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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
61/522,099	08/10/2011	Michael A. Liberty	18756.8.1

CONFIRMATION NO. 5488

22913
Workman Nydegger
60 East South Temple
Suite 1000
Salt Lake City, UT 84111

37 CFR 1.48(d)
ACKNOWLEDGEMENT LETTER

OC000000114969654

Date Mailed: 02/26/2020

NOTICE OF ACCEPTANCE OF REQUEST UNDER 37 CFR 1.48(d)

This is in response to the applicant's request under 37 CFR 1.48(d) submitted on 02/20/2020.

">The request under 37 CFR 1.48(d) to correct the inventorship, to correct or update the name of an inventor, or to correct the order of names of joint inventors is accepted.

Questions about the contents of this notice and the requirements it sets forth should be directed to the Office of Data Management, Application Assistance Unit, at **(571) 272-4000** or **(571) 272-4200** or **1-888-786-0101**.

/mmasfaw/

PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
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APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
61/522,099	08/10/2011		220	18756.8.1		

CONFIRMATION NO. 5488
UPDATED FILING RECEIPT

22913
Workman Nydegger
60 East South Temple
Suite 1000
Salt Lake City, UT 84111

OC000000114969631

Date Mailed: 02/26/2020

Receipt is acknowledged of this provisional patent application. It will not be examined for patentability and will become abandoned not later than twelve months after its filing date. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF FIRST INVENTOR, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection.

Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please submit a written request for a corrected Filing Receipt identifying the requested changes, preferably by including a properly marked-up ADS showing the changes with strike-through for deletions and underlining for additions. If you received a "Notice to File Missing Parts" or other Notice requiring a response for this application, please submit any request for correction to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections provided that the request is grantable.

Inventor(s)

Michael A. Liberty, Portland, ME;
Felipe Fernandes, Austin, TX;

Applicant(s)

FINTIV INC., Austin, TX;

Power of Attorney: The patent practitioners associated with Customer Number 022913

Permission to Access Application via Priority Document Exchange: No

Permission to Access Search Results: No

Applicant may provide or rescind an authorization for access using Form PTO/SB/39 or Form PTO/SB/69 as appropriate.

Projected Publication Date: None, application is not eligible for pre-grant publication

Non-Publication Request: No

Early Publication Request: No

Title

MOBILE WALLET PLATFORM

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications:

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

Since the rights granted by a U.S. patent extend only throughout the territory of the United States and have no effect in a foreign country, an inventor who wishes patent protection in another country must apply for a patent in a specific country or in regional patent offices. Applicants may wish to consider the filing of an international application under the Patent Cooperation Treaty (PCT). An international (PCT) application generally has the same effect as a regular national patent application in each PCT-member country. The PCT process **simplifies** the filing of patent applications on the same invention in member countries, but **does not result** in a grant of "an international patent" and does not eliminate the need of applicants to file additional documents and fees in countries where patent protection is desired.

Almost every country has its own patent law, and a person desiring a patent in a particular country must make an application for patent in that country in accordance with its particular laws. Since the laws of many countries differ in various respects from the patent law of the United States, applicants are advised to seek guidance from specific foreign countries to ensure that patent rights are not lost prematurely.

Applicants also are advised that in the case of inventions made in the United States, the Director of the USPTO must issue a license before applicants can apply for a patent in a foreign country. The filing of a U.S. patent application serves as a request for a foreign filing license. The application's filing receipt contains further information and guidance as to the status of applicant's license for foreign filing.

Applicants may wish to consult the USPTO booklet, "General Information Concerning Patents" (specifically, the section entitled "Treaties and Foreign Patents") for more information on timeframes and deadlines for filing foreign patent applications. The guide is available either by contacting the USPTO Contact Center at 800-786-9199, or it can be viewed on the USPTO website at http://www.uspto.gov/web/offices/pac/doc/general/index.html.

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, http://www.stopfakes.gov. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4258).

LICENSE FOR FOREIGN FILING UNDER

Title 35, United States Code, Section 184

Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
Page 3 of 106

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Bureau of Industry and Security, Department of Commerce (15 CFR parts 730-774); the Office of Foreign AssetsControl, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

SelectUSA

The United States represents the largest, most dynamic marketplace in the world and is an unparalleled location for business investment, innovation, and commercialization of new technologies. The U.S. offers tremendous resources and advantages for those who invest and manufacture goods here. Through SelectUSA, our nation works to promote and facilitate business investment. SelectUSA provides information assistance to the international investor community; serves as an ombudsman for existing and potential investors; advocates on behalf of U.S. cities, states, and regions competing for global investment; and counsels U.S. economic development organizations on investment attraction best practices. To learn more about why the United States is the best country in the world to develop technology, manufacture products, deliver services, and grow your business, visit http://www.SelectUSA.gov or call +1-202-482-6800.

UNITED STATES PATENT AND TRADEMARK OFFICE

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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
61/522,099	08/10/2011	Michael A. Liberty	18756.8.1

CONFIRMATION NO. 5488

POA ACCEPTANCE LETTER

22913
Workman Nydegger
60 East South Temple
Suite 1000
Salt Lake City, UT 84111

OC000000114969720

Date Mailed: 02/26/2020

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 02/20/2020.

The Power of Attorney in this application is accepted. Correspondence in this application will be mailed to the above address as provided by 37 CFR 1.33.

Questions about the contents of this notice and the requirements it sets forth should be directed to the Office of Data Management, Application Assistance Unit, at **(571) 272-4000** or **(571) 272-4200** or **1-888-786-0101**.

/mmasfaw/

PayPal - Exhibit 1027
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Doc Code: R48.REQ
Document Description: Request under Rule 48 correcting inventorship

PTO/AIA/40 (04-18)
Approved for use through 11/30/2020. OMB 0651-0031
U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

REQUEST FOR CORRECTION IN A PATENT APPLICATION RELATING TO INVENTORSHIP OR AN INVENTOR NAME, OR ORDER OF NAMES, OTHER THAN IN A REISSUE APPLICATION (37 CFR 1.48)

Application Number	61/522,099
Filing Date	August 10, 2011
First Named Inventor	Michael A. Liberty
Art Unit	n/a
Examiner Name	n/a
Practitioner Docket Number	18756.8.1

To: Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Applicant hereby **requests that the inventorship be corrected or changed, or that the name of the inventor or a joint inventor, or the order of the names of joint inventors, be changed,** in the above-identified application. **Note**: 37 CFR 1.48 applies to any request to correct inventorship filed on or after September 16, 2012, regardless of the application filing date. **Do not submit this form after payment of the issue fee or if the application has been patented.** See 37 CFR 1.324 for correction of inventorship in a patent.

Please check the applicable box(es) below.

For a nonprovisional application:

☐ 1. This request is to correct or change the inventorship in a **nonprovisional** application (**under 37 CFR 1.48(a)**) and includes:

☐ An application data sheet (ADS) in accordance with 37 CFR 1.76(c) with the corrected or updated information shown with markings (*e.g.*, underlining for insertions, strikethrough for deletions). See the Manual of Patent Examining Procedure (MPEP) section 601.05(a) for information about filing an ADS in an application filed on/after September 16, 2012. For information about filing a Supplemental ADS in an application filed before September 16, 2012, see MPEP 601.05(b).

☐ The processing fee set forth in 37 CFR 1.17(i). $ _____

☐ An inventor is being added. An inventor's oath or declaration by any actual inventor who has not yet executed an oath or declaration is required (see 37 CFR 1.48(b)). See MPEP 602.01(a) for information about an inventor's oath or declaration for an application filed on/after September 16, 2012 (*e.g.*, form **PTO/AIA/01**). For information about an inventor's oath or declaration for an application filed before September 16, 2012 (*e.g.*, form **PTO/SB/01**), see MPEP 602.01(b).

☐ This request is being filed after the first Office action on the merits has been given or mailed (see 37 CFR 1.48(c) and 1.17(d)). Check one of the following:

☐ This request to correct or change the inventorship is due solely to the cancellation of claims in the application.

OR

☐ The fee set forth in 37 CFR 1.17(d) is due (in addition to the fee set forth in 37 CFR 1.17(i)). $ _____

This collection of information is required by 37 CFR 1.48. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

PTO/AIA/40 (04-18)
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U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE
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REQUEST FOR CORRECTION IN A PATENT APPLICATION RELATING TO INVENTORSHIP OR AN INVENTOR NAME, OR ORDER OF NAMES, OTHER THAN IN A REISSUE APPLICATION (37 CFR 1.48)

☐ 2. This request is to correct or update the name of the inventor or a joint inventor, or the order of names of joint inventors, in a **nonprovisional** application (**under 37 CFR 1.48(f)**) and includes:

☐ An application data sheet in accordance with 37 CFR 1.76(c) identifying the complete inventive entity, including the corrected or updated name of the inventor, or the new order of names shown with markings (*e.g.*, underlining for insertions, strikethrough for deletions). See the MPEP 601.05(a) for information about filing an ADS in an application filed on/after September 16, 2012. For information about filing a Supplemental ADS in an application filed before September 16, 2012, see MPEP 601.05(b).

☐ The processing fee set forth in 37 CFR 1.17(i). $ _____

For a provisional application:

■ This request is to change or correct the inventorship, or correct or update the name of the inventor or a joint inventor, in a **provisional** application (**under 37 CFR 1.48(d)**) and includes:

■ **Attached hereto** is a document that is signed by a party set forth in 37 CFR 1.33(b) and identifies each inventor by his or her legal name, in the preferred order. Note: the document may be an application data sheet in accordance with 37 CFR 1.76(c) that identifies the changes with markings (underlining for insertions, strikethrough for deletions).

■ The processing fee set forth in 37 CFR 1.17(q). $ 50.00

Fee Payment Information:

☐ Applicant asserts small entity status. See 37 CFR 1.27.

☐ Applicant certifies micro entity status. See 37 CFR 1.29.
Form PTO/SB/15A or B or equivalent must either be enclosed or have been submitted previously

☐ A check in the amount of the fee is enclosed.

☐ Payment by credit card. Form PTO-2038 is attached.

■ The Director is hereby authorized to charge any fees which may be required, or credit any overpayment to Deposit Account No. 233178.

■ Payment made via EFS-Web.

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

I am the

☐ Applicant*

■ attorney or agent of record
Registration number 40,831

☐ attorney or agent acting under 37 CFR 1.34
Registration number _____

Signature /John C. Stringham/

Typed or printed name John C. Stringham

Date February 20, 2020

NOTE: This form must be signed in accordance with 37 CFR 1.33. See 37 CFR 1.4 for signature requirements and certifications. *Juristic entities must be represented by a patent practitioner (See 37 CFR 1.31, applicable to any paper filed on or after September 16, 2012 that is presented on behalf of a juristic entity, regardless of application filing date). Submit multiple forms if more than one signature is required, see below**.

☐ ** Total of _____ forms are submitted.

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PayPal v. Fintiv - IPR2023-00744
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Application Data Sheet 37 CFR 1.76	Attorney Docket Number	18756.8.1
	Application Number	61/522099
Title of Invention	MOBILE WALLET PLATFORM	

The application data sheet is part of the provisional or nonprovisional application for which it is being submitted. The following form contains the bibliographic data arranged in a format specified by the United States Patent and Trademark Office as outlined in 37 CFR 1.76.
This document may be completed electronically and submitted to the Office in electronic format using the Electronic Filing System (EFS) or the document may be printed and included in a paper filed application.

Secrecy Order 37 CFR 5.2:

☐ Portions or all of the application associated with this Application Data Sheet may fall under a Secrecy Order pursuant to 37 CFR 5.2 (Paper filers only. Applications that fall under Secrecy Order may not be filed electronically.)

Inventor Information:

Inventor 1 Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Michael	A.	Liberty	

Residence Information (Select One) ◉ US Residency ○ Non US Residency ○ Active US Military Service

City	Windmere	State/Province	FL	Country of Residence	US

Mailing Address of Inventor:

Address 1	5373 Isleworth Country Club Drive		
Address 2			
City	Windmere	State/Province	FL
Postal Code	34786	Country	US

Inventor 2 Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Felipe		Fernandes	

Residence Information (Select One) ◉ US Residency ○ Non US Residency ○ Active US Military Service

City	Austin	State/Province	TX	Country of Residence	US

Mailing Address of Inventor:

Address 1	701 Barton Boulevard		
Address 2			
City	Austin	State/Province	TX
Postal Code	78704	Country	

All Inventors Must Be Listed - Additional Inventor Information blocks may be generated within this form by selecting the **Add** button. Add

Correspondence Information:

Enter either Customer Number or complete the Correspondence Information section below.
For further information see 37 CFR 1.33(a).

PTO/AIA/14 (02-18)
Approved for use through 11/30/2020. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	18756.8.1
	Application Number	
Title of Invention	MOBILE WALLET PLATFORM	

☐ An Address is being provided for the correspondence Information of this application.			
Customer Number	22913		
Email Address	docketing@wnlaw.com	Add Email	Remove Email

Application Information:

Title of the Invention	MOBILE WALLET PLATFORM		
Attorney Docket Number	18756.8.1	**Small Entity Status Claimed**	☒
Application Type	Provisional		
Subject Matter	Utility		
Total Number of Drawing Sheets (if any)		**Suggested Figure for Publication (if any)**	

Filing By Reference:

Only complete this section when filing an application by reference under 35 U.S.C. 111(c) and 37 CFR 1.57(a). Do not complete this section if application papers including a specification and any drawings are being filed. Any domestic benefit or foreign priority information must be provided in the appropriate section(s) below (i.e., "Domestic Benefit/National Stage Information" and "Foreign Priority Information").

For the purposes of a filing date under 37 CFR 1.53(b), the description and any drawings of the present application are replaced by this reference to the previously filed application, subject to conditions and requirements of 37 CFR 1.57(a).

Application number of the previously filed application	Filing date (YYYY-MM-DD)	Intellectual Property Authority or Country

Publication Information:

☐ Request Early Publication (Fee required at time of Request 37 CFR 1.219)

☐ **Request Not to Publish.** I hereby request that the attached application not be published under 35 U.S.C. 122(b) and certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in another country, or under a multilateral international agreement, that requires publication at eighteen months after filing.

Representative Information:

Representative information should be provided for all practitioners having a power of attorney in the application. Providing this information in the Application Data Sheet does not constitute a power of attorney in the application (see 37 CFR 1.32).
Either enter Customer Number or complete the Representative Name section below. If both sections are completed the customer Number will be used for the Representative Information during processing.

Please Select One:	◉ Customer Number	○ US Patent Practitioner	○ Limited Recognition (37 CFR 11.9)
Customer Number	22913		

PTO/AIA/14 (02-18)
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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	18756.8.1
	Application Number	
Title of Invention	MOBILE WALLET PLATFORM	

Domestic Benefit/National Stage Information:

This section allows for the applicant to either claim benefit under 35 U.S.C. 119(e), 120, 121, 365(c), or 386(c) or indicate National Stage entry from a PCT application. Providing benefit claim information in the Application Data Sheet constitutes the specific reference required by 35 U.S.C. 119(e) or 120, and 37 CFR 1.78.
When referring to the current application, please leave the "Application Number" field blank.

Prior Application Status			Remove
Application Number	Continuity Type	Prior Application Number	Filing or 371(c) Date (YYYY-MM-DD)

Additional Domestic Benefit/National Stage Data may be generated within this form by selecting the **Add** button.

Foreign Priority Information:

This section allows for the applicant to claim priority to a foreign application. Providing this information in the application data sheet constitutes the claim for priority as required by 35 U.S.C. 119(b) and 37 CFR 1.55. When priority is claimed to a foreign application that is eligible for retrieval under the priority document exchange program (PDX)[i] the information will be used by the Office to automatically attempt retrieval pursuant to 37 CFR 1.55(i)(1) and (2). Under the PDX program, applicant bears the ultimate responsibility for ensuring that a copy of the foreign application is received by the Office from the participating foreign intellectua property office, or a certified copy of the foreign priority application is filed, within the time period specified in 37 CFR 1.55(g)(1).

			Remove
Application Number	Country[i]	Filing Date (YYYY-MM-DD)	Access Code[j] (if applicable)

Additional Foreign Priority Data may be generated within this form by selecting the **Add** button.

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications

☐ This application (1) claims priority to or the benefit of an application filed before March 16, 2013 and (2) also contains, or contained at any time, a claim to a claimed invention that has an effective filing date on or after March 16, 2013.
NOTE: By providing this statement under 37 CFR 1.55 or 1.78, this application, with a filing date on or after March 16, 2013, will be examined under the first inventor to file provisions of the AIA.

PTO/AIA/14 (02-18)
Approved for use through 11/30/2020. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	18756.8.1
	Application Number	
Title of Invention	MOBILE WALLET PLATFORM	

Authorization or Opt-Out of Authorization to Permit Access:

When this Application Data Sheet is properly signed and filed with the application, applicant has provided written authority to permit a participating foreign intellectual property (IP) office access to the instant application-as-filed (see paragraph A in subsection 1 below) and the European Patent Office (EPO) access to any search results from the instant application (see paragraph B in subsection 1 below).

Should applicant choose not to provide an authorization identified in subsection 1 below, applicant **must opt-out** of the authorization by checking the corresponding box A or B or both in subsection 2 below.

NOTE: This section of the Application Data Sheet is **ONLY** reviewed and processed with the **INITIAL** filing of an application. After the initial filing of an application, an Application Data Sheet cannot be used to provide or rescind authorization for access by a foreign IP office(s). Instead, Form PTO/SB/39 or PTO/SB/69 must be used as appropriate.

1. Authorization to Permit Access by a Foreign Intellectual Property Office(s)

A. Priority Document Exchange (PDX) - Unless box A in subsection 2 (opt-out of authorization) is checked, the undersigned hereby **grants the USPTO authority** to provide the European Patent Office (EPO), the Japan Patent Office (JPO), the Korean Intellectual Property Office (KIPO), the State Intellectual Property Office of the People's Republic of China (SIPO), the World Intellectual Property Organization (WIPO), and any other foreign intellectual property office participating with the USPTO in a bilateral or multilateral priority document exchange agreement in which a foreign application claiming priority to the instant patent application is filed, access to: (1) the instant patent application-as-filed and its related bibliographic data, (2) any foreign or domestic application to which priority or benefit is claimed by the instant application and its related bibliographic data, and (3) the date of filing of this Authorization. See 37 CFR 1.14(h)(1).

B. Search Results from U.S. Application to EPO - Unless box B in subsection 2 (opt-out of authorization) is checked, the undersigned hereby **grants the USPTO authority** to provide the EPO access to the bibliographic data and search results from the instant patent application when a European patent application claiming priority to the instant patent application is filed. See 37 CFR 1.14(h)(2).

The applicant is reminded that the EPO's Rule 141(1) EPC (European Patent Convention) requires applicants to submit a copy of search results from the instant application without delay in a European patent application that claims priority to the instant application.

2. Opt-Out of Authorizations to Permit Access by a Foreign Intellectual Property Office(s)

☐ A. Applicant **DOES NOT** authorize the USPTO to permit a participating foreign IP office access to the instant application-as-filed. If this box is checked, the USPTO will not be providing a participating foreign IP office with any documents and information identified in subsection 1A above.

☐ B. Applicant **DOES NOT** authorize the USPTO to transmit to the EPO any search results from the instant patent application. If this box is checked, the USPTO will not be providing the EPO with search results from the instant application.

NOTE: Once the application has published or is otherwise publicly available, the USPTO may provide access to the application in accordance with 37 CFR 1.14.

PTO/AIA/14 (02-18)
Approved for use through 11/30/2020. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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Application Data Sheet 37 CFR 1.76	Attorney Docket Number	18756.8.1
	Application Number	
Title of Invention	MOBILE WALLET PLATFORM	

Applicant Information:

Providing assignment information in this section does not substitute for compliance with any requirement of part 3 of Title 37 of CFR to have an assignment recorded by the Office.

Applicant 1

If the applicant is the inventor (or the remaining joint inventor or inventors under 37 CFR 1.45), this section should not be completed. The information to be provided in this section is the name and address of the legal representative who is the applicant under 37 CFR 1.43; or the name and address of the assignee, person to whom the inventor is under an obligation to assign the invention, or person who otherwise shows sufficient proprietary interest in the matter who is the applicant under 37 CFR 1.46. If the applicant is an applicant under 37 CFR 1.46 (assignee, person to whom the inventor is obligated to assign, or person who otherwise shows sufficient proprietary interest) together with one or more joint inventors, then the joint inventor or inventors who are also the applicant should be identified in this section.

Clear

(●) Assignee	( ) Legal Representative under 35 U.S.C. 117	( ) Joint Inventor
( ) Person to whom the inventor is obligated to assign.	( ) Person who shows sufficient proprietary interest	

If applicant is the legal representative, indicate the authority to file the patent application, the inventor is:

Name of the Deceased or Legally Incapacitated Inventor:	

If the Applicant is an Organization check here. ☒

Organization Name	FINTIV INC.		
Mailing Address Information For Applicant:			
Address 1	1601 SOUTH MOPAC EXPRESSWAY, STE 200		
Address 2	TWO BARTON SKYWAY		
City	Austin	**State/Province**	TX
Country	US	Postal Code	78746
Phone Number		Fax Number	
Email Address			

Additional Applicant Data may be generated within this form by selecting the Add button.

Assignee Information including Non-Applicant Assignee Information:

Providing assignment information in this section does not substitute for compliance with any requirement of part 3 of Title 37 of CFR to have an assignment recorded by the Office.

PTO/AIA/14 (02-18)
Approved for use through 11/30/2020. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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Application Data Sheet 37 CFR 1.76	Attorney Docket Number	18756.8.1
	Application Number	
Title of Invention	MOBILE WALLET PLATFORM	

Assignee 1

Complete this section if assignee information, including non-applicant assignee information, is desired to be included on the patent application publication. An assignee-applicant identified in the "Applicant Information" section will appear on the patent application publication as an applicant. For an assignee-applicant, complete this section only if identification as an assignee is also desired on the patent application publication.

If the Assignee or Non-Applicant Assignee is an Organization check here. ☐

Prefix	**Given Name**	Middle Name	**Family Name**	Suffix

Mailing Address Information For Assignee including Non-Applicant Assignee:

Address 1			
Address 2			
City		**State/Province**	
Country[i]		Postal Code	
Phone Number		Fax Number	
Email Address			

Additional Assignee or Non-Applicant Assignee Data may be generated within this form by selecting the Add button.

Signature:

NOTE: This Application Data Sheet must be signed in accordance with 37 CFR 1.33(b). **However, if this Application Data Sheet is submitted with the INITIAL filing of the application and either box A or B is not checked in subsection 2 of the "Authorization or Opt-Out of Authorization to Permit Access" section, then this form must also be signed in accordance with 37 CFR 1.14(c).**

This Application Data Sheet **must** be signed by a patent practitioner if one or more of the applicants is a **juristic entity** (e.g., corporation or association). If the applicant is two or more joint inventors, this form must be signed by a patent practitioner, **all** joint inventors who are the applicant, or one or more joint inventor-applicants who have been given power of attorney (e.g., see USPTO Form PTO/AIA/81) on behalf of **all** joint inventor-applicants.

See 37 CFR 1.4(d) for the manner of making signatures and certifications.

Signature	/John C. Stringham/			Date (YYYY-MM-DD)	2020-02-20
First Name	John C.	Last Name	Stringham	Registration Number	40831

Additional Signature may be generated within this form by selecting the Add button.

PTO/AIA/14 (02-18)
Approved for use through 11/30/2020. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	18756.8.1
	Application Number	
Title of Invention	MOBILE WALLET PLATFORM	

This collection of information is required by 37 CFR 1.76. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 23 minutes to complete, including gathering, preparing, and submitting the completed application data sheet form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1 The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these records.

2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.

3 A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.

4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).

5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent CooperationTreaty.

6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).

7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.

9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

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PayPal v. Fintiv - IPR2023-00744
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PTO/SB/81 (01-09)
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POWER OF ATTORNEY OR REVOCATION OF POWER OF ATTORNEY WITH A NEW POWER OF ATTORNEY AND CHANGE OF CORRESPONDENCE ADDRESS

Application Number	61/522099
Filing Date	August 10, 2011
First Named Inventor	Michael A. Liberty
Title	Mobile Wallet Platform
Art Unit	
Examiner Name	
Attorney Docket Number	18756.8.1

I hereby revoke all previous powers of attorney given in the above-identified application.

☐ A Power of Attorney is submitted herewith.

OR

☒ I hereby appoint Practitioner(s) associated with the following Customer Number as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith: 022913

OR

☐ I hereby appoint Practitioner(s) named below as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith:

Practitioner(s) Name	Registration Number

Please recognize or change the correspondence address for the above-identified application to:

☒ The address associated with the above-mentioned Customer Number.

OR

☐ The address associated with Customer Number:

OR

☐ Firm or Individual Name					
Address					
City		State		Zip	
Country					
Telephone		Email			

I am the:

☐ Applicant/Inventor.

OR

☒ Assignee of record of the entire interest. See 37 CFR 3.71.
Statement under 37 CFR 3.73(b) (Form PTO/SB/96) submitted herewith or filed on _____

SIGNATURE of Applicant or Assignee of Record

Signature	[signature]	Date	4/1/2020
Name	Mike Love	Telephone	512 964 5789
Title and Company	President, FINTIV, INC.		

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

☐ *Total of _____ forms are submitted.

This collection of information is required by 37 CFR 1.31, 1.32 and 1.33. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

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STATEMENT UNDER 37 CFR 3.73(b)

Applicant/Patent Owner: Michael A. Liberty

Application No./Patent No.: 61/522099 Filed/Issue Date: August 10, 2011

Titled: MOBILE WALLET PLATFORM

FINTIV, INC. , a Corporation

(Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.

states that it is:

1. ☒ the assignee of the entire right, title, and interest in;

2. ☐ an assignee of less than the entire right, title, and interest in (The extent (by percentage) of its ownership interest is _____ %); or

3. ☐ the assignee of an undivided interest in the entirety of (a complete assignment from one of the joint inventors was made)

the patent application/patent identified above, by virtue of either:

A. ☐ An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy therefore is attached.

OR

B. ☒ A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows:

1. From: Michael A. Liberty To: Mozido, LLC

The document was recorded in the United States Patent and Trademark Office at
Reel 028295 , Frame 0750 , or for which a copy thereof is attached.

2. From: Mozido, LLC To: Mozido, Inc.

The document was recorded in the United States Patent and Trademark Office at
Reel 031769 , Frame 0677 , or for which a copy thereof is attached.

3. From: Mozido, Inc. To: Fintiv, Inc.

The document was recorded in the United States Patent and Trademark Office at
Reel 051276 , Frame 0649 , or for which a copy thereof is attached.

☐ Additional documents in the chain of title are listed on a supplemental sheet(s).

☒ As required by 37 CFR 3.73(b)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was, or concurrently is being, submitted for recordation pursuant to 37 CFR 3.11.

[NOTE: A separate copy (*i.e.*, a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, to record the assignment in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

/John C. Stringham/ February 20, 2020

Signature Date

John C. Stringham Attorney for applicant

Printed or Typed Name Title

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

Electronic Patent Application Fee Transmittal	
Application Number:	61522099
Filing Date:	10-Aug-2011
Title of Invention:	MOBILE WALLET PLATFORM
First Named Inventor/Applicant Name:	Michael A. Liberty
Filer:	John C. Stringham/Ralene Eller
Attorney Docket Number:	18756.8.1
Filed as Small Entity	
Filing Fees for Provisional	

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
PROCESSING FEE FOR PROVIS. APPLICATIONS	2807	1	50	50
		Total in USD ($)		**50**

Electronic Acknowledgement Receipt	
EFS ID:	38644167
Application Number:	61522099
International Application Number:	
Confirmation Number:	5488
Title of Invention:	MOBILE WALLET PLATFORM
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/Ralene Eller
Filer Authorized By:	John C. Stringham
Attorney Docket Number:	18756.8.1
Receipt Date:	20-FEB-2020
Filing Date:	10-AUG-2011
Time Stamp:	15:00:52
Application Type:	Provisional

Payment information:

Submitted with Payment	yes
Payment Type	CARD
Payment was successfully received in RAM	$50
RAM confirmation Number	E20202JF01407851
Deposit Account	233178
Authorized User	Ralene Eller
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: 37 CFR 1.17 (Patent application and reexamination processing fees) 37 CFR 1.19 (Document supply fees)	

37 CFR 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Request under Rule 48 correcting inventorship	18756-8-1_2020-02-20_Request-to-Correct-Inventorship.pdf	104154 f25f129f4152eb732a77a4ec5cd0c7381ffaf69b	no	2
Warnings:					
Information:					
2	Application Data Sheet	18756-8-1_2020-02-20_Corrected-ADS.pdf	1274936 15d663b0129f38024658a9260d49684d2e3f0b82	no	8
Warnings:					
Information:					
This is not an USPTO supplied ADS fillable form					
3	Power of Attorney	18756-8-1_2020-02-20_POA.pdf	140686 cf768b917fd884632944a5dd2f63ad77f819809e	no	1
Warnings:					
Information:					
4	Assignee showing of ownership per 37 CFR 3.73	18756-8-1_2020-02-20_373b-Stmt.pdf	110629 c21de81e09797dbd626b540df7fdd5dbb9099fd7	no	1
Warnings:					
Information:					
5	Fee Worksheet (SB06)	fee-info.pdf	30149 c0f3b8282e1d07af5660d368f9b390d23319dfed	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	1660554		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
61/522,099	08/10/2011		220	18756.8.1		

CONFIRMATION NO. 5488

FILING RECEIPT

22913
Workman Nydegger
1000 Eagle Gate Tower
60 East South Temple
Salt Lake City, UT 84111

OC000000049399373

Date Mailed: 08/22/2011

Receipt is acknowledged of this provisional patent application. It will not be examined for patentability and will become abandoned not later than twelve months after its filing date. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. **If an error is noted on this Filing Receipt, please submit a written request for a Filing Receipt Correction. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections**

Applicant(s)

Michael A. Liberty, Portland, ME;

Power of Attorney:
Michael Dodd--46437

If Required, Foreign Filing License Granted: 08/18/2011

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 61/522,099**

Projected Publication Date: None, application is not eligible for pre-grant publication

Non-Publication Request: No

Early Publication Request: No
Title

MOBILE WALLET PLATFORM

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

Since the rights granted by a U.S. patent extend only throughout the territory of the United States and have no effect in a foreign country, an inventor who wishes patent protection in another country must apply for a patent in a specific country or in regional patent offices. Applicants may wish to consider the filing of an international application under the Patent Cooperation Treaty (PCT). An international (PCT) application generally has the same effect as a regular national patent application in each PCT-member country. The PCT process **simplifies** the filing of patent applications on the same invention in member countries, but **does not result** in a grant of "an international

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PayPal v. Fintiv - IPR2023-00744
Page 23 of 106

patent" and does not eliminate the need of applicants to file additional documents and fees in countries where patent protection is desired.

Almost every country has its own patent law, and a person desiring a patent in a particular country must make an application for patent in that country in accordance with its particular laws. Since the laws of many countries differ in various respects from the patent law of the United States, applicants are advised to seek guidance from specific foreign countries to ensure that patent rights are not lost prematurely.

Applicants also are advised that in the case of inventions made in the United States, the Director of the USPTO must issue a license before applicants can apply for a patent in a foreign country. The filing of a U.S. patent application serves as a request for a foreign filing license. The application's filing receipt contains further information and guidance as to the status of applicant's license for foreign filing.

Applicants may wish to consult the USPTO booklet, "General Information Concerning Patents" (specifically, the section entitled "Treaties and Foreign Patents") for more information on timeframes and deadlines for filing foreign patent applications. The guide is available either by contacting the USPTO Contact Center at 800-786-9199, or it can be viewed on the USPTO website at http://www.uspto.gov/web/offices/pac/doc/general/index.html.

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, http://www.stopfakes.gov. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4158).

LICENSE FOR FOREIGN FILING UNDER

Title 35, United States Code, Section 184

Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Bureau of Industry and

Security, Department of Commerce (15 CFR parts 730-774); the Office of Foreign AssetsControl, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

Docket Number: 18756.8.1

PROVISIONAL APPLICATION FOR PATENT COVER SHEET - Page 1 of 2

This is a request for filing a PROVISIONAL APPLICATION FOR PATENT under 37 CFR 1.53(c).

Filed via the Electronic Filing System

INVENTOR(S)		
Given Name (first and middle [if any])	Family Name or Surname	Residence (City and either State or Foreign Country)
Michael A.	Liberty	Portland, Maine

☐ *Additional inventors are being named on* _____ *separately numbered sheets attached hereto*

TITLE OF THE INVENTION (500 characters max)

MOBILE WALLET PLATFORM

Direct all correspondence to: **CORRESPONDENCE ADDRESS**

☒ The address corresponding to Customer 22913

OR

☐ Firm *or*

Address

City	State	ZIP
Country	Telephone	Email

ENCLOSED APPLICATION PARTS *(check all that apply)*

☐ Application Data Sheet. See 37 CFR 1.76

☒ Specification *Number* of *Pages* 24

☒ Drawing(s) *Number* of *Sheets* 49

Total # of sheets 73

☐ CD(s), Number of CDs _____

☐ Other (specify) _____

= Application Size Fee ☐

Fees Due: Filing Fee of $220 ($110 for small entity). If the specification and drawings exceed 100 sheets of paper, an application size fee is also due, which is $270 ($135 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41 (a)(1)(G) and 37 CFR

METHOD OF PAYMENT OF THE FILING FEE AND APPLICATION SIZE FEE FOR THIS PROVISIONAL APPLICATION FOR PATENT

☐ Applicant claims small entity status. See 37 CFR 1.27.

☐ A check or money order is enclosed to cover the filing fee and application size fee (if applicable).

☒ Payment in the amount of $220.00 using the Credit Card payment option in E-Filer with RAM will be used to cover the payment of the fees with respect to this Provisional Application.

$220.00
TOTAL FEE AMOUNT ($)

☒ The Director is hereby authorized to charge the filing fee and application size fee (if applicable) or credit any overpayment to Account Number: 23-3178. A duplicative copy of this form is enclosed for fee processing.

USE ONLY FOR FILING A PROVISIONAL APPLICATION FOR PATENT

This collection of information is required by 37 CFR 1.51. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 8 hours to complete, including gathering, preparing, and submitting the completed application to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information *Officer*, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1--BOO-PTO-9199 and select option 2.

P19LARGE/REV11

PROVISIONAL APPLICATION COVER SHEET

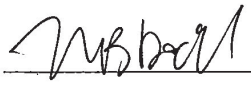
PTO/SB/16 (10-05)
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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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The invention was made by an agency of the United States Government or under a contract with an agency of the United States

☒ No.
☐ Yes, the name of the U.S. Government agency and the Government contract number are: _____

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

SIGNATURE  Date August 10, 2011

TYPED or PRINTED NAME Michael B. Dodd REGISTRATION NO. 46,437 *(if appropriate)*

TELEPHONE (801) 533-9800 Docket Number: 18756.8.1

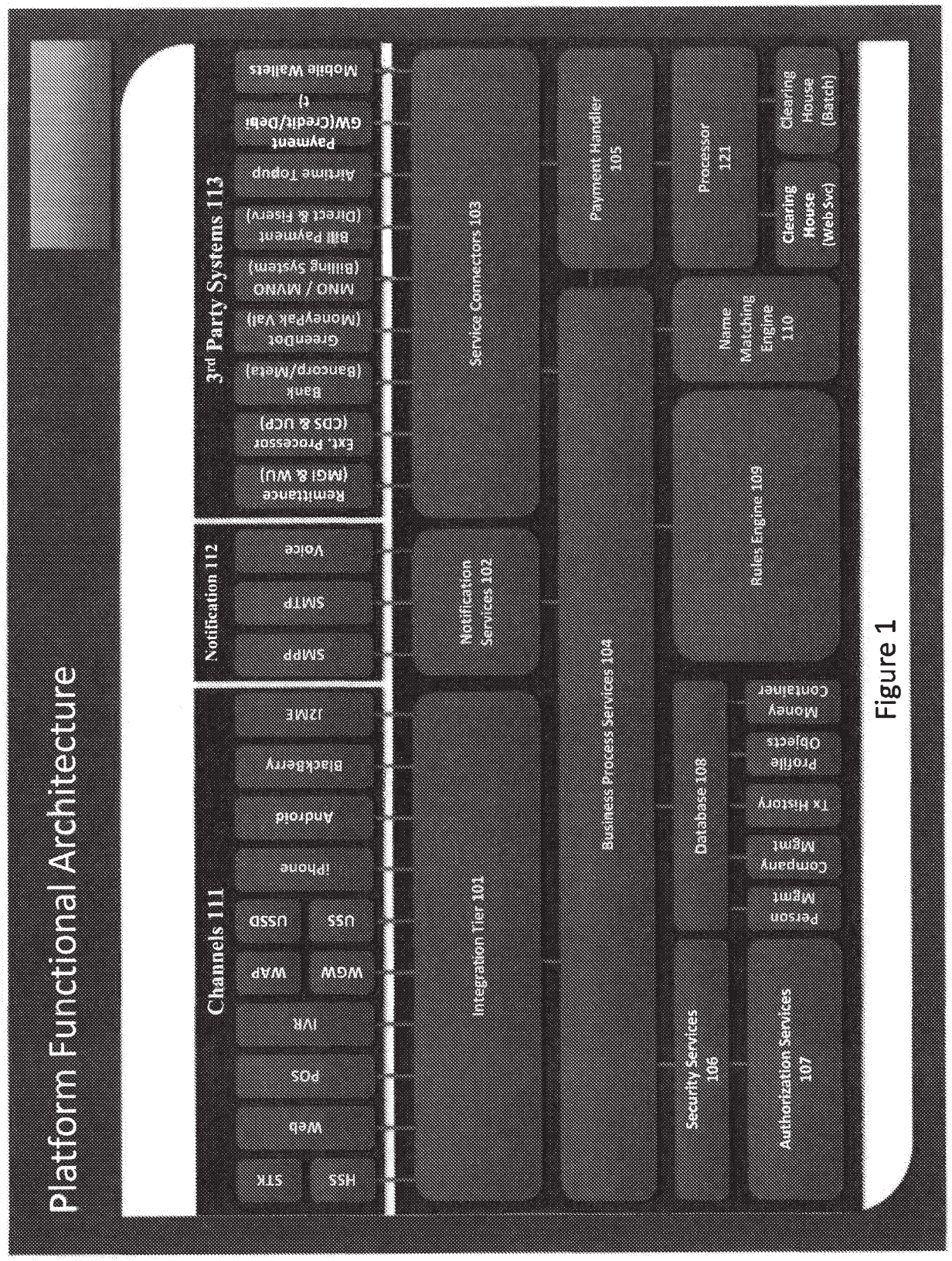
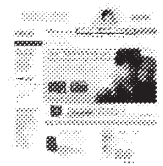

Platform Functional Architecture
Channels 111
HSS
STK
Web
POS
IVR
WGW
WAP
USS
USSD
iPhone
Android
BlackBerry
J2ME
Notification 112
SMPP
SMTP
Voice
3rd Party Systems 113
Remittance (MGI & WU)
Ext. Processor (CDS & UCP)
Bank (Bancorp/Meta)
GreenDot (MoneyPak Val)
MNO / MVNO (Billing System)
Bill Payment (Direct & Fiserv)
Airtime Topup
Payment GW(Credit/Debit)
Mobile Wallets
Integration Tier 101
Notification Services 102
Service Connectors 103
Business Process Services 104
Payment Handler 105
Security Services 106
Database 108
Authorization Services 107
Person Mgmt
Company Mgmt
Tx History
Profile Objects
Money Container
Rules Engine 109
Name Matching Engine 110
Processor 121
Clearing House (Web Svc)
Clearing House (Batch)

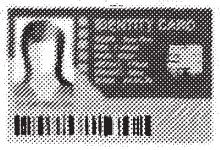
Figure 1

Customer Enrollment

Customers are able to enroll through a number of channels and enrollment can be initiated by selecting any transaction type and following the appropriate steps



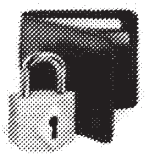
1. Customer initiates a transaction from any channel



2. Customer is prompted to login or provide necessary information to enroll (i.e. First Name, Last Name, Mobile Phone or Email)



3. Platform sends activation instructions to the mobile phone or email to activate the subscriber and create their account



4. Platform generates a wallet account for the customer



5. Customer account is created and presented the appropriate screens to finalize the transaction

Figure 2

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Registration and Activation (1 of 5)

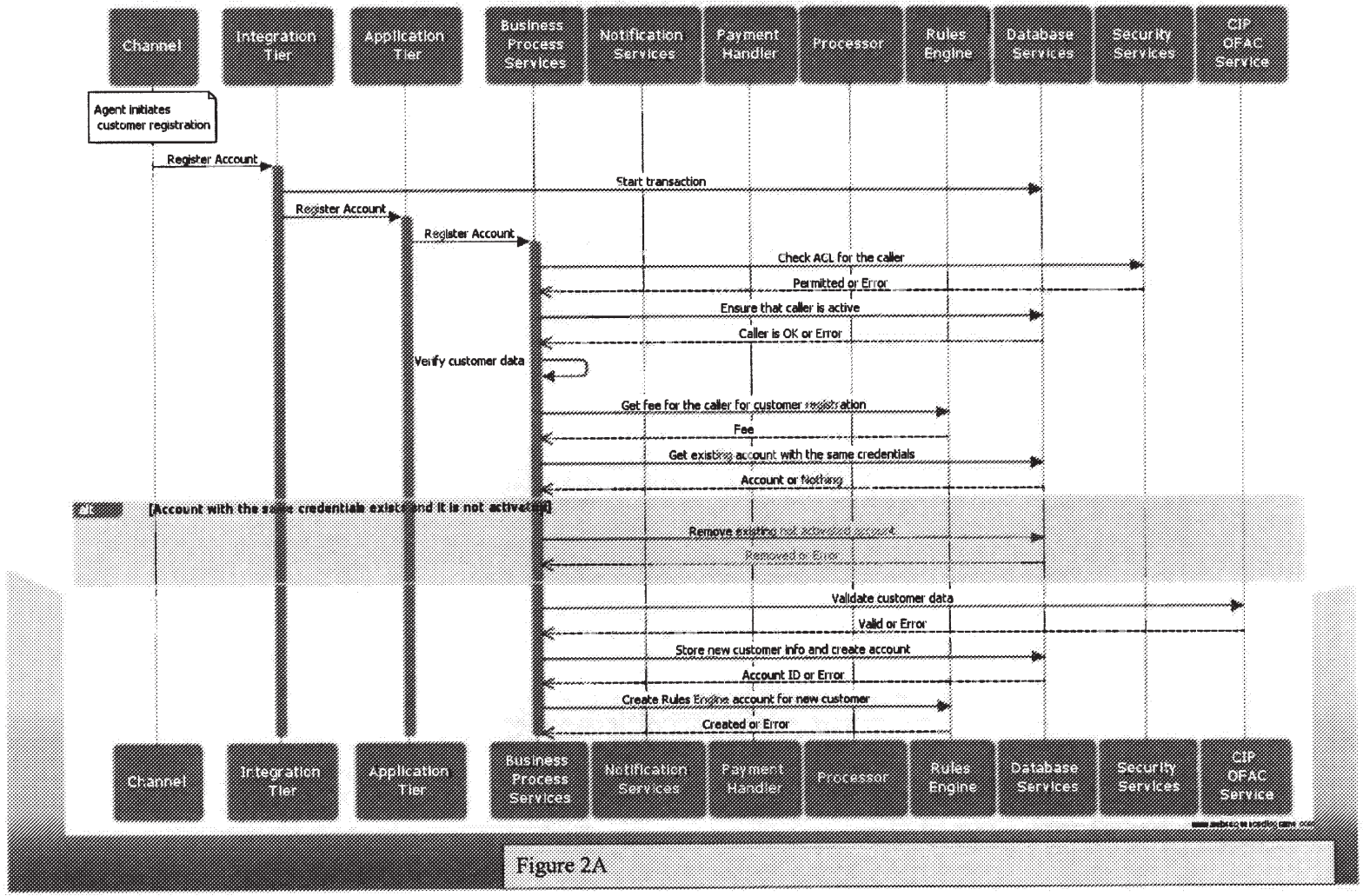
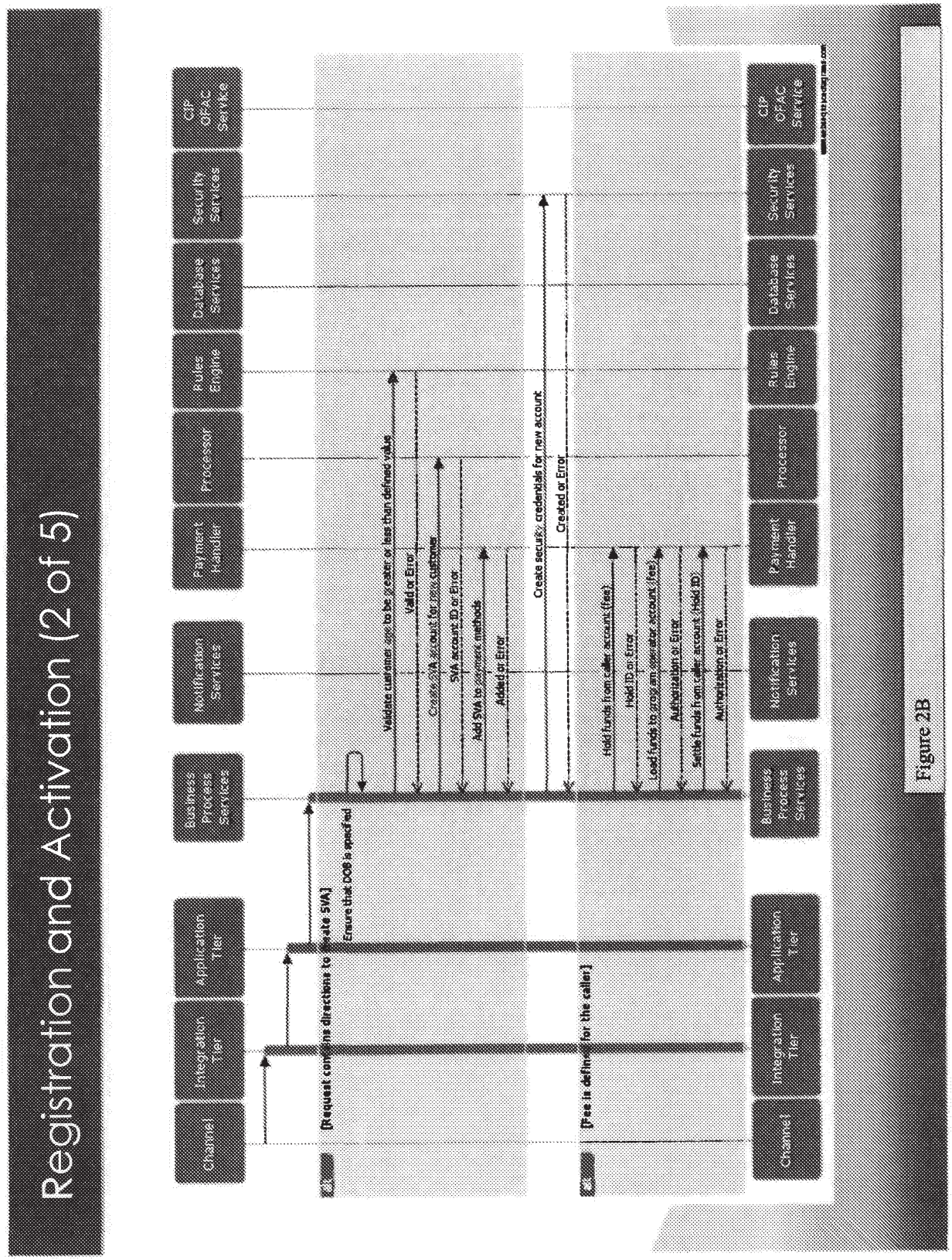
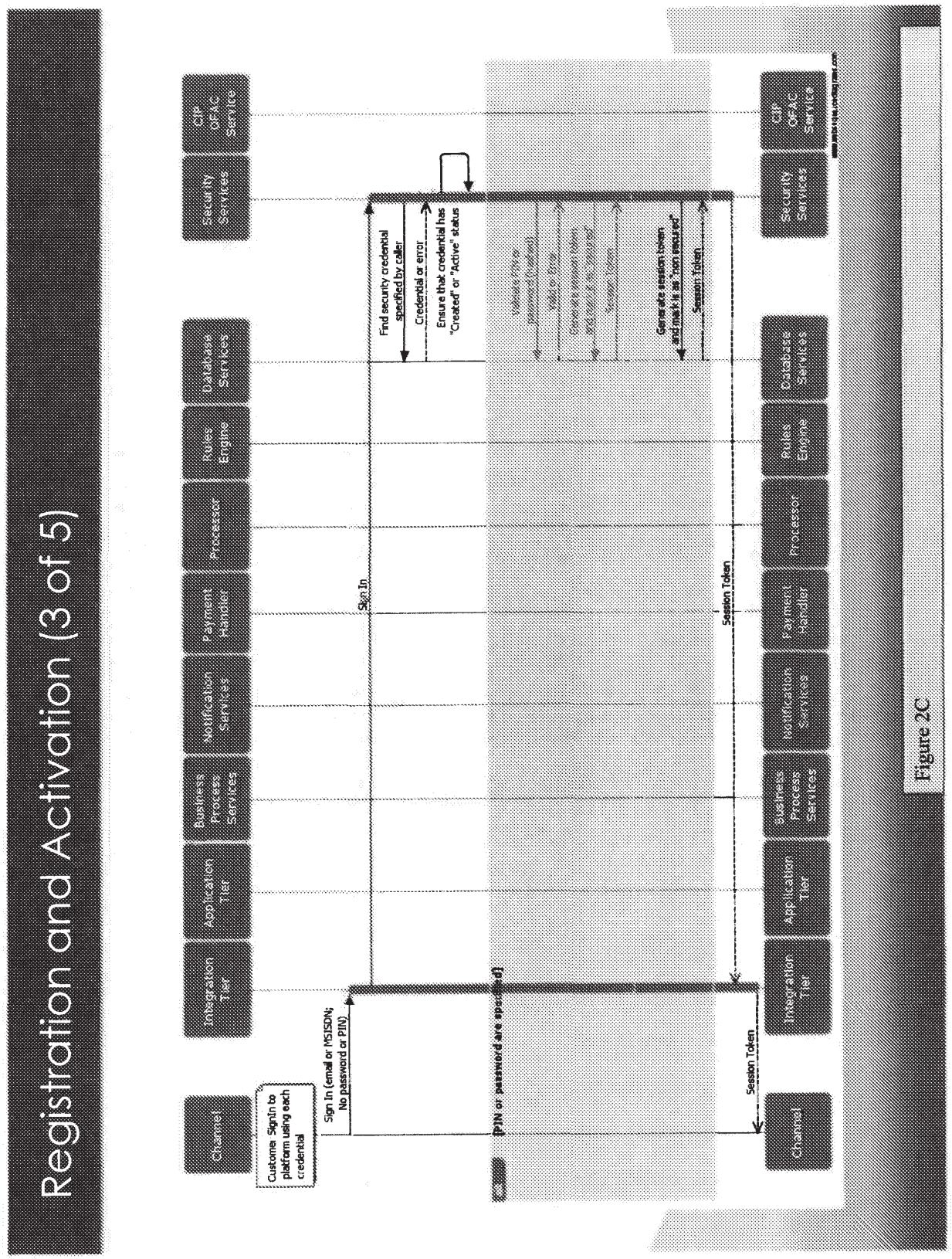


Figure 2A


Registration and Activation (2 of 5)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Processor
Rules Engine
Database Services
Security Services
CIP OFAC Services
[Request contains directions to create SVA]
Ensure that DOB is specified
Validate customer age to be greater or less than defined value
Valid or Error
Create SVA account for new customer
SVA account ID or Error
Add SVA to payment methods
Added or Error
Create security credentials for new account
Created or Error
[Fee is defined for the caller]
Hold funds from caller account (fee)
Hold ID or Error
Load funds to program operator account (fee)
Authorization or Error
Settle funds from caller account (Hold ID)
Authorization or Error
Figure 2B


Registration and Activation (3 of 5)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Processor
Rules Engine
Database Services
Security Services
CIP OFAC Service
Customer Signin to platform using each credential
Sign In (email or MSISDN; No password or PIN)
[PIN or password are specified]
Sign In
Find security credential specified by caller
Credential or error
Ensure that credential has "Created" or "Active" status
Generate session token and mark it as "non secured"
Session Token
Session Token
Session Token
Figure 2C

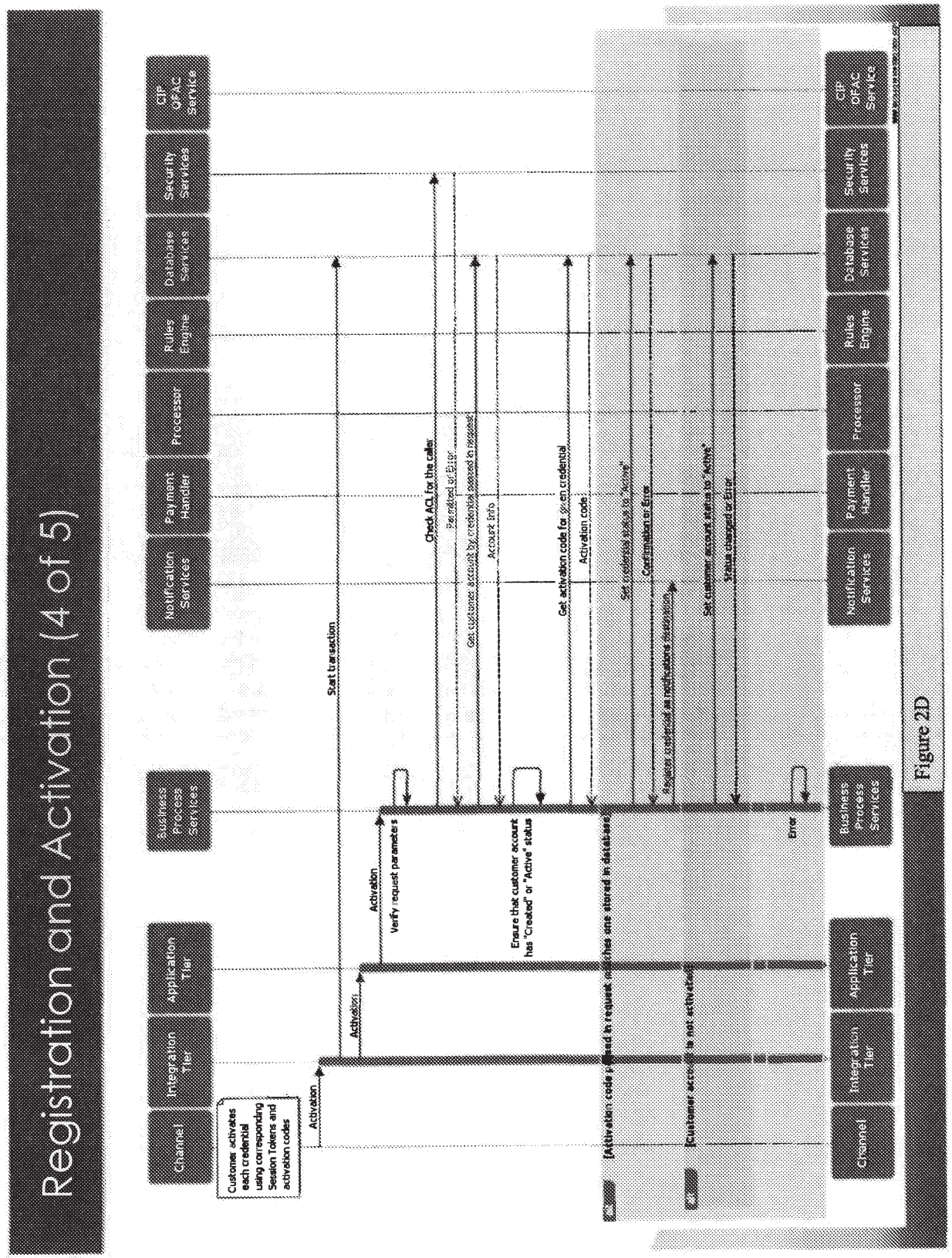
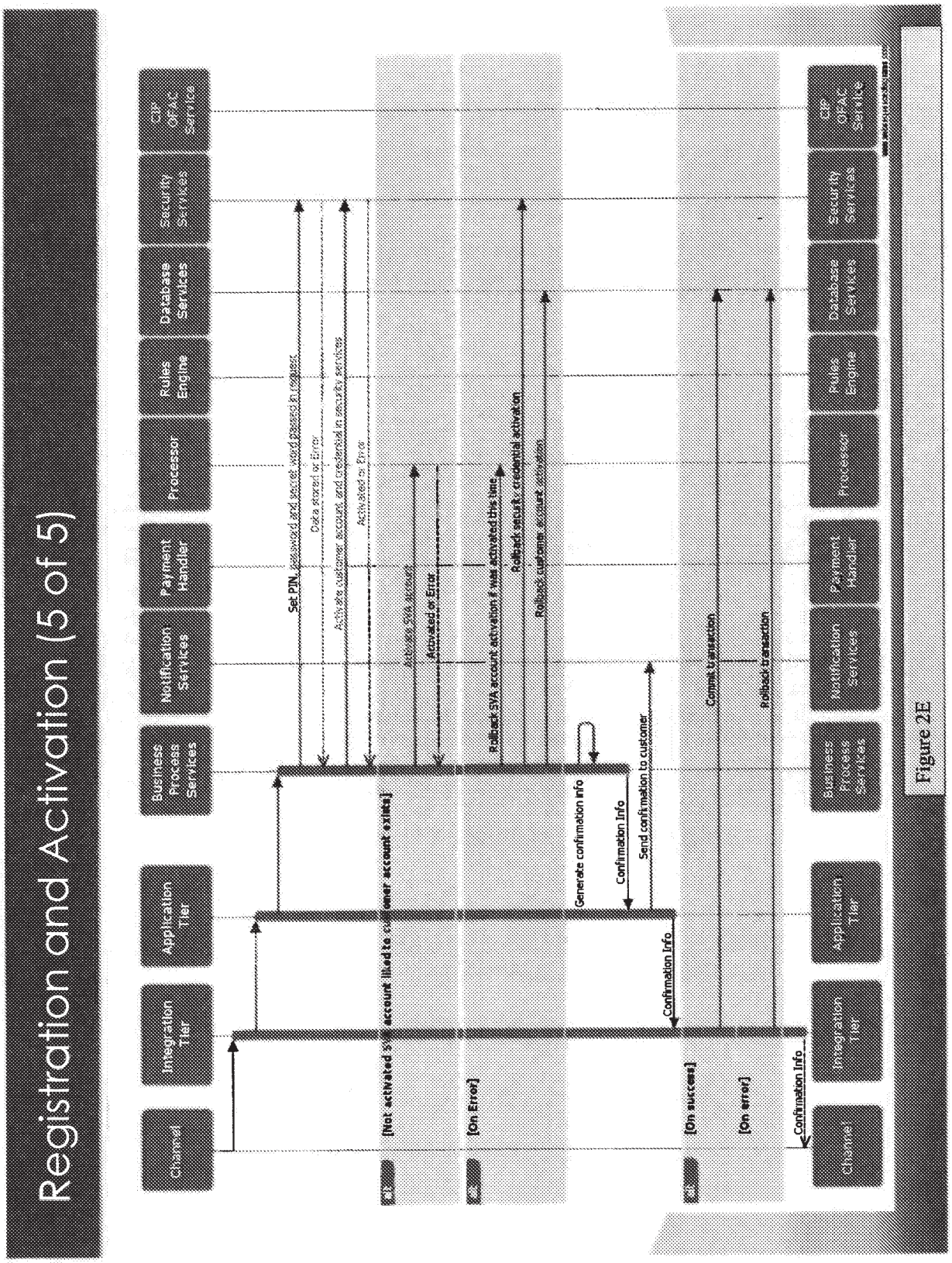

Registration and Activation (4 of 5)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Processor
Rules Engine
Database Services
Security Services
CIP OFAC Service
Customer activates each credential using corresponding Session Tokens and activation codes
Activation
Start transaction
Check ACL for the caller
Get customer account by credential passed in request
Account info
Get activation code for given credential
Activation code
Set credential state to "Active"
Confirmation or Error
Update credential as activated in session
Set customer account status to "Active"
Status changed or Error
Error
Ensure that customer account has "Created" or "Active" status
Verify request parameters
[Activation code passed in request matches one stored in database]
[Customer account is not activated]

Figure 2D


Registration and Activation (5 of 5)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Processor
Rules Engine
Database Services
Security Services
CP OFAC Service
[Not activated SVA account linked to customer account exists]
[On Error]
[On success]
[On error]
Set PIN, password and secret word passed in request
Data stored or Error
Activate customer account and credential in security services
Activated or Error
Activate SVA account
Activated or Error
Rollback SVA account activation if was activated this time
Rollback security credential activation
Rollback customer account activation
Generate confirmation info
Confirmation Info
Send confirmation to customer
Confirmation Info
Commit transaction
Rollback transaction
Confirmation Info
Figure 2E

Add Platoform Stored Value Account

Customers can add a stored value account that is hosted by Platform simply by providing the appropriate KYC data.



1. Customer provides personal data and identification details via any channel



2. Platform validates that the customer does not exceed allowable number of accounts per ID number and phone number/email

Office of Foreign Assets Control

3. Customer info sent to LexisNexis for CIP[1] validation (PATRIOT Act) for NAP[2]/NAS[3] validation (OFAC done for all clients via LexisNexis)

Platform

4. Platform creates the stored value account for the customer and maintains the customer's balance of record



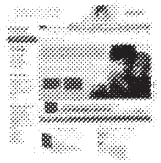
5. Stored value account is added to customer's wallet and confirmation SMS/email sent to customer

1. CIP = Customer Identification Program
2. NAP = Name Address Phone Number
3. NAS = Name Address SSN

Figure 3

Add Stored Value Account (3rd Party)

Customers can add a stored value account that is hosted by a third party processor simply by providing the appropriate KYC data.



1. Customer provides personal data and identification details via any channel



2. Platform validates that the customer does not exceed allowable number of accounts per ID and phone number/email



3. Customer info sent to LexisNexis for CIP[1] validation (PATRIOT Act) for NAP[2]/NAS[3] validation (OFAC done for all clients via LexisNexis)



4. Platofrm submits account details to a 3rd party processor that creates the stored value account for the customer and maintains the customer's balance of record (card-based or cardless)



5. Platform maintains the link between phone number/email and account at 3rd party processor



6. Stored value account is added to customer's wallet and confirmation SMS/email sent to customer

Figure 4

1. CIP = Customer Identification Program
2. NAP = Name Address Phone Number
3. NAS = Name Address SSN

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Add Bank/Credit Union Account

Customers can add existing bank/credit union accounts to their wallet by providing the required information



1. Customer provides personal data, identification details, routing and account numbers via any channel



2. Platform validates that the customer does not exceed allowable number of accounts per ID, account number and phone number/email

Office of Foreign Assets Control

3. Customer info sent to LexisNexis for OFAC validation

of Jamaica

4A. When available, platform validates routing and account number using direct integration

SWIFT NACHA

4B. Platofrm may utilize challenge deposits to validate customer's account (2 micro-ACH deposits)

YODLEE

4C.Platform may utilize eBanking login for instant account verification (service provided by Yodlee for USA only)



5. Platform maintains the link between phone number/email and account at bank/credit union

Figure 5

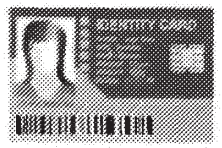
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Add Debit/Credit Card Account

Customers can add existing debit/credit card accounts to their wallet by providing the required information



1. Customer provides personal data, identification details, PAN (16-digit card number) via any channel



2. Platform validates that the customer does not exceed allowable number of accounts per ID, PAN and phone number/email



3. Customer info sent to LexisNexis for OFAC validation



4. Platform securely stores the customer's credit card details for future access

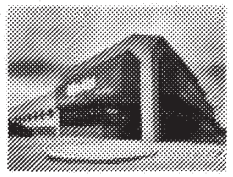


5. Debit/Credit card is added to customer's wallet and confirmation SMS/email sent to customer

Figure 6

Cash-In (Deposit Money)

Customers can deposit cash at an agent location by simply using their mobile phone number as a reference



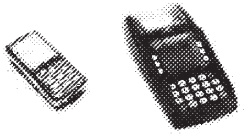
1. Customer visits a participating agent store to cash-in



2. Customer gives cash and membership credential (e.g. mobile phone number) to the agent



3. Agent counts the cash and initiates the transaction on the Platform terminal



4. Agent enters the deposit amount, the customer's phone number and their agent userID and PIN



5. Platform validates the account status, determines if the agent is allowed to perform this function and performs limits and velocity checks



6. Platform credits the subscriber's SVA account (or bank account via ACH or alternative bank rails)



7. Notification is returned to the Platform terminal confirming the deposit and customer receives an SMS notification



8. Agent finalizes transaction and deposits the cash into the registe

Figure 7

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Deposit Cash (1 of 6)

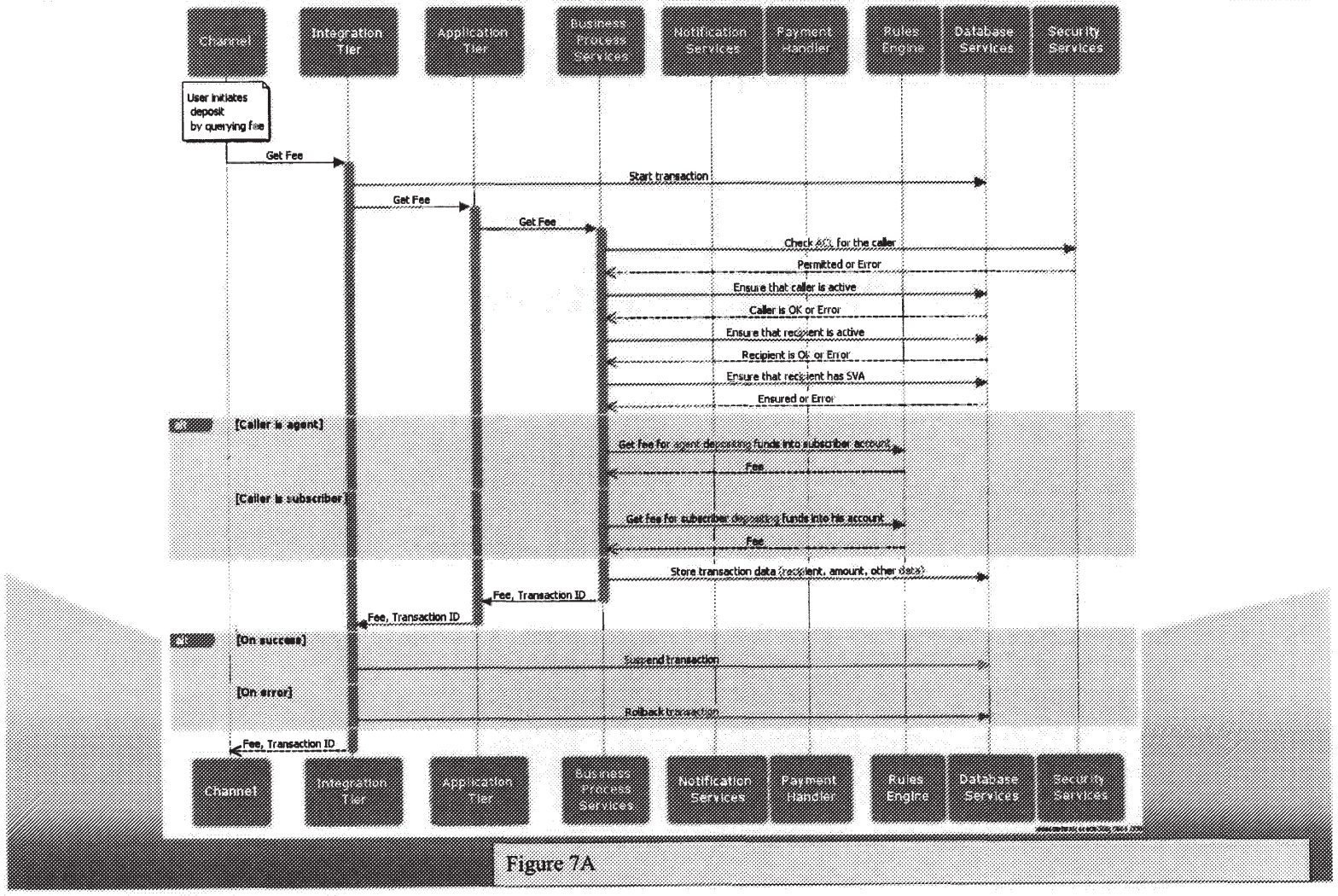


Figure 7A

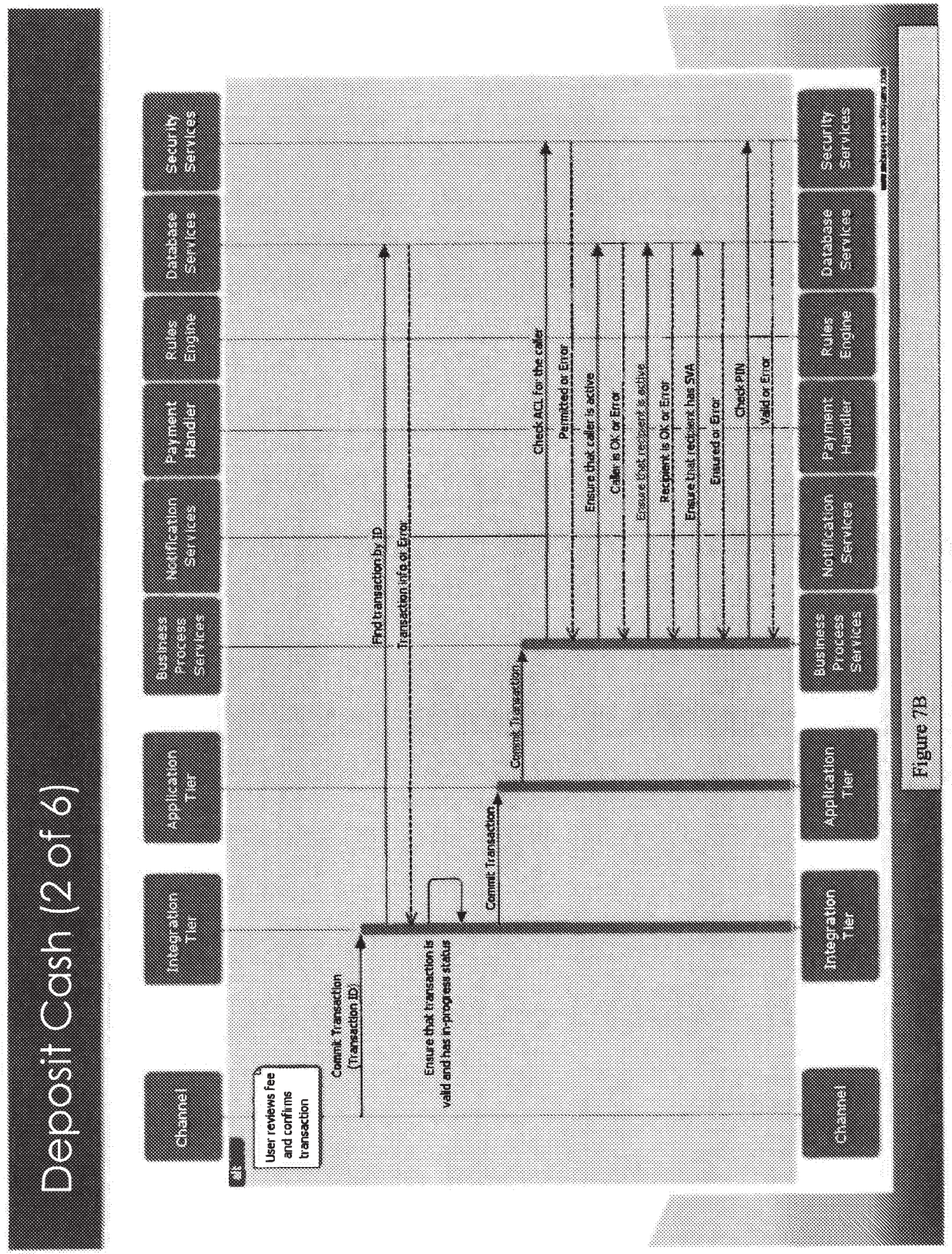
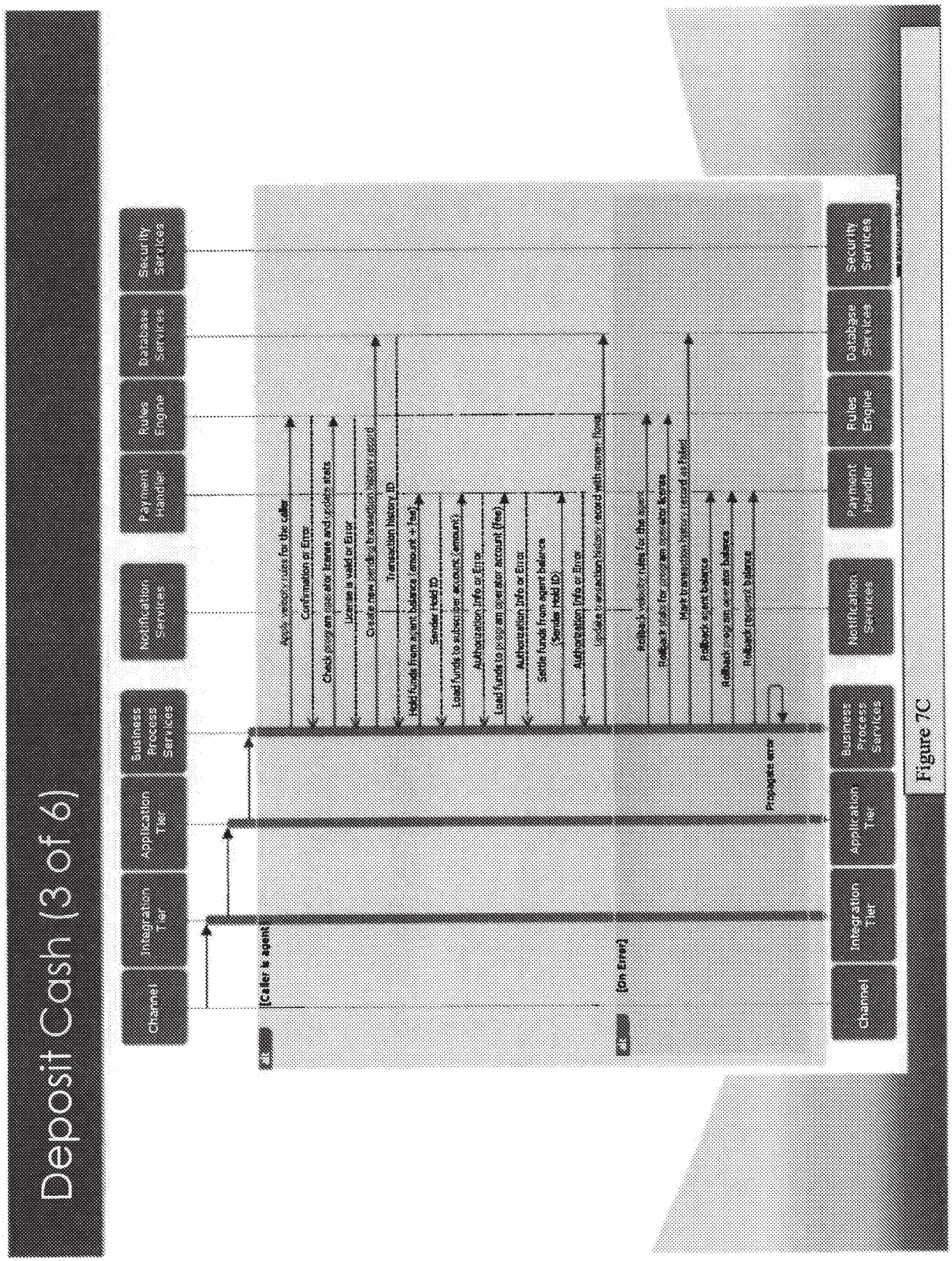

Deposit Cash (2 of 6)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Rules Engine
Database Services
Security Services
User reviews fee and confirms transaction
Commit Transaction (Transaction ID)
Find transaction by ID
Transaction info or Error
Ensure that transaction is valid and has in-progress status
Commit Transaction
Commit Transaction
Check ACL for the caller
Permitted or Error
Ensure that caller is active
Caller is OK or Error
Ensure that recipient is active
Recipient is OK or Error
Ensure that recipient has SVA
Ensured or Error
Check PIN
Valid or Error

Figure 7B


Deposit Cash (3 of 6)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Rules Engine
Database Services
Security Services
[Caller is agent]
[On Error]
Prepare error
Figure 7C

Deposit Cash (4 of 6)

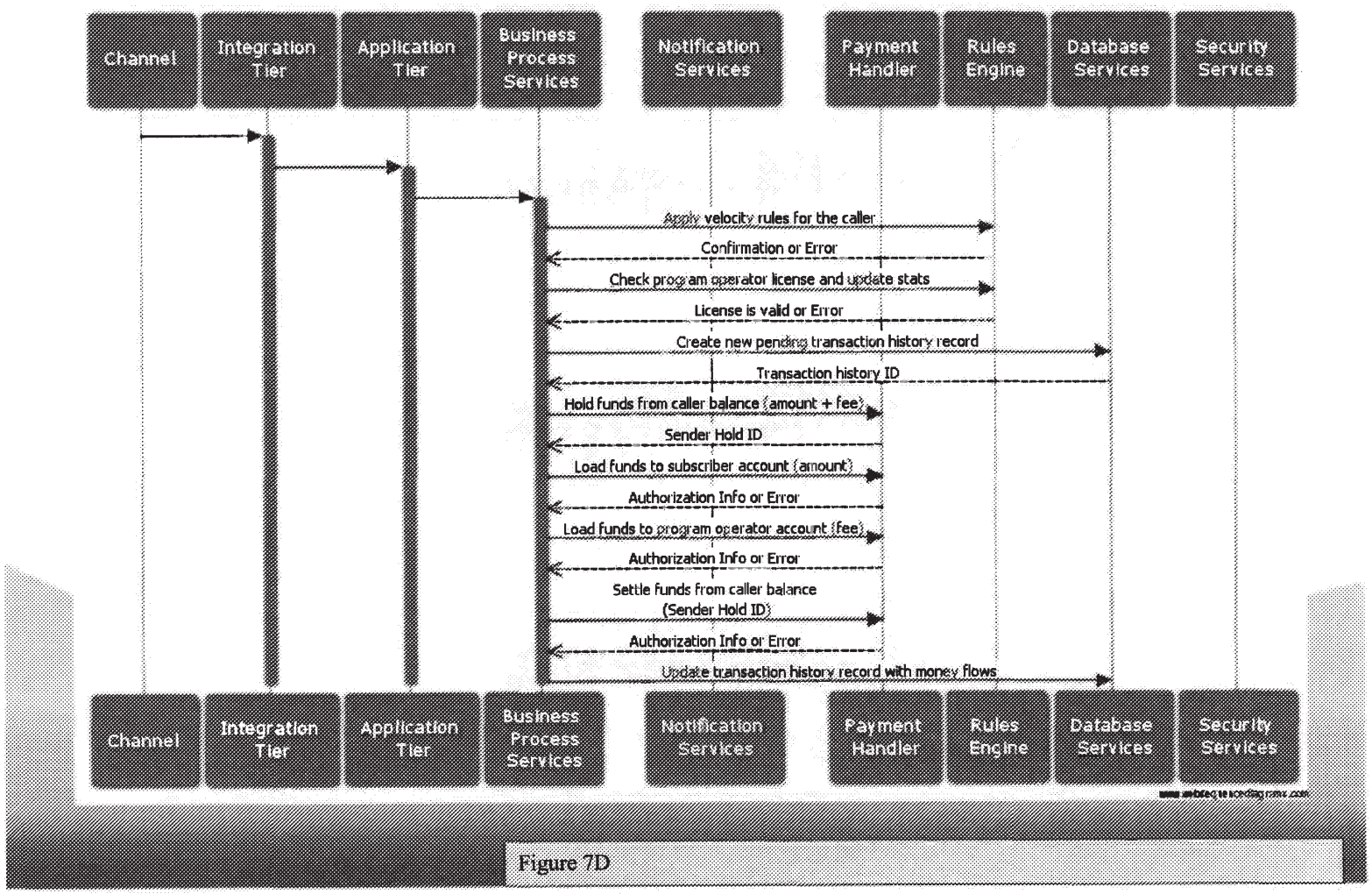


Figure 7D

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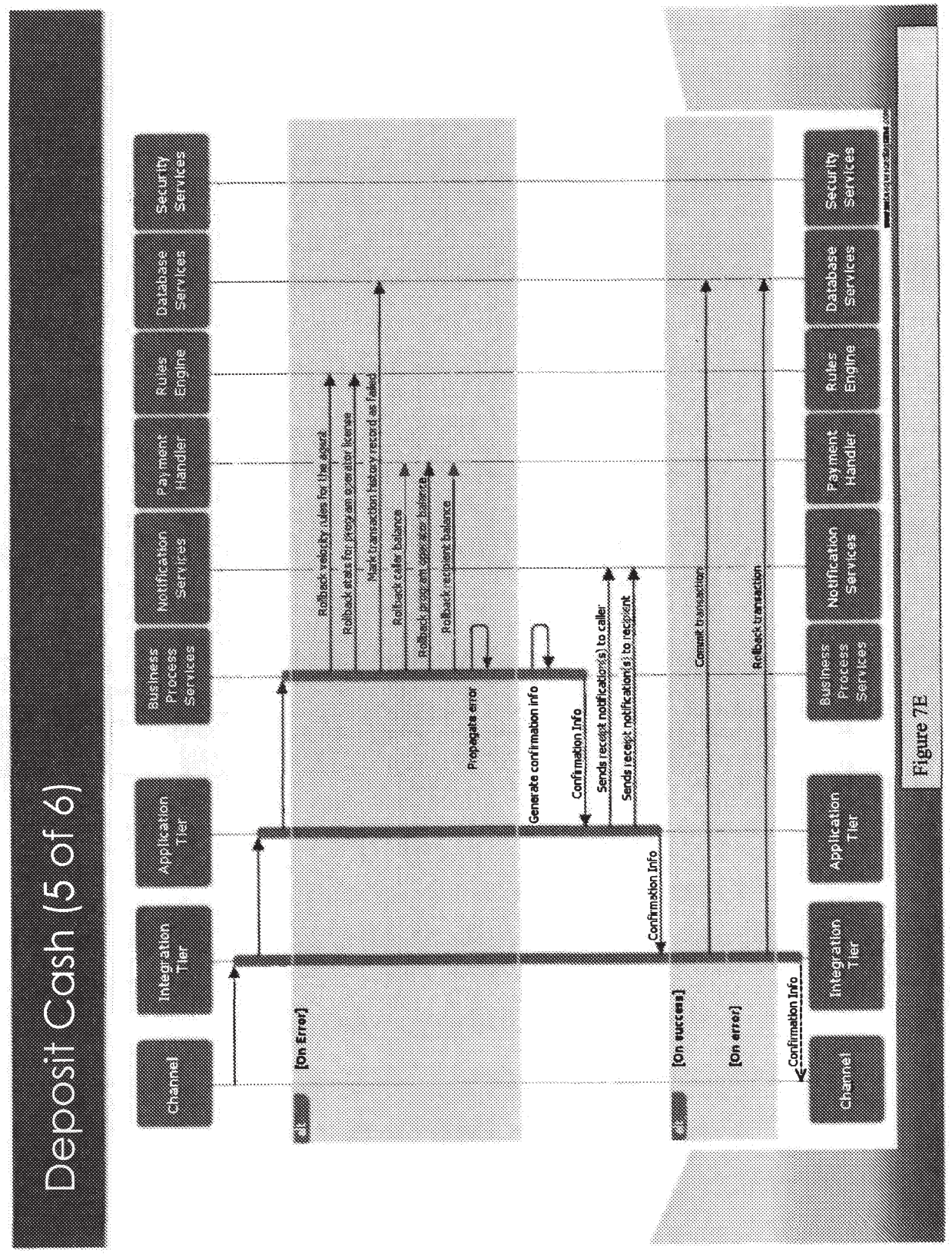

Deposit Cash (5 of 6)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Rules Engine
Database Services
Security Services
[On Error]
[on success]
[on error]
Rollback velocity rules for the event
Rollback stats for prepaid operator license
Mark transaction history record as failed
Rollback caller balance
Rollback recipient operator balance
Rollback recipient balance
Propagate error
Generate confirmation info
Confirmation Info
Sends receipt notification(s) to caller
Sends receipt notification(s) to recipient
Confirmation Info
Commit transaction
Rollback transaction
Confirmation Info

Figure 7E

Deposit Cash (6 of 6)

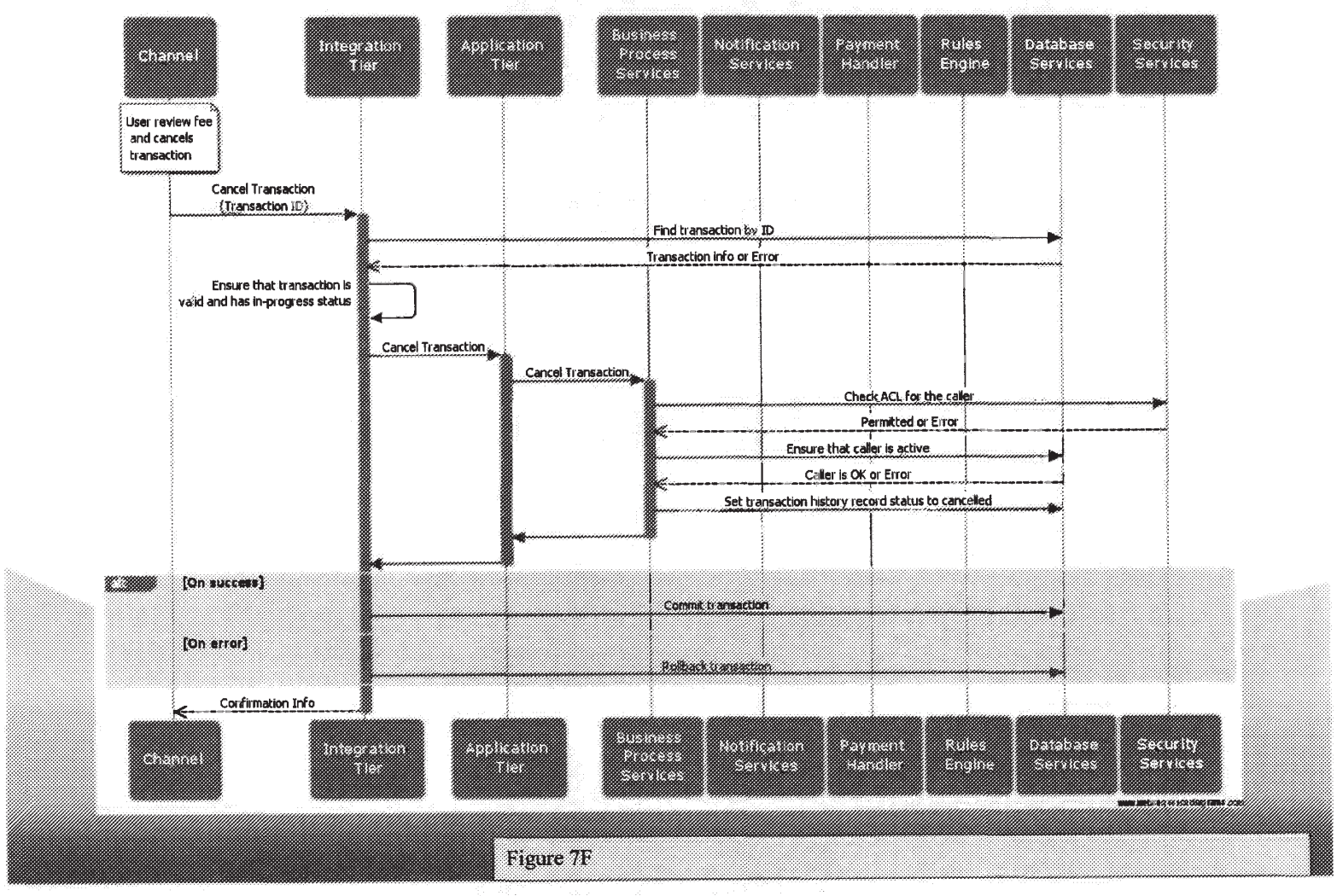
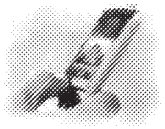


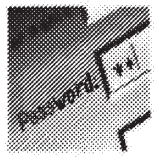
Figure 7F

Cash-Out (Withdraw Money)

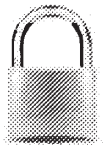
Customers can withdraw cash at an agent location by simply using their mobile phone number as a reference



1. Customer initiates a withdrawal request from their desired channel (e.g. mobile phone), enters the amount and selects funding account



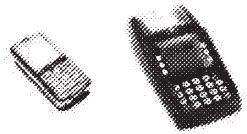
2. Customer reviews the transaction summary including any fees, enters their PIN and submits the transactions



3. Platform validates the account status, determines if the customer has sufficient balance and performs limits and velocity checks



4. Platform returns a secure, perishable withdrawal code (OTP) the customer via the mobile browser or SMS/MMS



5. The customer provides the agent with the withdrawal code which is entered into the Platform terminal for verification



6. Platform debits the subscriber's SVA account (or bank account via ACH or alternative bank rails)



7. Notification is returned to the Platform terminal confirming the withdrawal including amount and customer name and customer receives an SMS notification



8. Agent finalizes transaction and provide the cash to the custom

Figure 8

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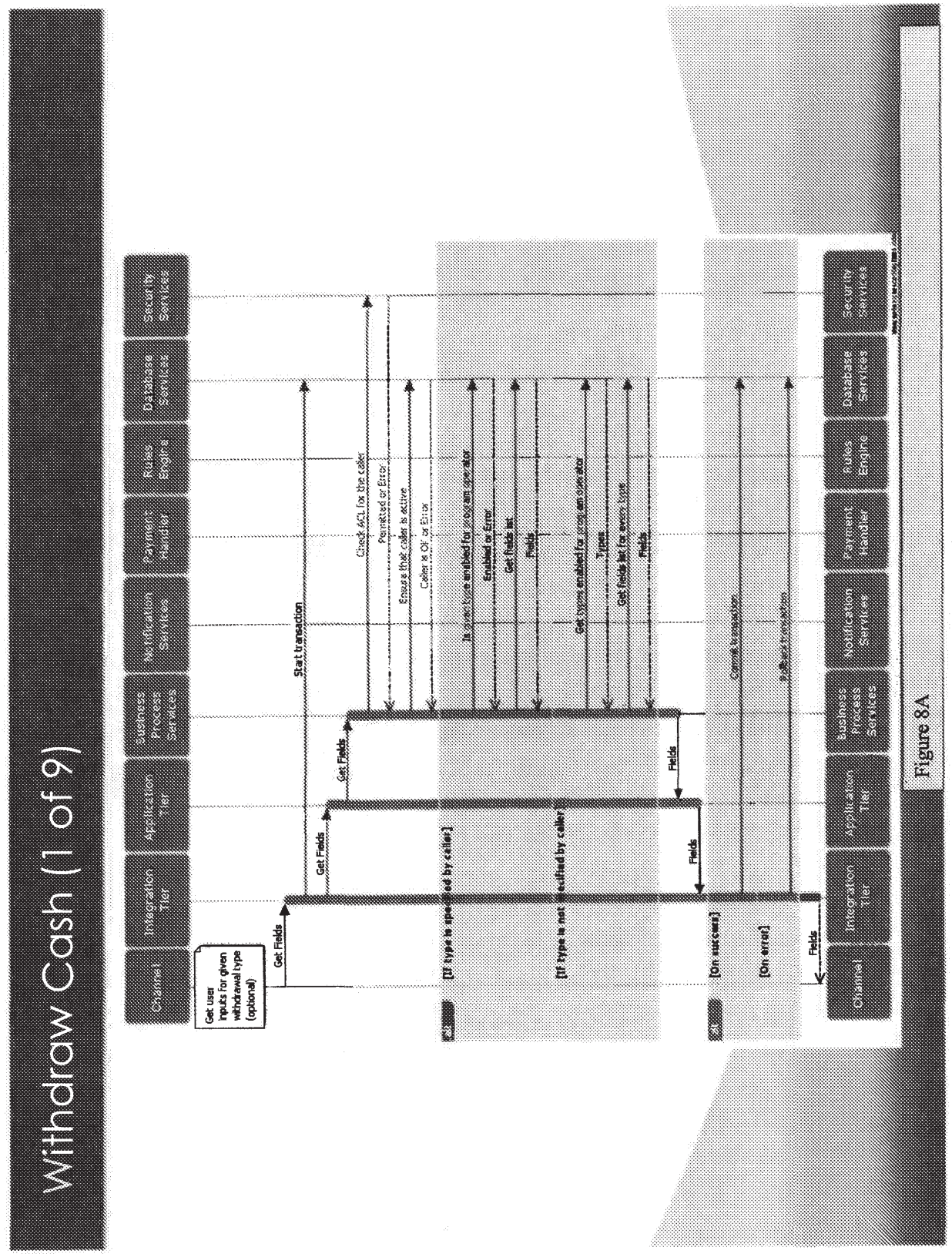

Withdraw Cash (1 of 9)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payments Handler
Rules Engine
Database Services
Security Services
Get user inputs for given withdrawal type (optional)
Get Fields
Start transaction
Check ACL for the caller
Permitted or Error
Ensure that caller is active
Caller is OK or Error
Is operation enabled for program operator
Enabled or Error
Get fields list
Fields
Get types enabled for program operator
Types
Get fields list for each type
Fields
[If type is specified by caller]
[If type is not specified by caller]
Fields
Fields
Commit transaction
Is committed
[On success]
[On error]
Fields

Figure 8A

Withdraw Cash (2 of 9)

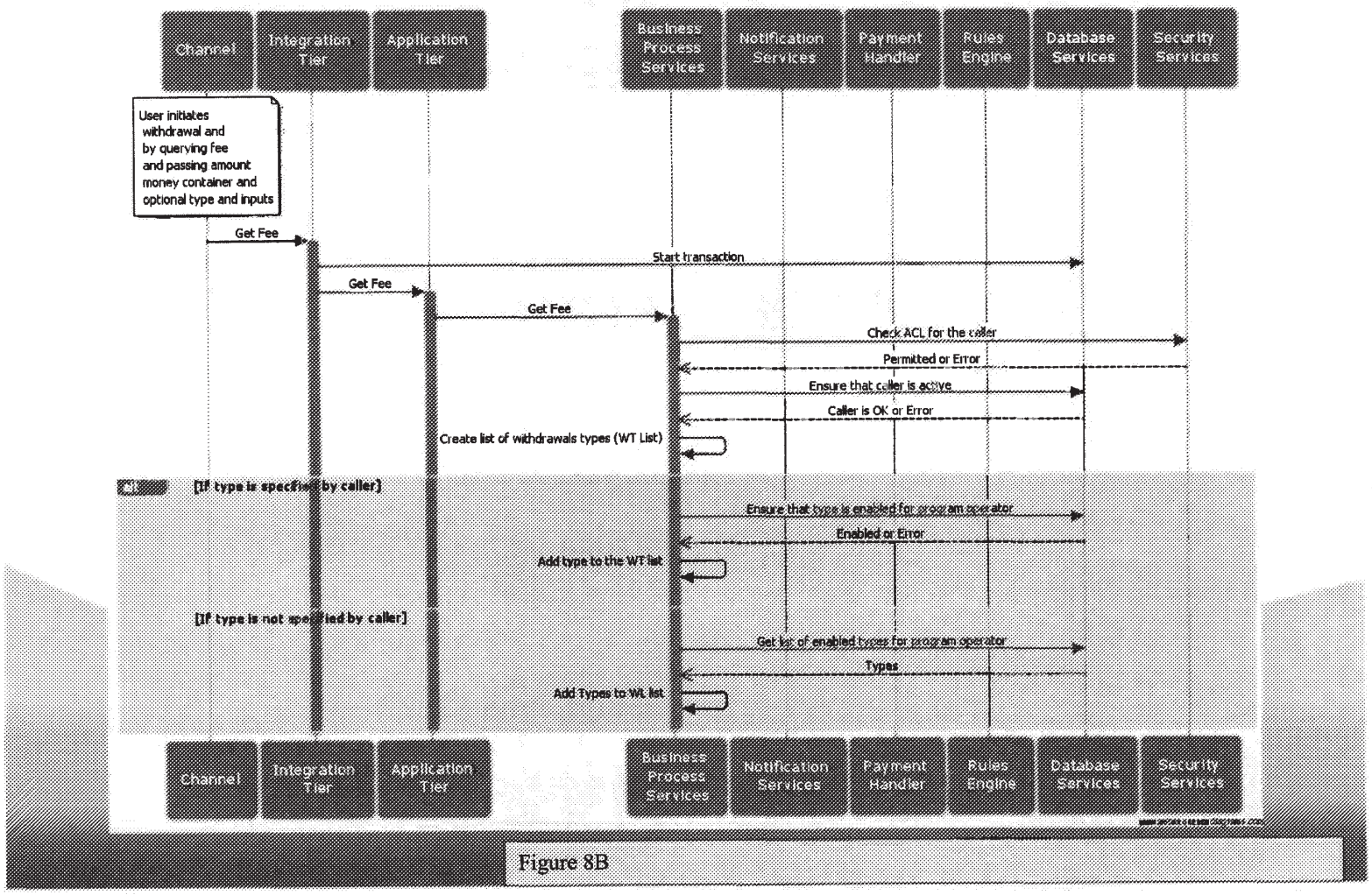


Figure 8B

Withdraw Cash (3 of 9)

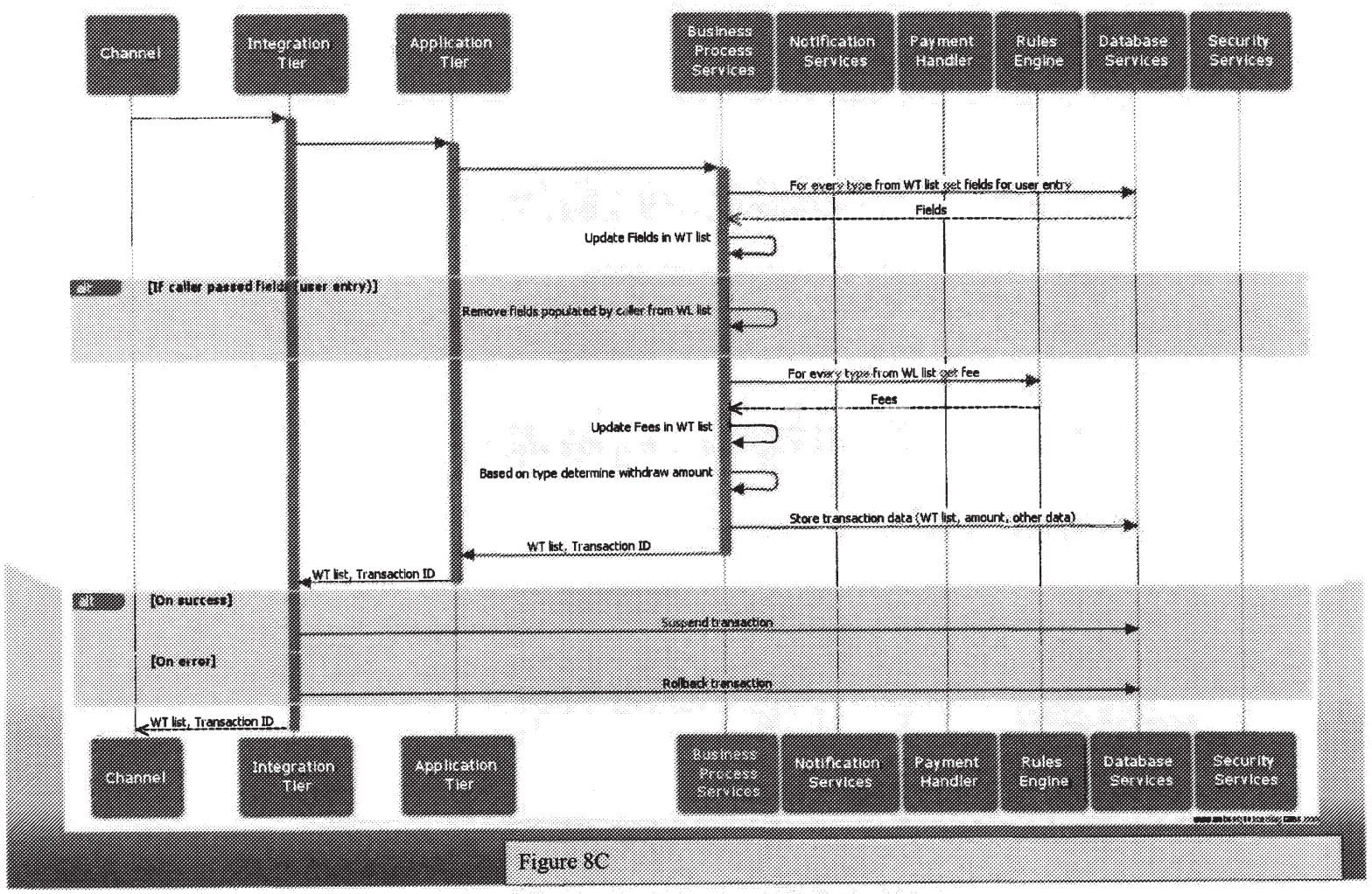


Figure 8C

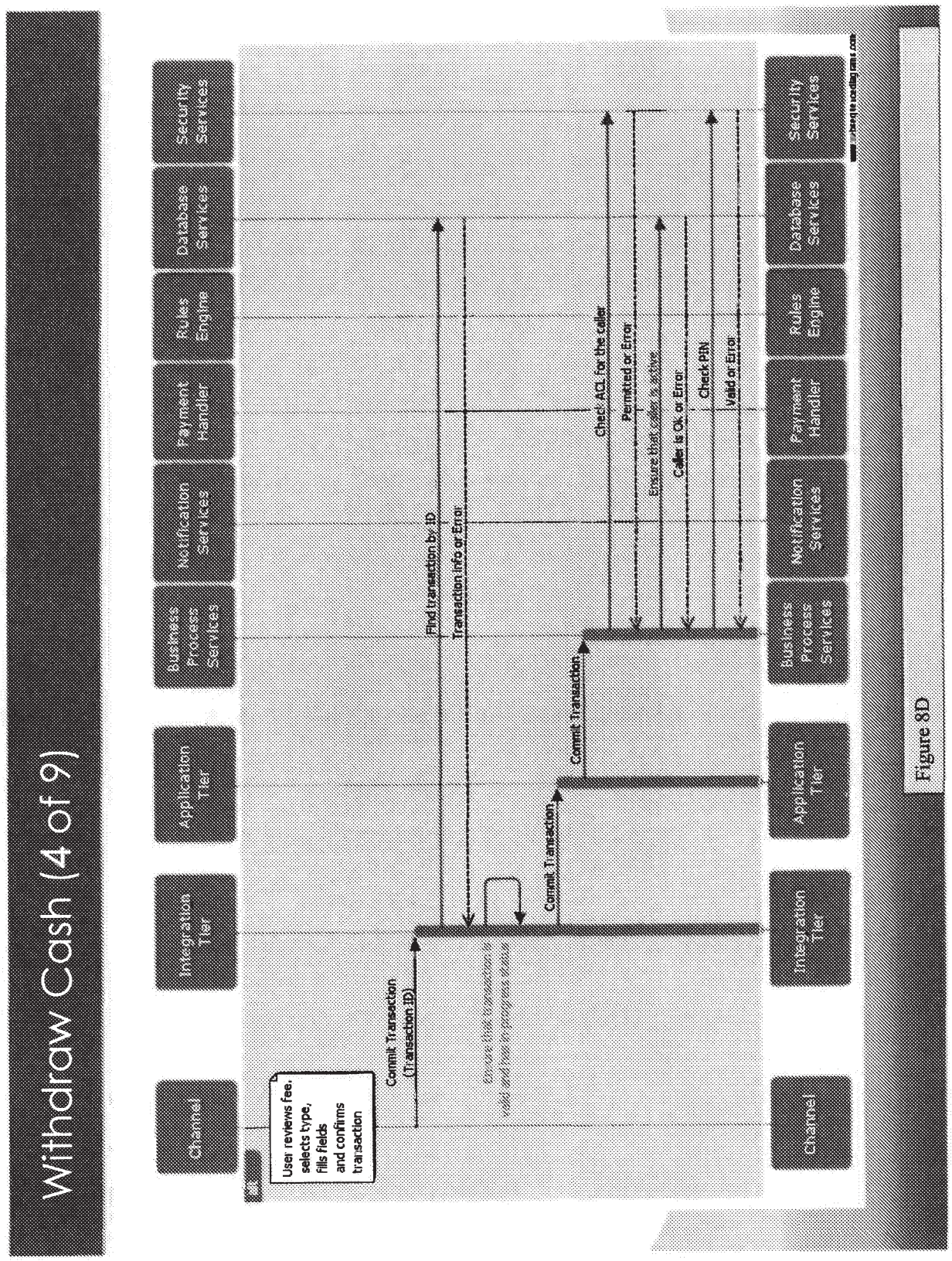

Withdraw Cash (4 of 9)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Rules Engine
Database Services
Security Services
User reviews fee, selects type, fills fields and confirms transaction
Commit Transaction (Transaction ID)
Ensure that transaction is valid and in progress status
Find transaction by ID
Transaction info or Error
Commit Transaction
Commit Transaction
Check ACL for the caller
Permitted or Error
Ensure that caller is active
Caller is Ok or Error
Check PIN
Valid or Error

Figure 8D

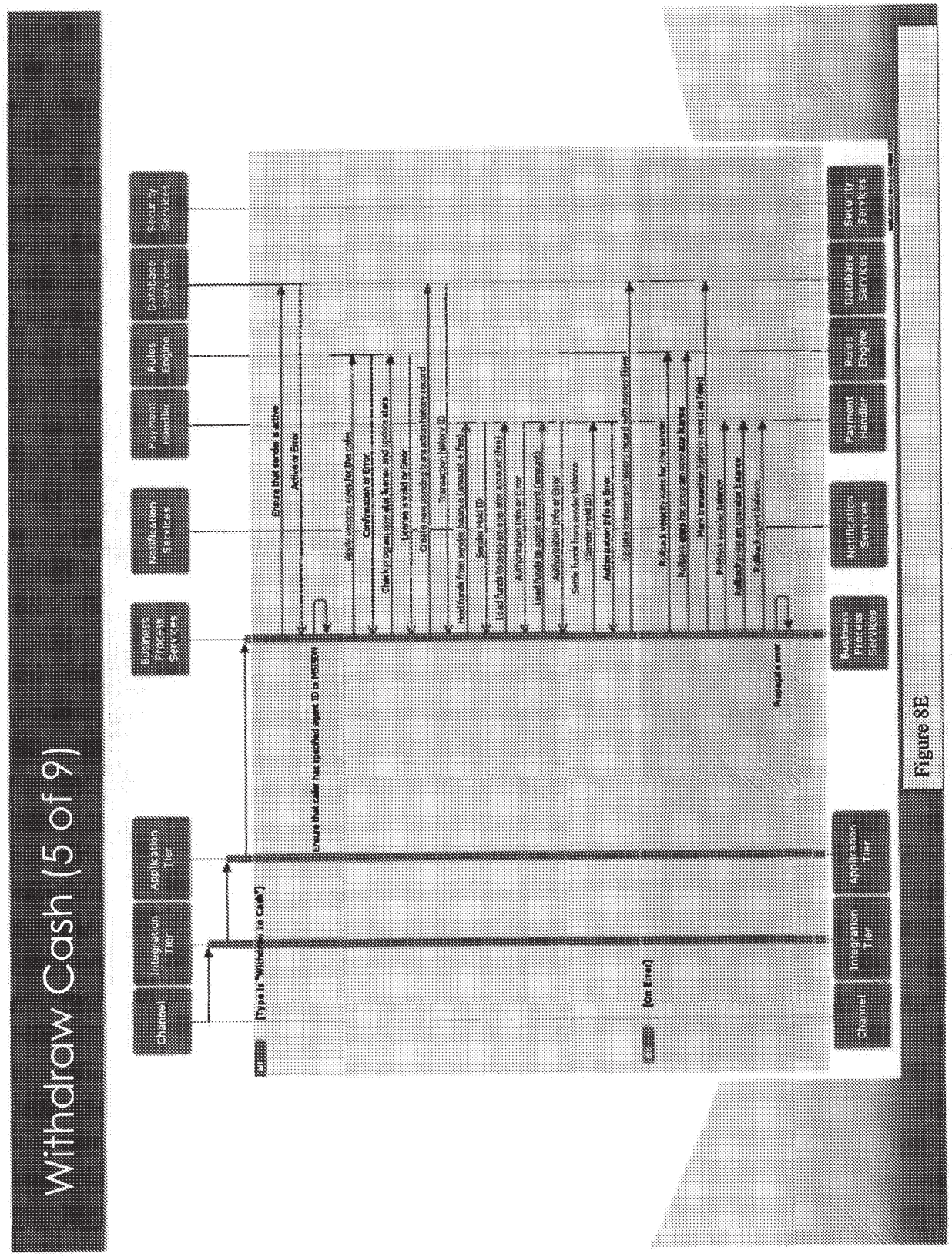

Withdraw Cash (5 of 9)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Rules Engine
Database Services
Security Services
[Type is "withdraw to cash"]
[On Error]
Ensure that sender has specified agent ID or MSISDN
Ensure that sender is active
Active or Error
Check program associated to sender
Confirmation or Error
Check program associated to agent
Program is valid or Error
Create new pending transaction history record
Transaction history ID
Hold funds from sender balance (amount + fee)
Sender Hold ID
Load funds to agent account (float)
Authorization info or Error
Load funds to agent account (amount)
Authorization info or Error
Settle funds from sender balance (Sender Hold ID)
Authorization info or Error
Create transaction fees, based on transaction type
Rules to apply for this service
Rules to apply to program associated to agent
Post transaction (pending) record to client
Payout sender balance
Notify program owner about transaction
Notify agent about transaction
Process error

Figure 8E

Withdraw Cash (6 of 9)

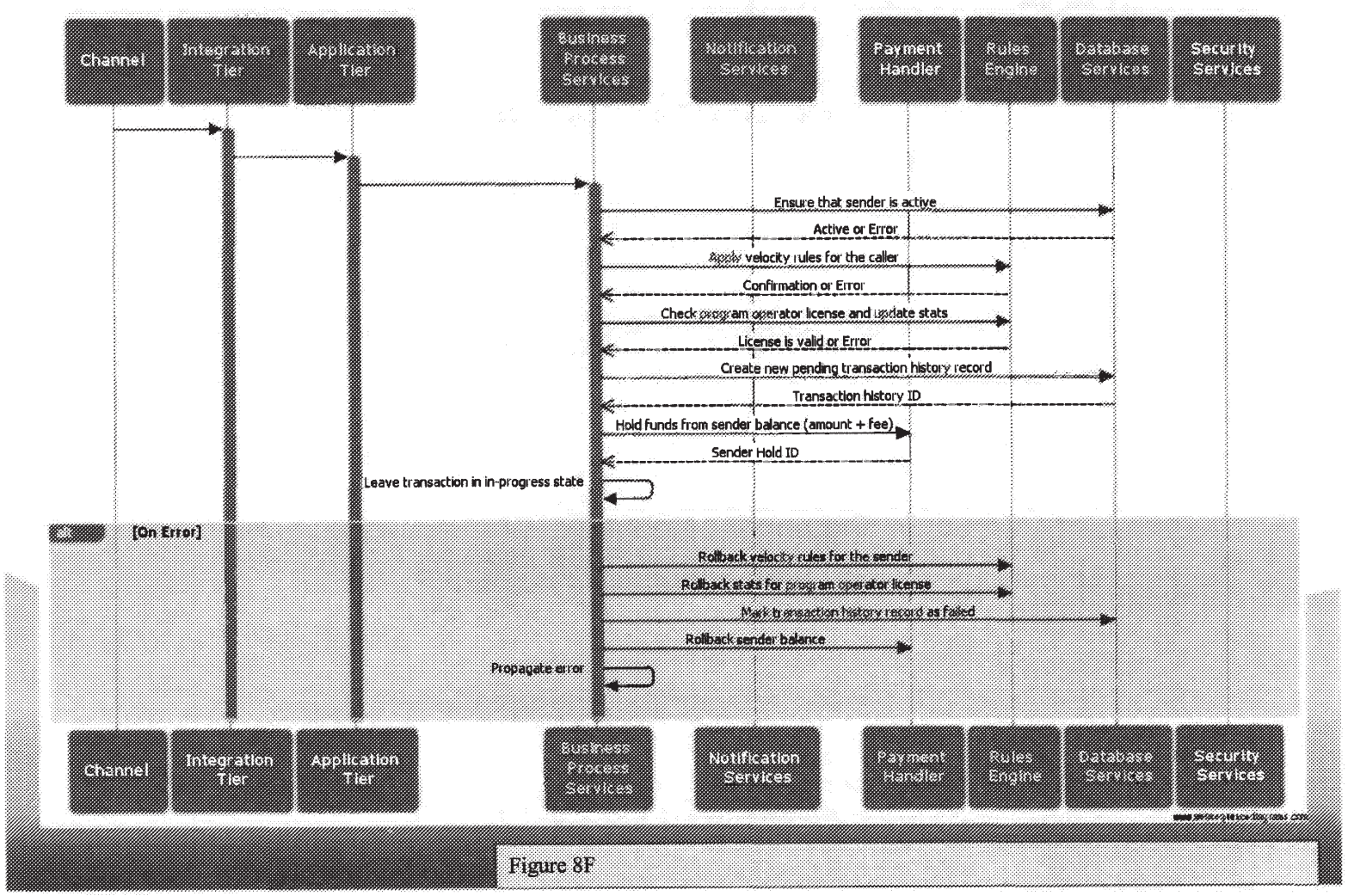


Figure 8F

Withdraw Cash (7 of 9)

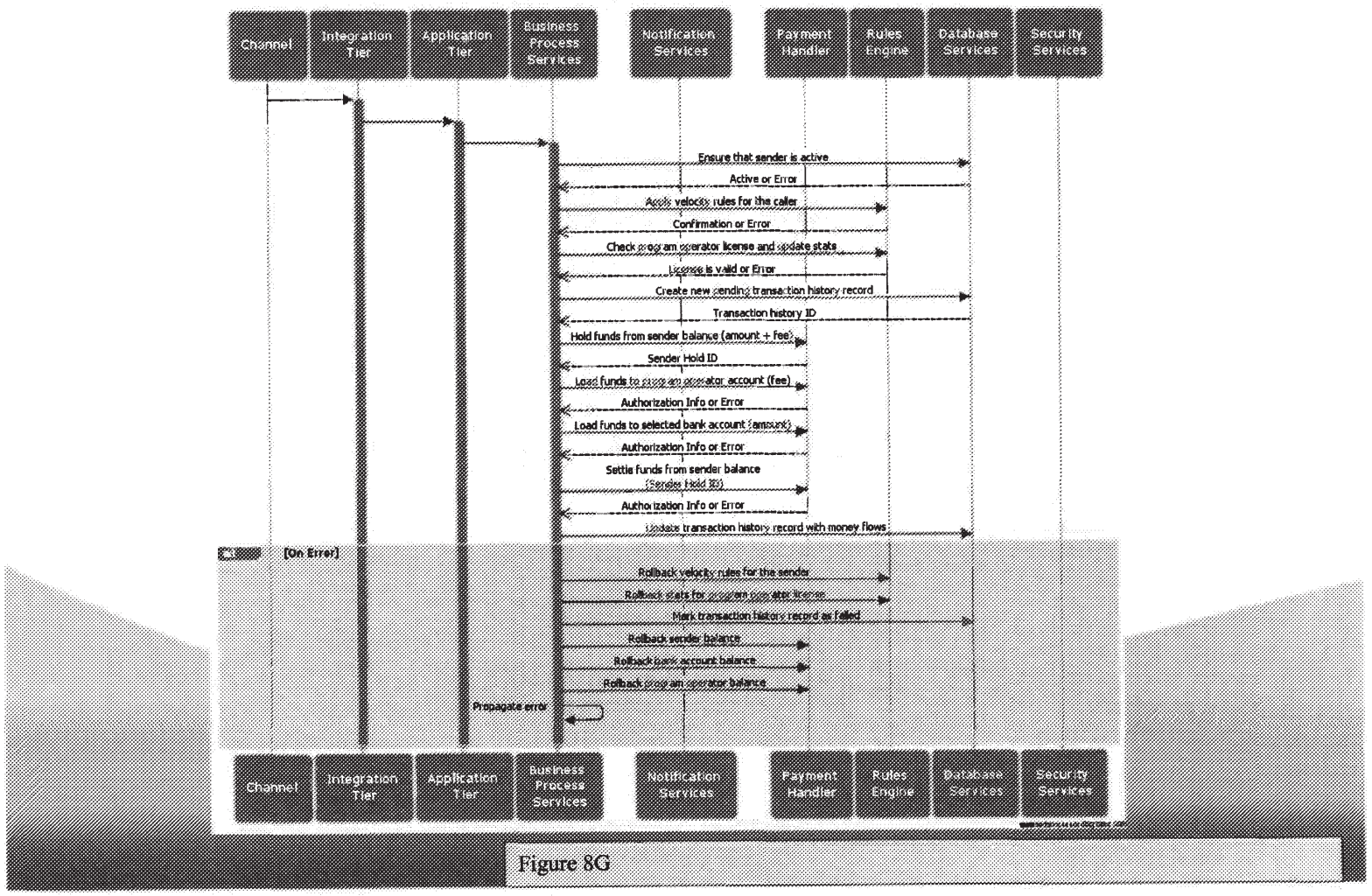


Figure 8G