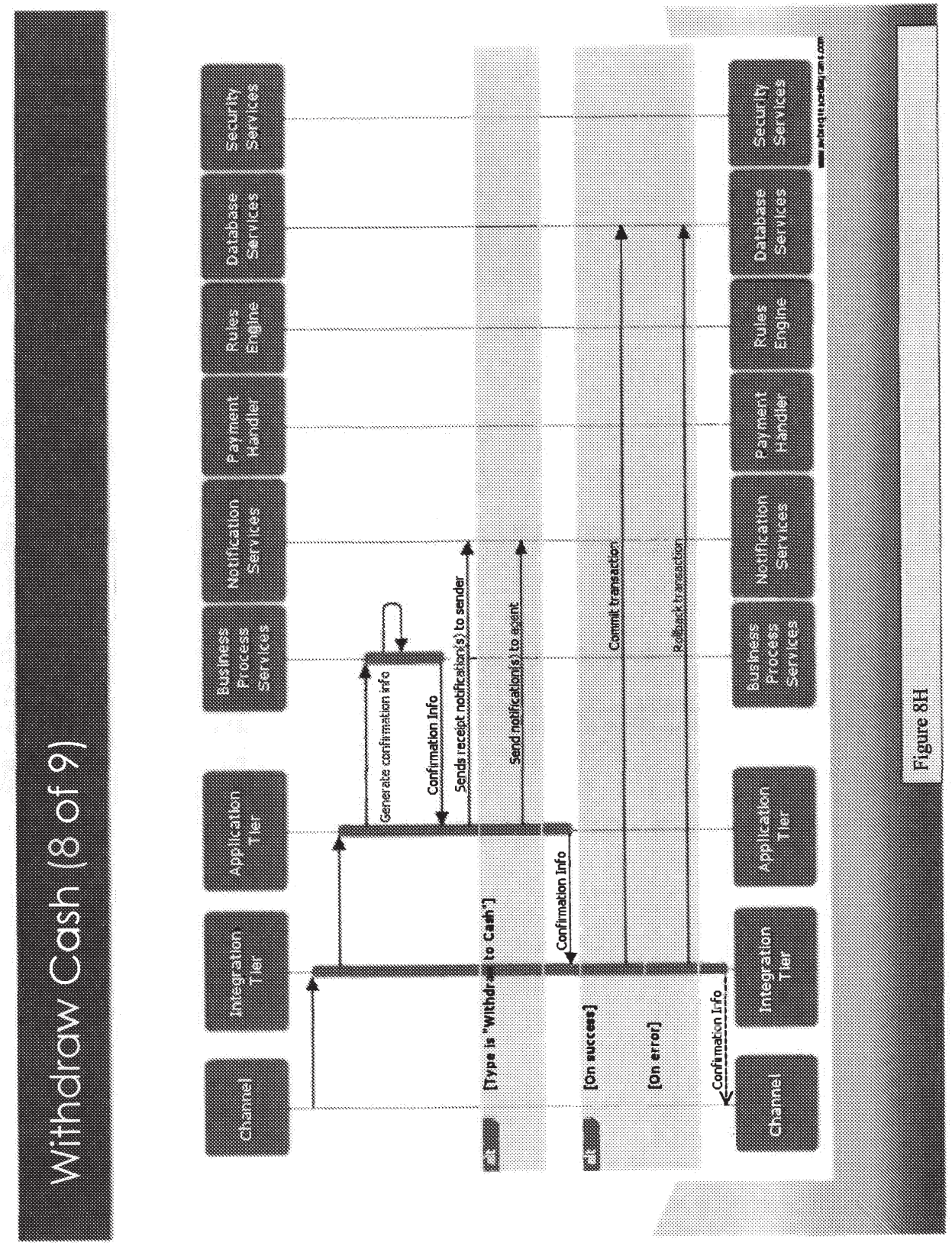

Withdraw Cash (8 of 9)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Rules Engine
Database Services
Security Services
[Type is "withdraw to Cash"]
Generate confirmation info
Confirmation Info
Sends receipt notification(s) to sender
Send notification(s) to agent
Confirmation Info
[On success]
Commit transaction
[On error]
Rollback transaction
Confirmation Info
Figure 8H

Withdraw Cash (9 of 9)

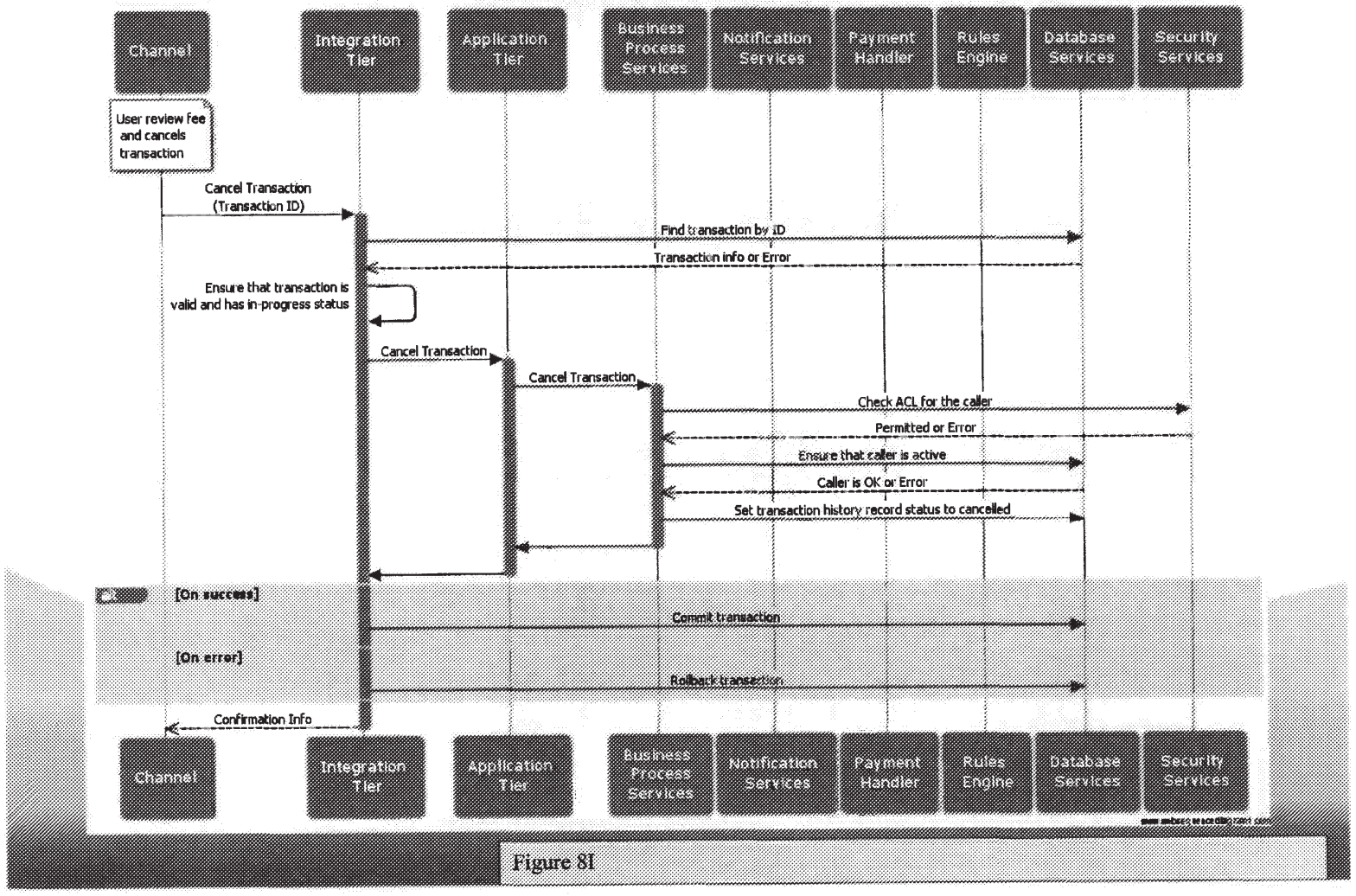
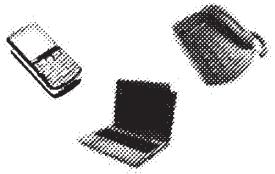


Figure 8I

Bill Payment

Customers utilizes any channel to pay their bills from their eWallet accounts (e.g. bank account or credit card)



1. Customer utilizes mobile phone, computer, IVR to access financial services



2. Customer selects which bill to pay which has been previously configured in their profile including account number



3. Customer chooses payment method within their mobile wallet (e.g. SVA, checking/savings, credit)



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



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



6. Platform debits the subscriber's SVA account (or bank account via ACH or alternative bank rails or credit/debit card via payment gateway)



7. Platform processes the bill payment via direct biller connection or bill pay aggregators



8. Notification is returned to the customer alerting them that the bill was successfully paid

Figure 9

Docket # 18756.8.1
29 of 49

Bill Payment (1 of 7)

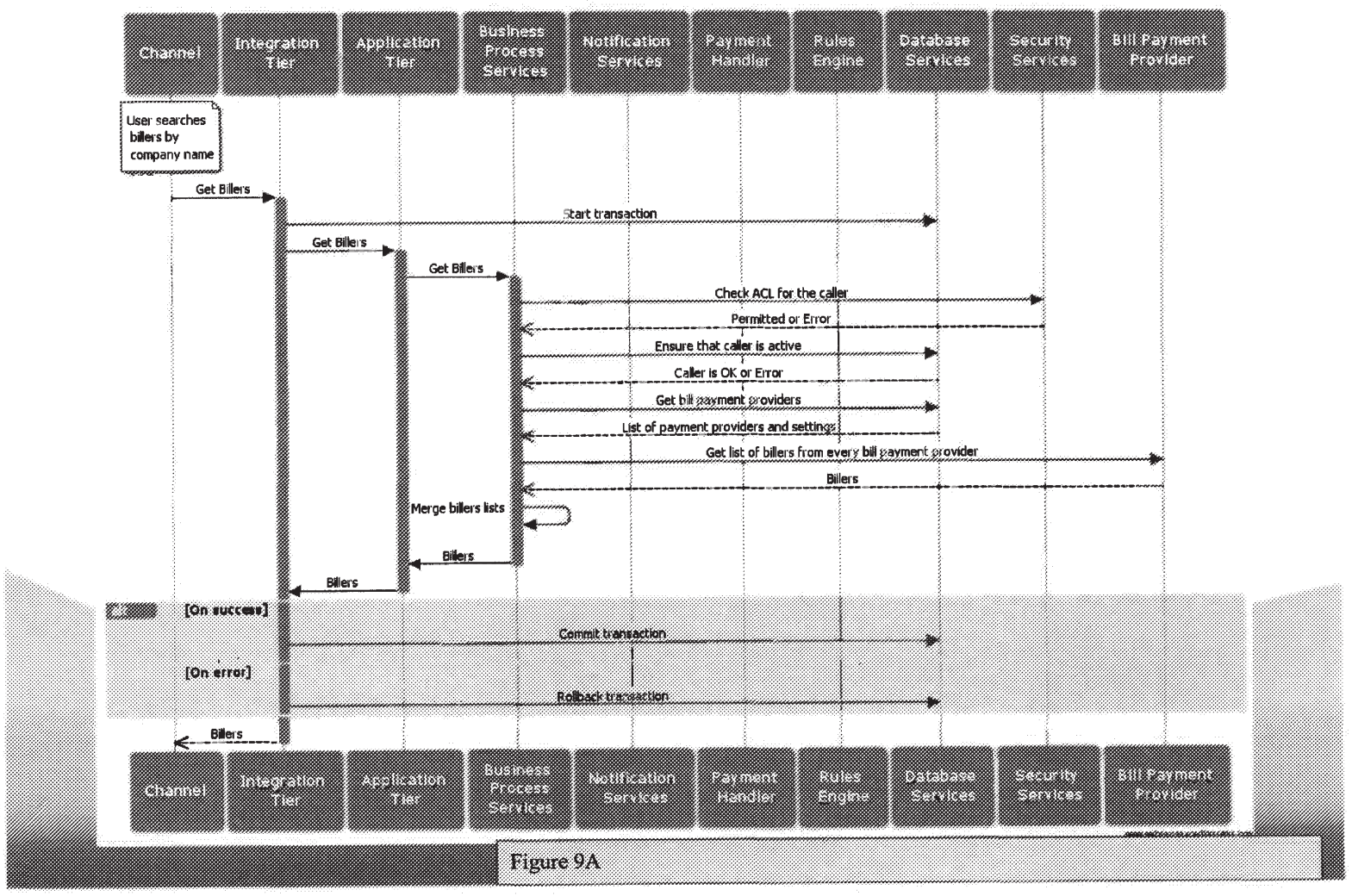


Figure 9A

Bill Payment (2 of 7)

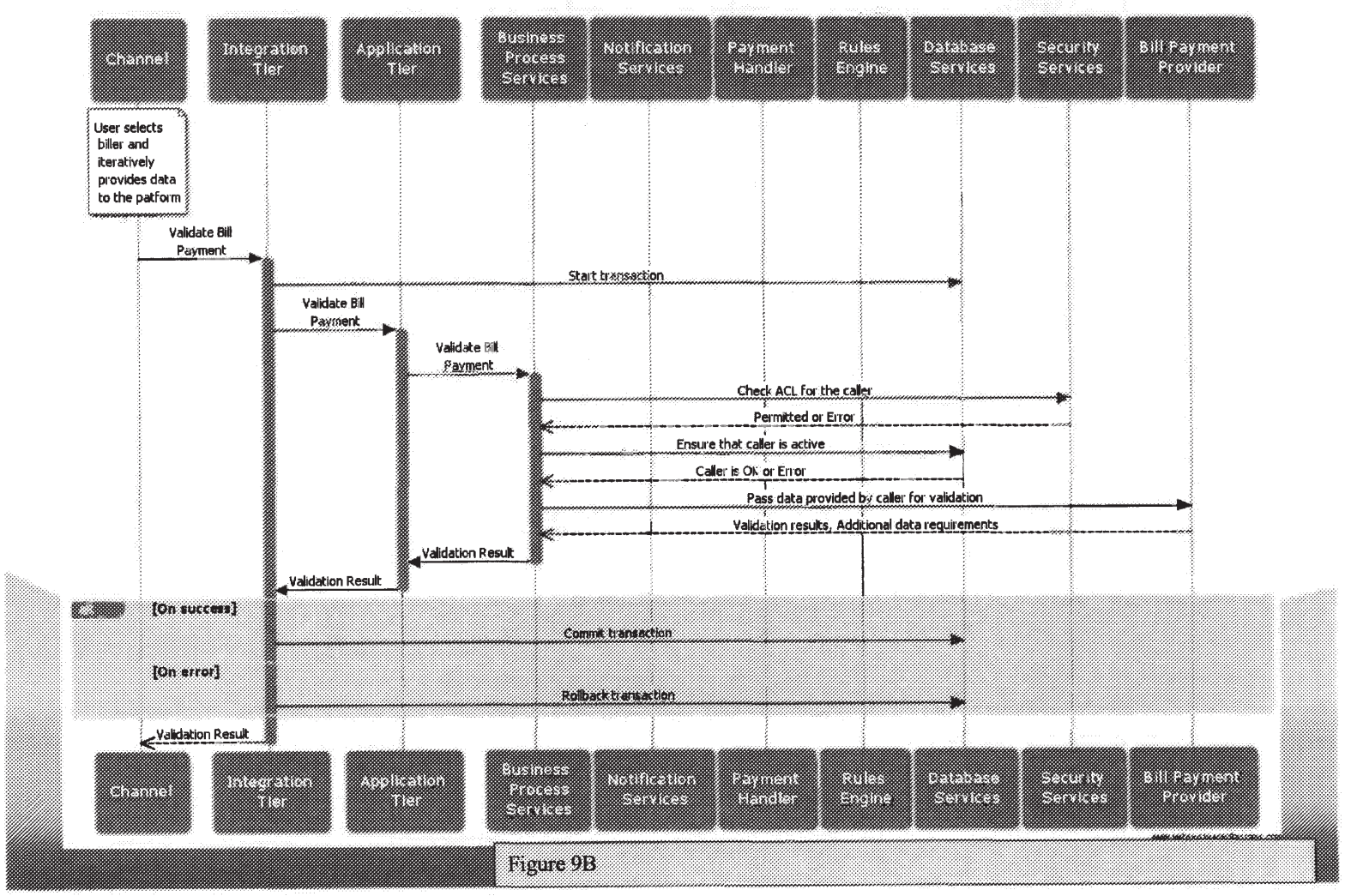


Figure 9B

Bill Payment (3 of 7)

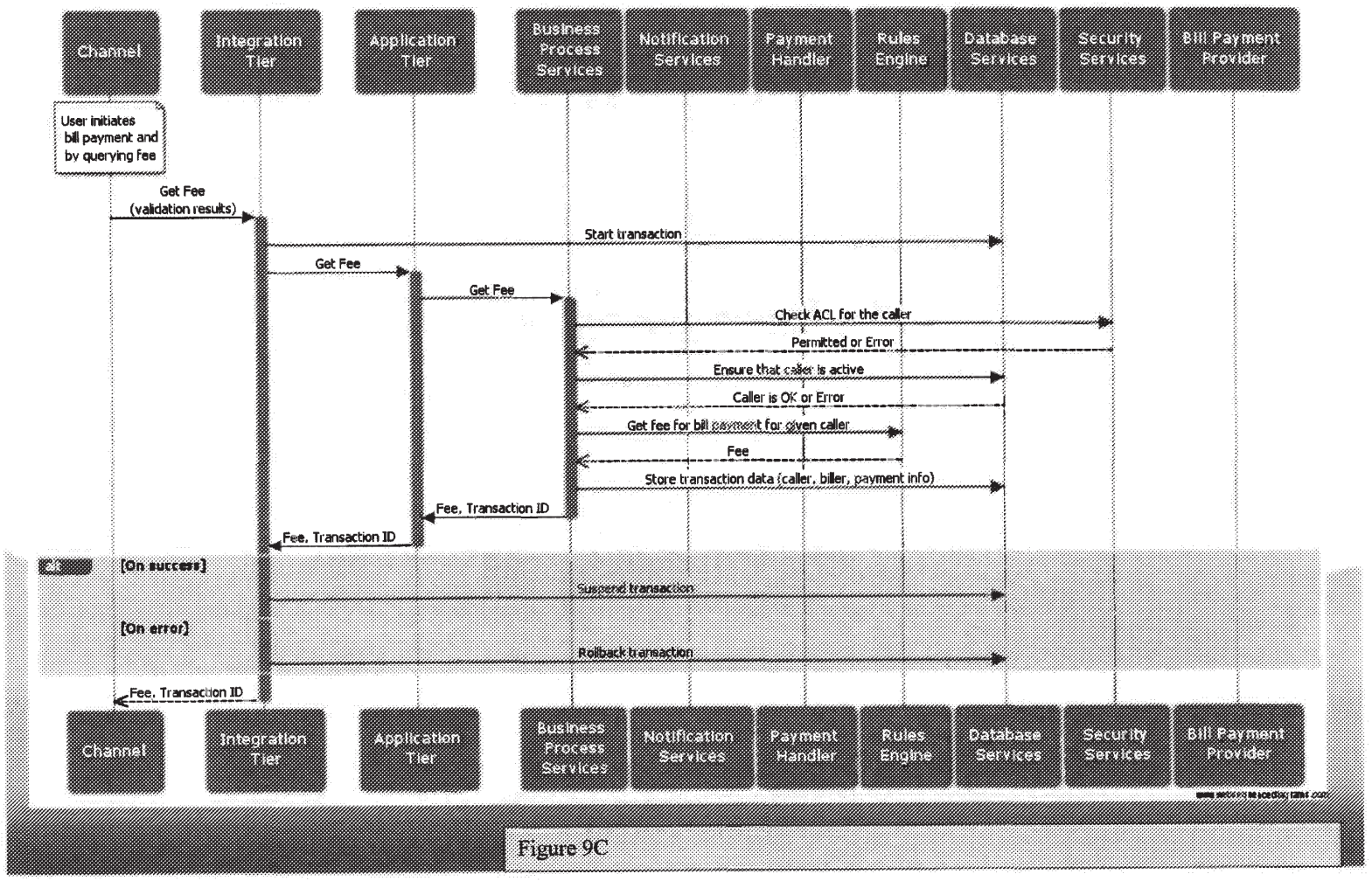


Figure 9C

Bill Payment (4 of 7)

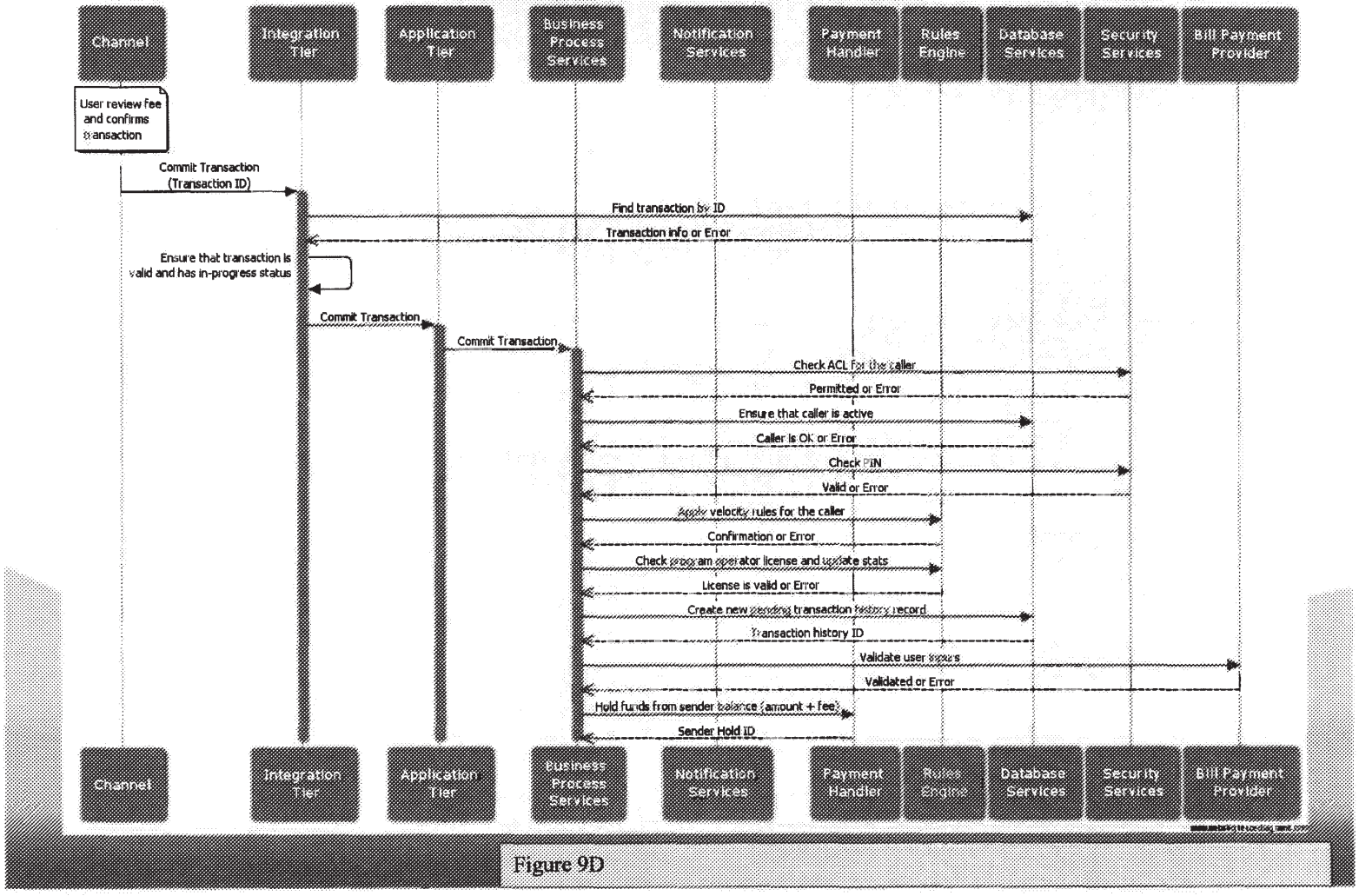


Figure 9D

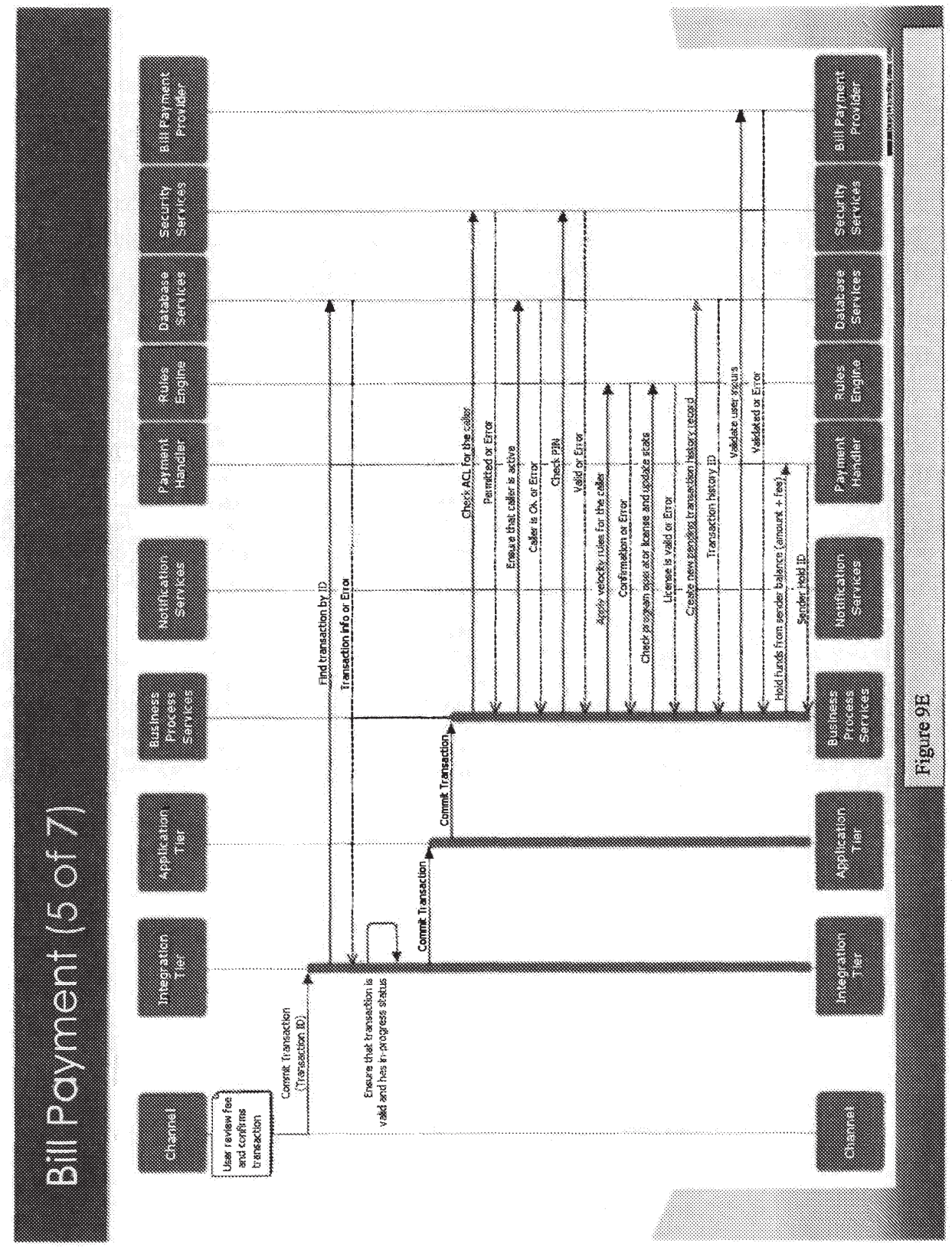

Bill Payment (5 of 7)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Rules Engine
Database Services
Security Services
Bill Payment Provider
User reviews fee and confirms transaction
Commit Transaction (Transaction ID)
Ensure that transaction is valid and has 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
Apply velocity rules for the caller
Confirmation or Error
Check program associator license and update stats
License is valid or Error
Create new pending transaction history record
Transaction history ID
Validate user source
Validated or Error
Hold funds from sender balance (amount + fee)
Sender Hold ID

Figure 9E

Bill Payment (6 of 7)

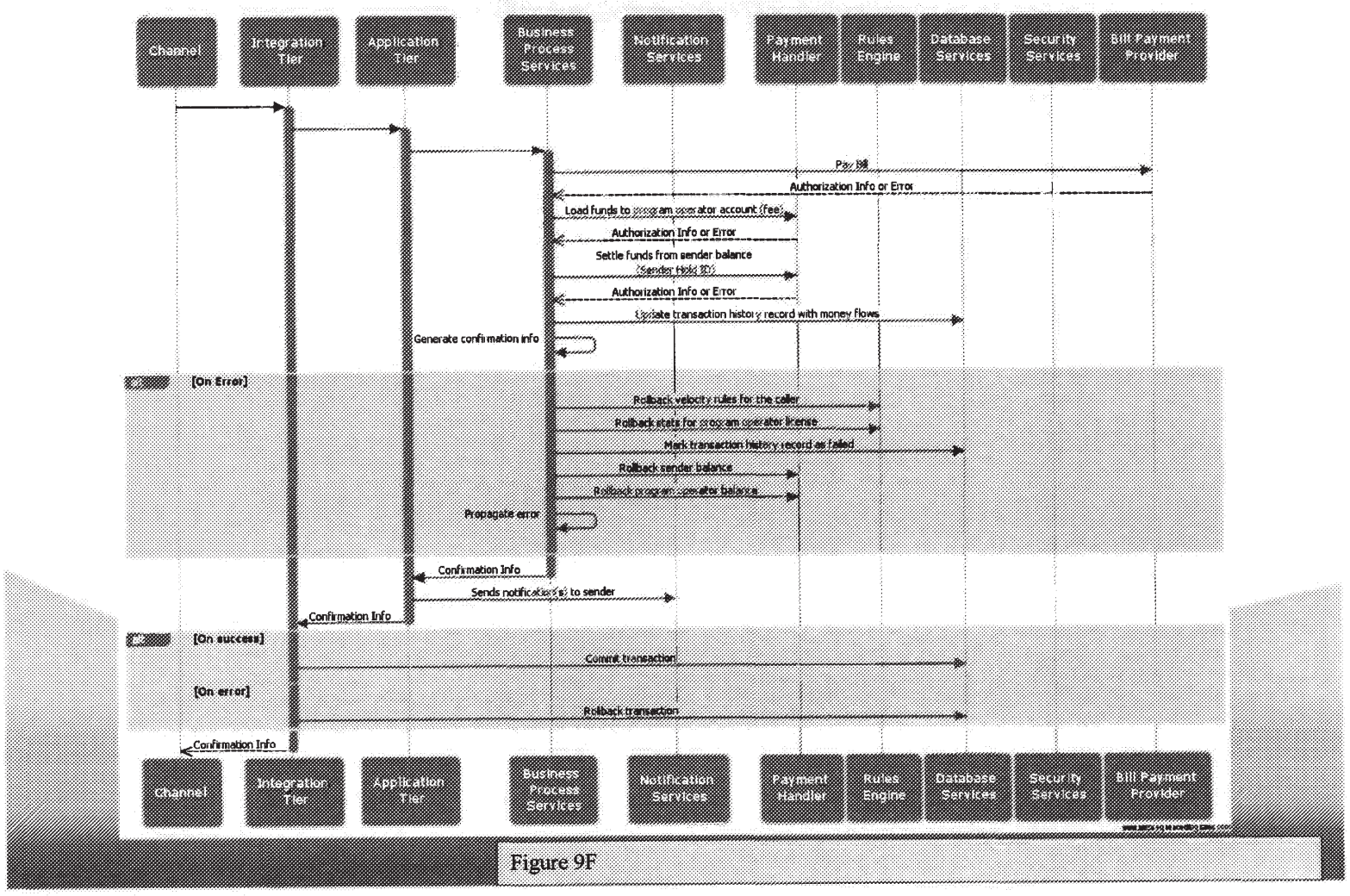
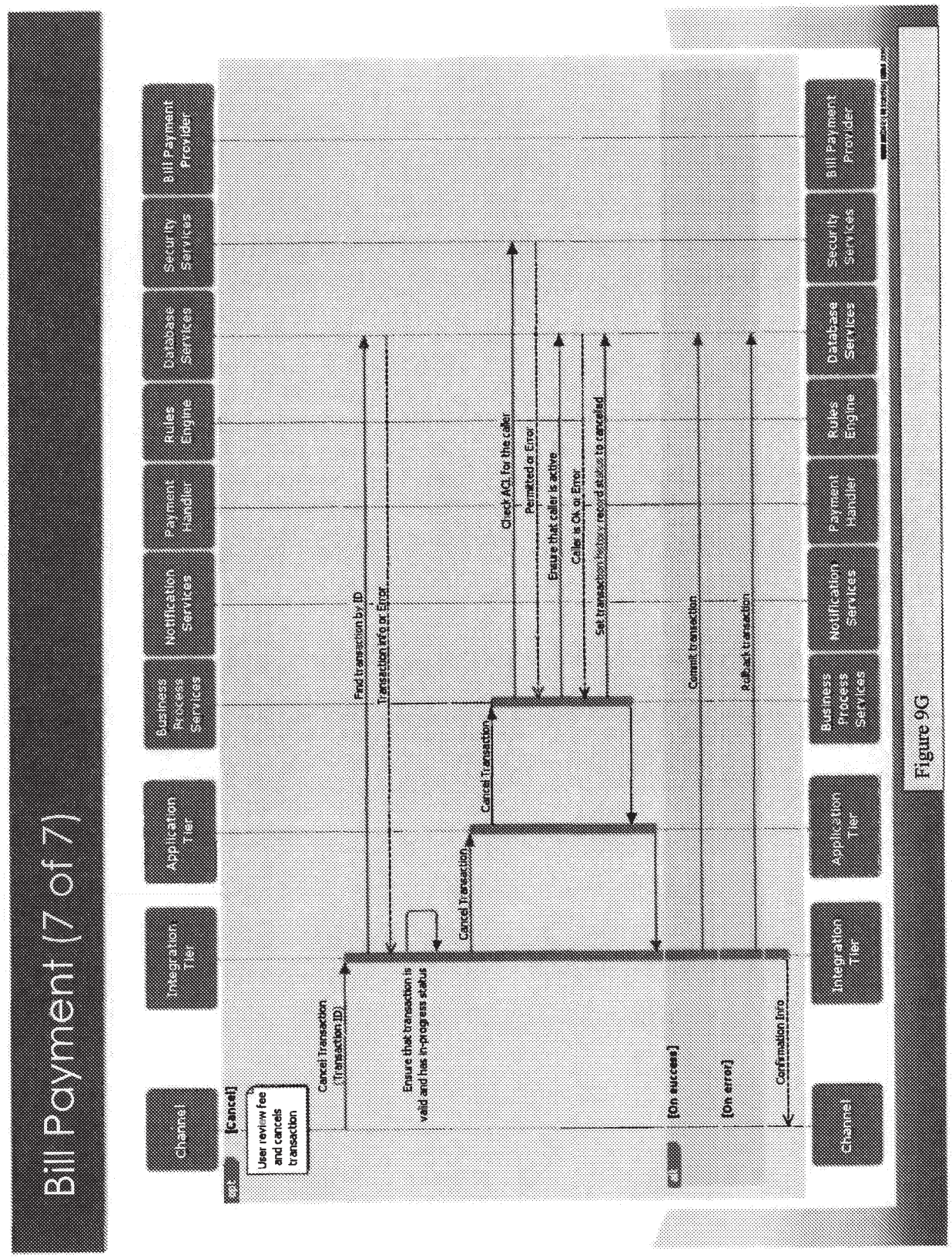
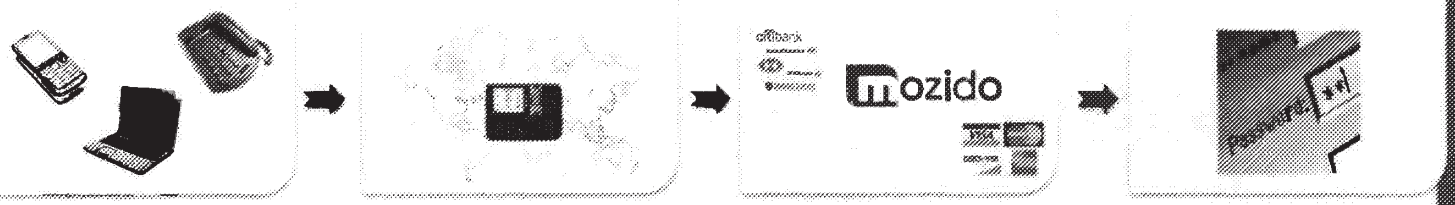


Figure 9F


Bill Payment (7 of 7)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Rules Engine
Database Services
Security Services
Bill Payment Provider
[Cancel]
User review fee and cancels transaction
Cancel Transaction (Transaction ID)
Ensure that transaction is valid and has in-progress status
Find transaction by ID
Transaction info or Error
Cancel Transaction
Cancel Transaction
Check ACL for the caller
Permitted or Error
Ensure that caller is active
Caller is OK or Error
Set transaction's record status to canceled
Commit transaction
Rollback transaction
[On success]
[On error]
Confirmation Info
Figure 9G

Mobile Topup

Customers utilizes any channel to topup their prepaid mobile account or pay their postpaid bill from their mobile wallet account

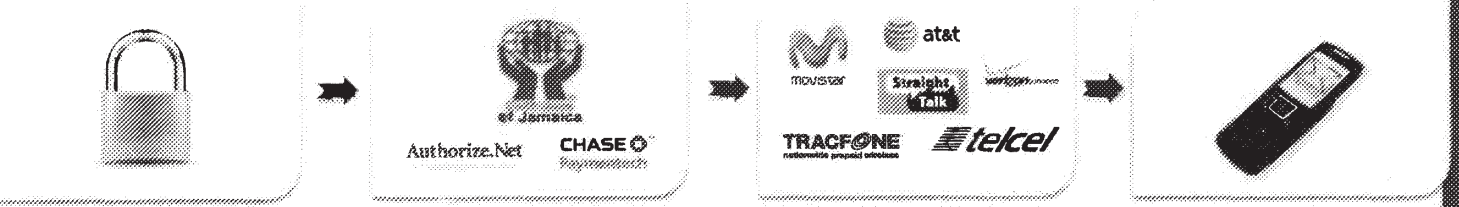


1. Customer utilizes mobile phone, computer, IVR to access financial services

2. Customer chooses to perform a mobile topup for themselves or for someone else (recipient phone number required) domestic or international

3. Customer chooses payment method within their mobile wallet (e.g. SVA, checking/savings, credit)

4. Customer reviews the transaction summary including any fees, ente their PIN and submits the transactions



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

6. Platform debits the subscriber's SVA account (or bank account via ACH or alternative bank rails or credit/debit card via payment gateway)

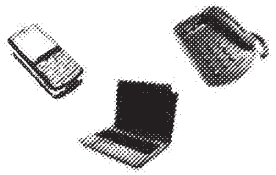
7. Platform processes the mobile topup via MNO/MVNO billing system integration or aggregator

8. Notification is returne to the customer alerting them that the mobile topup was completed

Figure 10

Money Transfer

Customers utilizes mobile phone or PC to send money domestically or internationally from their mobile wallet account



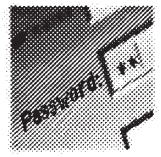
1. Customer utilizes mobile phone, computer, IVR to access financial services



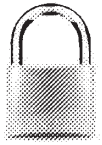
2. Customer selects a previous recipient or enters a new mobile phone number *or bank account (ABA/DDA)* and recipient KYC data



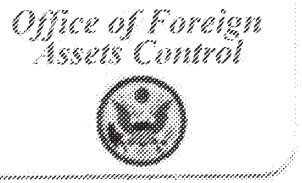
3. Customer chooses payment method within their mobile wallet (e.g. SVA, checking/savings, credit)



4. Customer reviews the transaction summary including any fees, exchange rate and payout and enters PIN



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



6. Platform performs an OFAC check on the recipient (and periodically the sender) to remain compliant



7. Platform transfers money via MoneyGram for off-net transactions domestic and international or alternative money transfer rails



8. Notification is returned to the sender and receiver alerting them that the remittance was processed

Figure 11

Money Transfer (1 of 10)

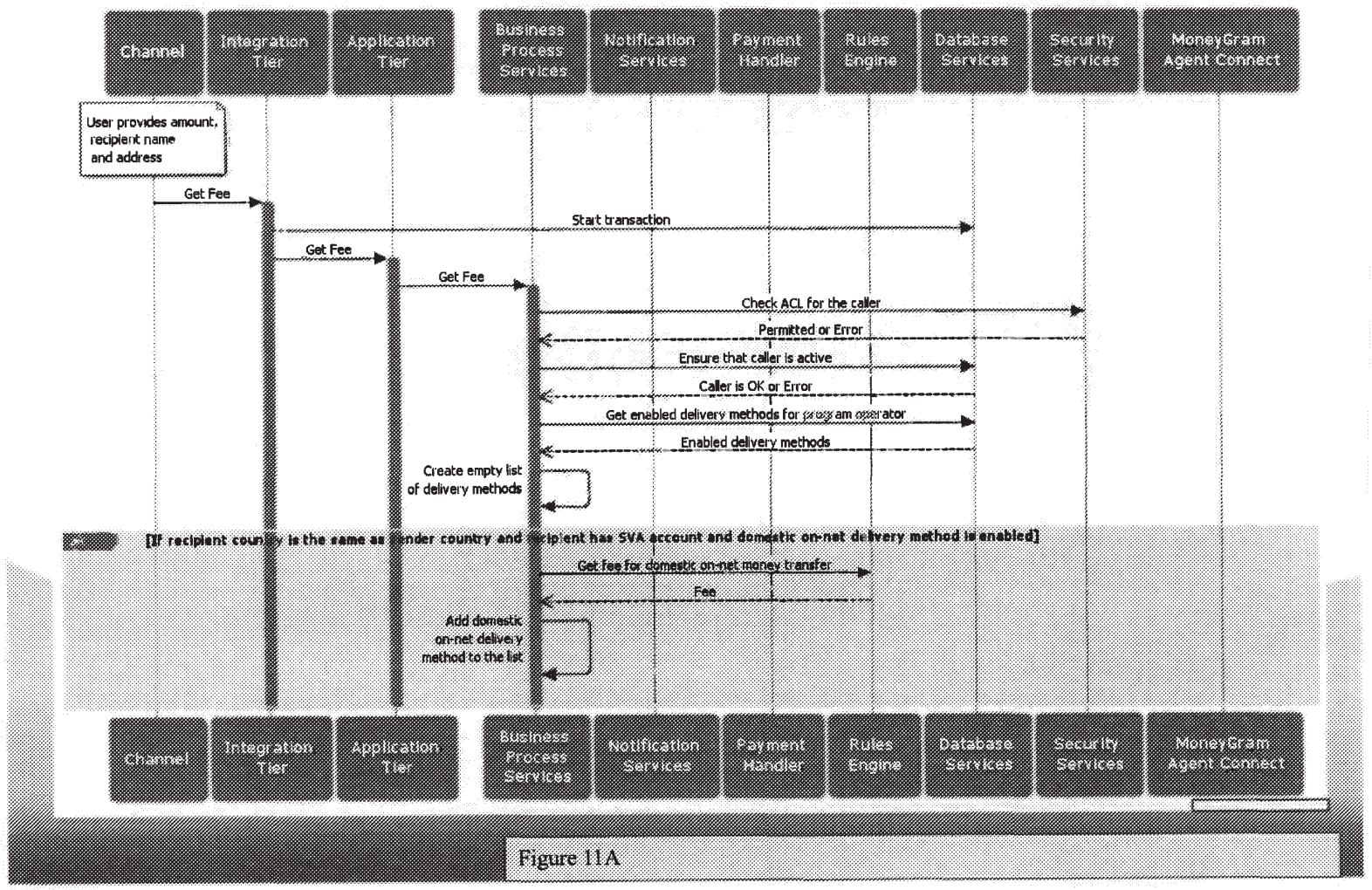
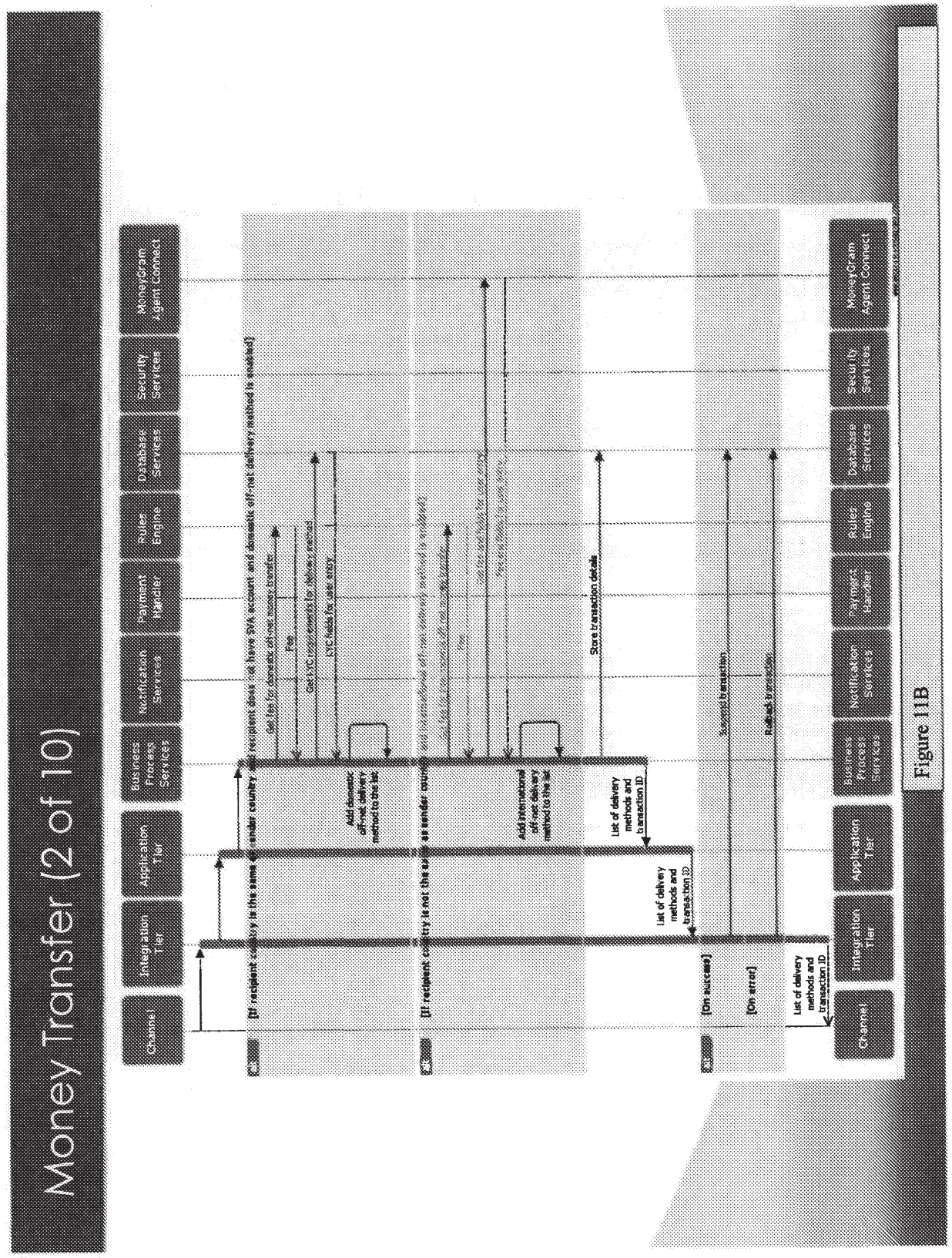


Figure 11A


Money Transfer (2 of 10)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Rules Engine
Database Services
Security Services
MoneyGram Agent Connect
Add domestic off-net delivery method to the list
Add international off-net delivery method to the list
Store transaction details
List of delivery methods and transaction ID
Commit transaction
Rollback transaction
[On success]
[On error]
Figure 11B

Money Transfer (3 of 10)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Rules Engine
Database Services
Security Services
MoneyGram Agent Connect
User selects delivery method and confirms transaction
Commit Transaction (Transaction ID)
Ensure that transaction is valid and has in-progress status
Find transaction by ID
Transaction info or Error
Commit Transaction
Check ID for the rule
Persist to Error
Error the collection
Rule is OK or Error
Check ID
Valid or Error

Figure 11C

Money Transfer (4 of 10)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Rules Engine
Database Services
Security Services
MoneyGram Agent Connect
[Domestic on-net delivery method]
Ensure sender and recipient are active; recipient has SVA
Valid or Error
Apply velocity rules for the sender
Sender velocity ID or error
Apply velocity rules for the recipient
Recipient velocity ID or error
Check program operator license and update stats
License is valid or Error
Create new sending transaction history record
Transaction history ID
Hold funds from sender balance (amount + fee)
Sender Hold ID or Error
Load funds (fee) to program operator account
Authorization info or Error

Figure 11D

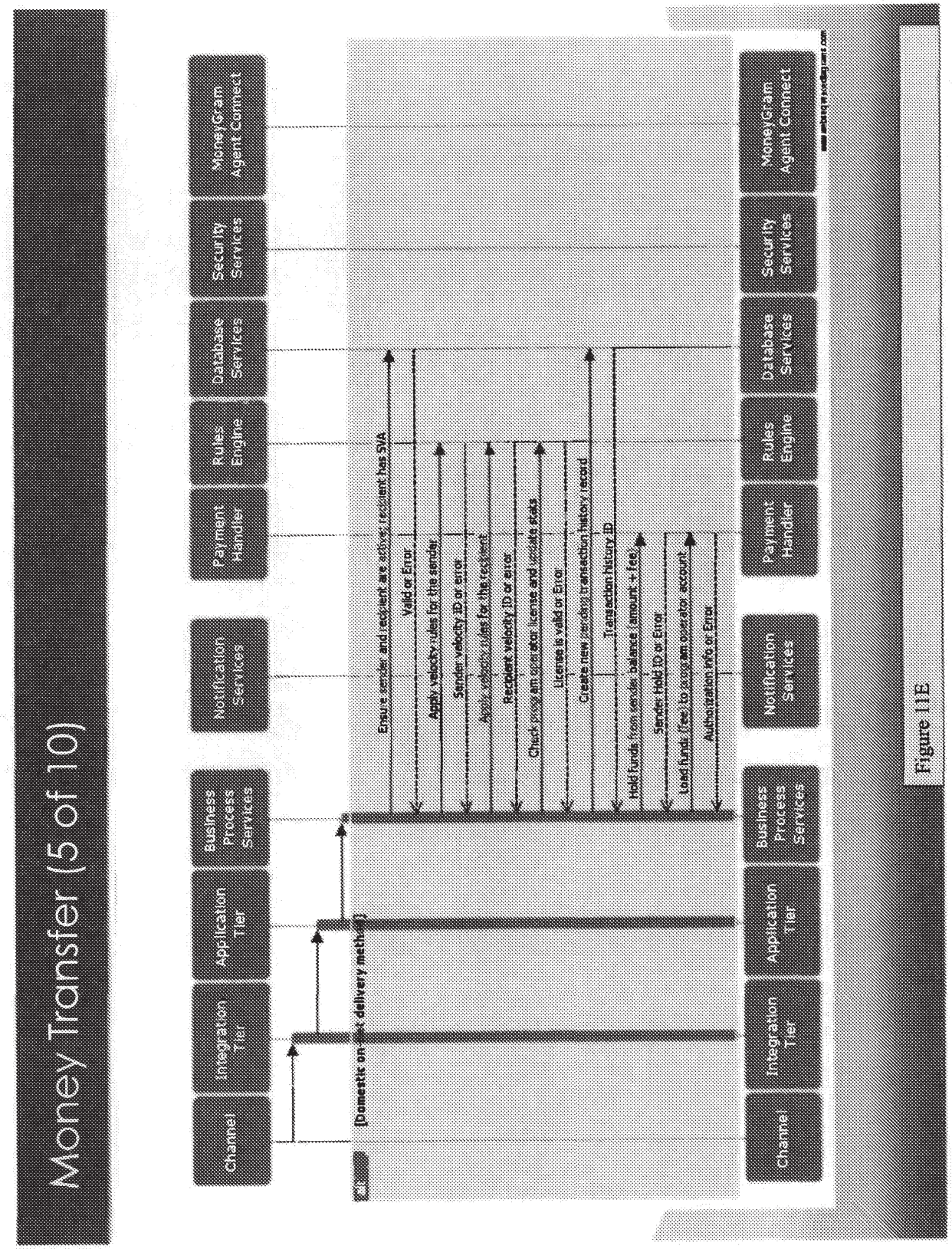

Money Transfer (5 of 10)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Rules Engine
Database Services
Security Services
MoneyGram Agent Connect
[Domestic on-net delivery method]
Ensure sender and recipient are active; recipient has SVA
Valid or Error
Apply velocity rules for the sender
Sender velocity ID or error
Apply velocity rules for the recipient
Recipient velocity ID or error
Check proxy on sender license and update stats
License is valid or Error
Create new sending transaction history record
Transaction history ID
Hold funds from sender balance (amount + fee)
Sender Hold ID or Error
Load funds (fee) to appropriate operator account
Authorization info or Error

Figure 11E

Money Transfer (6 of 10)

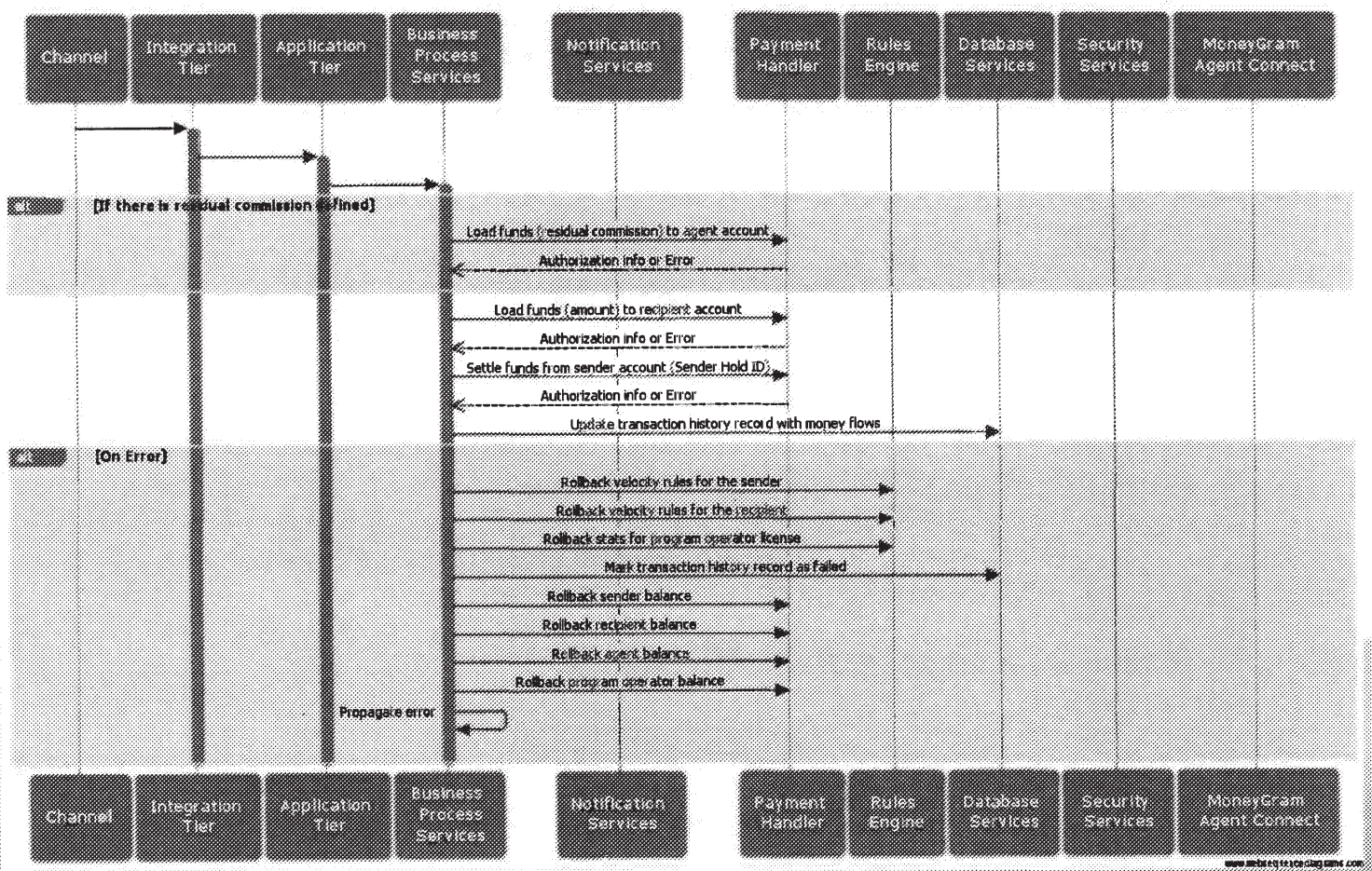


Figure 11F

Money Transfer (7 of 10)

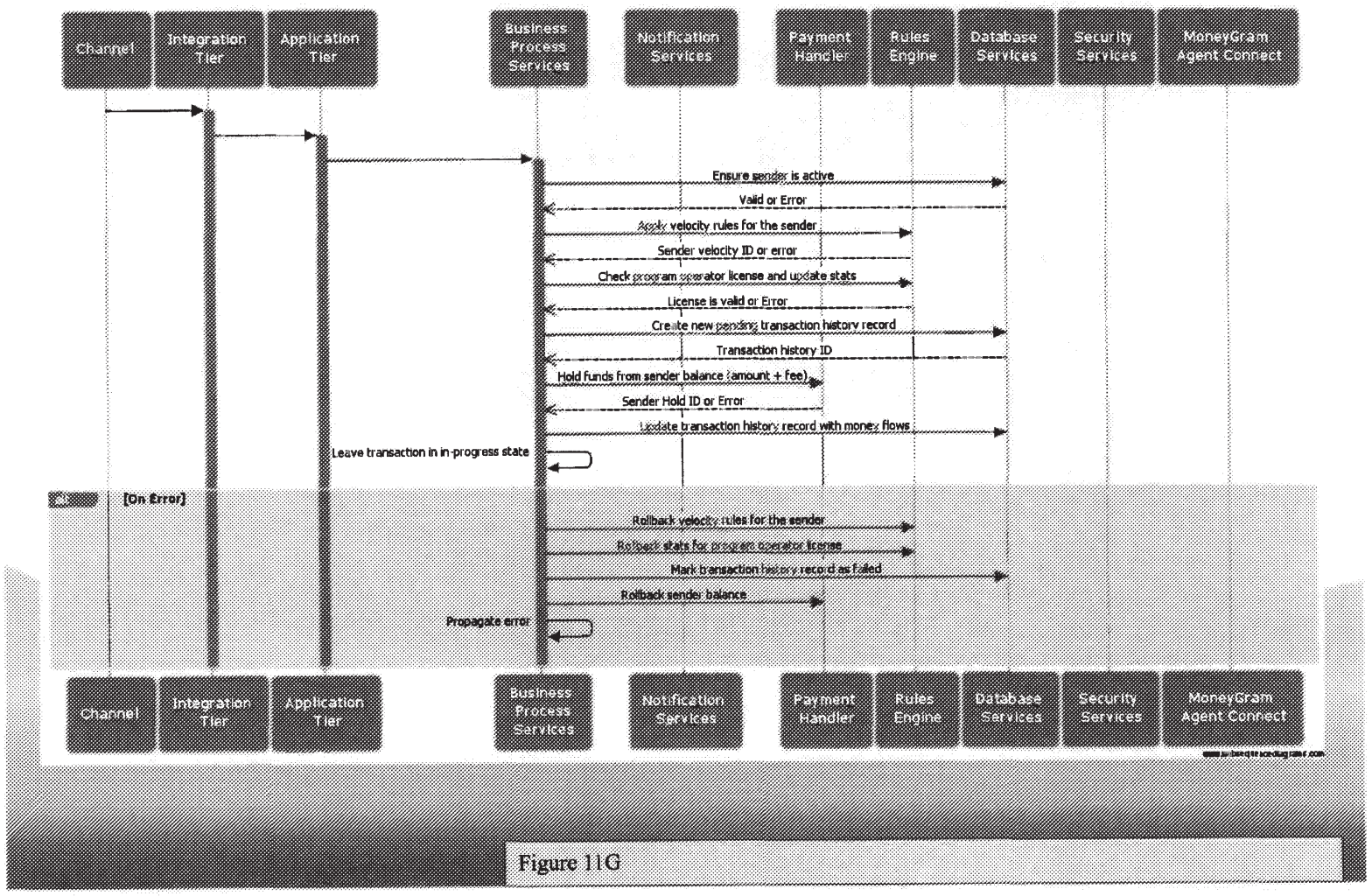


Figure 11G

Money Transfer (8 of 10)

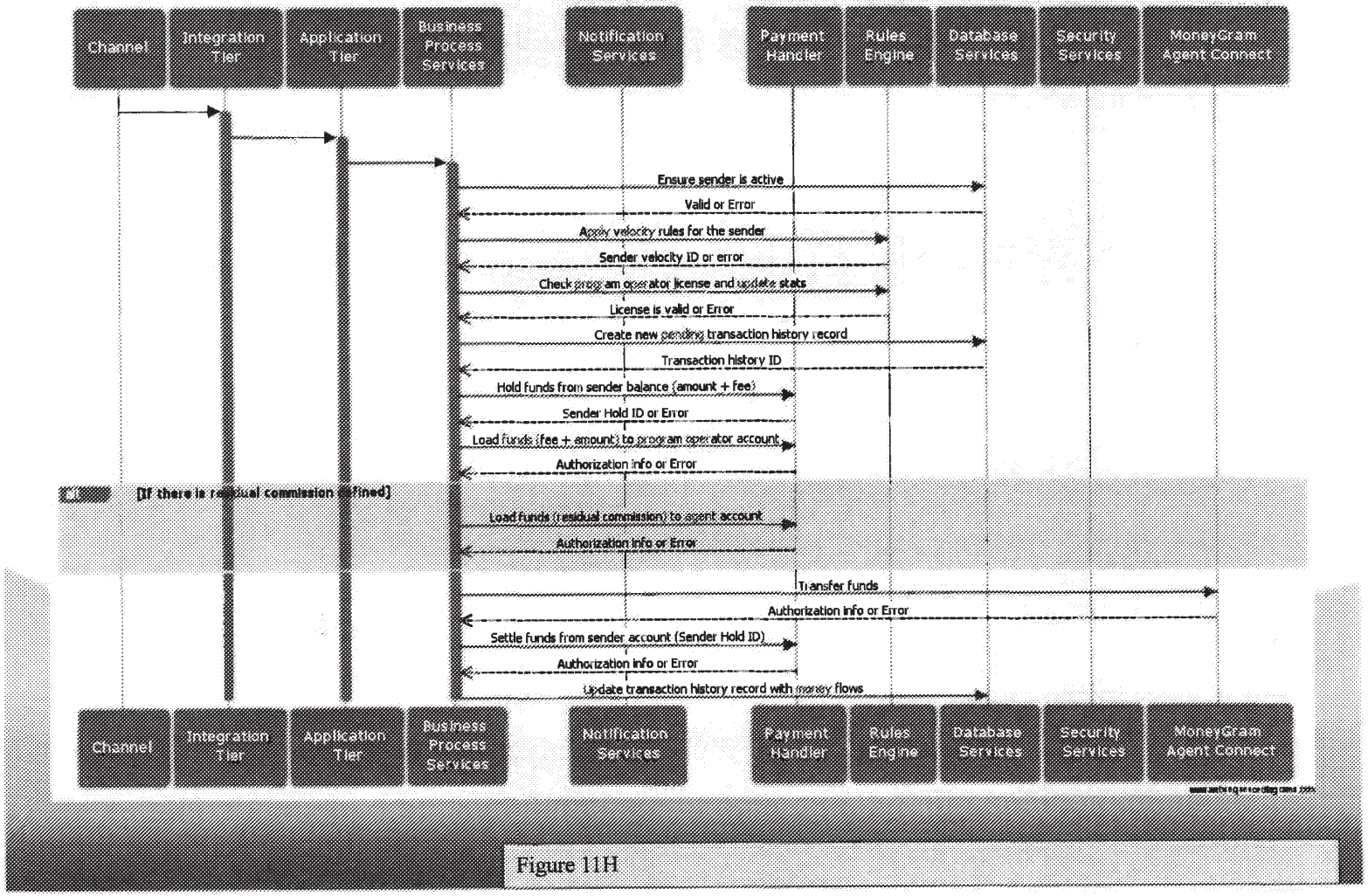
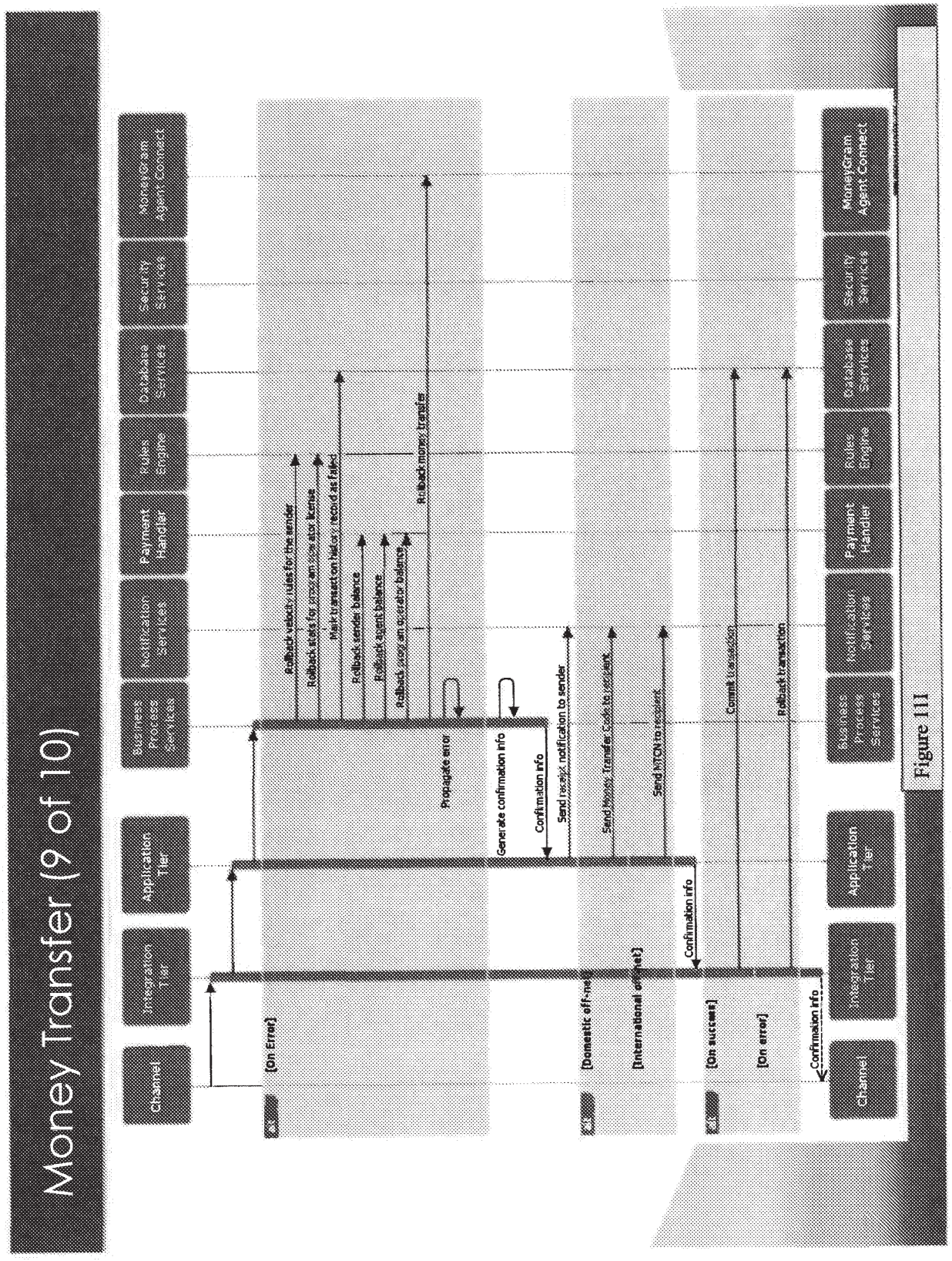


Figure 11H


Money Transfer (9 of 10)
Channel
Integration Tier
Application Tier
Business Process Services
Notification Services
Payment Handler
Rules Engine
Database Services
Security Services
MoneyGram Agent Connect
[On Error]
[Domestic off-net]
[International offnet]
[On success]
[On error]
Rollback velocity rules for the sender
Rollback tests for program sponsor fee
Mark transaction history record as failed
Rollback sender balance
Rollback agent balance
Rollback program operator balance
Rollback money transfer
Propagate error
Generate confirmation info
Confirmation info
Send receipt notification to sender
Send Money Transfer Code to recipient
Send MTCN to recipient
Confirmation info
Commit transaction
Rollback transaction
Confirmation info
Figure 111

Money Transfer (10 of 10)

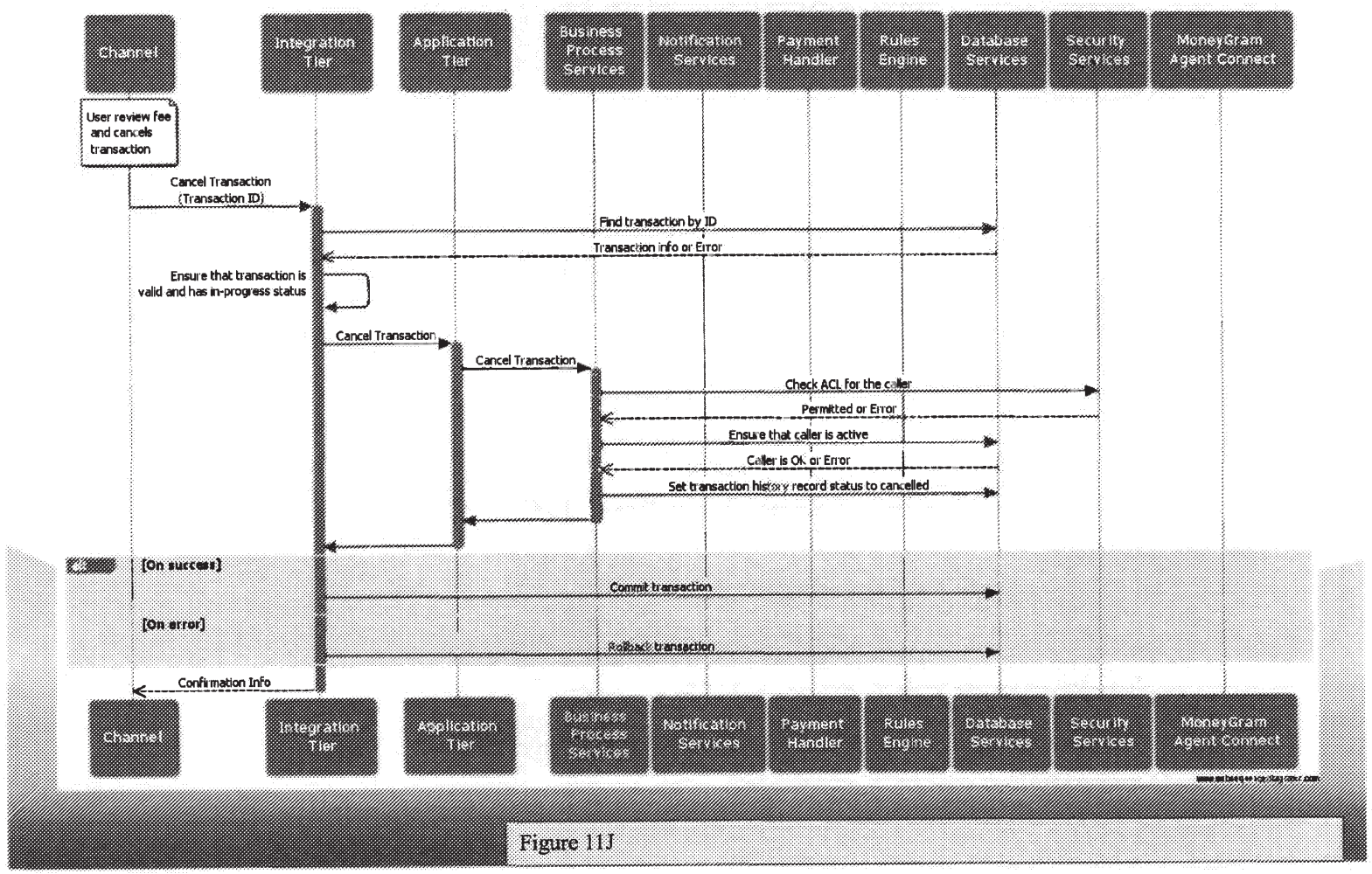
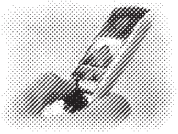


Figure 11J

In-Store Purchases

Customers may utilize their mobile wallet to make purchases and take advantage of secure in-store purchase (and eventually eCommerce sites)



1. Customer initiates a purchase request from their mobile phone and selects funding account and enters their PIN



2. Platform returns a secure, perishable purchase code (OTP) to the customer via the mobile browser or SMS/MMS (in the future NFC)



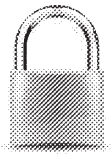
3. Customer fills their cart and proceeds to the checkout lane



4. Agent scans all goods and asks the customer how they would like to pay, customer chooses mobile wallet



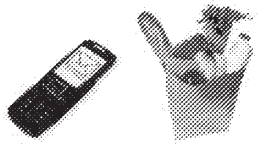
5. Agent scans customer purchase barcode (or puts phone on NFC reader)



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



7. Platform debits the subscriber's SVA account (or bank account via ACH or alternative bank rails or credit/debit card via payment gateway)



8. Purchase is authorized and approval is displayed to agent on POS screen and customer receives receipt via SMS

Figure 12

FILED VIA E-FILING

PATENT APPLICATION
Docket No.: 18756.8.1

UNITED STATES PROVISIONAL PATENT APPLICATION

Of

Michael A. Liberty

For

MOBILE WALLET PLATFORM

MOBILE WALLET PLATFORM

CROSS-REFERENCE TO RELATED APPLICATIONS

[0001] Not Applicable.

DETAILED DESCRIPTION

[0002] The present invention extends to methods, systems, and computer program products for a mobile wallet platform. Embodiments of invention can be used to enroll a customer for a mobile wallet, add a stored value account (either hosted by a mobile wallet platform or a third party), add a bank/credit union account to a mobile wallet, add a debit/credit card account to a mobile wallet, deposit funds in a mobile wallet, withdraw funds from a mobile wallet, pay bills from a mobile wallet, top up a prepaid mobile account through a mobile wallet, transfer funds through a mobile wallet, and make in store purchases form a mobile wallet.

[0003] Embodiments of the present invention may comprise or utilize a special purpose or general-purpose computer including computer hardware, such as, for example, one or more processors and system memory, as discussed in greater detail below. Embodiments within the scope of the present invention also include physical and other computer-readable media for carrying or storing computer-executable instructions and/or data structures. Such computer-readable media can be any available media that can be accessed by a general purpose or special purpose computer system. Computer-readable media that store computer-executable instructions are computer storage media (devices). Computer-readable media that carry computer-executable instructions are transmission media. Thus, by way of example, and not limitation, embodiments of the invention can comprise at least two distinctly different kinds of computer-readable media: computer storage media (devices) and transmission media.

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PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
Page 78 of 106

[0004] Computer storage media (devices) includes RAM, ROM, EEPROM, CD-ROM, solid state drives ("SSDs") (e.g., based on RAM), Flash memory, phase-change memory ("PCM"), other types of memory, other optical disk storage, magnetic disk storage or other magnetic storage devices, or any other medium which can be used to store desired program code means in the form of computer-executable instructions or data structures and which can be accessed by a general purpose or special purpose computer.

[0005] A "network" is defined as one or more data links that enable the transport of electronic data between computer systems and/or modules and/or other electronic devices. When information is transferred or provided over a network or another communications connection (either hardwired, wireless, or a combination of hardwired or wireless) to a computer, the computer properly views the connection as a transmission medium. Transmissions media can include a network and/or data links which can be used to carry or desired program code means in the form of computer-executable instructions or data structures and which can be accessed by a general purpose or special purpose computer. Combinations of the above should also be included within the scope of computer-readable media.

[0006] Further, upon reaching various computer system components, program code means in the form of computer-executable instructions or data structures can be transferred automatically from transmission media to computer storage media (devices) (or vice versa). For example, computer-executable instructions or data structures received over a network or data link can be buffered in RAM within a network interface module (e.g., a "NIC"), and then eventually transferred to computer system RAM and/or to less volatile computer storage media (devices) at a computer system. Thus, it should be understood that computer storage media (devices) can be

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PayPal v. Fintiv - IPR2023-00744
Page 79 of 106

included in computer system components that also (or even primarily) utilize transmission media.

[0007] Computer-executable instructions comprise, for example, instructions and data which, when executed at a processor, cause a general purpose computer, special purpose computer, or special purpose processing device to perform a certain function or group of functions. The computer executable instructions may be, for example, binaries, intermediate format instructions such as assembly language, or even source code. Although the subject matter has been described in language specific to structural features and/or methodological acts, it is to be understood that the subject matter defined in the appended claims is not necessarily limited to the described features or acts described above. Rather, the described features and acts are disclosed as example forms of implementing the claims.

[0008] Those skilled in the art will appreciate that the invention may be practiced in network computing environments with many types of computer system configurations, including, personal computers, desktop computers, laptop computers, message processors, hand-held devices, multi-processor systems, microprocessor-based or programmable consumer electronics, network PCs, minicomputers, mainframe computers, mobile telephones, PDAs, pagers, routers, switches, and the like. The invention may also be practiced in distributed system environments where local and remote computer systems, which are linked (either by hardwired data links, wireless data links, or by a combination of hardwired and wireless data links) through a network, both perform tasks. In a distributed system environment, program modules may be located in both local and remote memory storage devices.

[0009] A mobile wallet platform architecture can include a plurality of independent components that each contribute to the functionality of the system as a

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PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
Page 80 of 106

whole. This modularity allows for increased flexibility when approaching issues of platform scalability and, to this end, provides a variety of advantages. System complexity and growth can be managed more easily through the use of smaller-scale parts with limited functional scope. Platform fault tolerance is enhanced through the use of these loosely coupled modules. Individual components can be grown incrementally as business needs dictate. Modular development also translates to decreased time to market for new functionality. New functionality can be added or subtracted without impacting the core system.

[0010] Figure 1 illustrates an example system architecture for a mobile wallet platform. Integration tier 101 is configured to manage sessions and maintain integrity of financial transactions. Integration tier 101 can also include a communication (e.g., Web services) API and/or other communication mechanisms to accept messages from channels 111. Other mechanisms include, but are not limited to: International Standards Organization ("ISO") 8583 for Point of Sale ("POS") and Automated Teller Machines ("ATM") devices and Advanced Message Queuing Protocol ("AMQP") for queue based interfaces. Each of channels 111 can be integrated to one or more mechanisms for sending messages to integration tier 101. . Notification services 102 is configured to send various notifications through different notification channels 112, such as, for example, Short Message Peer-to-Peer ("SSMP") for Short Messaging Service ("SMS") and Simple Mail Transfer Protocol ("SMTP") for emails. Notification services 102 can be configured through a Web services API.

[0011] Service connectors 103 are a set of connectors configure to connect to 3rd party systems 113. Each connector can be a separate module intended to integrate an external service to the system architecture. Business process services 104 are configured to implement business workflows, including executing financial

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PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
Page 81 of 106

transactions, auditing financial transactions, invoking third-party services, handling errors, and logging platform objects. Payment handler 105 is configured to wrap APIs of different payment processors, such as, for example, banking accounts, credit/debit cards or processor 121. Payment handler 105 exposes a common API to facilitate interactions with payment processors.

[0012] Security services 106 are configured to perform client authentication. Authorization services 107 are configured to perform client authorization, such as, for example, using a database-based Access Control List ("ACL") table.

[0013] Database 108 is configured to manage customer accounts (e.g., storing customer accounts and properties), manage company accounts (e.g., storing company accounts and properties), manage transaction histories (e.g., storing financial transaction details), store customer profiles, storing dictionaries used by the mobile wallet platform, such as, for example, countries, currencies, etc., and manage money containers. Rules engine 109 is configure to gather financial transaction statistics and uses the statistics to provide transaction properties, such as, for example, fees and bonuses. Rules engine 109 is also configured to enforce business constraints, such as, for example, transactions and platform license constraints.

[0014] Name matching engine 110 is configured to match different objects according to specified configuration rules. Matching engine 110 can be use to find similarities between names, addresses, etc. Processor 121 is configured to manage financial accounts and transactions. Processor 121 can be used to hold, load, withdraw and deposit funds to mobile wallet accounts. Processor 121 can also be used as a common interface to a third party processor system. When used as a commoner in interface, financial operations are delegated to the external processor. A

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PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
Page 82 of 106

Clearing House subsystem of processor 121 can be used to exchange the financial information with a bank.

[0015] Components of a mobile wallet platform can be connected to one another over (or be part of) a system bus and/or a network. Networks can include a Local Area Network ("LAN"), a Wide Area Network ("WAN"), and even the Internet. Accorindlgy, components of the mobile wallet platform can be "in the cloud". As such, mobile wallet platform components as well as any other connected computer systems and their components, can create message related data and exchange message related data (e.g., Internet Protocol ("IP") datagrams and other higher layer protocols that utilize IP datagrams, such as, Transmission Control Protocol ("TCP"), Hypertext Transfer Protocol ("HTTP"), Simple Mail Transfer Protocol ("SMTP"), etc.) over the system bus and/or network.

[0016] The components depicted in Figure 1 can interoperate to provide a number of financial and other services including but not limited to enrolling a customer for a mobile wallet, adding a stored value account (either hosted by a mobile wallet platform or a third party), adding a bank/credit union account to a mobile wallet, adding a debit/credit card account to a mobile wallet, depositing funds in a mobile wallet, withdrawing funds from a mobile wallet, paying bills from a mobile wallet, topping up a prepaid mobile account through a mobile wallet, transferring funds through a mobile wallet, and making in store purchases form a mobile wallet.

[0017] Figure 2 illustrates an example data flow for enrolling a customer in a mobile wallet platform. Figures 2A – 2E depict a more detailed sequence diagram of interactions between mobile wallet platform components from Figure 1 that facilitate registering for and activating a mobile wallet.

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PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
Page 83 of 106

[0018] Figure 3 illustrates an example data flow for adding a mobile wallet platform stored value account.

[0019] Figure 4 illustrates an example data flow for adding a third-party stored value account.

[0020] Figure 5 illustrates an example data flow for adding a bank/credit union account to a mobile wallet.

[0021] Figure 6 illustrates an example data flow for adding a bank/credit union account to a mobile wallet.

[0022] Figure 7 illustrates an example data flow for depositing funds in a mobile wallet. Figures 7A – 7F depict a more detailed sequence diagram of interactions between mobile wallet platform components from Figure 1 that facilitate depositing funds in a mobile wallet.

[0023] Figure 8 illustrates an example data flow for withdrawing funds from a mobile wallet. Figures 8A – 8I depict a more detailed sequence diagram of interactions between mobile wallet platform components from Figure 1 that facilitate depositing funds in a mobile wallet.

[0024] Figure 9 illustrates an example data flow for paying a bill from a mobile wallet. Figures 9A – 9G depict a more detailed sequence diagram of interactions between mobile wallet platform components from Figure 1 that facilitate paying a bill from a mobile wallet.

[0025] Figure 10 illustrates an example data flow for topping up a prepaid mobile account or paying a postpaid bill from a mobile wallet.

[0026] Figure 11 illustrates an example data flow for transferring money from a mobile wallet. Figures 11A – 11J depict a more detailed sequence diagram of

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PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
Page 84 of 106

interactions between mobile wallet platform components from Figure 1 that facilitate transferring money from a mobile wallet.

[0027] Figure 12 illustrates an example data flow for making an in-store purchase utilizing a mobile wallet.

[0028] Embodiment of the invention can adhere to Know Your Customer (KYC) rules in the US by performing Customer Identification Program (CIP) checks as required by the Bank Secrecy Act and US PATRIOT Act. A minimum amount of information can be gathered about a customer, such as, for example, First Name, Last Name, Date of Birth, Government ID Type, Government ID Number, Address. The CIP processes are designed to validate customer identity against government blacklists and assists in the prevention of money laundering and terrorist financing. A combination of non-documentary and documentary verification can be used to ensure beyond a reasonable doubt the identity of the customer.

[0029] Non-Documentary Verification can occur through the presentment of the information that was collected from the user to an external third party, such as, for example, Lexis Nexis. Documentary Verification can occur if non-documentary verification fails, then the user is asked to present an unexpired government ID. Various differ forms of identification including Driver's license, Passport, Alien identification (e.g., green card or work visa), and Mexican Consular identification card, can be accepted.

[0030] Embodiments of the invention can perform Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) checks. AML and CFT checks can be performed using transaction monitoring methods to flag names and suspicious transactions for further investigation. The mobile wallet platform can perform AML and CFT checks on all electronic financial transactions to ensure that

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PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
Page 85 of 106

electronic funds are not being used for money laundering or terrorism. Transaction limits can be placed on user accounts. The transaction limits are fully configurable for each particular use case, channel and payment method that allows maximum flexibility to restrict higher risk use cases. Velocity checks can also be performed. Velocity Checks ensure that subscribers are not abusing the mobile wallet platform within the allowable limits.

[0031] The present invention may be embodied in other specific forms without departing from its spirit or essential characteristics. The described embodiments are to be considered in all respects only as illustrative and not restrictive. The scope of the invention is, therefore, indicated by the appended claims rather than by the foregoing description. All changes which come within the meaning and range of equivalency of the claims are to be embraced within their scope.

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CLAIMS

What is claimed:

1. At a mobile wallet platform including one or more processors and system memory, a method for enrolling a customer for a mobile wallet, the method comprising:

an act of receiving a user initiated transaction over one of a plurality of channels connected to the mobile wallet platform;

an act of prompting for and receiving enrollment information for a customer over the channel;

an act of sending activation instructions over a second channel to active the customer and create a customer account for the customer;

an act of generating a mobile wallet for the customer; and

an act of presenting the customer account data for the for the mobile wallet to the customer.

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2. At a mobile wallet platform including one or more processors and system memory, a method for adding a mobile wallet platform stored value account, the method comprising:

an act of receiving customer data over one of a plurality of channels connected to the mobile wallet platform;

an act of performing one or more validation checks on the customer to validate that the customer is not exceeding allowable number of accounts per ID number and phone number/email;

an act of sending customer data to a third party system for identification of the customer;

an act of receiving results from the third party system indicating that the customer data appropriately identifies the customer;

an act of creating a stored value account for the customer and maintain the balance of record for the stored value account;

an act of adding the stored value account to the customer's mobile wallet; and

an act of notifying the customer of the addition of the stored value account over another of the plurality of channels connected to the mobile wallet platform.

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3. At a mobile wallet platform including one or more processors and system memory, a method for adding a third party stored value account, the method comprising:

an act of receiving customer data, including account details, over one of a plurality of channels connected to the mobile wallet platform;

an act of performing one or more validation checks on the customer to validate that the customer is not exceeding allowable number of accounts per ID number and phone number/email;

an act of sending customer data to a third party verification system for identification of the customer;

an act of receiving results from the third party system indicating that the customer data appropriately identifies the customer;

an act of submitting the account details to a third party account processor;

an act of receiving an indication from the third party account processor that third party account processor create a third party stored value account for the customer;

an act of maintaining a link between the customer data and the third party stored value account;

an act of adding the third party stored value account to the customer's mobile wallet

an act of adding the stored value account to the customers mobile wallet; and

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PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
Page 89 of 106

an act of notifying the customer of the addition of the third party stored value account over another of the plurality of channels connected to the mobile wallet platform.

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PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
Page 90 of 106

4. At a mobile wallet platform including one or more processors and system memory, a method for adding a bank/credit union account to a mobile wallet, the method comprising:

an act of receiving customer data, including bank/credit union account details, over one of a plurality of channels connected to the mobile wallet platform;

an act of performing one or more validation checks on the customer to validate that the customer is not exceeding allowable number of accounts per ID number and phone number/email;

an act of sending customer data to a third party verification system for identification of the customer;

an act of receiving results from the third party system indicating that the customer data appropriately identifies the customer;

an act of submitting bank/credit union account details for validation;

an act of receiving an indication that the bank/credit union account details are for a valid bank/credit union account;

an act of maintaining a link between the customer data and the bank/credit union account;

an act of notifying the customer of the bank/credit union account validation over another of the plurality of channels connected to the mobile wallet platform.

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5. At a mobile wallet platform including one or more processors and system memory, a method for adding a debit/credit card account to a mobile wallet, the method comprising:

an act of receiving customer data, including a debit/credit card account number, over one of a plurality of channels connected to the mobile wallet platform;

an act of performing one or more validation checks on the customer to validate that the customer is not exceeding allowable number of accounts per ID number and phone number/email;

an act of sending customer data to a third party verification system for identification of the customer;

an act of receiving results from the third party system indicating that the customer data appropriately identifies the customer;

an act of securing storing the debit/credit card account number for future access;

an act of adding the debit/credit card account number to the customer's mobile wallet; and

an act of notifying the customer of the addition debit/credit card account number over another of the plurality of channels connected to the mobile wallet platform.

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PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
Page 92 of 106

6. At a mobile wallet platform including one or more processors and system memory, a method for depositing funds into a bank/credit union account through a mobile wallet, the method comprising:

an act of receiving communication from an agent terminal over one of a plurality of channels connected to the mobile wallet platform, the agent communication indicating that a customer desires to deposit a specified amount of funds into a bank/credit union account;

an act of validating the status of the bank/credit union account;

an act of determining if the agent terminal is authorized to deposit money;

an act of performing one or more of a limit check and a velocity check on the bank/credit union account;

an act crediting the bank/credit union account with the specified amount of funds; and

an act of returning a notification to the agent terminal confirming the deposit; and

an act of notifying the customer that the specified amount of funds were deposited in the bank/credit union account over another of the plurality of channels connected to the mobile wallet platform.

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7. At a mobile wallet platform including one or more processors and system memory, a method for withdrawing funds form a bank/credit union account through a mobile wallet, the method comprising:

an act of receiving communication from a customer over one of a plurality of channels connected to the mobile wallet platform, the customer communication indicating that a customer desires to withdraw a specified amount of funds from a bank/credit union account;

an act of validating the status of the bank/credit union account;

an act of determining if the balance of the bank/credit union account is sufficient to accommodate the requested withdrawal for the specified amount of funds;

an act of performing one or more of a limit check and a velocity check on the bank/credit union account;

an act of returning a secure, perishable withdrawal code to the customer over another of the plurality of channels connected to the mobile wallet platform;

an act of receiving subsequent agent terminal communication over a further of the plurality of channels connected to the mobile wallet platform, the agent terminal communication indicating that the withdrawal code has been presented to an agent;

an act debiting the bank/credit union account by the specified amount of funds;

an act of returning a notification to the agent terminal confirming the withdrawal; and

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an act of notifying the customer that the specified amount of funds were withdrawn the bank/credit union account over an even further of the plurality of channels connected to the mobile wallet platform.

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PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
Page 95 of 106

8. At a mobile wallet platform including one or more processors and system memory, a method for paying a bill from a mobile wallet, the method comprising:

an act of receiving customer communication over one of a plurality of channels connected to the mobile wallet platform, the customer communication indicating that a customer desires to pay a bill for a specified amount using a specified payment method from the customer's mobile wallet;

an act of validating the status of the selected payment method;

an act of performing one or more of a limit check and a velocity check on the selected payment method;

an act debiting the specified payment method by the specified amount of funds;

an act of processing the bill payment via direct biller connection or bill pay aggregators; and

an act of notifying the customer that the bill was paid over another of the plurality of channels connected to the mobile wallet platform.

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PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
Page 96 of 106

9. At a mobile wallet platform including one or more processors and system memory, a method for topping up a prepaid mobile account from a mobile wallet, the method comprising:

an act of receiving customer communication over one of a plurality of channels connected to the mobile wallet platform, the customer communication indicating that a customer desires to top up a prepaid mobile account by a specified amount using a specified payment method from the customer's mobile wallet;

an act of validating the status of the selected payment method;

an act of performing one or more of a limit check and a velocity check on the selected payment method;

an act debiting the specified payment method by the specified amount of funds;

an act of processing the mobile topup via a billing system integrator or aggregator; and

an act of notifying the customer that the prepaid mobile account was topped up over another of the plurality of channels connected to the mobile wallet platform.

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10. At a mobile wallet platform including one or more processors and system memory, a method for transferring money, the method comprising:

an act of receiving customer communication over one of a plurality of channels connected to the mobile wallet platform, the customer communication indicating that a customer desires to transfer a specified amount of funds to specified recipient using a specified payment method from the customer's mobile wallet;

an act of validating the status of the selected payment method;

an act of performing one or more of a limit check and a velocity check on the selected payment method;

an act of performing a check on the specified recipient to comply with the office of foreign assets control;

an act debiting the specified payment method by the specified amount of funds;

an act of transferring the specified amount of funds to the specified recipient over another of the plurality of channels connected to the mobile wallet platform;

an act of notifying the customer that the specified amount of funds was transfer to the specified recipient over a further of the plurality of channels connected to the mobile wallet platform.

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11. At a mobile wallet platform including one or more processors and system memory, a method for making a purchase form a mobile wallet, the method comprising:

an act of receiving communication from a customer over one of a plurality of channels connected to the mobile wallet platform, the customer communication indicating that a customer desires to purchase an item for a specified amount of funds using a specified payment method form the customer's mobile wallet;

an act of returning a secure, perishable purchase code to the customer over another of the plurality of channels connected to the mobile wallet platform;

an act of receiving subsequent agent terminal communication over a further of the plurality of channels connected to the mobile wallet platform, the agent terminal communication indicating that the purchase code has been presented to an agent;

an act of validating the status of the specified payment method;

an act of determining if the specified payment method can accommodate a purchase for the specified amount;

an act of performing one or more of a limit check and a velocity check on the selected payment method;

an act debiting the specified payment method by the specified amount of funds;

an act of returning a notification to the agent terminal authorizing the purchase; and

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an act of sending a receipt to the customer over an even further of the plurality of channels connected to the mobile wallet platform.

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PayPal - Exhibit 1027
PayPal v. Fintiv - IPR2023-00744
Page 100 of 106

Electronic Patent Application Fee Transmittal	
Application Number:	
Filing Date:	
Title of Invention:	MOBILE WALLET PLATFORM
First Named Inventor/Applicant Name:	Michael A. Liberty
Filer:	Michael Bradly Dodd/Connie Boulton
Attorney Docket Number:	18756.8.1
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Provisional Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Provisional application filing	1005	1	220	220
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
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Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
		Total in USD ($)		**220**

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EFS ID:	10709526
Application Number:	61522099
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First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	Michael Bradly Dodd/Connie Boulton
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Payment Type	Credit Card
Payment was successfully received in RAM	$220
RAM confirmation Number	4415
Deposit Account	233178
Authorized User	DODD,MICHAEL B
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Provisional Cover Sheet (SB16)	18756_8_1_Prov_Coversheet.pdf	87016 4416383dc024ee6c12eedaa57aeacdcbee8fb398	no	2
Warnings:					
This is not a USPTO supplied Provisional Cover Sheet SB16 form.					
Information:					
2	Drawings-other than black and white line drawings	Drawings.pdf	7097934 93d2a355d932f2ab1fac7f063da0d1dcd6d0ed68	no	49
Warnings:					
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3		18756_8_1_Prov_Application.pdf	375982 5c62dfb7a74bbda7ee6304d6fa97c78547c95903	yes	24

	Multipart Description/PDF files in .zip description		
	Document Description	**Start**	**End**
	Specification	1	10
	Claims	11	24

Warnings:					
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4	Fee Worksheet (SB06)	fee-info.pdf	29315 3618bd650734bbc133b49e5a09c38c5490b16a8f	no	2
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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

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DocCode - SCORE

SCORE Placeholder Sheet for IFW Content

Application Number: 61522099 Document Date: 8/10/2011

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