


# EXHIBIT L

## Exhibit L

### Claim Chart for U.S. Patent No. 10,674,432

Claim	Exemplary Infringement Analysis
<p>1. A method of operating a smartphone in performing a plurality of financial transactions, the method comprising:</p>	<p>The Accused Products “perform[] a plurality of financial transactions.”</p> <p>For example, using an iPhone to conduct financial transactions via Apple Pay satisfies the method recited in claim 1.</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p style="text-align: center;"><b>Use Apple Pay for contactless payments on iPhone</b></p> <p style="text-align: center;">With your Apple Cash, credit, and debit cards stored in the Wallet app  on iPhone, you can use Apple Pay for secure, contactless payments in stores, restaurants, and more.</p> </div> <p><a href="https://support.apple.com/guide/iphone/use-apple-pay-for-contactless-payments-iphbd4cf42b4/ios">https://support.apple.com/guide/iphone/use-apple-pay-for-contactless-payments-iphbd4cf42b4/ios</a></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 Defendant.</p>
<p>responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone, enabling a mode to communicate</p>	<p>The Accused Products use a method that involves “responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone, enabling a mode to communicate by the smartphone information requesting an authorization.”</p> <p>For example, using an iPhone to conduct financial transactions via Apple Pay includes enabling a mode to communicate information requesting an authorization. The enabling of the mode is responsive to at least one physiological parameter having been sensed by at least one sensor of the iPhone. Pertinent iPhone-based sensors include a camera (for Face ID) or a physical sensor (for Touch ID), which can sense physiological data of the user such as facial geometry or a fingerprint.</p>


Claim	Exemplary Infringement Analysis
<p>by the smartphone information requesting an authorization;</p>	<div data-bbox="409 259 1302 706" style="border: 1px solid black; padding: 5px;"> <p><b>When you use Apple Pay in stores</b></p> <p>When you use <a href="#">Apple Pay in stores</a> that accept contactless payments, Apple Pay uses Near Field Communication (NFC) technology between your device and the payment terminal. NFC is an industry-standard, contactless technology that's designed to work only across short distances. If your iPhone is on and detects an NFC field, it will present you with your default card. To send your payment information, you must authenticate using Face ID, Touch ID, or your passcode (except in Japan if you designate a Suica card for Express Transit). With Face ID or with Apple Watch, you must double-click the side button when the device is unlocked to activate your default card for payment.</p> <p>After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store's point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it's unique and tied to your device.</p> </div> <p data-bbox="388 711 945 743"><a href="https://support.apple.com/en-us/HT203027">https://support.apple.com/en-us/HT203027</a></p> <div data-bbox="399 779 1291 1031" style="border: 1px solid black; padding: 5px;"> <p><b>Face ID security</b></p> <p>With a simple glance, Face ID securely unlocks supported Apple devices. It provides intuitive and secure authentication enabled by the TrueDepth camera system, which uses advanced technologies to accurately map the geometry of a user's face. Face ID uses neural networks for determining attention, matching, and antispoofing, so a user can unlock their phone with a glance, even with a mask on when using supported devices. Face ID automatically adapts to changes in appearance, and carefully safeguards the privacy and security of a user's biometric data.</p> </div>

Claim	Exemplary Infringement Analysis
	<p data-bbox="401 261 667 298"><b>Touch ID security</b></p> <p data-bbox="401 318 1268 423">Touch ID is the fingerprint sensing system that makes secure access to supported Apple devices faster and easier. This technology reads fingerprint data from any angle and learns more about a user's fingerprint over time, with the sensor continuing to expand the fingerprint map as additional overlapping nodes are identified with each use.</p> <p data-bbox="401 446 1285 638">Apple devices with a Touch ID sensor can be unlocked using a fingerprint. Touch ID doesn't replace the need for a device passcode or user password, which is still required after device startup, restart, or logout (on a Mac). In some apps, Touch ID can also be used in place of a device passcode or user password—for example, to unlock password-protected notes in the Notes app, to unlock keychain-protected websites, and to unlock supported app passwords. However, a device passcode or user password is always required in some scenarios (for example, to change an existing device passcode or user password or to remove existing fingerprint enrollments or create new ones).</p> <p data-bbox="392 654 1583 686"><a href="https://support.apple.com/guide/security/face-id-and-touch-id-security-sec067eb0c9e/1/web/1">https://support.apple.com/guide/security/face-id-and-touch-id-security-sec067eb0c9e/1/web/1</a></p>

Claim	Exemplary Infringement Analysis
	<p data-bbox="432 298 819 342"><b>Pay with your iPhone</b></p> <ol data-bbox="443 370 1125 1011" style="list-style-type: none"> <li data-bbox="443 370 1125 699">1. To use your default card:                             <ul data-bbox="485 435 1125 699" style="list-style-type: none"> <li data-bbox="485 435 1125 597">• If your iPhone has Face ID, double-click the side button. If prompted, authenticate with Face ID or enter your passcode to open Apple Wallet.</li> <li data-bbox="485 623 1125 699">• If your iPhone has Touch ID, double-click the Home button.</li> </ul> </li> <li data-bbox="443 743 1125 862">2. To use a different card, tap your default card to see your other cards. Tap a new card and authenticate.</li> <li data-bbox="443 889 1125 1011">3. Hold the top of your iPhone near the contactless reader until Done and a checkmark appear on the display.</li> </ol> <p data-bbox="390 1073 942 1105"><a href="https://support.apple.com/en-us/HT201239">https://support.apple.com/en-us/HT201239</a></p> <p data-bbox="390 1182 1940 1287">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 Defendant.</p>
while the mode is enabled, transmitting by	The Accused Products use a method that involves, “while the mode is enabled, transmitting by the smartphone first data to a first device, the first data relating to a plurality of financial transactions to be conducted.”

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<p>the smartphone first data to a first device, the first data relating to a plurality of financial transactions to be conducted;</p>	<p>For example, using an iPhone to conduct financial transactions via Apple Pay includes transmitting first data to a base station (a first device) while the mode is enabled. The iPhone transmits the first data to a base station via a cellular data network to be subsequently transmitted to Apple. The anonymous transaction information is related to a plurality of financial transactions to be conducted.</p> <div data-bbox="394 431 1268 1068" style="border: 1px solid black; padding: 10px;"> <p><b>Paying with cards using Apple Pay</b></p> <p>Apple Pay can be used to pay for purchases in stores, within apps, and at websites.</p> <p><b>Paying with cards in stores</b></p> <p>If iPhone or Apple Watch is on and detects an NFC field, it presents the user with the requested card (if automatic selection is turned on for that card) or the default card, which is managed in Settings. The user can also go to Apple Wallet and choose a card, or when the device is locked, can:</p> <ul style="list-style-type: none"> <li>• Double-click the side button on devices with Face ID</li> <li>• Double-click the Home button on devices with Touch ID</li> <li>• Using Accessibility features that allow Apple Pay from the Lock Screen</li> </ul> <p>Next, before information is transmitted, the user must authenticate using Face ID, Touch ID, or their passcode. When Apple Watch is unlocked, double-clicking the side button activates the default card for payment. No payment information is sent without user authentication.</p> <p>After the user authenticates, the Device Account Number and a transaction-specific dynamic security code are used when processing the payment. Neither Apple nor a user's device sends the full credit or debit card numbers to merchants. Apple may receive anonymous transaction information such as the approximate time and location of the transaction, which helps improve Apple Pay and other Apple products and services.</p> </div> <p><a href="https://support.apple.com/guide/security/paying-with-cards-using-apple-pay-secfbd5c0e54/1/web/1">https://support.apple.com/guide/security/paying-with-cards-using-apple-pay-secfbd5c0e54/1/web/1</a></p>

## How to add a debit or credit card on your iPhone


1. In the Wallet app, tap the Add button .
  - Tap Debit or Credit Card to add a new card.
  - Tap Previous Cards to add a card that you used previously.

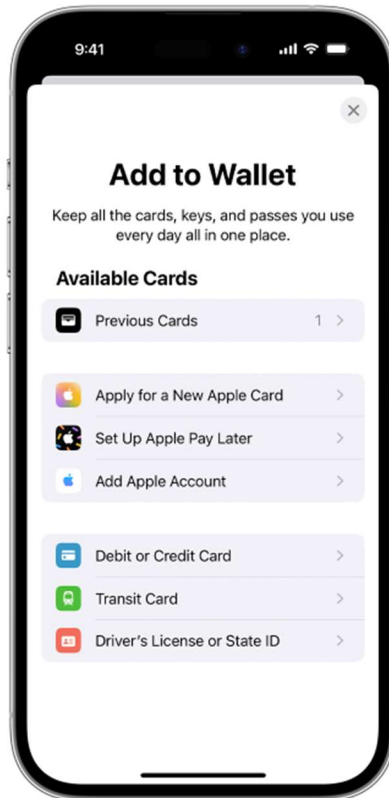


2. Tap Continue.
3. Follow the steps on the screen to add a new card.
4. Verify your information with your bank or card issuer. They might ask you to provide more information or to download an app before approving your card for use with Apple Pay.
5. If you have a paired Apple Watch, you have the option to also add the card to your watch.


Claim	Exemplary Infringement Analysis
	<p><a href="https://support.apple.com/en-us/HT204506">https://support.apple.com/en-us/HT204506</a></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 Defendant.</p>
<p>receiving by the smartphone second data from the first device responsive to said transmitting by the smartphone the first data, the second data relating to the plurality of financial transactions to be conducted and differing from the first data;</p>	<p>The Accused Products use a method that involves “receiving by the smartphone second data from the first device responsive to said transmitting by the smartphone the first data, the second data relating to the plurality of financial transactions to be conducted and differing from the first data.”</p> <p>For example, using an iPhone to conduct financial transactions via Apple Pay includes receiving second data from the base station (a first device) responsive to the iPhone transmitting the first data. The second data can include, for example, information authorizing applications such as Apple Pay. The second data relates to the plurality of financial transactions to be conducted and differs from the first data.</p> <div data-bbox="394 776 1339 1252" style="border: 1px solid black; padding: 10px;"> <p><b>When you use Apple Pay in stores</b></p> <p>When you <a href="#">use Apple Pay in stores</a> that accept contactless payments, Apple Pay uses Near Field Communication (NFC) technology between your device and the payment terminal. NFC is an industry-standard, contactless technology that’s designed to work only across short distances. If your iPhone is on and detects an NFC field, it will present you with your default card. To send your payment information, you must authenticate using Face ID, Touch ID, or your passcode (except in Japan if you designate a Suica card for Express Transit). With Face ID or with Apple Watch, you must double-click the side button when the device is unlocked to activate your default card for payment.</p> <p>After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store’s point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it’s unique and tied to your device.</p> </div> <p><a href="https://support.apple.com/en-us/HT203027">https://support.apple.com/en-us/HT203027</a></p>

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  - Tap Debit or Credit Card to add a new card.
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2. Tap Continue.
3. Follow the steps on the screen to add a new card.
4. Verify your information with your bank or card issuer. They might ask you to provide more information or to download an app before approving your card for use with Apple Pay.
5. If you have a paired Apple Watch, you have the option to also add the card to your watch.

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	<p><a href="https://support.apple.com/en-us/HT204506">https://support.apple.com/en-us/HT204506</a></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 Defendant.</p>
<p>performing a first transaction of the plurality of financial transactions by:</p>	<p>The Accused Products use a method that involves “performing a first transaction of the plurality of financial transactions.”</p> <p>For example, using an iPhone to conduct financial transactions via Apple Pay includes performing a first transaction of the plurality of financial transactions.</p> <div data-bbox="394 630 1472 873" style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p><b>Use Apple Pay for contactless payments on iPhone</b></p> <p>With your Apple Cash, credit, and debit cards stored in the Wallet app  on iPhone, you can use Apple Pay for secure, contactless payments in stores, restaurants, and more.</p> </div> <p><a href="https://support.apple.com/guide/iphone/use-apple-pay-for-contactless-payments-iphbd4cf42b4/ios">https://support.apple.com/guide/iphone/use-apple-pay-for-contactless-payments-iphbd4cf42b4/ios</a></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 Defendant.</p>
<p>detecting by the smartphone that a proximity condition is satisfied between the smartphone and a first entity, wherein the first</p>	<p>The Accused Products use a method that involves “detecting by the smartphone that a proximity condition is satisfied between the smartphone and a first entity, wherein the first entity is distinct from the first device.”</p> <p>For example, using an iPhone to conduct financial transactions via Apple Pay includes detecting that a proximity criterion is satisfied between the iPhone and a first entity such as a point-of-sale terminal (which is distinct from the base station (the first device)). For example, an iPhone can detect the Near Field Communication (NFC) field radiated by the point-of-sale terminal, and the iPhone will ensure that the proximity criterion for the NFC communication is satisfied in connection with performing a financial transaction via Apple Pay.</p>

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<p>entity is distinct from the first device;</p>	<p><b>When you use Apple Pay in stores</b></p> <p>When you <a href="#">use Apple Pay in stores</a> that accept contactless payments, Apple Pay uses Near Field Communication (NFC) technology between your device and the payment terminal. NFC is an industry-standard, contactless technology that’s designed to work only across short distances. If your iPhone is on and detects an NFC field, it will present you with your default card. To send your payment information, you must authenticate using Face ID, Touch ID, or your passcode (except in Japan if you designate a Suica card for Express Transit). With Face ID or with Apple Watch, you must double-click the side button when the device is unlocked to activate your default card for payment.</p> <p>After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store’s point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it’s unique and tied to your device.</p> <p><a href="https://support.apple.com/en-us/HT203027">https://support.apple.com/en-us/HT203027</a></p>

Claim	Exemplary Infringement Analysis
	<p data-bbox="430 300 819 341"><b>Pay with your iPhone</b></p> <ol data-bbox="441 365 1123 1015" style="list-style-type: none"> <li data-bbox="441 365 1123 706">1. To use your default card: <ul data-bbox="483 430 1123 706" style="list-style-type: none"> <li data-bbox="483 430 1123 600">• If your iPhone has Face ID, double-click the side button. If prompted, authenticate with Face ID or enter your passcode to open Apple Wallet.</li> <li data-bbox="483 625 1123 706">• If your iPhone has Touch ID, double-click the Home button.</li> </ul> </li> <li data-bbox="441 738 1123 868">2. To use a different card, tap your default card to see your other cards. Tap a new card and authenticate.</li> <li data-bbox="441 885 1123 1015">3. Hold the top of your iPhone near the contactless reader until Done and a checkmark appear on the display.</li> </ol> <p data-bbox="388 1063 945 1104"><a href="https://support.apple.com/en-us/HT201239">https://support.apple.com/en-us/HT201239</a></p> <p data-bbox="388 1144 1942 1250">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 Defendant.</p>
<p data-bbox="136 1274 346 1412">establishing, using a first air interface, a wireless short-</p>	<p data-bbox="388 1274 1963 1380">The Accused Products use a method that involves “establishing, using a first air interface, a wireless short-range communications link between the smartphone and the first entity, in response to the proximity condition having been satisfied between the smartphone and the first entity.”</p>

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<p>range communications link between the smartphone and the first entity, in response to the proximity condition having been satisfied between the smartphone and the first entity;</p>	<p>For example, using an iPhone to conduct financial transactions via Apple Pay includes establishing, using NFC (a first air interface), a wireless short-range communications link between the iPhone and the point-of-sale terminal (the first entity). The detection of the NFC field by the iPhone establishes the communications link between the iPhone and the entity in preparation to provide and receive information related to the financial transaction. The establishing of the communication link is in response to the proximity criterion having been satisfied between the iPhone and the point-of-sale terminal.</p> <div data-bbox="394 467 1524 1036" style="border: 1px solid black; padding: 10px;"> <p><b>When you use Apple Pay in stores</b></p> <p>When you <a href="#">use Apple Pay in stores</a> that accept contactless payments, Apple Pay uses Near Field Communication (NFC) technology between your device and the payment terminal. NFC is an industry-standard, contactless technology that's designed to work only across short distances. If your iPhone is on and detects an NFC field, it will present you with your default card. To send your payment information, you must authenticate using Face ID, Touch ID, or your passcode (except in Japan if you designate a Suica card for Express Transit). With Face ID or with Apple Watch, you must double-click the side button when the device is unlocked to activate your default card for payment.</p> <p>After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store's point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it's unique and tied to your device.</p> </div> <p><a href="https://support.apple.com/en-us/HT203027">https://support.apple.com/en-us/HT203027</a></p>


Claim	Exemplary Infringement Analysis
	<p data-bbox="430 300 819 341"><b>Pay with your iPhone</b></p> <ol data-bbox="441 365 1123 1015" style="list-style-type: none"> <li data-bbox="441 365 1123 706">1. To use your default card:                             <ul data-bbox="483 430 1123 706" style="list-style-type: none"> <li data-bbox="483 430 1123 600">• If your iPhone has Face ID, double-click the side button. If prompted, authenticate with Face ID or enter your passcode to open Apple Wallet.</li> <li data-bbox="483 617 1123 706">• If your iPhone has Touch ID, double-click the Home button.</li> </ul> </li> <li data-bbox="441 738 1123 868">2. To use a different card, tap your default card to see your other cards. Tap a new card and authenticate.</li> <li data-bbox="441 885 1123 1015">3. Hold the top of your iPhone near the contactless reader until Done and a checkmark appear on the display.</li> </ol> <p data-bbox="388 1063 945 1104"><a href="https://support.apple.com/en-us/HT201239">https://support.apple.com/en-us/HT201239</a></p> <p data-bbox="388 1144 1942 1250">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 Defendant.</p>
receiving, using the first air interface, a short-range	The Accused Products use a method that involves “receiving, using the first air interface, a short-range signal from the first entity.”

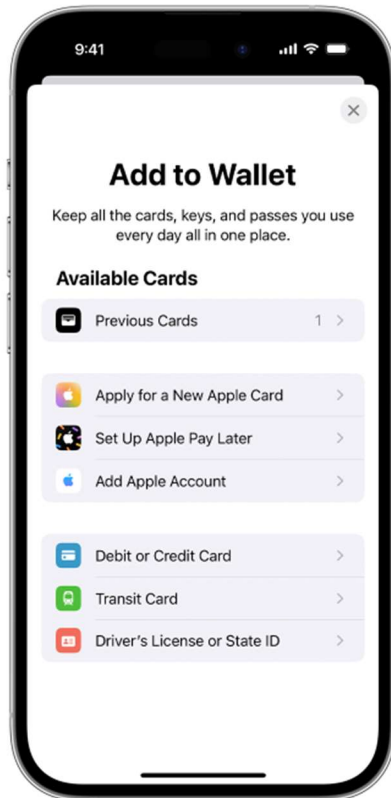
Claim	Exemplary Infringement Analysis
<p>signal from the first entity; and</p>	<p>For example, using an iPhone to conduct financial transactions via Apple Pay includes receiving, using NFC (the first air interface), a short-range signal from the point-of-sale terminal (the first entity). For example, the iPhone can receive the NFC signal radiated by the point-of-sale terminal.</p> <div data-bbox="394 394 1526 963" style="border: 1px solid black; padding: 10px;"> <p><b>When you use Apple Pay in stores</b></p> <p>When you <a href="#">use Apple Pay in stores</a> that accept contactless payments, Apple Pay uses Near Field Communication (NFC) technology between your device and the payment terminal. NFC is an industry-standard, contactless technology that's designed to work only across short distances. If your iPhone is on and detects an NFC field, it will present you with your default card. To send your payment information, you must authenticate using Face ID, Touch ID, or your passcode (except in Japan if you designate a Suica card for Express Transit). With Face ID or with Apple Watch, you must double-click the side button when the device is unlocked to activate your default card for payment.</p> <p>After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store's point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it's unique and tied to your device.</p> </div> <p><a href="https://support.apple.com/en-us/HT203027">https://support.apple.com/en-us/HT203027</a></p>

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	<p data-bbox="432 298 821 337"><b>Pay with your iPhone</b></p> <ol data-bbox="443 370 1125 1008" style="list-style-type: none"> <li data-bbox="443 370 1125 597">1. To use your default card:                             <ul data-bbox="485 435 1125 695" style="list-style-type: none"> <li data-bbox="485 435 1125 597">• If your iPhone has Face ID, double-click the side button. If prompted, authenticate with Face ID or enter your passcode to open Apple Wallet.</li> <li data-bbox="485 623 1125 695">• If your iPhone has Touch ID, double-click the Home button.</li> </ul> </li> <li data-bbox="443 743 1125 862">2. To use a different card, tap your default card to see your other cards. Tap a new card and authenticate.</li> <li data-bbox="443 889 1125 1008">3. Hold the top of your iPhone near the contactless reader until Done and a checkmark appear on the display.</li> </ol> <p data-bbox="390 1073 940 1105"><a href="https://support.apple.com/en-us/HT201239">https://support.apple.com/en-us/HT201239</a></p> <p data-bbox="390 1146 1940 1252">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 Defendant.</p>
<p data-bbox="138 1276 338 1417">responsive to receiving the short-range signal from the</p>	<p data-bbox="390 1276 1959 1373">The Accused Products use a method that involves, “responsive to receiving the short-range signal from the first entity, sending by the smartphone to the first entity over the first air interface, information associated with the second data received from the first device.”</p>


Claim	Exemplary Infringement Analysis
<p>first entity, sending by the smartphone to the first entity over the first air interface, information associated with the second data received from the first device; and</p>	<p>For example, using an iPhone to conduct financial transactions via Apple Pay includes sending to the point-of-sale terminal (the first entity) over NFC (the first air interface) information associated with businesses (the second data) received from the base station (the first device). For example, an iPhone can send to the point-of-sale terminal a transaction-specific dynamic security code as well as additional information needed to complete the transaction. This information is associated with the information provided by Apple (the second data) received from the base station (the first device). The iPhone sends the information in response to receiving the short-range signal (NFC signal) from the point-of sale terminal.</p> <div data-bbox="394 540 1394 1040" style="border: 1px solid black; padding: 10px;"> <p><b>When you use Apple Pay in stores</b></p> <p>When you <a href="#">use Apple Pay in stores</a> that accept contactless payments, Apple Pay uses Near Field Communication (NFC) technology between your device and the payment terminal. NFC is an industry-standard, contactless technology that's designed to work only across short distances. If your iPhone is on and detects an NFC field, it will present you with your default card. To send your payment information, you must authenticate using Face ID, Touch ID, or your passcode (except in Japan if you designate a Suica card for Express Transit). With Face ID or with Apple Watch, you must double-click the side button when the device is unlocked to activate your default card for payment.</p> <p>After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store's point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it's unique and tied to your device.</p> </div> <p><a href="https://support.apple.com/en-us/HT203027">https://support.apple.com/en-us/HT203027</a></p>


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1. In the Wallet app, tap the Add button .
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  - Tap Previous Cards to add a card that you used previously.



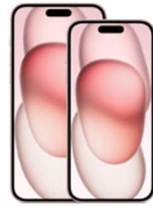
2. Tap Continue.
3. Follow the steps on the screen to add a new card.
4. Verify your information with your bank or card issuer. They might ask you to provide more information or to download an app before approving your card for use with Apple Pay.
5. If you have a paired Apple Watch, you have the option to also add the card to your watch.

Claim	Exemplary Infringement Analysis
	<p><a href="https://support.apple.com/en-us/HT204506">https://support.apple.com/en-us/HT204506</a></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 Defendant.</p>
<p>independent of performing said first transaction, receiving by the smartphone a communications service from a wireless network, using a second air interface that differs from the first air interface,</p>	<p>The Accused Products use a method that involves, “independent of performing said first transaction, receiving by the smartphone a communications service from a wireless network, using a second air interface that differs from the first air interface.”</p> <p>For example, using an iPhone to conduct financial transactions via Apple Pay includes receiving a communications service from a wireless network using a cellular data network (a second air interface), which differs from NFC (the first air interface). The receiving of the communications service is independent of performing the first transaction.</p> <div data-bbox="401 740 1444 1068" style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p><b>Connect iPhone to a cellular network</b></p> <p>Your iPhone automatically connects to your carrier’s cellular data network if a Wi-Fi network isn’t available. If iPhone doesn’t connect, check the following:</p> <ol style="list-style-type: none"> <li>1. Verify that your SIM is activated and unlocked. See <a href="#">Set up cellular service on iPhone</a>.</li> <li>2. Go to Settings  &gt; Cellular.</li> <li>3. Verify that Cellular Data is turned on. If you’re <a href="#">using Dual SIM</a>, tap Cellular Data, then verify the selected line. (You can choose only one line for cellular data.)</li> </ol> </div> <p><a href="https://support.apple.com/guide/iphone/set-up-cellular-service-iph3f11fba92/16.0/ios/16.0">https://support.apple.com/guide/iphone/set-up-cellular-service-iph3f11fba92/16.0/ios/16.0</a></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 Defendant.</p>
<p>wherein said transmitting by the smartphone</p>	<p>The Accused Products use a method that involves “transmitting by the smartphone first data and said receiving by the smartphone second data are performed over an air interface that differs from the first air interface.”</p>

Claim	Exemplary Infringement Analysis
<p>first data and said receiving by the smartphone second data are performed over an air interface that differs from the first air interface.</p>	<p>The transmitting of the first data and the receiving of the second data are performed over a cellular data network (an air interface), which differs from NFC (the first air interface). For example, the first and second data are sent to a base station that is part of a cellular data network.</p> <div data-bbox="394 394 1438 724" style="border: 1px solid black; padding: 10px;"> <p><b>Connect iPhone to a cellular network</b></p> <p>Your iPhone automatically connects to your carrier’s cellular data network if a Wi-Fi network isn’t available. If iPhone doesn’t connect, check the following:</p> <ol style="list-style-type: none"> <li>1. Verify that your SIM is activated and unlocked. See <a href="#">Set up cellular service on iPhone</a>.</li> <li>2. Go to Settings  &gt; Cellular.</li> <li>3. Verify that Cellular Data is turned on. If you’re using <a href="#">Dual SIM</a>, tap Cellular Data, then verify the selected line. (You can choose only one line for cellular data.)</li> </ol> </div> <p><a href="https://support.apple.com/guide/iphone/set-up-cellular-service-iph3f11fba92/16.0/ios/16.0">https://support.apple.com/guide/iphone/set-up-cellular-service-iph3f11fba92/16.0/ios/16.0</a></p>



iPhone 15 Pro  
iPhone 15 Pro Max



iPhone 15  
iPhone 15 Plus



iPhone 14  
iPhone 14 Plus



iPhone SE



iPhone 13


iPhone 15 Pro and iPhone 15 Pro Max

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Model <sup>1</sup>	5G Bands	LTE Bands <sup>2</sup>	Country or Region
iPhone 15 Pro Model A2848	n1 (2100 MHz)	1 (2100 MHz)	Puerto Rico United States
	n2 (1900 MHz)	2 (1900 MHz)	
	n3 (1800 MHz)	3 (1800 MHz)	
iPhone 15 Pro Max Model A2849	n5 (850 MHz)	4 (AWS)	
	n7 (2600 MHz)	5 (850 MHz)	
	n8 (900 MHz)	7 (2600 MHz)	
	n12 (700 MHz)	8 (900 MHz)	
	n14 (700 PS)	12 (700 MHz)	
	n20 (800 DD)	13 (700c MHz)	
	n25 (1900 MHz)	14 (700 PS)	
	n26 (800 MHz)	17 (700b MHz)	
	n28 (700 APT)	18 (800 MHz)	
	n29 (700d MHz)	19 (800 MHz)	
	n30 (2300 MHz)	20 (800 DD)	
	n38 (TD 2600)	25 (1900 MHz)	
	n40 (TD 2300)	26 (800 MHz)	
	n41 (TD 2500)	28 (700 APT)	
	n48 (TD 3600)	29 (700d MHz)	
	n53 (TD 2500)	30 (2300 MHz)	
	n66 (AWS-3)	32 (1500 L-band)	
	n70 (AWS-4)	34 (TD 2000)	
	n71 (600 MHz)	38 (TD 2600)	
	n75 (SDL 1500)	39 (TD 1900)	
n76 (SDL 1500)	40 (TD 2300)		
n77 (TD 3700)	41 (TD 2500)		
n78 (TD 3500)	42 (TD 3500)		
n79 (TD 4700)	46 (TD Unlicensed)		
n258 (26 GHz)	48 (TD 3600)		
n260 (39 GHz)	53 (TD 2500)		
n261 (28 GHz)	66 (AWS-3)		
	71 (600 MHz)		

Claim	Exemplary Infringement Analysis
	<p data-bbox="390 248 898 280"><a href="https://www.apple.com/iphone/cellular/">https://www.apple.com/iphone/cellular/</a></p> <h2 data-bbox="417 331 1346 383">Wi-Fi specifications for Apple devices</h2> <p data-bbox="417 407 1535 435">The following are Wi-Fi specification details for Apple devices. Descriptions of the details are as follows:</p> <ul data-bbox="417 464 1541 526" style="list-style-type: none"><li data-bbox="417 464 1541 526">• <i>802.11 compatibility and frequency band:</i> 802.11ax (Wi-Fi 6 and Wi-Fi 6E), 802.11ac (Wi-Fi 5), 802.11n (Wi-Fi 4), 802.11a, 802.11b/g and 2.4 GHz or 5 GHz.</li></ul> <p data-bbox="443 555 1541 651">Apple platforms supporting Wi-Fi 6E can join Wi-Fi 6E networks that are discoverable on 2.4 GHz or 5 GHz channels, and on 6 GHz Preferred Scanning Channels, where 6 GHz is allowed by regulatory domain.</p> <p data-bbox="390 664 1703 696"><a href="https://support.apple.com/guide/deployment/wi-fi-specifications-for-apple-devices-dep268652e6c/web">https://support.apple.com/guide/deployment/wi-fi-specifications-for-apple-devices-dep268652e6c/web</a></p>

## How to add a debit or credit card on your iPhone

1. In the Wallet app, tap the Add button .
  - Tap Debit or Credit Card to add a new card.
  - Tap Previous Cards to add a card that you used previously.

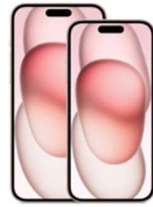


2. Tap Continue.
3. Follow the steps on the screen to add a new card.
4. Verify your information with your bank or card issuer. They might ask you to provide more information or to download an app before approving your card for use with Apple Pay.
5. If you have a paired Apple Watch, you have the option to also add the card to your watch.

Claim	Exemplary Infringement Analysis
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iPhone 15 Pro  
iPhone 15 Pro Max



iPhone 15  
iPhone 15 Plus



iPhone 14  
iPhone 14 Plus



iPhone SE



iPhone 13

iPhone 15 Pro and iPhone 15 Pro Max

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Model <sup>1</sup>	5G Bands	LTE Bands <sup>2</sup>	Country or Region
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n258 (26 GHz)	48 (TD 3600)		
n260 (39 GHz)	53 (TD 2500)		
n261 (28 GHz)	66 (AWS-3)		
	71 (600 MHz)		

Claim	Exemplary Infringement Analysis
	<p data-bbox="390 248 898 277"><a href="https://www.apple.com/iphone/cellular/">https://www.apple.com/iphone/cellular/</a></p> <h2 data-bbox="417 331 1346 383">Wi-Fi specifications for Apple devices</h2> <p data-bbox="417 407 1535 433">The following are Wi-Fi specification details for Apple devices. Descriptions of the details are as follows:</p> <ul data-bbox="417 464 1541 526" style="list-style-type: none"><li data-bbox="417 464 1541 526">• <i>802.11 compatibility and frequency band:</i> 802.11ax (Wi-Fi 6 and Wi-Fi 6E), 802.11ac (Wi-Fi 5), 802.11n (Wi-Fi 4), 802.11a, 802.11b/g and 2.4 GHz or 5 GHz.</li></ul> <p data-bbox="443 557 1541 651">Apple platforms supporting Wi-Fi 6E can join Wi-Fi 6E networks that are discoverable on 2.4 GHz or 5 GHz channels, and on 6 GHz Preferred Scanning Channels, where 6 GHz is allowed by regulatory domain.</p> <p data-bbox="390 664 1703 693"><a href="https://support.apple.com/guide/deployment/wi-fi-specifications-for-apple-devices-dep268652e6c/web">https://support.apple.com/guide/deployment/wi-fi-specifications-for-apple-devices-dep268652e6c/web</a></p> <p data-bbox="390 737 1938 841">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 Defendant.</p>