm. If it's your first time using Samsung Pay/Wallet, you may be asked to add payment cards."</p> </div> <p>https://www.samsung.com/us/support/answer/ANS00045081/</p>

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	<p data-bbox="485 277 604 305">Add a card</p> <p data-bbox="485 350 1545 402">Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners.</p> <ol data-bbox="485 427 1188 483" style="list-style-type: none">1. Navigate to and open Samsung Pay on your phone.2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  <ol data-bbox="485 781 1514 902" style="list-style-type: none">3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card.4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions.5. If you have any questions about the terms, contact the card issuer.6. Once the card is added, you can start using it to make in-store purchases with your phone! <p data-bbox="468 911 1251 943">https://www.samsung.com/us/support/answer/ANS00045170/</p>

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	<p data-bbox="491 250 1157 293">How Samsung Wallet protects your data</p> <p data-bbox="491 342 751 375">When you add a card</p> <p data-bbox="491 396 1499 526">When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide.</p> <p data-bbox="491 548 1470 602">This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed.</p> <p data-bbox="491 625 1478 704">Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards.</p> <p data-bbox="468 721 1879 753">https://www.samsung.com/us/support/answer/ANS10002617/?msockid=11f87435ebd96d0b25a660c9ea286c88</p>

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	<div data-bbox="499 256 1745 412" data-label="Section-Header"> <h1>How to enable Iris authentication for Samsung Pay?</h1> </div> <div data-bbox="499 428 743 451" data-label="Text"> <p>Last Update date : Oct 08, 2020</p> </div> <div data-bbox="527 574 1556 602" data-label="Text"> <p>The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p> </div> <div data-bbox="527 630 1434 657" data-label="Text"> <p>Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p> </div> <div data-bbox="464 673 1814 711" data-label="Text"> <p>https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/</p> </div> <div data-bbox="478 760 1071 792" data-label="Section-Header"> <h2>Is Samsung Pay blocked by entering the PIN or fingerprint incorrectly?</h2> </div> <div data-bbox="478 816 1604 906" data-label="Text"> <p>Samsung Pay allows you to make 5 attempts to unlock the application by authenticating with their IRIS (available on selected phones), fingerprint or PIN. After 5 attempts, the device then requests a security password (also 5 attempts). Thereafter, using an incorrect security password locks the phone for 30 seconds. The process is repeated 20 times (each block is longer) and then all data is deleted.</p> </div> <div data-bbox="464 922 1083 959" data-label="Text"> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="436 240 1787 272">en%20Google%20Pay%20..any%20transaction%20to%20see%20the%20detailed%20transaction%20page</p> <p data-bbox="436 313 1917 412">Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.</p>