

Exhibit D

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

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. 10,674,432 (the “’432 Patent”) as set forth herein. Samsung directly infringes claims 1-17 of the ’432 Patent when it makes, uses, sells, offers for sale, and/or imports the Accused Products. Samsung indirectly infringes claims 1-17 of the ’432 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	The Accused Products “perform[] a plurality of financial transactions.”

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
smartphone in performing a plurality of financial transactions, the method comprising:	For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay satisfies claim 1.

supplement these contentions after further investigation and discovery from Samsung and non-parties. Such supplemental information may include, but is not limited to, design specifications, deposition testimony, testing information, reference designs, implementation and utilization information, source code, and/or schematics. Telcom also reserves the right to accuse different products or find alternative literal and/or equivalent infringing elements in Samsung's products based on further investigation and discovery or other circumstances. Any elements found not to be literally infringed are infringed under the doctrine of equivalents because the differences between the claimed inventions and the Accused Products, if any, are insubstantial. In addition, Samsung has not yet advised Telcom of any non-infringement arguments as to any claim or claim element. If and when Samsung does so, Telcom reserves the right to seek leave of the Court to address such arguments, including by providing any appropriate additional discussion pertaining to the application of the doctrine of equivalents with respect to Samsung's argument concerning non-infringement.

Claim	Exemplary Infringement Analysis ¹
	<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> <p>See https://www.samsung.com/my/samsung-pay/supported-devices/</p>

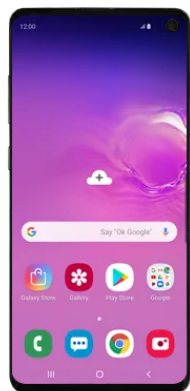
Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="457 277 1885 500"><h2 data-bbox="663 289 1675 342">Fast, secure payments with Samsung Pay</h2><p data-bbox="478 358 1860 407">Samsung Pay allows you to tap to pay with your device anywhere NFC is available, making in-store payments quick and secure¹. You can also use Samsung Pay for in-app and online purchases at participating merchants, including Samsung.com.</p><p data-bbox="1129 456 1226 477">Learn more</p></div> <p data-bbox="449 505 1108 537">https://www.samsung.com/us/apps/samsung-wallet/</p> <div data-bbox="457 578 1488 773"><h3 data-bbox="827 618 1136 699">A better wallet, already in your hand</h3><p data-bbox="485 716 1472 764">Samsung Pay lets you to turn your smartphone or watch into a digital wallet. It lets you carry your payment cards on your device for use anywhere¹ contactless is accepted.</p></div> <p data-bbox="449 781 1014 813">https://www.samsung.com/uk/samsung-pay/</p>

Claim

Exemplary Infringement Analysis¹

Settings > How to set up Google Pay

All categories | Change device | All topics



- 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.
- 2 Go to the Home screen. To open the menu, swipe up or down on the screen.
- 3 Choose Google Pay.

Previous

1 / 23

Next

<https://www.t-mobile.com/support/tutorials/device/samsung/galaxy-s10/topic/settings/how-to-set-up-google-pay>

Claim

Exemplary Infringement Analysis¹

The screenshot shows a Samsung support article. At the top, the Samsung logo and navigation links are visible. The main heading is "How to use Google apps on your Galaxy phone or tablet". Below the heading, there is introductory text and a list of pre-installed Google apps. A "Recommended Articles" section on the right lists related topics like "Google services on Wear OS Galaxy watches" and "Set up and use your Wear OS Galaxy Watch".

How to use Google apps on your Galaxy phone or tablet

Several different Google apps are available by default on your Galaxy phone and tablet, so you can start using them right away. For example, you can browse the web with Chrome, receive driving directions with Maps, and watch your favorite content with YouTube. Plus, you can download additional apps using the Google Play Store.

Use Google apps

The following Google apps may be preloaded on your device. If they aren't on your device, you can download them from the [Google Play Store](#). To find your Google apps, swipe up on a Home screen to open the Apps screen, and then navigate to and tap the **Google** folder.

- **Play Store:** This app is the gateway to thousands of apps and games that you can install on your device.
- **Chrome:** Browse the internet with the Chrome browser and bring your open tabs, bookmarks, and address bar data from your computer to your mobile device.
- **Drive:** Open, view, rename, and share files saved to your Google Drive cloud account.
- **Meet/Duo:** Make video calls with friends and family.
- **Gmail:** Send and receive emails with Google's web-based email service.
- **Google:** Find content online using a search engine that learns your interests. You can turn on your personalized feed to receive customized content as well.
- **Google Pay:** Make purchases with your Android phone at participating stores and in mobile apps.
- **Google TV:** Watch movies and TV shows purchased from Google Play using the Google TV app. You can also view videos saved on your device.
- **Maps:** Get directions and other location-based information. You must enable location services to use Google Maps.
- **Photos:** Store and backup your photos and videos automatically to your Google account with Google Photos.
- **Messages:** Google's text messaging app supports chat features that let you send high quality pictures, videos, and text over Wi-Fi.
- **YouTube:** Watch and upload YouTube videos right from your device.

Recommended Articles

- **Google services on Wear OS Galaxy watches**
Download apps from the Play Store
Note: The Galaxy Store cannot be accessed on Wear OS models. All...
- **Set up and use your Wear OS Galaxy Watch**
Galaxy Watch device compatibility for Wear OS models Note: The Galaxy Watch4 and Galaxy Watch5...
- **Use Google Assistant on your Wear OS Galaxy watch**
Set up and use Google Assistant on your watch Note: Google Assistant works separately on the watch fro...
- **Google services on Wear OS Galaxy watches**
The OS on the Galaxy Watch4, Watch5, and Watch6 series gives you access to Google services! These...

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

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="430 311 1423 1218" style="border: 1px solid black; padding: 10px;"> <p>Set up tap to pay on your phone</p> <h2>2. Set Google Pay as your default payment app</h2> <div data-bbox="451 490 892 544" style="background-color: #0070c0; color: white; padding: 5px; display: flex; justify-content: space-between; align-items: center;"> < Next: 3. Set up a screen lock > </div> <div data-bbox="472 584 1407 673" style="text-align: center; margin: 10px 0;"> </div> <p>Next, make sure Google Pay is set up as the payment default for your device.</p> <div data-bbox="850 779 1018 941" style="text-align: center; margin: 10px 0;"> </div> <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> </div> <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>

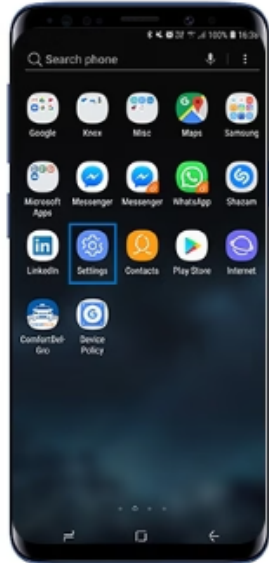
Claim	Exemplary Infringement Analysis ¹
<p>[1.a.] responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone, enabling a mode to communicate by the smartphone information requesting an authorization;</p>	<p>The Accused Products use a method that involves “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>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 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 Samsung smartphone. Once the Samsung smartphone senses a physiological parameter, the Samsung smartphone can send information requesting an authorization (e.g., to unlock the phone or application). Pertinent Samsung-smartphone-based sensors include a face scanner, an iris scanner (for iris recognition), or a fingerprint scanner, which can sense physiological data of the user e.g., facial recognition, an iris, or a fingerprint.</p>

Claim


Exemplary Infringement Analysis¹

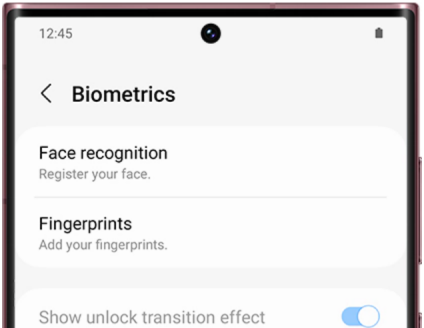
Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:

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="464 277 1688 1295"><h2 data-bbox="527 337 1142 386">Set up and use fingerprint unlock </h2><p data-bbox="520 472 1671 565">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="541 610 1671 1263" style="list-style-type: none"><li data-bbox="541 610 1541 675">1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints.<li data-bbox="541 716 1661 813">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="541 854 1671 951">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="541 992 1430 1122">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="541 1162 1640 1260">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="457 1304 1241 1333">https://www.samsung.com/us/support/answer/ANS10001613/</p>

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> <div style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <p>How to enable Iris authentication for Samsung Pay?</p> <p><small>Last Update date : Oct 08, 2020</small></p> <hr/> <p>The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p> <p>Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p> </div> <p>https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/</p>

Claim

Exemplary Infringement Analysis¹

Hello,

Welcome to the Google Wallet community.

Set up screen lock for tap to pay transactions

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.

To make contactless payments with Google Wallet, you must use a screen lock on your device for your security.

You can unlock Google Wallet with several methods:

- PIN
- Pattern
- Password
- Fingerprint
- Iris scan
- 3D face unlock

Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock.

Set or change a screen lock

1. Open your phone Settings app.
2. Tap **Security**.
 - If you don't find "Security," you can get help at your [phone manufacturer support site](#).
3. Tap **Screen lock**.
 - 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.


<https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en>


Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="436 289 625 321">Pay in a store</p> <p data-bbox="436 354 804 378">Step 1: Wake up & unlock your phone</p> <p data-bbox="436 391 1318 443">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="436 467 1289 492">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="436 511 1304 535">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="436 565 1020 589">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="436 602 1073 626">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="436 646 793 670">If the check mark isn't on your screen:</p> <ul data-bbox="443 690 1308 816" 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="436 836 1119 860">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="443 880 1297 971" 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="436 1000 972 1024">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="436 1039 1230 1063">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="443 1083 1304 1174" 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="426 1203 1188 1230">https://support.google.com/wallet/answer/12060043?hl=en#</p> <p data-bbox="426 1276 1913 1377">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.b.] 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; 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, “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; 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>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 transmitting first data to a base station (a first device) while the mode is enabled. The Samsung smartphone transmits the first data to a base station via a cellular data network or WiFi. The Samsung smartphone receives the second data from the first device and relating to the plurality of financial transactions to be conducted and differing from the first data.</p>

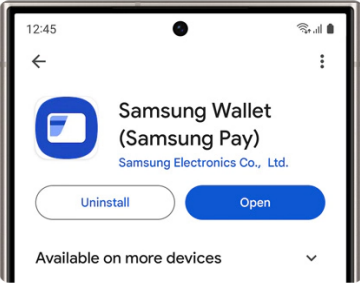
Claim

Exemplary Infringement Analysis¹

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

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

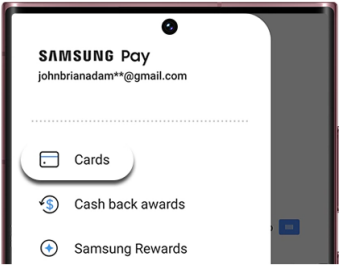
Samsung Wallet often comes pre-installed on compatible devices, but if necessary, it can be [reinstalled](#). Start the app, create a PIN, and follow prompts to add your payment cards.



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="478 280 594 305">Add a card</p> <p data-bbox="478 350 1535 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="478 428 1178 483" style="list-style-type: none"> <li data-bbox="478 428 940 453">1. Navigate to and open Samsung Pay on your phone. <li data-bbox="478 459 1178 483">2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  <p data-bbox="478 781 1503 902"> <ol style="list-style-type: none"> <li data-bbox="478 781 1377 805">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="478 812 1503 836">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="478 842 1073 867">5. If you have any questions about the terms, contact the card issuer. <li data-bbox="478 873 1276 898">6. Once the card is added, you can start using it to make in-store purchases with your phone! </p>



Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 289 1220 334">How Samsung Wallet protects your data</p> <p data-bbox="485 391 768 423">When you add a card</p> <p data-bbox="485 451 1598 591">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="485 621 1566 675">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="485 706 1577 789">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="457 813 1866 846">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="447 370 1858 560"><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><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><li data-bbox="447 755 1858 820"><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="447 852 1858 950"><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
	<div data-bbox="478 318 1365 415"> <h2>Add a debit or credit card to the Google Wallet app</h2> </div> <div data-bbox="478 430 1398 454"> <p>You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> </div> <div data-bbox="478 505 682 534"> <h3>Add new card</h3> </div> <div data-bbox="478 573 747 597"> <p>With the Google Wallet app ^</p> </div> <div data-bbox="518 631 1354 997"> <ol style="list-style-type: none"> 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. <ul style="list-style-type: none"> • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. <ul 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. </div> <div data-bbox="506 1021 707 1045"> <p>Tips: After this step:</p> </div> <div data-bbox="506 1068 1314 1239"> <ul style="list-style-type: none"> • You'll find a message that your card was added and is ready to make payments in: <ul 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. </div> <div data-bbox="506 1261 1358 1347"> <p>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> </div> <div data-bbox="453 1377 1717 1409"> <p>https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="464 310 1799 1304" style="border: 1px solid black; padding: 10px;"><h2 data-bbox="506 342 1598 467">Verify your payment method in the Google Wallet app</h2><p data-bbox="506 493 1745 607">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="506 643 1667 711">Tip: To get the code, make sure that your bank has your current phone number and email address.</p><h3 data-bbox="506 786 873 829">How you can verify</h3><p data-bbox="506 854 1465 886">Important: Some methods may not be available in your country or region.</p><p data-bbox="506 919 1751 1032">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><h3 data-bbox="506 1089 764 1127">By email or text</h3><p data-bbox="506 1154 1745 1268">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></div> <p data-bbox="457 1308 1566 1341">https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA</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.
[1.c.] performing a first transaction of the plurality of financial transactions by:	<p>The Accused Products use a method that involves “performing a first transaction of the plurality of financial transactions.”</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 performing a first transaction of the plurality of financial transactions.</p> <div data-bbox="436 673 1474 873" style="border: 1px solid black; padding: 10px; text-align: center;"> <p>A better wallet, already in your hand</p> <p><small>Samsung Pay lets you to turn your smartphone or watch into a digital wallet. It lets you carry your payment cards on your device for use anywhere¹ contactless is accepted.</small></p> </div> <p>https://www.samsung.com/uk/samsung-pay/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="464 298 1087 337">Where you can use Google Wallet</p> <p data-bbox="464 363 1619 435">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="464 467 1409 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="464 526 1591 597">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="464 630 1562 701">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="533 743 856 815" style="display: flex; justify-content: space-around; align-items: center;">   </div> <p data-bbox="474 873 919 906"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="436 938 1178 971">https://support.google.com/wallet/answer/12060043?hl=en</p> <p data-bbox="436 1013 1919 1117">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 data-bbox="130 1123 407 1367">[1.d.] detecting by the smartphone that a proximity condition is satisfied between the smartphone and a first entity, wherein the first entity is</p>	<p data-bbox="436 1123 1919 1188">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 data-bbox="436 1230 1919 1399">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 detecting that a proximity condition is satisfied between the Samsung smartphone and a first entity such as a point-of-sale terminal (which is distinct from the base station (the first device)).</p>



Claim	Exemplary Infringement Analysis ¹
distinct from the first device;	<div data-bbox="472 313 1535 618" style="border: 1px solid black; padding: 10px;"><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 data-bbox="472 626 1079 656">https://www.samsung.com/uk/samsung-pay/faq/</p>

Claim

Exemplary Infringement Analysis¹



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

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="464 297 1087 337">Where you can use Google Wallet</p> <p data-bbox="464 363 1619 435">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="464 466 1409 496">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="464 526 1591 597">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="464 630 1562 701">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="533 743 856 812" style="display: flex; justify-content: space-around; align-items: center;">   </div> <p data-bbox="474 872 921 899"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="436 938 1178 969">https://support.google.com/wallet/answer/12060043?hl=en</p> <div data-bbox="443 1008 1417 1127" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p data-bbox="449 1016 1409 1122">NFC is limited to short-range communication, which has important implications for physical access security. A user must be within 3.5 inches (10 cm) of an NFC terminal to process a payment or open a door. Another important aspect is that no power is required for the basic</p> </div> <p data-bbox="436 1136 1587 1167">https://www.techtarget.com/searchmobilecomputing/definition/Near-Field-Communication</p> <p data-bbox="436 1208 1921 1312">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>
[1.e.] establishing, using a first air interface, a wireless	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.”

Claim	Exemplary Infringement Analysis ¹
<p>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>	<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 establishing, using NFC (a first air interface), a wireless short-range communications link between the Samsung smartphone and the point-of-sale terminal (the first entity). The detection of the NFC field by the Samsung smartphone establishes the communications link between the Samsung smartphone 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 condition having been satisfied between the Samsung smartphone and the point-of-sale terminal.</p> <div data-bbox="443 639 1503 943" style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <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>

Claim

Exemplary Infringement Analysis¹



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

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="464 298 1087 337">Where you can use Google Wallet</p> <p data-bbox="464 363 1619 435">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="464 467 1409 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="464 526 1591 597">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="464 630 1562 701">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="533 743 856 815" style="display: flex; justify-content: space-around; align-items: center;">   </div> <p data-bbox="474 873 919 906"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="436 938 1178 971">https://support.google.com/wallet/answer/12060043?hl=en</p> <div data-bbox="443 1008 1417 1128" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p data-bbox="449 1019 1409 1123">NFC is limited to short-range communication, which has important implications for physical access security. A user must be within 3.5 inches (10 cm) of an NFC terminal to process a payment or open a door. Another important aspect is that no power is required for the basic</p> </div> <p data-bbox="436 1138 1591 1170">https://www.techtarget.com/searchmobilecomputing/definition/Near-Field-Communication</p> <p data-bbox="436 1208 1919 1312">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>
[1.f.] receiving, using the first air interface, a short-range signal	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 ¹
<p>from the first entity; 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, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes receiving, using NFC (the first air interface), a short-range signal from the point-of-sale terminal (the first entity).</p> <div data-bbox="443 456 1503 764" 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> <div data-bbox="443 769 1560 911" style="border: 1px solid black; padding: 5px;"> <p>What is Tokenization?</p> <p>Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe.</p> </div> <div data-bbox="443 915 1568 1040" style="border: 1px solid black; padding: 5px;"> <p>Will I receive a receipt after making a purchase with Samsung Pay?</p> <p>When paying with Samsung Pay you will receive a receipt for your purchases just as you would with a physical card. You will receive a notification confirmation about your transaction, but you will not receive a separate physical or digital receipt from Samsung Pay.</p> </div> <p>https://www.samsung.com/uk/samsung-pay/faq/</p>

Claim **Exemplary Infringement Analysis¹**

Where you can use Google Wallet

Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app.

To use tap to pay on Pixel Fold or another foldable device, fold your device.

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.

You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:





Google Pay symbol Contactless symbol

<https://support.google.com/wallet/answer/12060043?hl=en>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="472 289 655 321">Pay in a store</p> <p data-bbox="472 354 835 378">Step 1: Wake up & unlock your phone</p> <p data-bbox="472 391 1348 443">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="472 467 1318 492">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="472 511 1333 535">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="472 565 1054 589">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="472 602 1102 626">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="472 646 829 670">If the check mark isn't on your screen:</p> <ul data-bbox="472 690 1339 816" 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="472 836 1150 860">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="472 880 1327 971" 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="472 1000 1003 1024">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="472 1039 1260 1063">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="472 1083 1333 1174" 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="457 1203 1222 1230">https://support.google.com/wallet/answer/12060043?hl=en#</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="499 315 1003 358">What device tokens are</p> <p data-bbox="499 407 1482 605">When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> <p data-bbox="499 639 1482 768">In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> <p data-bbox="499 802 1482 898">What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> <p data-bbox="436 932 1318 963">https://blog.google/products/google-pay/device-tokens-google-wallet/</p> <p data-bbox="436 1008 1921 1109">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>
[1.g.] 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	<p data-bbox="436 1117 1921 1219">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> <p data-bbox="436 1260 1921 1399">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 sending to the point-of-sale terminal (the first entity) over NFC (the first air interface) information associated with businesses (the second</p>

Claim	Exemplary Infringement Analysis ¹
<p>associated with the second data received from the first device; and</p>	<p>data) received from the base station (the first device). This information (e.g., a transaction-specific dynamic digital token) is associated with the information provided by Samsung (the second data) received from the base station (the first device). The Samsung smartphone sends the information in response to receiving the short-range signal (NFC signal) from the point-of sale terminal.</p> <div data-bbox="443 456 1503 764" 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> <div data-bbox="443 769 1560 911" style="border: 1px solid black; padding: 5px;"> <p>What is Tokenization?</p> <p>Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe.</p> </div> <p>https://www.samsung.com/uk/samsung-pay/faq/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="487 298 1115 337">Where you can use Google Wallet</p> <p data-bbox="487 363 1644 435">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="487 467 1430 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="487 526 1619 597">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="487 630 1587 701">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="558 743 884 813"> </div> <p data-bbox="499 873 947 906"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="457 938 1203 971">https://support.google.com/wallet/answer/12060043?hl=en</p>


Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="472 289 655 321">Pay in a store</p> <p data-bbox="472 354 835 378">Step 1: Wake up & unlock your phone</p> <p data-bbox="472 391 1348 443">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="472 467 1318 492">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="472 511 1333 535">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="472 565 1054 589">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="472 602 1102 626">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="472 646 829 670">If the check mark isn't on your screen:</p> <ul data-bbox="472 690 1339 816" 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="472 836 1150 860">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="472 880 1327 971" 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="472 1000 1003 1024">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="472 1039 1260 1063">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="472 1083 1333 1174" 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="457 1203 1220 1230">https://support.google.com/wallet/answer/12060043?hl=en#</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="499 315 1003 358">What device tokens are</p> <p data-bbox="499 407 1482 605">When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> <p data-bbox="499 639 1482 768">In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> <p data-bbox="499 802 1482 898">What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> <p data-bbox="436 932 1318 963">https://blog.google/products/google-pay/device-tokens-google-wallet/</p> <p data-bbox="436 1008 1921 1109">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 data-bbox="130 1117 407 1399">[1.h.] independent of performing said first transaction, receiving by the smartphone a communications service from a wireless network, using a second air</p>	<p data-bbox="436 1117 1921 1219">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.”</p> <p data-bbox="436 1260 1921 1365">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 receiving a communications</p>

Claim	Exemplary Infringement Analysis ¹
<p>interface that differs from the first air interface,</p>	<p>service from a wireless network using a cellular data network or WiFi (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="443 386 1367 651" style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"> <p>How to enable or disable Mobile data on your Galaxy phone</p> <p><small>Last Update date : Nov 17, 2021</small></p> <hr/> <p>Mobile data is an internet connection provided by a mobile network provider. You can</p> </div> <p>https://www.samsung.com/latin_en/support/mobile-devices/how-to-enable-or-disable-mobile-data-on-your-galaxy-phone/</p> <div data-bbox="443 764 1770 1146" style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"> <p>What is mobile data & how do I turn it on or off</p> <hr/> <p>Mobile data is the internet connectivity provided by your mobile network provider. While your phone will automatically switch to Wi-Fi if a network is available, you can manually control your mobile data use by enabling and disabling it. You can also enable Data saver to prevent mobile data usage by apps that are running in the background.</p> <p>If you have disabled mobile data and would like to activate Wifi calling, you can find out more here.</p> </div> <p>https://www.samsung.com/uk/support/mobile-devices/how-do-i-enable-or-disable-mobile-data/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 289 1495 329">Q. How can I keep track of purchases I've made with Samsung Pay?</p> <p data-bbox="478 370 1848 511">A. The last 10 transactions made with Samsung Pay are viewable in the Samsung Pay app for one month from the date of purchase. Simply tap on a registered card in the app to see all the Samsung Pay transactions made with that card*. Additionally, a real-time** push notifications with transaction details will be sent after each Samsung Pay purchase.</p> <p data-bbox="613 516 1806 581">*Transaction information is not provided for all cards**Real-time push notifications require an active internet connection.</p> <p data-bbox="457 613 1570 646">https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/</p>

View transaction history

1. Open Google Pay .
2. Under "Manage your Money," click **See transaction history**.
3. Here, you can click on any transaction to see the detailed transaction page.

Troubleshoot to check your previous transaction history



Your transaction history only contains those made through Google Pay and not all UPI or banking transactions. If you can't view your Google Pay transaction history, do the next steps.

Step 1: Update Google Pay

To check for updates, go to the Play Store or App Store.

Step 2: Check email address for Google Pay

If you registered more than one email address for your Google Pay account, go through the email selection steps again.

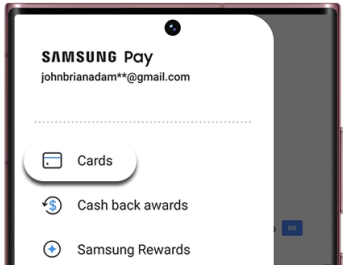
1. Open Google Pay .
2. Select your preferred language.
3. Enter your 10 digit phone number.
4. To accept all in-app permissions, tap **Allow**.
5. Enter the Google account registered to your mobile device and tap **Continue**. **Tip:** You can also add a new Google account.
6. To secure your Google Pay app , select **Use screen lock** or **Use Google PIN**.
Tip: Under screen lock, you can choose pattern lock, fingerprint sensor, or passcode.
7. Add a bank account.

If you used only one email address to register a Google Pay account, wait for 3 to 4 hours then try to check your transaction history again. If you can't check it, it can be due to poor cellular reception or network coverage.

<https://support.google.com/pay/india/answer/7430307?hl=en#:~:text=View%20transaction%20history%20%20Ope>



Claim	Exemplary Infringement Analysis ¹
	<p>n%20Google%20Pay%20.,any%20transaction%20to%20see%20the%20detailed%20transaction%20page</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>[1.i.] wherein said 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>	<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> <p>For example, the transmitting of the first data and the receiving of the second data are performed over a cellular data network or WiFi (an air interface), which differs from NFC (the first air interface). In one example, the first and second data are sent to a base station that is part of a cellular data network.</p> <div data-bbox="436 711 1367 979" style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">How to enable or disable Mobile data on your Galaxy phone</p> <p style="font-size: small; text-align: center;">Last Update date : Nov17, 2021</p> <hr style="width: 50%; margin: 10px auto;"/> <p style="font-size: small; text-align: center;">Mobile data is an internet connection provided by a mobile network provider. You can</p> </div> <p>https://www.samsung.com/latin_en/support/mobile-devices/how-to-enable-or-disable-mobile-data-on-your-galaxy-phone/</p>

Claim	Exemplary Infringement Analysis ¹																								
	<div data-bbox="464 277 1793 656" style="border: 1px solid black; padding: 10px;"> <h2 style="text-align: center;">What is mobile data & how do I turn it on or off</h2> <p style="text-align: center;">Mobile data is the internet connectivity provided by your mobile network provider. While your phone will automatically switch to Wi-Fi if a network is available, you can manually control your mobile data use by enabling and disabling it. You can also enable Data saver to prevent mobile data usage by apps that are running in the background.</p> <p style="text-align: center;">If you have disabled mobile data and would like to activate Wifi calling, you can find out more here.</p> <p style="text-align: center;">https://www.samsung.com/uk/support/mobile-devices/how-do-i-enable-or-disable-mobile-data/</p> <table border="1" data-bbox="464 732 1749 1385"> <thead> <tr> <th data-bbox="470 743 877 764">Network</th> <th data-bbox="898 743 1297 764">3G UMTS</th> <th data-bbox="1318 743 1743 764">4G FDD LTE</th> </tr> </thead> <tbody> <tr> <td data-bbox="470 781 877 834"> 2G GSM GSM850,GSM900,DCS1800,PCS1900 </td> <td data-bbox="898 781 1297 834"> B1(2100),B2(1900),B4(AWS),B5(850),B8(900) </td> <td data-bbox="1318 781 1743 906"> B1(2100),B2(1900),B3(1800),B4(AWS),B5(850),B7(2600),B8(900),B12(700),B13(700),B14(700),B18(800),B19(800),B20(800),B25(1900),B26(850),B28(700),B29(700),B30(2300),B66(AWS-3),B71(600) </td> </tr> <tr> <td data-bbox="470 927 877 1003"> 4G TDD LTE B38(2600),B39(1900),B40(2300),B41(2500),B46(5200),B48(3600) </td> <td data-bbox="898 927 1297 980"> SIM Slot Type SIM 1 + Embedded SIM </td> <td data-bbox="1318 927 1743 980"> 5G FDD Sub6 N1(2100),N7(2600),N28(700),N66(AWS-3),N71(600) </td> </tr> <tr> <td data-bbox="470 1024 877 1078"> 5G TDD Sub6 N258(26GHz),N260(39GHz),N261(28GHz) </td> <td data-bbox="898 1024 1297 1078"> 5G TDD mmWave N41(2500),N78(3500) </td> <td></td> </tr> <tr> <td data-bbox="470 1105 877 1127">Connectivity</td> <td></td> <td></td> </tr> <tr> <td data-bbox="470 1138 877 1219"> Wi-Fi Connectivity 802.11 a/b/g/n/ac/ax 2.4G+5GHz+6GHz, HE160, MIMO, 1024-QAM </td> <td data-bbox="898 1138 1297 1192"> USB USB 3.2 Gen 1 </td> <td data-bbox="1318 1138 1743 1192"> Bluetooth® Bluetooth v5.3 </td> </tr> <tr> <td data-bbox="470 1235 877 1289"> Location Technology GPS,Glonass,Beidou,Galileo </td> <td data-bbox="898 1235 1297 1289"> Earjack USB Type-C </td> <td data-bbox="1318 1235 1743 1289"> MHL No </td> </tr> <tr> <td data-bbox="470 1300 877 1370"> Wi-Fi Direct Yes </td> <td data-bbox="898 1300 1297 1370"> NFC Yes </td> <td data-bbox="1318 1300 1743 1370"> PC Sync. Smart Switch (PC version) </td> </tr> </tbody> </table> </div>	Network	3G UMTS	4G FDD LTE	2G GSM GSM850,GSM900,DCS1800,PCS1900	B1(2100),B2(1900),B4(AWS),B5(850),B8(900)	B1(2100),B2(1900),B3(1800),B4(AWS),B5(850),B7(2600),B8(900),B12(700),B13(700),B14(700),B18(800),B19(800),B20(800),B25(1900),B26(850),B28(700),B29(700),B30(2300),B66(AWS-3),B71(600)	4G TDD LTE B38(2600),B39(1900),B40(2300),B41(2500),B46(5200),B48(3600)	SIM Slot Type SIM 1 + Embedded SIM	5G FDD Sub6 N1(2100),N7(2600),N28(700),N66(AWS-3),N71(600)	5G TDD Sub6 N258(26GHz),N260(39GHz),N261(28GHz)	5G TDD mmWave N41(2500),N78(3500)		Connectivity			Wi-Fi Connectivity 802.11 a/b/g/n/ac/ax 2.4G+5GHz+6GHz, HE160, MIMO, 1024-QAM	USB USB 3.2 Gen 1	Bluetooth® Bluetooth v5.3	Location Technology GPS,Glonass,Beidou,Galileo	Earjack USB Type-C	MHL No	Wi-Fi Direct Yes	NFC Yes	PC Sync. Smart Switch (PC version)
Network	3G UMTS	4G FDD LTE																							
2G GSM GSM850,GSM900,DCS1800,PCS1900	B1(2100),B2(1900),B4(AWS),B5(850),B8(900)	B1(2100),B2(1900),B3(1800),B4(AWS),B5(850),B7(2600),B8(900),B12(700),B13(700),B14(700),B18(800),B19(800),B20(800),B25(1900),B26(850),B28(700),B29(700),B30(2300),B66(AWS-3),B71(600)																							
4G TDD LTE B38(2600),B39(1900),B40(2300),B41(2500),B46(5200),B48(3600)	SIM Slot Type SIM 1 + Embedded SIM	5G FDD Sub6 N1(2100),N7(2600),N28(700),N66(AWS-3),N71(600)																							
5G TDD Sub6 N258(26GHz),N260(39GHz),N261(28GHz)	5G TDD mmWave N41(2500),N78(3500)																								
Connectivity																									
Wi-Fi Connectivity 802.11 a/b/g/n/ac/ax 2.4G+5GHz+6GHz, HE160, MIMO, 1024-QAM	USB USB 3.2 Gen 1	Bluetooth® Bluetooth v5.3																							
Location Technology GPS,Glonass,Beidou,Galileo	Earjack USB Type-C	MHL No																							
Wi-Fi Direct Yes	NFC Yes	PC Sync. Smart Switch (PC version)																							

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="432 277 1919 524"> https://www.samsung.com/us/smartphones/galaxy-s23/buy/galaxy-s23-128gb-unlocked-sm-s911uliaxaa/?modelCode=SM-S911ULIAXAA&cid=pla-ecommm-pfs-mob-us-google-na-01172023-170137-&ds_e=GOOGLE-cr:0-pl:264703705-&ds_c=CN~Other+Phones+Pmax_ID~n_PR~mxmul_SB~ecom_PH~on_KS~pmax_MK~usnat_OB~conv_FS~lo_FF~Phones_BS~mx_KM~na-&ds_ag=-&ds_k=&gad_source=1&gclid=EAIaIQobChMI6ITisqH6hgMVwXR_AB3jjQEnEAQYAiABEgIpQfD_BwE&gclsrc=aw.ds </p> <div data-bbox="436 599 1514 1230" style="border: 1px solid black; padding: 10px;"> <p data-bbox="451 607 569 630">Add a card</p> <p data-bbox="451 677 1509 729">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="451 753 1150 810" 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="451 1107 1478 1230" style="list-style-type: none;"> <ol 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> <p data-bbox="432 1239 1220 1268"> https://www.samsung.com/us/support/answer/ANS00045170/ </p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 285 1146 329">How Samsung Wallet protects your data</p> <p data-bbox="478 378 741 410">When you add a card</p> <p data-bbox="478 431 1486 561">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="478 586 1457 638">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="478 662 1465 740">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="457 756 1871 789">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="447 370 1858 560">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. 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. <div data-bbox="514 609 1858 722" style="background-color: #f0f0f0; padding: 5px;">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.</div><li data-bbox="447 747 1858 820">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.<li data-bbox="447 844 1858 950">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>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
	<div data-bbox="478 318 1365 415"> <h2>Add a debit or credit card to the Google Wallet app</h2> </div> <div data-bbox="478 430 1398 454"> <p>You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> </div> <div data-bbox="478 505 682 534"> <h3>Add new card</h3> </div> <div data-bbox="478 573 747 597"> <p>With the Google Wallet app ^</p> </div> <div data-bbox="518 631 1354 998"> <ol style="list-style-type: none"> 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. <ul style="list-style-type: none"> • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. <ul 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. </div> <div data-bbox="504 1021 707 1045"> <p>Tips: After this step:</p> </div> <div data-bbox="504 1068 1314 1239"> <ul style="list-style-type: none"> • You'll find a message that your card was added and is ready to make payments in: <ul 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. </div> <div data-bbox="501 1260 1358 1347"> <p>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> </div> <div data-bbox="451 1377 1717 1409"> <p>https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<h2 data-bbox="506 305 1598 435">Verify your payment method in the Google Wallet app</h2> <p data-bbox="506 456 1745 573">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="506 605 1667 678">Tip: To get the code, make sure that your bank has your current phone number and email address.</p> <h3 data-bbox="506 751 873 792">How you can verify</h3> <p data-bbox="506 816 1465 849">Important: Some methods may not be available in your country or region.</p> <p data-bbox="506 881 1749 998">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> <h3 data-bbox="506 1055 764 1096">By email or text</h3> <p data-bbox="506 1117 1743 1234">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="457 1271 1566 1304">https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA</p>

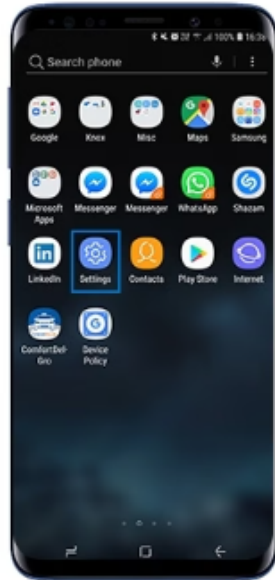
Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
<p>[2.] The method of claim 1, wherein establishing the wireless short-range communications link between the smartphone and the first entity is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.</p>	<p>The Accused Products use a method that includes “establishing the wireless short-range communications link between the smartphone and the first entity is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.”</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 establishing a wireless short-range communications link such as an NFC communications link between the Samsung smartphone and the entity (the point-of-sale terminal). Establishing the wireless short-range communications link is in response to at least a physiological parameter (e.g., facial recognition, an iris, or a fingerprint) having been sensed by at least one sensor of the smartphone (e.g., the face, fingerprint, or iris scanner).</p> <div data-bbox="443 821 1803 976" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <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> <div data-bbox="443 1053 1503 1360" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <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>

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="485 277 1688 1295"><h2 data-bbox="527 337 1142 386">Set up and use fingerprint unlock ^</h2><p data-bbox="520 467 1671 565">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="541 607 1671 1263" style="list-style-type: none"><li data-bbox="541 607 1541 672">1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints.<li data-bbox="541 714 1663 812">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="541 854 1671 951">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="541 993 1432 1123">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="541 1166 1642 1263">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="457 1302 1243 1334">https://www.samsung.com/us/support/answer/ANS10001613/</p>

Claim

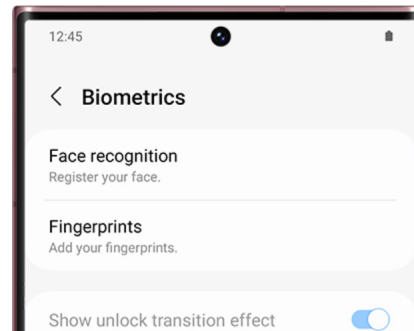
Exemplary Infringement Analysis¹

Set up Facial recognition

Note: To use Face recognition, you need to set a PIN, Pattern, or Password first.

Your face is unique to you, which makes it one of the best security features in your arsenal.

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.



<https://www.samsung.com/us/support/answer/ANS00062630/>



Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="464 277 1688 688" style="border: 1px solid black; padding: 10px;"><h2 data-bbox="493 293 1675 440">How to enable Iris authentication for Samsung Pay?</h2><p data-bbox="493 461 724 480">Last Update date : Oct 08, 2020</p><hr data-bbox="493 516 1688 519"/><p data-bbox="520 599 1495 621">The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p><p data-bbox="520 651 1377 673">Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p></div> <p data-bbox="457 729 1801 760">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="485 297 1115 337">Where you can use Google Wallet</p> <p data-bbox="485 362 1644 435">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="485 467 1434 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="485 524 1619 597">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="485 630 1587 703">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="558 743 884 813" style="display: flex; justify-content: space-around; align-items: center;">   </div> <p data-bbox="495 873 947 906"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="457 938 1203 971">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> <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>[3.] The method of claim 1, wherein sending by the smartphone to the first entity,</p>	<p>The Accused Products use a method “wherein sending by the smartphone to the first entity, information associated with the second data, is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.”</p>

Claim	Exemplary Infringement Analysis ¹
<p>information associated with the second data, is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.</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 sending by the Samsung smartphone to the first entity, information associated with the second data, which is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.</p> <div data-bbox="443 493 1503 797" 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> <div data-bbox="443 805 1560 945" style="border: 1px solid black; padding: 5px;"> <p>What is Tokenization?</p> <p>Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe.</p> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> </div> <div data-bbox="443 1024 1577 1195" style="border: 1px solid black; padding: 5px;"> <p>Is Samsung Pay blocked by entering the PIN or fingerprint incorrectly?</p> <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> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 298 1115 337">Where you can use Google Wallet</p> <p data-bbox="485 363 1646 435">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="485 467 1436 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="485 526 1619 597">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="485 630 1591 701">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="558 743 884 813"> </div> <p data-bbox="499 873 947 906"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="457 938 1205 971">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="472 289 655 321">Pay in a store</p> <p data-bbox="472 354 835 378">Step 1: Wake up & unlock your phone</p> <p data-bbox="472 391 1348 443">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="472 467 1318 492">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="472 511 1333 535">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="472 565 1054 589">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="472 602 1102 626">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="472 646 829 670">If the check mark isn't on your screen:</p> <ul data-bbox="472 690 1339 816" 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="472 836 1150 860">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="472 880 1327 971" 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="472 1000 1003 1024">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="472 1037 1260 1062">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="472 1081 1333 1172" 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="457 1201 1222 1232">https://support.google.com/wallet/answer/12060043?hl=en#</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="499 315 1008 360" data-label="Section-Header"> <h2>What device tokens are</h2> </div> <div data-bbox="499 406 1482 605" data-label="Text"> <p>When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> </div> <div data-bbox="499 639 1482 768" data-label="Text"> <p>In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> </div> <div data-bbox="499 802 1482 898" data-label="Text"> <p>What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> </div> <div data-bbox="436 935 1318 966" data-label="Text"> <p>https://blog.google/products/google-pay/device-tokens-google-wallet/</p> </div> <div data-bbox="436 1008 1919 1112" data-label="Text"> <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> </div>
<p>[4.] The method of claim 1, wherein sending by the smartphone to the first entity, information associated with the second data, is</p>	<p>The Accused Products perform the method including “wherein sending by the smartphone to the first entity, information associated with the second data, is performed responsive to a value of at least one parameter associated with the smartphone.”</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 sending by the Samsung</p>

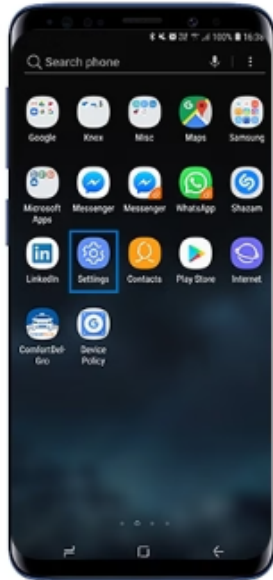
Claim	Exemplary Infringement Analysis ¹
<p>performed responsive to a value of at least one parameter associated with the smartphone.</p>	<p>smartphone to the first entity (the point-of-sale terminal) information associated with the second data in response to physiological data (a value of a parameter associated with the smartphone).</p> <div data-bbox="472 386 1535 690" style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <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="472 768 1556 938" 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>

Claim


Exemplary Infringement Analysis¹

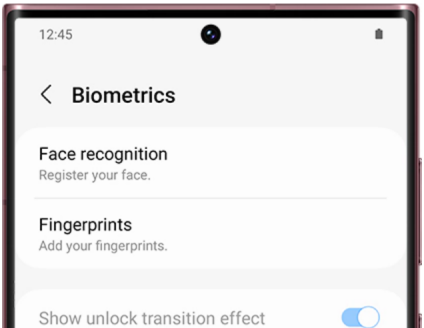
Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:

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="464 277 1688 1295"><h2 data-bbox="527 337 1142 386">Set up and use fingerprint unlock </h2><p data-bbox="520 472 1671 565">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="541 610 1671 1263" style="list-style-type: none"><li data-bbox="541 610 1541 675">1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints.<li data-bbox="541 716 1661 813">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="541 854 1671 951">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="541 992 1430 1122">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="541 1162 1640 1260">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="457 1304 1241 1336">https://www.samsung.com/us/support/answer/ANS10001613/</p>



Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 284 808 316">Set up Facial recognition</p> <p data-bbox="478 370 1304 397">Note: To use Face recognition, you need to set a PIN, Pattern, or Password first.</p> <p data-bbox="478 430 1430 457">Your face is unique to you, which makes it one of the best security features in your arsenal.</p> <ol data-bbox="478 511 1075 912" 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="457 941 1243 971">https://www.samsung.com/us/support/answer/ANS00062630/</p>

Claim	Exemplary Infringement Analysis ¹
	<h1 data-bbox="478 298 1885 472">How to enable Iris authentication for Samsung Pay?</h1> <p data-bbox="478 495 751 516">Last Update date : Oct 08, 2020</p> <hr data-bbox="478 565 1885 568"/> <p data-bbox="510 662 1667 686">The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p> <p data-bbox="510 724 1528 748">Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p> <p data-bbox="436 776 1780 800">https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-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="472 289 655 321">Pay in a store</p> <p data-bbox="472 354 835 378">Step 1: Wake up & unlock your phone</p> <p data-bbox="472 391 1350 444">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="472 466 1320 490">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="472 509 1335 534">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="472 566 1054 591">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="472 604 1102 628">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="472 647 827 672">If the check mark isn't on your screen:</p> <ul data-bbox="472 691 1339 818" 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="472 837 1150 862">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="472 881 1329 972" 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="472 1005 1003 1029">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="472 1042 1262 1066">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="472 1086 1335 1177" 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="457 1203 1220 1235">https://support.google.com/wallet/answer/12060043?hl=en#</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="499 315 1003 358">What device tokens are</p> <p data-bbox="499 407 1482 605">When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> <p data-bbox="499 639 1482 768">In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> <p data-bbox="499 802 1482 898">What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> <p data-bbox="436 932 1318 963">https://blog.google/products/google-pay/device-tokens-google-wallet/</p> <p data-bbox="436 1008 1921 1109">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 data-bbox="132 1117 394 1399">[5.a.] The method of claim 1, wherein the method further comprises: performing a second transaction of the plurality of financial transactions by:</p>	<p data-bbox="436 1117 1921 1182">The Accused Products perform the method including “performing a second transaction of the plurality of financial transactions.”</p> <p data-bbox="436 1224 1921 1289">For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes performing a second transaction of the plurality of financial transactions.</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="464 277 1528 581" 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 data-bbox="464 586 1073 618">https://www.samsung.com/uk/samsung-pay/faq/</p> <div data-bbox="464 659 1667 1312" style="border: 1px solid black; padding: 5px;"> <p>Where you can use Google Wallet</p> <p>Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app.</p> <p>To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p>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>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 style="display: flex; justify-content: space-around; align-items: center; margin: 10px 0;">   </div> <p style="text-align: center;"><i>Google Pay symbol Contactless symbol</i></p> </div> <p data-bbox="464 1317 1205 1349">https://support.google.com/wallet/answer/12060043?hl=en</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.
<p>[5.b.] detecting by the smartphone that a proximity condition is satisfied between the smartphone and a second entity, wherein the second entity is distinct from the first entity and is further distinct from the first device;</p>	<p>The Accused Products perform the method including “detecting by the smartphone that a proximity condition is satisfied between the smartphone and a second entity, wherein the second entity is distinct from the first entity and is further distinct from the first 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 the Samsung smartphone detecting that the Samsung smartphone satisfies a proximity condition between itself and a second point-of-sale terminal (second entity) which is distinct from the first point-of-sale terminal and from the base station (first device).</p> <div data-bbox="436 743 1503 1052" style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <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>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 297 1115 337">Where you can use Google Wallet</p> <p data-bbox="485 362 1644 435">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="485 467 1434 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="485 524 1619 597">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="485 630 1591 703">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="558 743 884 813" style="display: flex; justify-content: space-around; align-items: center;">   </div> <p data-bbox="499 873 947 898"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="457 938 1203 971">https://support.google.com/wallet/answer/12060043?hl=en</p> <hr/> <p data-bbox="506 1019 1923 1076">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 data-bbox="506 1117 1917 1174">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> <p data-bbox="457 1190 1566 1222">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="443 277 1524 532" style="border: 1px solid black; padding: 5px;"> <p>Background on NFC Technology</p> <p>Based on the 13.56 MHz wireless communication protocol, the NFC technology allows wireless communication between two NFC-compliant devices up to 10 centimeters apart.</p> <p>Very convenient, this connection does not rely on Wi-Fi, 4G, LTE or similar technologies, and it doesn't cost anything to use: no need for the user to be skilled, does not need batteries, does not emit RF waves in the absence of a reader (it is a passive technology), NFC is within range everyone's range thanks to the massive deployment of NFC in smartphones.</p> </div> <p>https://www.st.com/content/st_com/en/support/learning/essentials-and-insights/connectivity/nfc.html</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>[5.c.] establishing, using the first air interface, a wireless short-range communications link between the smartphone and the second entity, in response to the proximity condition having been satisfied between the smartphone and the second entity;</p>	<p>The Accused Products perform the method including “establishing, using the first air interface, a wireless short-range communications link between the smartphone and the second entity, in response to the proximity condition having been satisfied between the smartphone and the second entity.”</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 establishing, using the first air interface (NFC), a wireless short-range communications link between the Samsung smartphone and the second entity (second point-of-sale terminal), in response to the proximity condition having been satisfied between the Samsung smartphone and the second entity.</p>

Claim

Exemplary Infringement Analysis¹

How does Samsung Pay work?

Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments.

How do I make in-store purchases with Samsung Pay?

- 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.

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

Where you can use Google Wallet

Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app.

To use tap to pay on Pixel Fold or another foldable device, fold your device.

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.



You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:



Google Pay symbol Contactless symbol

<https://support.google.com/wallet/answer/12060043?hl=en>

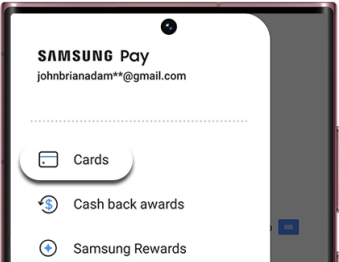
Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 321 1900 381">Near Field Communication (NFC) technology allows users to make secure transactions, exchange digital content, and connect electronic devices with a touch. NFC transmissions are short range (from a touch to a few centimetres) and require the devices to be in close proximity.</p> <p data-bbox="478 414 1900 474">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> <p data-bbox="436 490 1543 522">https://www.samsung.com/uk/support/mobile-devices/what-is-nfc-and-how-do-i-use-it/</p> <div data-bbox="443 560 1220 927" style="border: 1px solid black; padding: 10px;"> <p data-bbox="457 581 1144 669">How Does Near-Field Communication Work?</p> <p data-bbox="457 682 1213 828">Near-field communication is a wireless connectivity technology that is based on RFID. It uses induction coupling to enable communication between two compatible devices that are close. It enables users to automatically transfer data bi-directionally between two NFC-enabled devices by just touching both of them or by bringing them close to each other.</p> <p data-bbox="457 868 1129 922">NFC operates at the globally unlicensed 13.56 MHz frequency. It has three different data transfer rates – i.e., 212 kbit/s, 106 kbit/s, and 424 kbit/s.</p> </div> <p data-bbox="436 933 1564 966">https://www.spiceworks.com/tech/networking/articles/what-is-near-field-communication/</p> <p data-bbox="436 1003 1921 1107">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 data-bbox="130 1117 403 1291">[5.d.] receiving, using the first air interface, a short-range signal from the second entity; and</p>	<p data-bbox="436 1117 1921 1182">The Accused Products perform the method including “receiving, using the first air interface, a short-range signal from the second entity.”</p> <p data-bbox="436 1221 1921 1367">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 receiving, using the first air interface (NFC), a short-range signal from the second entity (second point-of-sale terminal).</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="464 277 1528 581" 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 data-bbox="457 586 1073 621">https://www.samsung.com/uk/samsung-pay/faq/</p> <div data-bbox="464 659 1667 1312" style="border: 1px solid black; padding: 5px;"> <p>Where you can use Google Wallet</p> <p>Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app.</p> <p>To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p>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>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 style="display: flex; justify-content: space-around; align-items: center; margin: 10px 0;">   </div> <p><i>Google Pay symbol Contactless symbol</i></p> </div> <p data-bbox="457 1321 1205 1357">https://support.google.com/wallet/answer/12060043?hl=en</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.
<p>[5.e.] responsive to receiving the short-range signal from the second entity, sending by the smartphone to the second entity over the first air interface, information associated with the second data received from the first device.</p>	<p>The Accused Products use a method including “responsive to receiving the short-range signal from the second entity, sending by the smartphone to the second entity over the first air interface, information associated with the second data received from the first 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 sending to the point-of-sale terminal (the second entity) over NFC (the first air interface) information associated with businesses (the second data) received from the base station (the first device). This information (e.g. a transaction-specific dynamic digital token) is associated with the information provided by Samsung (the second data) received from the base station (the first device). The Samsung smartphone sends the information in response to receiving the short-range signal (NFC signal) from the point-of sale terminal.</p> <div data-bbox="436 889 1503 1198" 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> <div data-bbox="436 1203 1558 1344" style="border: 1px solid black; padding: 5px;"> <p>What is Tokenization?</p> <p>Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe.</p> </div> <p>https://www.samsung.com/uk/samsung-pay/faq/</p>



Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="472 289 655 321">Pay in a store</p> <p data-bbox="472 354 835 378">Step 1: Wake up & unlock your phone</p> <p data-bbox="472 391 1348 443">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="472 467 1318 492">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="472 511 1333 535">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="472 565 1054 589">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="472 602 1102 626">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="472 646 829 670">If the check mark isn't on your screen:</p> <ul data-bbox="472 690 1339 816" 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="472 836 1150 860">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="472 880 1327 971" 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="472 1003 1003 1027">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="472 1040 1260 1065">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="472 1084 1333 1175" 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="457 1203 1222 1227">https://support.google.com/wallet/answer/12060043?hl=en#</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="499 315 1003 358">What device tokens are</p> <p data-bbox="499 407 1482 605">When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> <p data-bbox="499 639 1482 768">In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> <p data-bbox="499 802 1482 898">What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> <p data-bbox="436 932 1318 963">https://blog.google/products/google-pay/device-tokens-google-wallet/</p> <p data-bbox="436 1008 1921 1109">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 data-bbox="132 1117 401 1399">[6.a] The method of claim 1, wherein said transmitting by the smartphone first data to a first device includes transmitting by the smartphone</p>	<p data-bbox="436 1117 1921 1187">The Accused Products perform a method including “wherein said transmitting by the smartphone first data to a first device includes transmitting by the smartphone data relating to a request to pay for a transaction.”</p> <p data-bbox="436 1224 1921 1365">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 transmitting by the Samsung smartphone data relating to a request to pay for a transaction (the first data) to a base station (first device).</p>

Claim	Exemplary Infringement Analysis ¹
<p>data relating to a request to pay for a transaction; and</p>	<p>Add a card</p> <p>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 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 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>https://www.samsung.com/us/support/answer/ANS00045170/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 285 1146 329">How Samsung Wallet protects your data</p> <p data-bbox="478 378 741 410">When you add a card</p> <p data-bbox="478 431 1486 561">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="478 586 1457 638">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="478 662 1465 740">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="457 756 1871 789">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="447 370 1858 475"> <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="514 609 1854 722" style="background-color: #f0f0f0; padding: 5px; 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="447 751 1858 816"> <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="447 846 1858 951"> <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
	<div data-bbox="464 318 1440 1370"> <h2>Add a debit or credit card to the Google Wallet app</h2> <p>You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> <h3>Add new card</h3> <hr/> <p>With the Google Wallet app ^</p> <ol style="list-style-type: none"> 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. <ul style="list-style-type: none"> • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. <ul 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>Tips: After this step:</p> <ul style="list-style-type: none"> • You'll find a message that your card was added and is ready to make payments in: <ul 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>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> </div> <p>https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p>

Claim	Exemplary Infringement Analysis ¹
	<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>[6.b] wherein said receiving by the smartphone second data from the first device includes receiving by the smartphone data relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a transaction.</p>	<p>The Accused Products perform a method including “wherein said receiving by the smartphone second data from the first device includes receiving by the smartphone data relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a 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 financial transactions via Samsung Pay and/or Google Pay includes receiving data relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a transaction (the first data) from a base station (first device).</p> <div data-bbox="436 781 1467 1260" style="border: 1px solid black; padding: 10px;"> <p>How Samsung Wallet protects your data</p> <p>When you add a card</p> <p>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>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>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> </div> <p>https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88</p>

Claim

Exemplary Infringement Analysis¹

Verify your payment method in the Google Wallet app

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.

Tip: To get the code, make sure that your bank has your current phone number and email address.

How you can verify

Important: Some methods may not be available in your country or region.

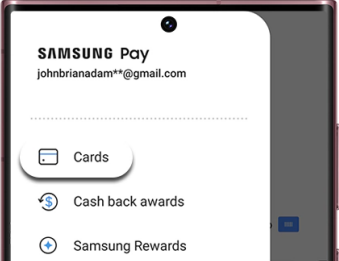
There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems.



By email or text

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.

<https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="499 315 1003 358">What device tokens are</p> <p data-bbox="499 407 1482 605">When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> <p data-bbox="499 639 1482 768">In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> <p data-bbox="499 802 1482 898">What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> <p data-bbox="436 932 1318 963">https://blog.google/products/google-pay/device-tokens-google-wallet/</p> <p data-bbox="436 1008 1921 1109">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 data-bbox="130 1117 411 1399">[7.a.] The method of claim 1, comprising: transmitting by the smartphone third data to a second device; the second device being distinct from the first device and</p>	<p data-bbox="436 1117 1921 1187">The Accused Products perform a method including “transmitting by the smartphone third data to a second device; the second device being distinct from the first device and further being distinct from the first entity.”</p> <p data-bbox="436 1224 1921 1399">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 transmitting by the Samsung smartphone third data (financial institution account information distinct from the first data) to a second device (a base station) that is distinct from the first device and further being distinct from the first entity.</p>

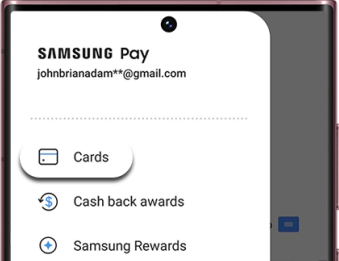
Claim	Exemplary Infringement Analysis ¹
<p>further being distinct from the first entity; and</p>	<div data-bbox="472 313 1545 941" style="border: 1px solid black; padding: 10px;"> <p>Add a card</p> <p>Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners.</p> <ol 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 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>https://www.samsung.com/us/support/answer/ANS00045170/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="464 318 1440 1369"> <h2>Add a debit or credit card to the Google Wallet app</h2> <p>You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> <h3>Add new card</h3> <hr/> <p>With the Google Wallet app ^</p> <ol style="list-style-type: none"> 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. <ul style="list-style-type: none"> • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. <ul 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>Tips: After this step:</p> <ul style="list-style-type: none"> • You'll find a message that your card was added and is ready to make payments in: <ul 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>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> </div> <p>https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p>

Claim	Exemplary Infringement Analysis ¹
	<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>[7.b.] receiving by the smartphone fourth data from the second device relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a financial transaction,</p>	<p>The Accused Products perform a method including “receiving by the smartphone fourth data from the second device relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a 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 financial transactions via Samsung Pay and/or Google Pay includes receiving by the Samsung smartphone fourth data from the second device (a base station) relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a financial transaction.</p> <div data-bbox="436 743 1465 1222" style="border: 1px solid black; padding: 10px;"> <p>How Samsung Wallet protects your data</p> <p>When you add a card</p> <p>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>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>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> </div> <p>https://www.samsung.com/us/support/answer/ANS10002617/?msockid=11f87435ebd96d0b25a660c9ea286c88</p>



Claim	Exemplary Infringement Analysis ¹
	<h2 data-bbox="506 305 1598 435">Verify your payment method in the Google Wallet app</h2> <p data-bbox="506 456 1745 573">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="506 605 1667 678">Tip: To get the code, make sure that your bank has your current phone number and email address.</p> <h3 data-bbox="506 748 873 792">How you can verify</h3> <p data-bbox="506 816 1465 849">Important: Some methods may not be available in your country or region.</p> <p data-bbox="506 881 1749 998">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> <h3 data-bbox="506 1052 764 1089">By email or text</h3> <p data-bbox="506 1117 1743 1232">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="457 1271 1566 1304">https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="499 315 1003 358">What device tokens are</p> <p data-bbox="499 407 1482 605">When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> <p data-bbox="499 639 1482 768">In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> <p data-bbox="499 802 1482 898">What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> <p data-bbox="436 932 1318 963">https://blog.google/products/google-pay/device-tokens-google-wallet/</p> <p data-bbox="436 1008 1919 1109">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>
[7.c.] wherein said transmitting by the smartphone third data to a second device and said receiving by the smartphone fourth data from the second device are	<p data-bbox="436 1117 1919 1219">The Accused Products perform a method including “wherein said transmitting by the smartphone third data to a second device and said receiving by the smartphone fourth data from the second device are performed over the air interface that differs from the first air interface.”</p> <p data-bbox="436 1263 1919 1399">For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes transmitting by the Samsung smartphone third data to a second device and receiving by the Samsung smartphone fourth data from the second device are performed over the cellular data network or WiFi (second air interface) that differs from the first air interface (NFC).</p>

Claim	Exemplary Infringement Analysis ¹
<p>performed over the air interface that differs from the first air interface.</p>	<div data-bbox="472 313 1545 941" style="border: 1px solid black; padding: 10px;"> <p>Add a card</p> <p>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 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 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>https://www.samsung.com/us/support/answer/ANS00045170/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="480 285 1146 329">How Samsung Wallet protects your data</p> <p data-bbox="480 376 741 410">When you add a card</p> <p data-bbox="480 431 1486 560">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="480 584 1457 636">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="480 660 1465 737">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="457 758 1869 792">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="447 370 1858 560">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. 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. <div data-bbox="514 609 1858 722" 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="447 755 1858 820">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.<li data-bbox="447 852 1858 950">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 data-bbox="436 982 1879 1015">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
	<div data-bbox="464 277 1440 1370"> <h2>Add a debit or credit card to the Google Wallet app</h2> <p>You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> <h3>Add new card</h3> <hr/> <p>With the Google Wallet app ^</p> <ol style="list-style-type: none"> 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. <ul style="list-style-type: none"> • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. <ul 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>Tips: After this step:</p> <ul style="list-style-type: none"> • You'll find a message that your card was added and is ready to make payments in: <ul 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>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> </div> <p>https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p>


Claim	Exemplary Infringement Analysis ¹
	<h2 data-bbox="506 305 1598 435">Verify your payment method in the Google Wallet app</h2> <p data-bbox="506 456 1745 573">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="506 605 1667 675">Tip: To get the code, make sure that your bank has your current phone number and email address.</p> <h3 data-bbox="506 748 873 792">How you can verify</h3> <p data-bbox="506 816 1465 849">Important: Some methods may not be available in your country or region.</p> <p data-bbox="506 881 1749 998">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> <h3 data-bbox="506 1052 764 1089">By email or text</h3> <p data-bbox="506 1117 1743 1232">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="457 1271 1566 1304">https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="443 313 1593 964" style="border: 1px solid black; padding: 10px;"> <h3 style="text-align: center;">What device tokens are</h3> <p>When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> <p>In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> <p>What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> </div> <p>https://blog.google/products/google-pay/device-tokens-google-wallet/</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>[8.] The method of claim 1, wherein said operations further comprise: responsive to performing a financial transaction,</p>	<p>The Accused Products perform a method including “responsive to performing a financial transaction, causing data to be transmitted selectively to a plurality of predetermined devices and further causing data to be received selectively from said plurality of predetermined devices.”</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 causing data to be</p>

Claim	Exemplary Infringement Analysis ¹
<p>causing data to be transmitted selectively to a plurality of predetermined devices and further causing data to be received selectively from said plurality of predetermined devices.</p>	<p>transmitted selectively to a plurality of predetermined devices (base stations) and further causing data to be received selectively from said plurality of predetermined devices.</p> <div data-bbox="464 386 1465 812" style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>What kind of data do we collect and use?</p> <p>As described in the Samsung Privacy Policy, in addition to your Samsung Account information and other PII described in this Privacy Notice, we also collect (including from you and/or other parties such as your card issuer/bank and payment network) information regarding your use of the Samsung Pay application. This information includes technical information such as unique device identifier, GUID identifier created as part of your Samsung Account, card issuer, card brand, device model, transaction date and time, whether an MST or NFC based transaction was used, card enrollment status, and whether a transaction successfully went through. Please note that we do not collect any transaction information that can be linked to you such as what you purchased, how much you spent or where you made your purchase. We may however collect, strictly on an aggregated anonymous basis only, transaction information such as amount, merchant name and location. Any such aggregated anonymous transaction information collected cannot be linked back to you or your Mobile Device in any way.</p> </div> <p>https://images.samsung.com/is/content/samsung/p5/ae/samsungpay/images/privacy_notice.pdf</p> <div data-bbox="464 889 1892 1328" style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>Do I need to have an active internet connection for Samsung Wallet to work?</p> <p>Samsung Wallet requires an active internet connection when adding or removing a payment card and to download transaction history. You can connect via a Wi-Fi network or your mobile data connection. When you are using Samsung Pay/Wallet to make a purchase, no internet connection is needed. However, some networks will limit you to 10 transactions during a period without internet access, after which Samsung Wallet will require an active internet connection. We recommend connecting to the internet at least once per day to ensure Samsung Wallet stays up-to-date.</p> </div> <p>https://www.samsung.com/us/support/answer/ANS10002586/?msockid=11f87435ebd96d0b25a660c9ea286c88</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 297 1467 337">Data use for more helpful Google products & services</p> <p data-bbox="485 391 1367 431">Activity data allows for more helpful products & services</p> <p data-bbox="485 451 1866 626">The activity data saved in your Google Account provides helpful and personalized experiences in Google products, such as faster searching and automatic recommendations. At any time, you can control what activity gets saved to your account, download your data, or delete your activity.</p> <p data-bbox="485 662 762 703">Data also helps us:</p> <ul data-bbox="485 732 1866 927" style="list-style-type: none"><li data-bbox="485 732 1115 773">• Make sure our services work as intended.<li data-bbox="485 789 1444 829">• Monitor outages or troubleshooting issues that you report to us.<li data-bbox="485 846 1866 927">• Make improvements to our services. For example, knowledge of which search terms are often misspelled helps us improve spell-check features used across our services. <p data-bbox="457 946 1257 979">https://support.google.com/googlepay/answer/10400210?hl=en</p>

View transaction history

1. Open Google Pay .
2. Under "Manage your Money," click **See transaction history**.
3. Here, you can click on any transaction to see the detailed transaction page.

Troubleshoot to check your previous transaction history



Your transaction history only contains those made through Google Pay and not all UPI or banking transactions. If you can't view your Google Pay transaction history, do the next steps.

Step 1: Update Google Pay

To check for updates, go to the Play Store or App Store.

Step 2: Check email address for Google Pay

If you registered more than one email address for your Google Pay account, go through the email selection steps again.

1. Open Google Pay .
2. Select your preferred language.
3. Enter your 10 digit phone number.
4. To accept all in-app permissions, tap **Allow**.
5. Enter the Google account registered to your mobile device and tap **Continue**. **Tip:** You can also add a new Google account.
6. To secure your Google Pay app , select **Use screen lock** or **Use Google PIN**.
Tip: Under screen lock, you can choose pattern lock, fingerprint sensor, or passcode.
7. Add a bank account.

If you used only one email address to register a Google Pay account, wait for 3 to 4 hours then try to check your transaction history again. If you can't check it, it can be due to poor cellular reception or network coverage.

<https://support.google.com/pay/india/answer/7430307?hl=en#:~:text=View%20transaction%20history%201%20Open%20Google%20Pay%20.,any%20transaction%20to%20see%20the%20detailed%20transaction%20page>

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.
<p>[9.] The method of claim 1, wherein the second air interface comprises an Orthogonal Frequency Division Multiplexed and/or an Orthogonal Frequency Division Multiple Access (OFDM/OFDMA) technology.</p>	<p>The Accused Products perform the method including “wherein the second air interface comprises an Orthogonal Frequency Division Multiplexed and/or an Orthogonal Frequency Division Multiple Access (OFDM/OFDMA) technology.”</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 wirelessly communicating over a second air interface (cellular network or WiFi) that uses a wireless communications link that is based upon licensed frequencies is further based upon an Orthogonal Frequency Division Multiplexed (OFDM) and/or Orthogonal Frequency Division Multiple Access (OFDMA) protocol.</p> <div data-bbox="436 820 1892 1300" style="border: 1px solid black; padding: 10px;"> <p>Is OFDMA used in 5G or other cellular networks?</p> <p>Yes. OFDMA is used in the air interface stage of 5G New Radio (5G NR), which allows for mobile connectivity. OFDM, the older technology, is one of the primary enabling technologies of 3G and 4G cellular service.</p> <p>Where is OFDMA used?</p> <p>OFDMA technology can be applied anywhere data is sent along radio waves, including the:</p> <ul style="list-style-type: none"> • Mobility mode of the IEEE 802.16 wireless standard known as WiMAX • Wireless LAN (WLAN) standard IEEE 802.11ax (Wi-Fi 6) • IEEE 802.20 mobile wireless metropolitan-area network (WMAN) standard • Downlink of the 3GPP Long-Term Evolution (LTE) fourth-generation mobile broadband standard (4G) </div> <p>https://www.cisco.com/c/en/us/products/wireless/what-is-ofdma.html#~q-a</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.
[10.p.] A smartphone that is configured to perform operations associated with a plurality of financial transactions; the operations comprising:	<p>The Accused Products comprise smartphones that are “configured to perform operations associated with a plurality of financial transactions.”</p> <p>For example, a Samsung smartphone capable of conducting financial transactions via Samsung Pay and/or Google Pay satisfies claim 10.</p>

Claim	Exemplary Infringement Analysis ¹
	<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> <p>See https://www.samsung.com/my/samsung-pay/supported-devices/</p>

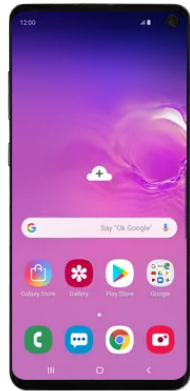
Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="457 277 1885 500"><h2 data-bbox="663 289 1675 342">Fast, secure payments with Samsung Pay</h2><p data-bbox="478 358 1864 407">Samsung Pay allows you to tap to pay with your device anywhere NFC is available, making in-store payments quick and secure¹. You can also use Samsung Pay for in-app and online purchases at participating merchants, including Samsung.com.</p><p data-bbox="1129 456 1226 480">Learn more</p></div> <p data-bbox="449 505 1108 537">https://www.samsung.com/us/apps/samsung-wallet/</p> <div data-bbox="457 578 1488 773"><h3 data-bbox="827 618 1136 699">A better wallet, already in your hand</h3><p data-bbox="485 716 1478 764">Samsung Pay lets you to turn your smartphone or watch into a digital wallet. It lets you carry your payment cards on your device for use anywhere¹ contactless is accepted.</p></div> <p data-bbox="449 781 1016 813">https://www.samsung.com/uk/samsung-pay/</p>

Claim

Exemplary Infringement Analysis¹

Settings > How to set up Google Pay

All categories | Change device | All topics



- 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.
- 2 Go to the Home screen. To open the menu, swipe up or down on the screen.
- 3 Choose Google Pay.

Previous

1 / 23

Next

<https://www.t-mobile.com/support/tutorials/device/samsung/galaxy-s10/topic/settings/how-to-set-up-google-pay>

SAMSUNG Shop AI Mobile TV & Audio Appliances Computing Displays Accessories SmartThings Explore Support For Business

How to use Google apps on your Galaxy phone or tablet

Several different Google apps are available by default on your Galaxy phone and tablet, so you can start using them right away. For example, you can browse the web with Chrome, receive driving directions with Maps, and watch your favorite content with YouTube. Plus, you can download additional apps using the Google Play Store.



Use Google apps

The following Google apps may be preloaded on your device. If they aren't on your device, you can download them from the [Google Play Store](#). To find your Google apps, swipe up on a Home screen to open the Apps screen, and then navigate to and tap the **Google** folder.

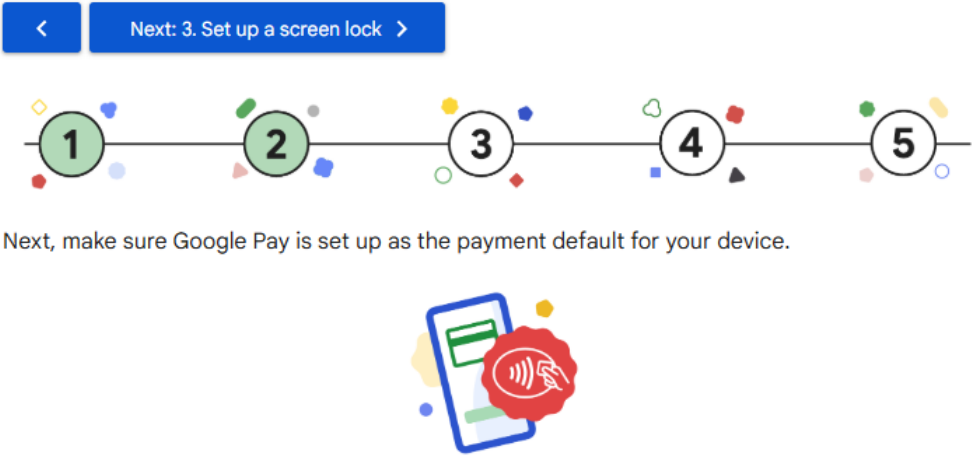


- **Play Store:** This app is the gateway to thousands of apps and games that you can install on your device.
- **Chrome:** Browse the internet with the Chrome browser and bring your open tabs, bookmarks, and address bar data from your computer to your mobile device.
- **Drive:** Open, view, rename, and share files saved to your Google Drive cloud account.
- **Meet/Duo:** Make video calls with friends and family.
- **Gmail:** Send and receive emails with Google's web-based email service.
- **Google:** Find content online using a search engine that learns your interests. You can turn on your personalized feed to receive customized content as well.
- **Google Pay:** Make purchases with your Android phone at participating stores and in mobile apps.
- **Google TV:** Watch movies and TV shows purchased from Google Play using the Google TV app. You can also view videos saved on your device.
- **Maps:** Get directions and other location-based information. You must enable location services to use Google Maps.
- **Photos:** Store and backup your photos and videos automatically to your Google account with Google Photos.
- **Messages:** Google's text messaging app supports chat features that let you send high quality pictures, videos, and text over Wi-Fi.
- **YouTube:** Watch and upload YouTube videos right from your device.

Recommended Articles

- Google services on Wear OS Galaxy watches**
Download apps from the Play Store Note: The Galaxy Store cannot be accessed on Wear OS models. All...
- Set up and use your Wear OS Galaxy Watch**
Galaxy Watch device compatibility for Wear OS models Note: The Galaxy Watch4 and Galaxy Watch5...
- Use Google Assistant on your Wear OS Galaxy watch**
Set up and use Google Assistant on your watch Note: Google Assistant works separately on the watch fro...
- Google services on Wear OS Galaxy watches**
The OS on the Galaxy Watch4, Watch5, and Watch6 series gives you access to Google services! These...

<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>

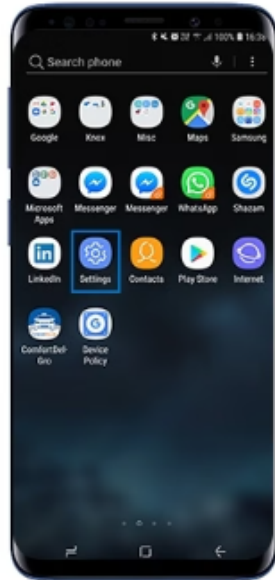
Claim	Exemplary Infringement Analysis ¹
<p>[10.a.] responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone, enabling a mode to communicate by the smartphone information requesting an authorization;</p>	<p>The Accused Products are configured for, “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>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, when conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone enables 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 Samsung smartphone. Once the Samsung smartphone senses a physiological parameter, the Samsung smartphone can send information requesting an authorization (e.g., to unlock the phone or application). Pertinent Samsung-smartphone-based sensors include a face scanner, an iris scanner (for iris recognition), or a fingerprint scanner, which can sense physiological data of the user e.g., facial recognition, an iris, or a fingerprint.</p>

Claim


Exemplary Infringement Analysis¹

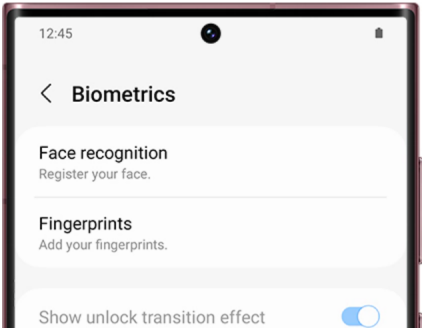
Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:

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="464 277 1688 1295"><h2 data-bbox="527 337 1142 386">Set up and use fingerprint unlock </h2><p data-bbox="520 469 1671 565">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="541 607 1671 1263" style="list-style-type: none"><li data-bbox="541 607 1541 672">1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints.<li data-bbox="541 714 1661 812">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="541 854 1671 951">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="541 993 1430 1123">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="541 1166 1640 1263">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="457 1300 1241 1333">https://www.samsung.com/us/support/answer/ANS10001613/</p>

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>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="464 277 1688 688" style="border: 1px solid black; padding: 10px;"><h2 data-bbox="493 293 1675 440">How to enable Iris authentication for Samsung Pay?</h2><p data-bbox="493 461 724 480">Last Update date : Oct 08, 2020</p><hr data-bbox="493 516 1688 519"/><p data-bbox="520 599 1495 621">The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p><p data-bbox="520 651 1377 673">Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p></div> <p data-bbox="457 729 1801 761">https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/</p>

Claim

Exemplary Infringement Analysis¹

Hello,

Welcome to the Google Wallet community.

Set up screen lock for tap to pay transactions

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.

To make contactless payments with Google Wallet, you must use a screen lock on your device for your security.

You can unlock Google Wallet with several methods:

- PIN
- Pattern
- Password
- Fingerprint
- Iris scan
- 3D face unlock

Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock.

Set or change a screen lock

1. Open your phone Settings app.
2. Tap **Security**.
 - If you don't find "Security," you can get help at your [phone manufacturer support site](#).
3. Tap **Screen lock**.
 - 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.


<https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="436 289 625 321">Pay in a store</p> <p data-bbox="436 354 804 378">Step 1: Wake up & unlock your phone</p> <p data-bbox="436 391 1318 443">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="436 467 1289 492">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="436 513 1304 537">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="436 565 1020 589">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="436 602 1073 626">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="436 647 793 672">If the check mark isn't on your screen:</p> <ul data-bbox="443 693 1308 816" 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="436 837 1119 862">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="443 883 1297 972" 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="436 1000 972 1024">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="436 1040 1230 1065">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="443 1086 1304 1175" 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="426 1203 1188 1232">https://support.google.com/wallet/answer/12060043?hl=en#</p> <p data-bbox="426 1276 1913 1377">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>[10.b.] while the mode is enabled, transmitting first data to a first device as a precursor to performing the plurality of financial transactions; and receiving second data from the first device responsive to said transmitting the first data;</p>	<p>The Accused Products are configured to perform operations including “while the mode is enabled, transmitting first data to a first device as a precursor to performing the plurality of financial transactions; and receiving second data from the first device responsive to said transmitting the first data.”</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, when conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone transmits first data to a base station (a first device) while the mode is enabled. The Samsung smartphone transmits the first data to a base station via a cellular data network or WiFi as a precursor to performing the plurality of financial transactions. The Samsung smartphone receives the second data from the first device responsive to the transmitting the first data.</p>

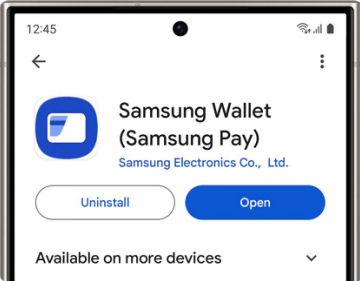
Claim

Exemplary Infringement Analysis¹

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

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

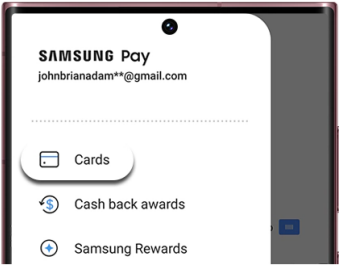
Samsung Wallet often comes pre-installed on compatible devices, but if necessary, it can be [reinstalled](#). Start the app, create a PIN, and follow prompts to add your payment cards.



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="478 280 594 305">Add a card</p> <p data-bbox="478 350 1535 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="478 427 1178 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="478 781 1503 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="457 911 1241 938">https://www.samsung.com/us/support/answer/ANS00045170/</p></p>



Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 285 1146 329">How Samsung Wallet protects your data</p> <p data-bbox="478 376 741 410">When you add a card</p> <p data-bbox="478 431 1486 560">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="478 583 1457 636">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="478 659 1465 737">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="457 756 1869 790">https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88</p>

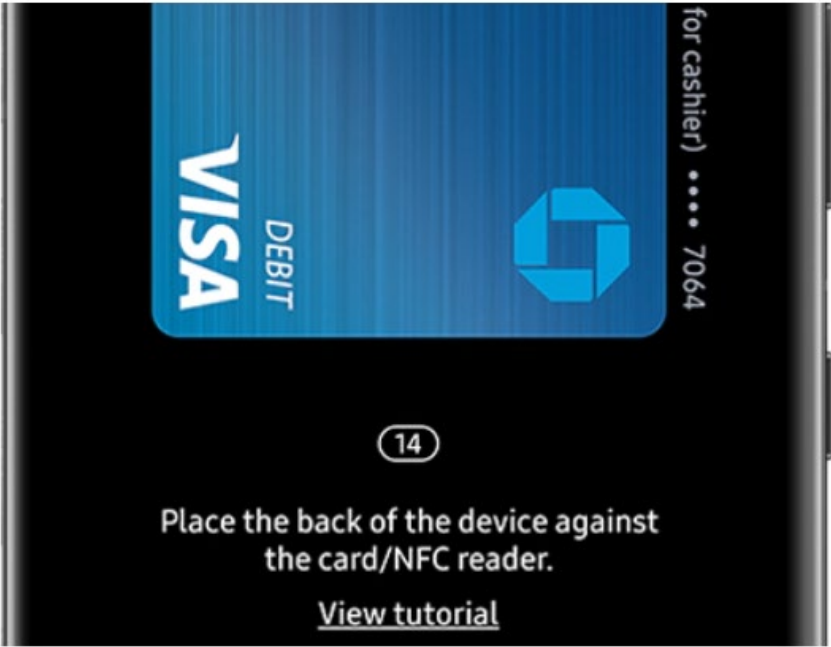
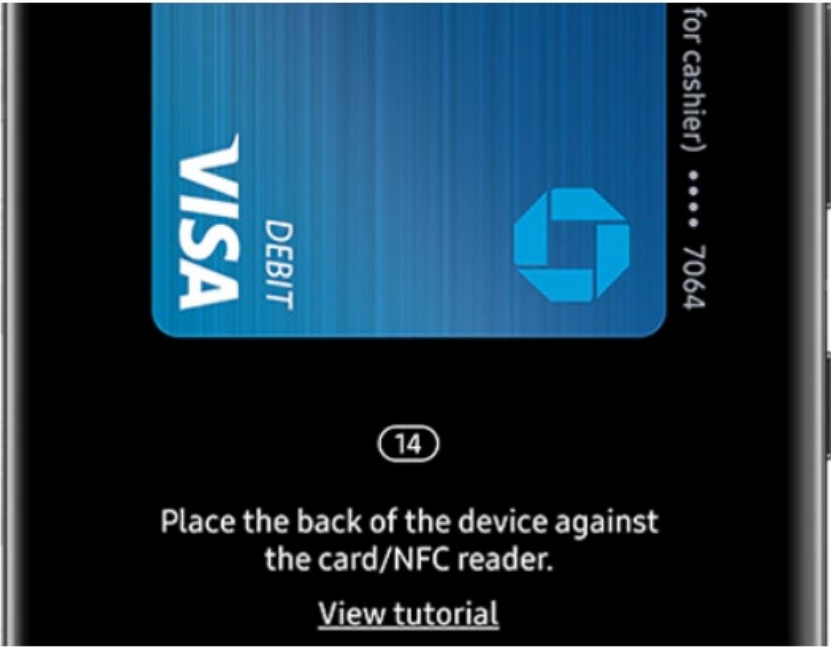
Claim	Exemplary Infringement Analysis ¹
	<p>If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps:</p> <ol style="list-style-type: none"><li data-bbox="447 370 1858 560">1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment 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. 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. <div data-bbox="514 609 1858 722" 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="447 755 1858 820">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.<li data-bbox="447 852 1858 950">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 data-bbox="436 982 1879 1015">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
	<div data-bbox="464 318 1440 1370"> <h2>Add a debit or credit card to the Google Wallet app</h2> <p>You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> <h3>Add new card</h3> <hr/> <p>With the Google Wallet app ^</p> <ol style="list-style-type: none"> 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. <ul style="list-style-type: none"> • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. <ul 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>Tips: After this step:</p> <ul style="list-style-type: none"> • You'll find a message that your card was added and is ready to make payments in: <ul 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>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> </div> <p>https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p>

Claim	Exemplary Infringement Analysis ¹
	<h2 data-bbox="506 305 1598 435">Verify your payment method in the Google Wallet app</h2> <p data-bbox="506 456 1745 573">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="506 605 1667 675">Tip: To get the code, make sure that your bank has your current phone number and email address.</p> <h3 data-bbox="506 748 873 792">How you can verify</h3> <p data-bbox="506 816 1465 849">Important: Some methods may not be available in your country or region.</p> <p data-bbox="506 881 1749 998">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> <h3 data-bbox="506 1052 764 1089">By email or text</h3> <p data-bbox="506 1117 1743 1232">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="457 1271 1566 1304">https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA</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.
[10.c.] performing a first financial transaction of the plurality of financial transactions by:	<p>The Accused Products are configured to perform operations including “performing a first financial transaction of the plurality of financial transactions.”</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, conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone performs a first financial transaction of the plurality of financial transactions.</p> <div data-bbox="436 673 1474 873" style="border: 1px solid black; padding: 10px; text-align: center;"> <p>A better wallet, already in your hand</p> <p><small>Samsung Pay lets you to turn your smartphone or watch into a digital wallet. It lets you carry your payment cards on your device for use anywhere¹ contactless is accepted.</small></p> </div> <p>https://www.samsung.com/uk/samsung-pay/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="464 297 1087 337">Where you can use Google Wallet</p> <p data-bbox="464 362 1619 435">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="464 467 1409 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="464 524 1591 597">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="464 630 1564 703">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="533 743 856 812" style="display: flex; justify-content: space-around; align-items: center;">   </div> <p data-bbox="474 873 924 898"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="436 938 1180 971">https://support.google.com/wallet/answer/12060043?hl=en</p> <p data-bbox="436 1011 1921 1117">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 data-bbox="132 1125 405 1369">[10.d.] detecting by the smartphone that a proximity condition is satisfied between the smartphone and a first entity, wherein the first entity is</p>	<p data-bbox="436 1125 1921 1190">The Accused Products are configured to perform operations including “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 data-bbox="436 1230 1921 1403">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, when conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone detects that a proximity condition is satisfied between the Samsung smartphone and a first entity such as a point-of-sale terminal (which is distinct from the base station (the first device)).</p>

Claim	Exemplary Infringement Analysis ¹
distinct from the first device;	<p data-bbox="499 297 787 326">How does Samsung Pay work?</p> <p data-bbox="499 345 1245 375">Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments.</p> <hr/> <p data-bbox="499 420 1003 449">How do I make in-store purchases with Samsung Pay?</p> <ul data-bbox="499 469 1522 573" 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. <p data-bbox="464 589 1079 618">https://www.samsung.com/uk/samsung-pay/faq/</p> <div data-bbox="470 659 1367 1385" style="border: 1px solid black; padding: 10px;">  <p data-bbox="506 683 1331 1019">  </p> </div> <p data-bbox="464 1393 1251 1422">https://www.samsung.com/us/support/answer/ANS00045102/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="464 298 1087 337">Where you can use Google Wallet</p> <p data-bbox="464 363 1619 435">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="464 467 1409 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="464 526 1591 597">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="464 630 1562 701">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="533 743 856 812" style="display: flex; justify-content: space-around; align-items: center;">   </div> <p data-bbox="474 873 919 899"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="436 938 1178 971">https://support.google.com/wallet/answer/12060043?hl=en</p> <div data-bbox="443 1008 1415 1127" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p data-bbox="449 1019 1409 1122">NFC is limited to short-range communication, which has important implications for physical access security. A user must be within 3.5 inches (10 cm) of an NFC terminal to process a payment or open a door. Another important aspect is that no power is required for the basic</p> </div> <p data-bbox="436 1138 1587 1170">https://www.techtarget.com/searchmobilecomputing/definition/Near-Field-Communication</p> <p data-bbox="436 1208 1919 1312">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>
[10.e.] establishing, using a first air interface, a wireless	The Accused Products are configured to perform operations including “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.”

Claim	Exemplary Infringement Analysis ¹
<p>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>	<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, when conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone establishes, using NFC (a first air interface), a wireless short-range communications link between the Samsung smartphone and the point-of-sale terminal (the first entity). The detection of the NFC field by the Samsung smartphone establishes the communications link between the Samsung smartphone 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 condition having been satisfied between the Samsung smartphone and the point-of-sale terminal.</p> <div data-bbox="436 638 1503 943" style="border: 1px solid black; padding: 10px;"> <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>

Claim



Exemplary Infringement Analysis¹



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

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="464 298 1087 337">Where you can use Google Wallet</p> <p data-bbox="464 363 1619 435">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="464 467 1409 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="464 526 1591 597">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="464 630 1562 701">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="533 743 856 815" style="display: flex; justify-content: space-around; align-items: center;">   </div> <p data-bbox="474 873 919 899"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="436 938 1178 971">https://support.google.com/wallet/answer/12060043?hl=en</p> <div data-bbox="443 1008 1415 1127" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p data-bbox="449 1019 1409 1122">NFC is limited to short-range communication, which has important implications for physical access security. A user must be within 3.5 inches (10 cm) of an NFC terminal to process a payment or open a door. Another important aspect is that no power is required for the basic</p> </div> <p data-bbox="436 1138 1591 1170">https://www.techtarget.com/searchmobilecomputing/definition/Near-Field-Communication</p> <p data-bbox="436 1208 1919 1312">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>
[10.f.] receiving, using the first air interface, a short-	The Accused Products are configured to perform operations including “receiving, using the first air interface, a short-range signal from the first entity.”



Claim	Exemplary Infringement Analysis ¹
<p>range signal from the first entity; 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, when conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone receives, using NFC (the first air interface), a short-range signal from the point-of-sale terminal (the first entity).</p> <div data-bbox="443 456 1503 764" 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> <div data-bbox="443 769 1560 911" style="border: 1px solid black; padding: 5px;"> <p>What is Tokenization?</p> <p>Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe.</p> </div> <div data-bbox="443 915 1568 1040" style="border: 1px solid black; padding: 5px;"> <p>Will I receive a receipt after making a purchase with Samsung Pay?</p> <p>When paying with Samsung Pay you will receive a receipt for your purchases just as you would with a physical card. You will receive a notification confirmation about your transaction, but you will not receive a separate physical or digital receipt from Samsung Pay.</p> </div> <p>https://www.samsung.com/uk/samsung-pay/faq/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="487 298 1115 337">Where you can use Google Wallet</p> <p data-bbox="487 363 1644 435">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="487 467 1430 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="487 526 1619 597">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="487 630 1587 701">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="558 743 884 813"> </div> <p data-bbox="499 873 947 906"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="457 938 1203 971">https://support.google.com/wallet/answer/12060043?hl=en</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="472 289 655 321">Pay in a store</p> <p data-bbox="472 354 835 378">Step 1: Wake up & unlock your phone</p> <p data-bbox="472 391 1348 443">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="472 467 1318 492">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="472 511 1333 535">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="472 565 1054 589">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="472 602 1102 626">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="472 646 829 670">If the check mark isn't on your screen:</p> <ul data-bbox="472 690 1339 816" 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="472 836 1150 860">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="472 880 1327 971" 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="472 1003 1003 1027">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="472 1040 1260 1065">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="472 1084 1333 1175" 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="457 1203 1222 1227">https://support.google.com/wallet/answer/12060043?hl=en#</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="499 315 1003 360">What device tokens are</p> <p data-bbox="499 406 1482 604">When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> <p data-bbox="499 639 1482 766">In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> <p data-bbox="499 802 1482 896">What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> <p data-bbox="436 932 1318 967">https://blog.google/products/google-pay/device-tokens-google-wallet/</p> <p data-bbox="436 1006 1923 1107">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 data-bbox="130 1117 407 1393">[10.g.] responsive to receiving the short-range signal from the first entity, sending to the first entity over the first air interface, information based on the second data</p>	<p data-bbox="436 1117 1923 1185">The Accused Products are configured for, “responsive to receiving the short-range signal from the first entity, sending to the first entity over the first air interface, information based on the second data received from the first device.”</p> <p data-bbox="436 1224 1923 1393">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, when conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone sends 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). This information (e.g., a transaction-specific dynamic digital token) is</p>

Claim	Exemplary Infringement Analysis ¹
<p>received from the first device; and</p>	<p>associated with the information provided by Samsung (the second data) received from the base station (the first device). The Samsung smartphone sends the information in response to receiving the short-range signal (NFC signal) from the point-of sale terminal.</p> <div data-bbox="441 418 1503 727" style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"> <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> <div data-bbox="441 732 1560 873" style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"> <p>What is Tokenization?</p> <p>Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe.</p> </div> <p>https://www.samsung.com/uk/samsung-pay/faq/</p>




Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="487 298 1115 337">Where you can use Google Wallet</p> <p data-bbox="487 363 1644 435">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="487 467 1434 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="487 526 1619 597">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="487 630 1591 701">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="558 743 884 813"> </div> <p data-bbox="499 873 947 906"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="457 938 1203 971">https://support.google.com/wallet/answer/12060043?hl=en</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="472 289 655 321">Pay in a store</p> <p data-bbox="472 354 835 378">Step 1: Wake up & unlock your phone</p> <p data-bbox="472 391 1348 443">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="472 467 1318 492">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="472 511 1333 535">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="472 565 1054 589">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="472 602 1102 626">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="472 646 829 670">If the check mark isn't on your screen:</p> <ul data-bbox="472 690 1339 816" 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="472 836 1150 860">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="472 880 1327 971" 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="472 1000 1003 1024">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="472 1037 1260 1062">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="472 1081 1333 1172" 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="457 1201 1222 1230">https://support.google.com/wallet/answer/12060043?hl=en#</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="499 315 1003 358">What device tokens are</p> <p data-bbox="499 407 1482 605">When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> <p data-bbox="499 639 1482 768">In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> <p data-bbox="499 802 1482 898">What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> <p data-bbox="436 932 1318 963">https://blog.google/products/google-pay/device-tokens-google-wallet/</p> <p data-bbox="436 1008 1917 1109">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 data-bbox="132 1117 405 1396">[10.h.] independent of performing a transaction to pay for one or more items, receiving by the smartphone a communications service from a</p>	<p data-bbox="436 1117 1917 1219">The Accused Products are configured to perform operations including “independent of performing a transaction to pay for one or more items, 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 data-bbox="436 1260 1917 1396">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, when conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone receives a communications service from a wireless network using a cellular data network or WiFi (a second air interface), which differs from NFC (the</p>

Claim	Exemplary Infringement Analysis ¹
<p>wireless network, using a second air interface that differs from the first air interface,</p>	<p>first air interface). The receiving of the communications service is independent of performing a transaction to pay for one or more items.</p> <div data-bbox="457 383 1388 651" style="border: 1px solid black; padding: 10px;"> <p>How to enable or disable Mobile data on your Galaxy phone</p> <p><small>Last Update date : Nov17, 2021</small></p> <hr/> <p>Mobile data is an internet connection provided by a mobile network provider. You can</p> </div> <p>https://www.samsung.com/latin_en/support/mobile-devices/how-to-enable-or-disable-mobile-data-on-your-galaxy-phone/</p> <div data-bbox="457 764 1791 1146" style="border: 1px solid black; padding: 10px;"> <p>What is mobile data & how do I turn it on or off</p> <hr/> <p>Mobile data is the internet connectivity provided by your mobile network provider. While your phone will automatically switch to Wi-Fi if a network is available, you can manually control your mobile data use by enabling and disabling it. You can also enable Data saver to prevent mobile data usage by apps that are running in the background.</p> <p>If you have disabled mobile data and would like to activate Wifi calling, you can find out more here.</p> </div> <p>https://www.samsung.com/uk/support/mobile-devices/how-do-i-enable-or-disable-mobile-data/</p>

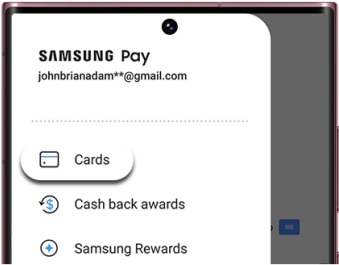
Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 289 1495 329">Q. How can I keep track of purchases I've made with Samsung Pay?</p> <p data-bbox="478 370 1848 511">A. The last 10 transactions made with Samsung Pay are viewable in the Samsung Pay app for one month from the date of purchase. Simply tap on a registered card in the app to see all the Samsung Pay transactions made with that card*. Additionally, a real-time** push notifications with transaction details will be sent after each Samsung Pay purchase.</p> <p data-bbox="611 516 1806 581">*Transaction information is not provided for all cards**Real-time push notifications require an active internet connection.</p> <p data-bbox="457 613 1570 646">https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="453 302 905 342">View transaction history</p> <ol data-bbox="453 362 1199 459" style="list-style-type: none"> 1. Open Google Pay . 2. Under "Manage your Money," click See transaction history. 3. Here, you can click on any transaction to see the detailed transaction page. <p data-bbox="453 508 1234 540">Troubleshoot to check your previous transaction history</p> <p data-bbox="453 557 1346 613">Your transaction history only contains those made through Google Pay and not all UPI or banking transactions. If you can't view your Google Pay transaction history, do the next steps.</p> <p data-bbox="453 651 772 678">Step 1: Update Google Pay</p> <p data-bbox="453 695 982 722">To check for updates, go to the Play Store or App Store.</p> <p data-bbox="453 760 978 787">Step 2: Check email address for Google Pay</p> <p data-bbox="453 803 1325 860">If you registered more than one email address for your Google Pay account, go through the email selection steps again.</p> <ol data-bbox="453 881 1346 1190" style="list-style-type: none"> 1. Open Google Pay . 2. Select your preferred language. 3. Enter your 10 digit phone number. 4. To accept all in-app permissions, tap Allow. 5. Enter the Google account registered to your mobile device and tap Continue. Tip: You can also add a new Google account. 6. To secure your Google Pay app , select Use screen lock or Use Google PIN. Tip: Under screen lock, you can choose pattern lock, fingerprint sensor, or passcode. 7. Add a bank account. <p data-bbox="453 1206 1346 1295">If you used only one email address to register a Google Pay account, wait for 3 to 4 hours then try to check your transaction history again. If you can't check it, it can be due to poor cellular reception or network coverage.</p> <p data-bbox="436 1328 1919 1396">https://support.google.com/pay/india/answer/7430307?hl=en#:~:text=View%20transaction%20history%20%20Open%20Google%20Pay%20.,any%20transaction%20to%20see%20the%20detailed%20transaction%20page</p>

Claim	Exemplary Infringement Analysis ¹
	<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>[10.i.] wherein said transmitting first data and said receiving second data are performed over an air interface that differs from the first air interface.</p>	<p>The Accused Products are configured to perform operations including “wherein said transmitting first data and said receiving second data are performed over an air interface that differs from the first air interface.”</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 transmitting of the first data and the receiving of the second data are performed over a cellular data network or WiFi (an air interface), which differs from NFC (the first air interface). In one example, the first and second data are sent to a base station that is part of a cellular data network or WiFi.</p> <div data-bbox="436 743 1367 1015" style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">How to enable or disable Mobile data on your Galaxy phone</p> <p style="text-align: center; font-size: small;">Last Update date : Nov17,2021</p> <hr style="border: 0.5px solid gray;"/> <p style="text-align: center; font-size: small;">Mobile data is an internet connection provided by a mobile network provider. You can</p> </div> <p>https://www.samsung.com/latin_en/support/mobile-devices/how-to-enable-or-disable-mobile-data-on-your-galaxy-phone/</p>



Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="464 277 1793 656"><h2 data-bbox="510 277 1776 418">What is mobile data & how do I turn it on or off</h2><hr data-bbox="510 467 1776 470"/><p data-bbox="537 516 1770 592">Mobile data is the internet connectivity provided by your mobile network provider. While your phone will automatically switch to Wi-Fi if a network is available, you can manually control your mobile data use by enabling and disabling it. You can also enable Data saver to prevent mobile data usage by apps that are running in the background.</p><p data-bbox="537 613 1415 638">If you have disabled mobile data and would like to activate Wifi calling, you can find out more here.</p></div> <p data-bbox="457 662 1667 695">https://www.samsung.com/uk/support/mobile-devices/how-do-i-enable-or-disable-mobile-data/</p>

Claim	Exemplary Infringement Analysis ¹																							
	<table border="1"> <tr> <td data-bbox="443 285 850 467"> Network 2G GSM GSM850,GSM900,DCS1800,PCS1900 </td> <td data-bbox="858 285 1266 467"> 3G UMTS B1(2100),B2(1900),B4(AWS),B5(850),B8(900) </td> <td data-bbox="1274 285 1719 467"> 4G FDD LTE B1(2100),B2(1900),B3(1800),B4(AWS),B5(850),B7(2600),B8(900),B12(700),B13(700),B14(700),B18(800),B19(800),B20(800),B25(1900),B26(850),B28(700),B29(700),B30(2300),B66(AWS-3),B71(600) </td> </tr> <tr> <td data-bbox="443 474 850 558"> 4G TDD LTE B38(2600),B39(1900),B40(2300),B41(2500),B46(5200),B48(3600) </td> <td data-bbox="858 474 1266 558"> SIM Slot Type SIM 1 + Embedded SIM </td> <td data-bbox="1274 474 1719 558"> 5G FDD Sub6 N1(2100),N7(2600),N28(700),N66(AWS-3),N71(600) </td> </tr> <tr> <td data-bbox="443 565 850 633"> 5G TDD Sub6 N258(26GHz),N260(39GHz),N261(28GHz) </td> <td data-bbox="858 565 1266 633"> 5G TDD mmWave N41(2500),N78(3500) </td> <td></td> </tr> <tr> <td colspan="3" data-bbox="443 639 850 678">Connectivity</td> </tr> <tr> <td data-bbox="443 685 850 769"> Wi-Fi Connectivity 802.11 a/b/g/n/ac/ax 2.4G+5GHz+6GHz, HE160, MIMO, 1024-QAM </td> <td data-bbox="858 685 1266 769"> USB USB 3.2 Gen 1 </td> <td data-bbox="1274 685 1719 769"> Bluetooth® Bluetooth v5.3 </td> </tr> <tr> <td data-bbox="443 776 850 844"> Location Technology GPS, Glonass, Beidou, Galileo </td> <td data-bbox="858 776 1266 844"> Earjack USB Type-C </td> <td data-bbox="1274 776 1719 844"> MHL No </td> </tr> <tr> <td data-bbox="443 850 850 935"> Wi-Fi Direct Yes </td> <td data-bbox="858 850 1266 935"> NFC Yes </td> <td data-bbox="1274 850 1719 935"> PC Sync. Smart Switch (PC version) </td> </tr> </table> <p data-bbox="430 941 1919 1188"> https://www.samsung.com/us/smartphones/galaxy-s23/buy/galaxy-s23-128gb-unlocked-sm-s911ulixaa/?modelCode=SM-S911ULIXAA&cid=pla-ecommm-pfs-mob-us-google-na-01172023-170137-&ds_e=GOOGLE-cr:0-pl:264703705-&ds_c=CN~Other+Phones+Pmax_ID~n_PR~mxmul_SB~ecom_PH~on_KS~pmax_MK~usnat_OB~conv_FS~lo_FF~Phones_BS~mx_KM~na-&ds_ag=-&ds_k=&gad_source=1&gclid=EA1aIQobChMI6ITisqH6hgMVwXR_AB3jjQEnEAQYAiABEgIpQfD_BwE&gclid=aw.ds </p>			Network 2G GSM GSM850,GSM900,DCS1800,PCS1900	3G UMTS B1(2100),B2(1900),B4(AWS),B5(850),B8(900)	4G FDD LTE B1(2100),B2(1900),B3(1800),B4(AWS),B5(850),B7(2600),B8(900),B12(700),B13(700),B14(700),B18(800),B19(800),B20(800),B25(1900),B26(850),B28(700),B29(700),B30(2300),B66(AWS-3),B71(600)	4G TDD LTE B38(2600),B39(1900),B40(2300),B41(2500),B46(5200),B48(3600)	SIM Slot Type SIM 1 + Embedded SIM	5G FDD Sub6 N1(2100),N7(2600),N28(700),N66(AWS-3),N71(600)	5G TDD Sub6 N258(26GHz),N260(39GHz),N261(28GHz)	5G TDD mmWave N41(2500),N78(3500)		Connectivity			Wi-Fi Connectivity 802.11 a/b/g/n/ac/ax 2.4G+5GHz+6GHz, HE160, MIMO, 1024-QAM	USB USB 3.2 Gen 1	Bluetooth® Bluetooth v5.3	Location Technology GPS, Glonass, Beidou, Galileo	Earjack USB Type-C	MHL No	Wi-Fi Direct Yes	NFC Yes	PC Sync. Smart Switch (PC version)
Network 2G GSM GSM850,GSM900,DCS1800,PCS1900	3G UMTS B1(2100),B2(1900),B4(AWS),B5(850),B8(900)	4G FDD LTE B1(2100),B2(1900),B3(1800),B4(AWS),B5(850),B7(2600),B8(900),B12(700),B13(700),B14(700),B18(800),B19(800),B20(800),B25(1900),B26(850),B28(700),B29(700),B30(2300),B66(AWS-3),B71(600)																						
4G TDD LTE B38(2600),B39(1900),B40(2300),B41(2500),B46(5200),B48(3600)	SIM Slot Type SIM 1 + Embedded SIM	5G FDD Sub6 N1(2100),N7(2600),N28(700),N66(AWS-3),N71(600)																						
5G TDD Sub6 N258(26GHz),N260(39GHz),N261(28GHz)	5G TDD mmWave N41(2500),N78(3500)																							
Connectivity																								
Wi-Fi Connectivity 802.11 a/b/g/n/ac/ax 2.4G+5GHz+6GHz, HE160, MIMO, 1024-QAM	USB USB 3.2 Gen 1	Bluetooth® Bluetooth v5.3																						
Location Technology GPS, Glonass, Beidou, Galileo	Earjack USB Type-C	MHL No																						
Wi-Fi Direct Yes	NFC Yes	PC Sync. Smart Switch (PC version)																						

Claim	Exemplary Infringement Analysis ¹
	<p>Add a card</p> <p>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 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>The screenshot shows the Samsung Pay app interface. At the top, it says 'SAMSUNG Pay' and 'johnbrianadam**@gmail.com'. Below that, there are three menu items: 'Cards' (with a card icon), 'Cash back awards' (with a dollar sign icon), and 'Samsung Rewards' (with a plus icon). The 'Cards' option is highlighted with a white background.</p> <ol 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>https://www.samsung.com/us/support/answer/ANS00045170/</p>

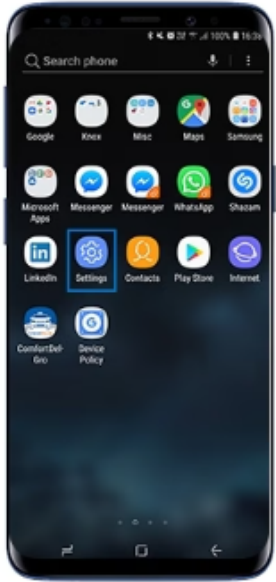
Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 285 1146 329">How Samsung Wallet protects your data</p> <p data-bbox="478 378 741 410">When you add a card</p> <p data-bbox="478 431 1486 561">When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung 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="478 586 1457 638">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="478 662 1465 740">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="457 760 1871 792">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="447 370 1858 560"><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><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><li data-bbox="447 755 1858 820"><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="447 852 1858 950"><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
	<div data-bbox="464 277 1440 1370"> <h2>Add a debit or credit card to the Google Wallet app</h2> <p>You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> <h3>Add new card</h3> <hr/> <p>With the Google Wallet app ^</p> <ol style="list-style-type: none"> 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. <ul style="list-style-type: none"> • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. <ul 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>Tips: After this step:</p> <ul style="list-style-type: none"> • You'll find a message that your card was added and is ready to make payments in: <ul 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>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> </div> <p>https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="464 311 1801 1305" style="border: 1px solid black; padding: 10px;"><h2 data-bbox="506 342 1598 467">Verify your payment method in the Google Wallet app</h2><p data-bbox="506 493 1745 607">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="506 643 1667 711">Tip: To get the code, make sure that your bank has your current phone number and email address.</p><h3 data-bbox="506 789 873 829">How you can verify</h3><p data-bbox="506 854 1465 886">Important: Some methods may not be available in your country or region.</p><p data-bbox="506 919 1751 1032">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><h3 data-bbox="506 1089 764 1122">By email or text</h3><p data-bbox="506 1154 1745 1268">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></div> <p data-bbox="457 1308 1566 1341">https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA</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.
<p>[11.] The smartphone of claim 10, wherein establishing the wireless short-range communications link between the smartphone and the first entity is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.</p>	<p>The Accused Products are configured to perform operations including “establishing the wireless short-range communications link between the smartphone and the first entity is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.”</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 establishing a wireless short-range communications link such as an NFC communications link between the Samsung smartphone and a point-of-sale terminal (the entity). Establishing the wireless short-range communications link is in response to at least a physiological parameter (e.g., facial recognition, an iris, or a fingerprint) having been sensed by at least one sensor of the smartphone (e.g., the facial. fingerprint, or iris scanner).</p> <div data-bbox="443 821 1925 992" 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> <div data-bbox="443 1068 1503 1377" 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>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="510 297 1644 329">Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:</p> <p data-bbox="485 358 688 391">1 Tap Settings</p>  <p data-bbox="457 1047 1864 1117">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="464 277 1688 1295"><h2 data-bbox="527 337 1142 386">Set up and use fingerprint unlock </h2><p data-bbox="520 472 1671 565">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="541 610 1671 1263" style="list-style-type: none"><li data-bbox="541 610 1541 675">1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints.<li data-bbox="541 716 1661 813">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="541 854 1671 951">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="541 992 1430 1122">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="541 1162 1640 1260">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="457 1304 1241 1333">https://www.samsung.com/us/support/answer/ANS10001613/</p>

Claim

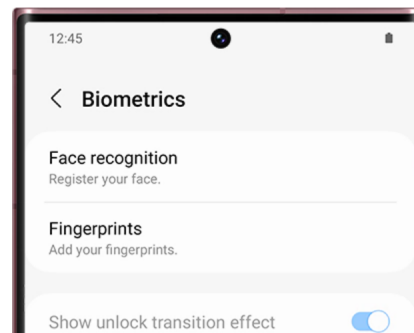
Exemplary Infringement Analysis¹

Set up Facial recognition

Note: To use Face recognition, you need to set a PIN, Pattern, or Password first.

Your face is unique to you, which makes it one of the best security features in your arsenal.

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.



<https://www.samsung.com/us/support/answer/ANS00062630/>



Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="464 277 1688 688" style="border: 1px solid black; padding: 10px;"><h2 data-bbox="493 293 1675 440">How to enable Iris authentication for Samsung Pay?</h2><p data-bbox="493 461 724 480">Last Update date : Oct 08, 2020</p><hr data-bbox="493 516 1688 519"/><p data-bbox="520 600 1495 620">The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p><p data-bbox="520 652 1377 672">Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p></div> <p data-bbox="457 695 1801 727">https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/</p>

Claim

Exemplary Infringement Analysis¹

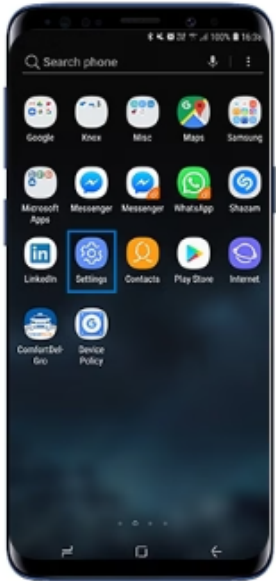



<https://www.samsung.com/us/support/answer/ANS00045102/>

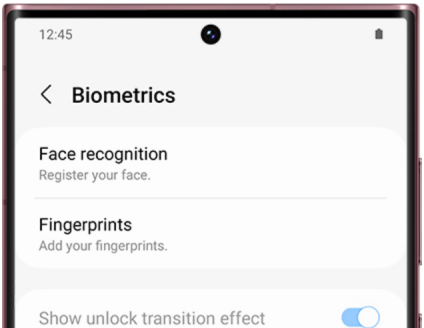
Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 298 1115 337">Where you can use Google Wallet</p> <p data-bbox="485 363 1646 435">Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app.</p> <p data-bbox="485 467 1436 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="485 526 1619 597">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="485 630 1591 701">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="558 743 884 813"> </div> <p data-bbox="499 873 947 906"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="457 938 1205 971">https://support.google.com/wallet/answer/12060043?hl=en</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="443 289 621 321">Pay in a store</p> <p data-bbox="443 354 800 378">Step 1: Wake up & unlock your phone</p> <p data-bbox="443 391 1318 443">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="443 467 1289 492">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="443 511 1304 535">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="443 565 1020 589">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="443 602 1073 626">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="443 646 793 670">If the check mark isn't on your screen:</p> <ul data-bbox="443 690 1304 816" 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="443 836 1119 860">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="443 880 1293 971" 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="443 1000 972 1024">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="443 1039 1230 1063">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="443 1083 1304 1174" 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="428 1203 1188 1232">https://support.google.com/wallet/answer/12060043?hl=en#</p> <p data-bbox="428 1274 1913 1375">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>[12.] The smartphone of claim 10, wherein sending by the smartphone to the first entity, information based on the second data, is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.</p>	<p>The Accused Products are configured to perform operations including “wherein sending by the smartphone to the first entity, information associated with the second data, is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.”</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 sending by the Samsung smartphone to the first entity, information associated with the second data, which is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.</p> <div data-bbox="443 711 1503 1016" 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> <div data-bbox="443 1024 1560 1162" style="border: 1px solid black; padding: 5px;"> <p>What is Tokenization?</p> <p>Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card’s number. So your transactions remain secure, and your shopping stays safe.</p> </div> <div data-bbox="443 1170 1568 1295" style="border: 1px solid black; padding: 5px;"> <p>Will I receive a receipt after making a purchase with Samsung Pay?</p> <p>When paying with Samsung Pay you will receive a receipt for your purchases just as you would with a physical card. You will receive a notification confirmation about your transaction, but you will not receive a separate physical or digital receipt from Samsung Pay.</p> <p>https://www.samsung.com/uk/samsung-pay/faq/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="472 289 1060 321">Is Samsung Pay blocked by entering the PIN or fingerprint incorrectly?</p> <p data-bbox="472 345 1591 435">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> <p data-bbox="457 456 1073 488">https://www.samsung.com/uk/samsung-pay/faq/</p> <div data-bbox="464 524 1646 1284" style="border: 1px solid black; padding: 10px;"> <p data-bbox="510 548 1640 581">Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:</p> <p data-bbox="485 605 688 646">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 'Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:' is displayed. Below this text, a numbered step '1 Tap Settings' is shown. The phone's status bar at the top indicates 100% battery and the time 16:24. The search bar at the top of the phone screen says 'Search phone'.</p> </div> <p data-bbox="457 1300 1864 1365">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="485 277 1688 1295"><h2 data-bbox="527 337 1142 386">Set up and use fingerprint unlock </h2><p data-bbox="520 472 1671 565">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="541 610 1671 1263" style="list-style-type: none"><li data-bbox="541 610 1541 675">1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints.<li data-bbox="541 716 1661 813">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="541 854 1671 951">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="541 992 1430 1122">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="541 1162 1640 1260">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="457 1304 1241 1333">https://www.samsung.com/us/support/answer/ANS10001613/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 284 808 316">Set up Facial recognition</p> <p data-bbox="478 370 1304 397">Note: To use Face recognition, you need to set a PIN, Pattern, or Password first.</p> <p data-bbox="478 430 1430 457">Your face is unique to you, which makes it one of the best security features in your arsenal.</p> <ol data-bbox="478 511 1075 912" 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="457 941 1243 971">https://www.samsung.com/us/support/answer/ANS00062630/</p>

Claim	Exemplary Infringement Analysis ¹
	<h1 data-bbox="478 298 1885 472">How to enable Iris authentication for Samsung Pay?</h1> <p data-bbox="478 495 751 516">Last Update date : Oct 08, 2020</p> <hr data-bbox="478 565 1885 568"/> <p data-bbox="512 662 1667 683">The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p> <p data-bbox="512 724 1528 745">Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p> <p data-bbox="436 773 1780 805">https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="487 298 1115 337">Where you can use Google Wallet</p> <p data-bbox="487 363 1644 435">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="487 467 1434 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="487 526 1619 597">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="487 630 1591 701">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="558 743 884 813"> </div> <p data-bbox="499 873 947 906"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="457 938 1205 971">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="472 289 655 321">Pay in a store</p> <p data-bbox="472 354 835 378">Step 1: Wake up & unlock your phone</p> <p data-bbox="472 391 1350 443">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="472 467 1318 492">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="472 511 1333 535">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="472 565 1052 589">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="472 602 1100 626">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="472 646 827 670">If the check mark isn't on your screen:</p> <ul data-bbox="472 690 1337 816" 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="472 836 1150 860">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="472 880 1327 971" 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="472 1000 1003 1024">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="472 1037 1260 1062">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="472 1081 1333 1172" 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="457 1201 1220 1232">https://support.google.com/wallet/answer/12060043?hl=en#</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="499 315 1003 358">What device tokens are</p> <p data-bbox="499 407 1482 605">When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> <p data-bbox="499 639 1482 768">In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> <p data-bbox="499 802 1482 898">What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> <p data-bbox="436 932 1318 963">https://blog.google/products/google-pay/device-tokens-google-wallet/</p> <p data-bbox="436 1008 1921 1109">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 data-bbox="132 1117 407 1399">[13.] The smartphone of claim 10, wherein sending by the smartphone to the first entity, information based on the second data, is performed responsive</p>	<p data-bbox="436 1117 1921 1222">The Accused Products are configured to perform operations including “wherein sending by the smartphone to the first entity, information associated with the second data, is performed responsive to a value of at least one parameter associated with the smartphone.”</p> <p data-bbox="436 1260 1921 1365">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 a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations</p>

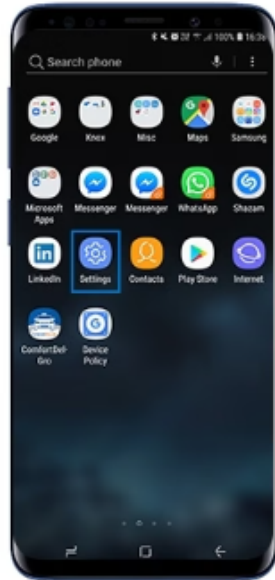
Claim	Exemplary Infringement Analysis ¹
<p>to a value of at least one parameter associated with the smartphone.</p>	<p>including sending by the Samsung smartphone to the first entity (the point-of-sale terminal) information based on the second data in response to physiological data (a value of a parameter associated with the smartphone).</p> <div data-bbox="472 386 1535 690" style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <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="472 768 1558 938" 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>

Claim

Exemplary Infringement Analysis¹

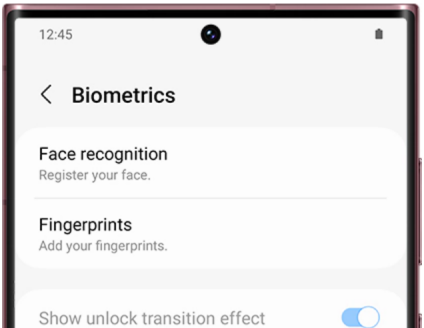
Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps:

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="464 277 1688 1295"><h2 data-bbox="527 337 1142 386">Set up and use fingerprint unlock ^</h2><p data-bbox="520 472 1671 565">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="541 610 1671 1263" style="list-style-type: none"><li data-bbox="541 610 1541 675">1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints.<li data-bbox="541 716 1661 813">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="541 854 1671 951">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="541 992 1430 1122">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="541 1162 1640 1260">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="457 1304 1241 1336">https://www.samsung.com/us/support/answer/ANS10001613/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 284 808 316">Set up Facial recognition</p> <p data-bbox="478 370 1304 397">Note: To use Face recognition, you need to set a PIN, Pattern, or Password first.</p> <p data-bbox="478 430 1430 457">Your face is unique to you, which makes it one of the best security features in your arsenal.</p> <ol data-bbox="478 511 1075 912" 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="457 941 1243 971">https://www.samsung.com/us/support/answer/ANS00062630/</p>



Claim	Exemplary Infringement Analysis ¹
	<h1 data-bbox="478 298 1885 472">How to enable Iris authentication for Samsung Pay?</h1> <p data-bbox="478 495 751 516">Last Update date : Oct 08, 2020</p> <hr data-bbox="478 565 1885 568"/> <p data-bbox="512 662 1667 683">The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device.</p> <p data-bbox="512 724 1528 745">Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay.</p> <p data-bbox="436 773 1780 805">https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 297 1115 337">Where you can use Google Wallet</p> <p data-bbox="485 362 1644 435">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="485 467 1434 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="485 524 1619 597">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="485 630 1591 703">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="558 743 884 813">   </div> <p data-bbox="499 873 947 898"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="457 938 1203 971">https://support.google.com/wallet/answer/12060043?hl=en</p>



Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="472 289 653 321">Pay in a store</p> <p data-bbox="472 354 835 378">Step 1: Wake up & unlock your phone</p> <p data-bbox="472 391 1348 443">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="472 467 1318 492">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="472 511 1333 535">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="472 565 1052 589">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="472 602 1100 626">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="472 646 827 670">If the check mark isn't on your screen:</p> <ul data-bbox="472 690 1337 816" 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="472 836 1148 860">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="472 880 1325 971" 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="472 1000 1003 1024">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="472 1037 1260 1062">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="472 1081 1333 1172" 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="457 1201 1220 1230">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
	<div data-bbox="499 315 1008 360" data-label="Section-Header"> <h2>What device tokens are</h2> </div> <div data-bbox="499 406 1482 604" data-label="Text"> <p>When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> </div> <div data-bbox="499 639 1482 766" data-label="Text"> <p>In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> </div> <div data-bbox="499 802 1482 896" data-label="Text"> <p>What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> </div> <div data-bbox="436 932 1318 964" data-label="Text"> <p>https://blog.google/products/google-pay/device-tokens-google-wallet/</p> </div> <div data-bbox="436 1006 1923 1107" data-label="Text"> <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> </div>
<p>[14.a] The smartphone of claim 10, wherein the operations further comprise: performing a second financial transaction of the plurality of</p>	<p>The Accused Products are configured to perform operations including “performing a second transaction of the plurality of financial transactions.”</p> <p>For example, a Samsung smartphone conducting a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations including performing a second transaction of the plurality of financial transactions.</p>



Claim	Exemplary Infringement Analysis ¹
financial transactions by:	<div data-bbox="472 277 1535 581" 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 data-bbox="472 589 1079 621">https://www.samsung.com/uk/samsung-pay/faq/</p> <div data-bbox="472 659 1673 1312" style="border: 1px solid black; padding: 5px;"> <p>Where you can use Google Wallet</p> <p>Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app.</p> <p>To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p>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>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 style="display: flex; justify-content: center; align-items: center; gap: 20px;">   </div> <p style="text-align: center;"><i>Google Pay symbol Contactless symbol</i></p> </div> <p data-bbox="472 1320 1211 1352">https://support.google.com/wallet/answer/12060043?hl=en</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.
<p>[14.b.] detecting by the smartphone that a proximity condition is satisfied between the smartphone and a second entity; wherein the second entity is distinct from the first entity and is further distinct from the first device;</p>	<p>The Accused Products are configured to perform operations including “detecting by the smartphone that a proximity condition is satisfied between the smartphone and a second entity, wherein the second entity is distinct from the first entity and is further distinct from the first 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 detecting by the Samsung smartphone that the Samsung smartphone satisfies a proximity condition between itself and a second point-of-sale terminal (second entity) which is distinct from the first point-of-sale terminal and from the base station (first device).</p> <div data-bbox="436 781 1503 1089" style="border: 1px solid black; padding: 10px;"> <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>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="487 298 1115 337">Where you can use Google Wallet</p> <p data-bbox="487 363 1644 435">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="487 467 1430 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="487 526 1619 597">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="487 630 1587 701">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="558 743 884 813"> </div> <p data-bbox="499 873 947 906"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="457 938 1203 971">https://support.google.com/wallet/answer/12060043?hl=en</p>



Claim	Exemplary Infringement Analysis ¹
	<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>https://support.google.com/wallet/answer/12060043?hl=en</p> <p>Background on NFC Technology</p> <p>Based on the 13.56 MHz wireless communication protocol, the NFC technology allows wireless communication between two NFC-compliant devices up to 10 centimeters apart.</p> <p>Very convenient, this connection does not rely on Wi-Fi, 4G, LTE or similar technologies, and it doesn't cost anything to use: no need for the user to be skilled, does not need batteries, does not emit RF waves in the absence of a reader (it is a passive technology), NFC is within range everyone's range thanks to the massive deployment of NFC in smartphones.</p> <p>https://www.st.com/content/st_com/en/support/learning/essentials-and-insights/connectivity/nfc.html</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>[14.c.] establishing, using the first air interface, a wireless short-range communications link between the smartphone and the second entity, in response to the proximity condition having been satisfied between the smartphone and the second entity;</p>	<p>The Accused Products are configured to perform operations including “establishing, using the first air interface, a wireless short-range communications link between the smartphone and the second entity, in response to the proximity condition having been satisfied between the smartphone and the second entity.”</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 establishing, using the first air interface (NFC), a wireless short-range communications link between the Samsung smartphone and the second entity (second point-of-sale terminal), in response to the proximity condition having been satisfied between the Samsung smartphone and the second entity.</p> <div data-bbox="438 673 1503 979" style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <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>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="487 298 1115 337">Where you can use Google Wallet</p> <p data-bbox="487 363 1644 435">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="487 467 1434 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="487 526 1619 597">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="487 630 1591 701">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="558 743 884 813"> </div> <p data-bbox="499 873 947 906"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="457 938 1205 971">https://support.google.com/wallet/answer/12060043?hl=en</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="464 277 1675 865" style="border: 1px solid black; padding: 10px;"> <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. </div> <p data-bbox="457 873 1205 902">https://support.google.com/wallet/answer/12060043?hl=en</p> <div data-bbox="464 943 1245 1308" style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <p>How Does Near-Field Communication Work?</p> <p>Near-field communication is a wireless connectivity technology that is based on RFID. It uses induction coupling to enable communication between two compatible devices that are close. It enables users to automatically transfer data bi-directionally between two NFC-enabled devices by just touching both of them or by bringing them close to each other.</p> <p>NFC operates at the globally unlicensed 13.56 MHz frequency. It has three different data transfer rates – i.e., 212 kbit/s, 106 kbit/s, and 424 kbit/s.</p> </div> <p data-bbox="457 1317 1591 1346">https://www.spiceworks.com/tech/networking/articles/what-is-near-field-communication/</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.
[14.d.] receiving, using the first air interface, a short-range signal from the second entity; and	<p>The Accused Products are configured to perform operations including “receiving, using the first air interface, a short-range signal from the second entity.”</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 receiving, using the first air interface (NFC), a short-range signal from the second entity (second point-of-sale terminal).</p> <div data-bbox="436 711 1503 1016" style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <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>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 297 1115 337">Where you can use Google Wallet</p> <p data-bbox="485 362 1644 435">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="485 467 1434 500">To use tap to pay on Pixel Fold or another foldable device, fold your device.</p> <p data-bbox="485 524 1619 597">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="485 630 1591 703">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="558 743 884 813" style="display: flex; justify-content: space-around; align-items: center;">   </div> <p data-bbox="499 873 947 898"><i>Google Pay symbol Contactless symbol</i></p> <p data-bbox="457 938 1203 971">https://support.google.com/wallet/answer/12060043?hl=en</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="443 289 621 321">Pay in a store</p> <p data-bbox="443 354 802 378">Step 1: Wake up & unlock your phone</p> <p data-bbox="443 391 1318 443">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="443 467 1289 492">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="443 511 1304 535">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="443 565 1020 589">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="443 602 1073 626">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="443 646 793 670">If the check mark isn't on your screen:</p> <ul data-bbox="443 690 1304 816" 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="443 836 1119 860">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="443 880 1295 971" 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="443 1000 972 1024">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="443 1039 1230 1063">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="443 1083 1304 1174" 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="428 1203 1188 1232">https://support.google.com/wallet/answer/12060043?hl=en#</p> <p data-bbox="428 1274 1913 1375">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>

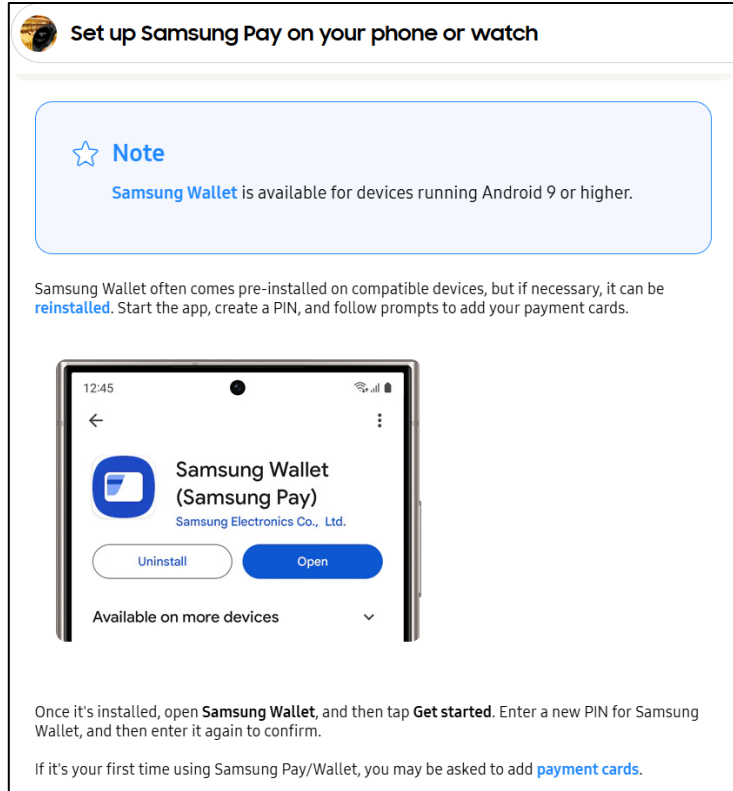
Claim	Exemplary Infringement Analysis ¹
<p>[14.e.] responsive to receiving the short-range signal from the second entity, sending by the smartphone to the second entity over the first air interface; information associated with the second data received from the first device.</p>	<p>The Accused Products are configured to perform operations including “responsive to receiving the short-range signal from the second entity, sending by the smartphone to the second entity over the first air interface; information associated with the second data received from the first 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 transaction via Samsung Pay and/or Google Pay is configured to perform operations including sending to the point-of-sale terminal (the second entity) over NFC (the first air interface) information associated with businesses (the second data) received from the base station (the first device). This information (e.g. a transaction-specific dynamic digital token) is associated with the information provided by Samsung (the second data) received from the base station (the first device). The Samsung smartphone sends the information in response to receiving the short-range signal (NFC signal) from the point-of sale terminal.</p> <div data-bbox="443 745 1503 1052" 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> <div data-bbox="443 1057 1560 1198" style="border: 1px solid black; padding: 5px;"> <p>What is Tokenization?</p> <p>Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe.</p> </div> <p>https://www.samsung.com/uk/samsung-pay/faq/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="472 289 655 321">Pay in a store</p> <p data-bbox="472 354 835 378">Step 1: Wake up & unlock your phone</p> <p data-bbox="472 391 1348 443">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="472 467 1318 492">Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app.</p> <p data-bbox="472 511 1333 535">Tip: In most countries or regions, smaller transactions don't require you to unlock your phone.</p> <p data-bbox="472 565 1054 589">Step 2: Hold the back of your phone to the payment reader</p> <p data-bbox="472 602 1102 626">When you're done paying, a blue check mark appears on the screen.</p> <p data-bbox="472 646 829 670">If the check mark isn't on your screen:</p> <ul data-bbox="472 690 1339 816" 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="472 836 1150 860">If there's a check mark but the cashier says that the payment didn't work:</p> <ul data-bbox="472 880 1327 971" 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="472 1000 1003 1024">Step 3: If prompted, follow the on-screen instructions</p> <p data-bbox="472 1037 1260 1062">Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen.</p> <ul data-bbox="472 1081 1333 1172" 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="457 1201 1222 1230">https://support.google.com/wallet/answer/12060043?hl=en#</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="499 315 1003 358">What device tokens are</p> <p data-bbox="499 407 1482 605">When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> <p data-bbox="499 639 1482 768">In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> <p data-bbox="499 802 1482 898">What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> <p data-bbox="436 932 1318 967">https://blog.google/products/google-pay/device-tokens-google-wallet/</p> <p data-bbox="436 1008 1921 1112">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 data-bbox="132 1117 401 1399">[15.a] The smartphone of claim 10, wherein said transmitting by the smartphone first data to a first device includes transmitting</p>	<p data-bbox="436 1117 1921 1187">The Accused Products are configured to perform operations including “wherein said transmitting by the smartphone first data to a first device includes transmitting by the smartphone data relating to a request to pay for a transaction.”</p> <p data-bbox="436 1224 1921 1399">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 a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations including transmitting by the Samsung smartphone data relating to a request to pay for a transaction (the first data) to a base station (first device).</p>

Claim **Exemplary Infringement Analysis¹**

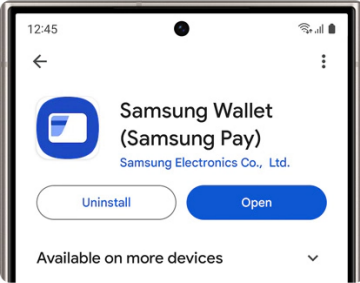
by the smartphone data relating to a request to pay for a transaction; and

A screenshot of a mobile application page titled "Set up Samsung Pay on your phone or watch". It features a "Note" box stating "Samsung Wallet is available for devices running Android 9 or higher." Below this, text explains that Samsung Wallet is often pre-installed but can be reinstalled. A central image shows the Samsung Wallet app page on an Android phone, with "Uninstall" and "Open" buttons. Further text instructs the user to open the app, tap "Get started", and enter a PIN. A final note mentions that users may be asked to add payment cards.

Set up Samsung Pay on your phone or watch

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

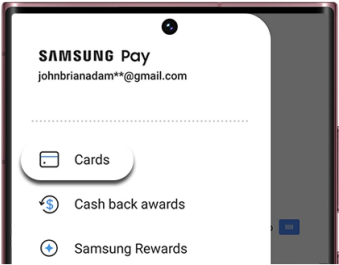
Samsung Wallet often comes pre-installed on compatible devices, but if necessary, it can be **reinstalled**. Start the app, create a PIN, and follow prompts to add your payment cards.



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="478 280 594 305">Add a card</p> <p data-bbox="478 350 1535 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="478 427 1178 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="478 781 1503 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="457 911 1241 938">https://www.samsung.com/us/support/answer/ANS00045170/</p></p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="480 285 1146 329">How Samsung Wallet protects your data</p> <p data-bbox="480 376 741 410">When you add a card</p> <p data-bbox="480 431 1486 560">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="480 583 1457 636">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="480 659 1465 737">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="457 756 1869 790">https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88</p>

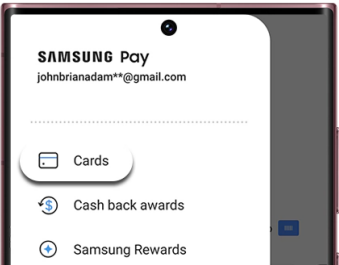
Claim	Exemplary Infringement Analysis ¹
	<p>If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps:</p> <ol style="list-style-type: none"><li data-bbox="447 370 1858 560"><p>1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment 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><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><li data-bbox="447 755 1858 820"><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="447 852 1858 950"><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
	<div data-bbox="478 316 1365 414"> <h2>Add a debit or credit card to the Google Wallet app</h2> </div> <div data-bbox="478 430 1396 454"> <p>You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> </div> <div data-bbox="478 503 682 535"> <h3>Add new card</h3> </div> <div data-bbox="478 568 1396 600"> <p>With the Google Wallet app ^</p> </div> <div data-bbox="514 625 1354 998"> <ol style="list-style-type: none"> 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. <ul style="list-style-type: none"> • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. <ul 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. </div> <div data-bbox="504 1015 1312 1242"> <p>Tips: After this step:</p> <ul style="list-style-type: none"> • You'll find a message that your card was added and is ready to make payments in: <ul 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. </div> <div data-bbox="504 1258 1354 1347"> <p>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> </div> <div data-bbox="451 1372 1711 1404"> <p>https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p> </div>

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.
<p>[15.b] wherein said receiving by the smartphone second data from the first device includes receiving by the smartphone data relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a transaction.</p>	<p>The Accused Products are configured to perform operations including “wherein said receiving by the smartphone second data from the first device includes receiving by the smartphone data relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a 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, a Samsung smartphone conducting a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations including receiving data relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a transaction (the first data) from a base station (first device).</p> <div data-bbox="436 743 1551 987" style="border: 1px solid black; padding: 5px;"> <p>How Samsung Pay protects your data</p> <p>When you add a card</p> <p>When you add your payment card to Samsung Pay, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer’s payment network (i.e., 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 Pay fraudulently. Learn more about security and tokenization in Samsung Pay.</p> </div> <p>https://www.samsung.com/us/support/answer/ANS00043932/</p>

Claim	Exemplary Infringement Analysis ¹
	<h2 data-bbox="506 305 1598 435">Verify your payment method in the Google Wallet app</h2> <p data-bbox="506 456 1745 573">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="506 605 1667 675">Tip: To get the code, make sure that your bank has your current phone number and email address.</p> <h3 data-bbox="506 748 873 792">How you can verify</h3> <p data-bbox="506 816 1465 849">Important: Some methods may not be available in your country or region.</p> <p data-bbox="506 881 1749 998">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> <h3 data-bbox="506 1052 764 1089">By email or text</h3> <p data-bbox="506 1117 1743 1232">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="457 1271 1566 1304">https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA</p>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="499 315 1008 358" data-label="Section-Header"> <h2>What device tokens are</h2> </div> <div data-bbox="499 406 1482 604" data-label="Text"> <p>When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> </div> <div data-bbox="499 639 1482 766" data-label="Text"> <p>In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> </div> <div data-bbox="499 802 1482 896" data-label="Text"> <p>What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> </div> <div data-bbox="436 932 1318 964" data-label="Text"> <p>https://blog.google/products/google-pay/device-tokens-google-wallet/</p> </div> <div data-bbox="436 1006 1921 1110" data-label="Text"> <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> </div>
<p>[16.a] The smartphone of claim 10, wherein said operations further comprise: transmitting third data to a second device; the second</p>	<p>The Accused Products are configured to perform operations including “wherein said operations further comprise: transmitting third data to a second device; the second device being distinct from the first device and further being distinct from the first entity”</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 a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations including transmitting by the Samsung smartphone third data (financial institution account information distinct from</p>

Claim	Exemplary Infringement Analysis ¹
<p>device being distinct from the first device and further being distinct from the first entity;</p>	<p>the first data) to a second device (a base station) that is distinct from the first device and further being distinct from the first entity.</p> <div data-bbox="472 386 1545 1015" style="border: 1px solid black; padding: 10px;"> <p>Add a card</p> <p>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 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 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>https://www.samsung.com/us/support/answer/ANS00045170/</p> </div>

Claim	Exemplary Infringement Analysis ¹
	<div data-bbox="478 318 1365 415"> <h2>Add a debit or credit card to the Google Wallet app</h2> </div> <div data-bbox="478 428 1398 454"> <p>You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> </div> <div data-bbox="478 505 682 534"> <h3>Add new card</h3> </div> <div data-bbox="478 573 747 597"> <p>With the Google Wallet app ^</p> </div> <div data-bbox="518 631 1354 998"> <ol style="list-style-type: none"> 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. <ul style="list-style-type: none"> • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. <ul 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. </div> <div data-bbox="504 1021 707 1045"> <p>Tips: After this step:</p> </div> <div data-bbox="504 1068 1314 1239"> <ul style="list-style-type: none"> • You'll find a message that your card was added and is ready to make payments in: <ul 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. </div> <div data-bbox="504 1261 1358 1347"> <p>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> </div> <div data-bbox="453 1377 1717 1409"> <p>https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p> </div>

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.
<p>[16.b] receiving by the smartphone fourth data from the second device relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a financial transaction;</p>	<p>The Accused Products are configured to perform operations including “receiving by the smartphone fourth data from the second device relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a 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, a Samsung smartphone conducting a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations including receiving by the Samsung smartphone fourth data from the second device (a base station) relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a financial transaction.</p> <div data-bbox="436 781 1467 1260" style="border: 1px solid black; padding: 10px;"> <p>How Samsung Wallet protects your data</p> <p>When you add a card</p> <p>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>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>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> </div> <p>https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88</p>

Claim

Exemplary Infringement Analysis¹

Verify your payment method in the Google Wallet app

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.

Tip: To get the code, make sure that your bank has your current phone number and email address.

How you can verify

Important: Some methods may not be available in your country or region.

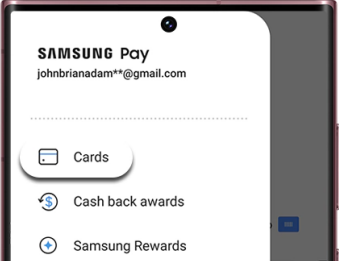
There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems.

By email or text

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.



<https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="499 315 1003 358">What device tokens are</p> <p data-bbox="499 407 1482 605">When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> <p data-bbox="499 639 1482 768">In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> <p data-bbox="499 802 1482 898">What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> <p data-bbox="436 932 1318 967">https://blog.google/products/google-pay/device-tokens-google-wallet/</p> <p data-bbox="436 1008 1921 1109">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 data-bbox="130 1117 411 1399">[16.c] wherein said transmitting by the smartphone third data to a second device and said receiving by the smartphone fourth data from the second device are</p>	<p data-bbox="436 1117 1921 1222">The Accused Products are configured to perform operations including “wherein said transmitting by the smartphone third data to a second device and said receiving by the smartphone fourth data from the second device are performed over the air interface that differs from the first air interface.”</p> <p data-bbox="436 1263 1921 1399">For example, a Samsung smartphone conducting a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations including transmitting by the Samsung smartphone third data to a second device and receiving by the Samsung smartphone fourth data from the second device are performed over the cellular data network or WiFi (second air interface) that differs from the first air interface (NFC).</p>

Claim	Exemplary Infringement Analysis ¹
<p>performed over the air interface that differs from the first air interface.</p>	<p>Add a card</p> <p>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 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>The screenshot shows the Samsung Pay app interface. At the top, it says 'SAMSUNG Pay' and 'johnbrianadam**@gmail.com'. Below that, there are three options: 'Cards' (highlighted with a white background and a plus sign), 'Cash back awards', and 'Samsung Rewards'.</p> <ol 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>https://www.samsung.com/us/support/answer/ANS00045170/</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="478 285 1146 329">How Samsung Wallet protects your data</p> <p data-bbox="478 378 741 410">When you add a card</p> <p data-bbox="478 431 1486 561">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="478 586 1457 638">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="478 662 1465 740">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="457 760 1871 792">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="449 370 1860 558"><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><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><li data-bbox="449 753 1860 818"><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="449 850 1860 954"><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
	<div data-bbox="478 318 1365 415"> <h2>Add a debit or credit card to the Google Wallet app</h2> </div> <div data-bbox="478 428 1398 454"> <p>You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch.</p> </div> <div data-bbox="478 505 682 534"> <h3>Add new card</h3> </div> <div data-bbox="478 573 747 597"> <p>With the Google Wallet app ^</p> </div> <div data-bbox="518 631 1354 997"> <ol style="list-style-type: none"> 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. <ul style="list-style-type: none"> • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. <ul 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. </div> <div data-bbox="504 1021 707 1045"> <p>Tips: After this step:</p> </div> <div data-bbox="504 1068 1314 1239"> <ul style="list-style-type: none"> • You'll find a message that your card was added and is ready to make payments in: <ul 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. </div> <div data-bbox="504 1260 1358 1347"> <p>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> </div> <div data-bbox="453 1377 1717 1409"> <p>https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app</p> </div>


Claim	Exemplary Infringement Analysis ¹
	<h2 data-bbox="499 305 1600 435">Verify your payment method in the Google Wallet app</h2> <p data-bbox="499 456 1745 574">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="499 605 1667 678">Tip: To get the code, make sure that your bank has your current phone number and email address.</p> <h3 data-bbox="499 748 873 792">How you can verify</h3> <p data-bbox="499 818 1465 850">Important: Some methods may not be available in your country or region.</p> <p data-bbox="499 881 1751 1000">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> <h3 data-bbox="499 1052 764 1096">By email or text</h3> <p data-bbox="499 1117 1745 1235">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="457 1273 1566 1305">https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="499 315 1003 358">What device tokens are</p> <p data-bbox="499 407 1482 605">When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more.</p> <p data-bbox="499 639 1482 768">In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network.</p> <p data-bbox="499 802 1482 898">What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from.</p> <p data-bbox="436 932 1318 963">https://blog.google/products/google-pay/device-tokens-google-wallet/</p> <p data-bbox="436 1008 1919 1112">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 data-bbox="132 1117 401 1399">[17] The smartphone of claim 10, wherein said operations further comprise: responsive to performing a financial transaction, causing data to be</p>	<p data-bbox="436 1117 1919 1255">The Accused Products are configured to perform operations including “wherein said operations further comprise: responsive to performing a financial transaction, causing data to be transmitted selectively to a plurality of predetermined devices and further causing data to be received selectively from said plurality of predetermined devices.”</p> <p data-bbox="436 1295 1919 1399">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 a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations</p>

Claim	Exemplary Infringement Analysis ¹
<p>transmitted selectively to a plurality of predetermined devices and further causing data to be received selectively from said plurality of predetermined devices.</p>	<p>including causing data to be transmitted selectively to a plurality of predetermined devices (base stations) and further causing data to be received selectively from said plurality of predetermined devices.</p> <div data-bbox="464 383 1463 812" style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"> <p>What kind of data do we collect and use?</p> <p>As described in the Samsung Privacy Policy, in addition to your Samsung Account information and other PII described in this Privacy Notice, we also collect (including from you and/or other parties such as your card issuer/bank and payment network) information regarding your use of the Samsung Pay application. This information includes technical information such as unique device identifier, GUID identifier created as part of your Samsung Account, card issuer, card brand, device model, transaction date and time, whether an MST or NFC based transaction was used, card enrollment status, and whether a transaction successfully went through. Please note that we do not collect any transaction information that can be linked to you such as what you purchased, how much you spent or where you made your purchase. We may however collect, strictly on an aggregated anonymous basis only, transaction information such as amount, merchant name and location. Any such aggregated anonymous transaction information collected cannot be linked back to you or your Mobile Device in any way.</p> </div> <p>https://images.samsung.com/is/content/samsung/p5/ae/samsungpay/images/privacy_notice.pdf</p> <div data-bbox="464 889 1892 1330" style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"> <p>Do I need to have an active internet connection for Samsung Wallet to work?</p> <p>Samsung Wallet requires an active internet connection when adding or removing a payment card and to download transaction history. You can connect via a Wi-Fi network or your mobile data connection. When you are using Samsung Pay/Wallet to make a purchase, no internet connection is needed. However, some networks will limit you to 10 transactions during a period without internet access, after which Samsung Wallet will require an active internet connection. We recommend connecting to the internet at least once per day to ensure Samsung Wallet stays up-to-date.</p> </div> <p>https://www.samsung.com/us/support/answer/ANS10002586/?msockid=11f87435ebd96d0b25a660c9ea286c88</p>

Claim	Exemplary Infringement Analysis ¹
	<p data-bbox="485 297 1467 337">Data use for more helpful Google products & services</p> <p data-bbox="485 391 1367 431">Activity data allows for more helpful products & services</p> <p data-bbox="485 451 1866 626">The activity data saved in your Google Account provides helpful and personalized experiences in Google products, such as faster searching and automatic recommendations. At any time, you can control what activity gets saved to your account, download your data, or delete your activity.</p> <p data-bbox="485 662 762 703">Data also helps us:</p> <ul data-bbox="485 732 1866 927" style="list-style-type: none"><li data-bbox="485 732 1115 773">• Make sure our services work as intended.<li data-bbox="485 789 1444 829">• Monitor outages or troubleshooting issues that you report to us.<li data-bbox="485 846 1866 927">• Make improvements to our services. For example, knowledge of which search terms are often misspelled helps us improve spell-check features used across our services. <p data-bbox="457 946 1257 979">https://support.google.com/googlepay/answer/10400210?hl=en</p>

View transaction history

1. Open Google Pay .
2. Under "Manage your Money," click **See transaction history**.
3. Here, you can click on any transaction to see the detailed transaction page.

Troubleshoot to check your previous transaction history



Your transaction history only contains those made through Google Pay and not all UPI or banking transactions. If you can't view your Google Pay transaction history, do the next steps.

Step 1: Update Google Pay

To check for updates, go to the Play Store or App Store.

Step 2: Check email address for Google Pay

If you registered more than one email address for your Google Pay account, go through the email selection steps again.

1. Open Google Pay .
2. Select your preferred language.
3. Enter your 10 digit phone number.
4. To accept all in-app permissions, tap **Allow**.
5. Enter the Google account registered to your mobile device and tap **Continue**. **Tip:** You can also add a new Google account.
6. To secure your Google Pay app , select **Use screen lock** or **Use Google PIN**.
Tip: Under screen lock, you can choose pattern lock, fingerprint sensor, or passcode.
7. Add a bank account.

If you used only one email address to register a Google Pay account, wait for 3 to 4 hours then try to check your transaction history again. If you can't check it, it can be due to poor cellular reception or network coverage.

<https://support.google.com/pay/india/answer/7430307?hl=en#:~:text=View%20transaction%20history%201%20Open%20Google%20Pay%20.,any%20transaction%20to%20see%20the%20detailed%20transaction%20page>

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