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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
61/493,064	06/03/2011		220	18756.8		

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

CONFIRMATION NO. 7570
UPDATED FILING RECEIPT



0000000114871782

Date Mailed: 02/21/2020

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 22913

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:

page 1 of 3

IPR2023-00744

Fintiv Ex. 2003 | Page 1 of 117

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.

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 Assets Control, 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).

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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

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	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
61/493,064	06/03/2011	Michael A. Liberty	18756.8

CONFIRMATION NO. 7570

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

**37 CFR 1.48(d)
ACKNOWLEDGEMENT LETTER**



Date Mailed: 02/21/2020

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.

/ttruong/



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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
61/493,064	06/03/2011	Michael A. Liberty	18756.8

CONFIRMATION NO. 7570

POA ACCEPTANCE LETTER



OC000000114871761

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

Date Mailed: 02/21/2020

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.

/ttruong/

**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	61/493,064
Filing Date	June 3, 2011
First Named Inventor	Michael A. Liberty
Art Unit	n/a
Examiner Name	n/a
Practitioner Docket Number	18756.8

**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)). \$ _____

[Page 1 of 2]

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.

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)

- ☐ 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 ☐ attorney or agent acting under 37 CFR 1.34
- Registration number 40,831 Registration number _____

Signature /John C. Stringham/

Typed or printed name John C. Stringham

Date _____

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.

Electronic Patent Application Fee Transmittal				
Application Number:		61493064		
Filing Date:		03-Jun-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		
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:	38637986
Application Number:	61493064
International Application Number:	
Confirmation Number:	7570
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
Receipt Date:	20-FEB-2020
Filing Date:	03-JUN-2011
Time Stamp:	10:22:52
Application Type:	Provisional

Payment information:

Submitted with Payment	yes
Payment Type	CARD
Payment was successfully received in RAM	\$50
RAM confirmation Number	E20202JA23269764
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)

IPR2023-00744

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Application Data Sheet	18756-8_2020-02-20_Corrected-ADS.pdf	1274523	no	8
			cbe30aa418bef123ed86266d27f4f1d060ff6932		
Warnings:					
Information:					
This is not an USPTO supplied ADS fillable form					
2	Power of Attorney	18756-8_2020-02-10_POA.pdf	140667	no	1
			89095a857bb8264481208a3275c30515e5918a1a		
Warnings:					
Information:					
3	Assignee showing of ownership per 37 CFR 3.73	18756-8_2020-02-10_373b-Stmt.pdf	429583	no	2
			b88011ddb57d98f5665c14349b8a1bda90e81be3		
Warnings:					
Information:					
4	Request under Rule 48 correcting inventorship	18756-8_2020-02-20_Request-to-Correct-Inventorship.pdf	103894	no	2
			9011481582e0708caf5e314e2ffcaed973db72d6		
Warnings:					
Information:					
5	Fee Worksheet (SB06)	fee-info.pdf	30310	no	2
			8df1b314afccd1fac2e1771c31d6e5c486f1ae94		
Warnings:					
Information:					
Total Files Size (in bytes):			1978977		

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.

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
		Application Number	61/493064
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	US		
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).

IPR2023-00744

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	18756.8
		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	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		

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	18756.8
		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 intellectual 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).

Application Number	Country ⁱ	Filing Date (YYYY-MM-DD)	Remove
			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.

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	18756.8
		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.

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	18756.8
		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	
☐ Person to whom the inventor is obligated to assign.		☐ Joint Inventor	
☐ 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	<u>FINTIV, INC.</u>		
Mailing Address Information For Applicant:			
Address 1	<u>1601 SOUTH MOPAC EXPRESSWAY, STE 200</u>		
Address 2	<u>TWO BARTON SKYWAY</u>		
City	<u>Austin</u>	State/Province	<u>TX</u>
Country	<u>US</u>	Postal Code	<u>78746</u>
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.

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	18756.8
		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.

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	18756.8
		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 Cooperation Treaty.
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.

POWER OF ATTORNEY OR REVOCATION OF POWER OF ATTORNEY WITH A NEW POWER OF ATTORNEY AND CHANGE OF CORRESPONDENCE ADDRESS	Application Number	61/493064
	Filing Date	June 3, 2011
	First Named Inventor	Michael A. Liberty
	Title	Mobile Wallet Platform
	Art Unit	
	Examiner Name	
	Attorney Docket Number	18756.8

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:

☐ Firm or Individual Name:

Address

City

State

Zip

Country

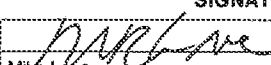
Telephone

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		Date	2/1/2020
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.

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.

STATEMENT UNDER 37 CFR 3.73(b)

Applicant/Patent Owner: Michael A. Liberty

Application No./Patent No.: 61/493064 Filed/Issue Date: June 3, 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 026667, Frame 0585, 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/

Signature

February 20, 2020

Date

John C. Stringham

Printed or Typed Name

Attorney for applicant

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.**

IPR2023-00744

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 disclosure of these records is required by the Freedom of Information Act.
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 Cooperation Treaty.
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 inspection 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.



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	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
61/493,064	06/03/2011	Michael A. Liberty	18756.8

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

CONFIRMATION NO. 7570
POA ACCEPTANCE LETTER



Date Mailed: 12/23/2019

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 12/18/2019.

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.

/sleutchit/

POWER OF ATTORNEY BY APPLICANT

I hereby revoke all previous powers of attorney given in the application identified in either the attached transmittal letter or the boxes below.

Application Number	Filing Date
61/493,064	June 3, 2011

(Note: The boxes above may be left blank if information is provided on form PTO/AIA/82A.)

☒ I hereby appoint the Patent Practitioner(s) associated with the following Customer Number as my/our attorney(s) or agent(s), and to transact all business in the United States Patent and Trademark Office connected therewith for the application referenced in the attached transmittal letter (form PTO/AIA/82A) or identified above:

22913

OR

☐ I hereby appoint Practitioner(s) named in the attached list (form PTO/AIA/82C) as my/our attorney(s) or agent(s), and to transact all business in the United States Patent and Trademark Office connected therewith for the patent application referenced in the attached transmittal letter (form PTO/AIA/82A) or identified above. (Note: Complete form PTO/AIA/82C.)

Please recognize or change the correspondence address for the application identified in the attached transmittal letter or the boxes above 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 (if the Applicant is a juristic entity, list the Applicant name in the box):

FINTIV, INC.

- ☐ Inventor or Joint Inventor (title not required below)
- ☐ Legal Representative of a Deceased or Legally Incapacitated Inventor (title not required below)
- ☒ Assignee or Person to Whom the Inventor is Under an Obligation to Assign (provide signer's title if applicant is a juristic entity)
- ☐ Person Who Otherwise Shows Sufficient Proprietary Interest (e.g., a petition under 37 CFR 1.46(b)(2) was granted in the application or is concurrently being filed with this document) (provide signer's title if applicant is a juristic entity)

SIGNATURE of Applicant for Patent

The undersigned (whose title is supplied below) is authorized to act on behalf of the applicant (e.g., where the applicant is a juristic entity).

Signature

Mike Love

Date (Optional)

Name

Mike Love

Title

President

NOTE: Signature - This form must be signed by the applicant in accordance with 37 CFR 1.33. See 37 CFR 1.4 for signature requirements and certifications. If more than one applicant, use multiple forms.

☐ Total of forms are submitted.

This collection of information is required by 37 CFR 1.131, 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. IPR2023-00744

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.

STATEMENT UNDER 37 CFR 3.73(b)

Applicant/Patent Owner: Michael A. Liberty

Application No./Patent No.: 61/493064

Filed/Issue Date: June 3, 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 Liberty

To: MOZIDO, LLC

The document was recorded in the United States Patent and Trademark Office at

Reel 026667, Frame 0585, 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 037169, 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/

Signature

December 18, 2019

Date

JOHN C. STRINGHAM

Printed or Typed Name

Attorney for applicant

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.**

IPR2023-00744

Privacy Act Statement

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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 disclosure of these records is required by the Freedom of Information Act.
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 Cooperation Treaty.
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 inspection 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.

Electronic Acknowledgement Receipt

EFS ID:	38068146
Application Number:	61493064
International Application Number:	
Confirmation Number:	7570
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
Receipt Date:	18-DEC-2019
Filing Date:	03-JUN-2011
Time Stamp:	12:01:03
Application Type:	Provisional

Payment information:

Submitted with Payment	no
------------------------	----

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Power of Attorney	18756-8_2019-12-18_Fintiv-poa.pdf	706098	no	1
			03d485e6ac181070bb5b72168d25f15d5fda ddf08		

Warnings:

IPR2023-00744

Information:					
2	Assignee showing of ownership per 37 CFR 3.73	18756-8_2019-12-18_373b-stmt.pdf	429548	no	2
			8b3bab6c8edbed751263924a13121c456046407d		
Warnings:					
Information:					
Total Files Size (in bytes):				1135646	
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. <u>New Applications Under 35 U.S.C. 111</u> 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. <u>National Stage of an International Application under 35 U.S.C. 371</u> 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. <u>New International Application Filed with the USPTO as a Receiving Office</u> 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.					



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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
61/493,064	06/03/2011		220	18756.8		

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

CONFIRMATION NO. 7570
UPDATED FILING RECEIPT



Date Mailed: 04/13/2012

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: 08/04/2011

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 61/493,064**

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

page 1 of 3

IPR2023-00744

Fintiv Ex. 2003 | Page 30 of 117

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

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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 Assets Control, 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).

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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
61/493,064	06/03/2011	Michael A. Liberty	18756.8

CONFIRMATION NO. 7570

FORMALITIES LETTER



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

Date Mailed: 08/04/2011

NOTICE OF OMITTED ITEM(S) IN A PROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(c)

A filing date has been accorded to the above-identified provisional application papers; however, the following item(s) appear to have been omitted from the application:

- Figure(s) **12** described in the specification.

Should applicant contend that the above-noted omitted item(s) was in fact deposited in the U.S. Patent and Trademark Office (USPTO) with the provisional application papers, a copy of this Notice and a petition (and \$400.00 petition fee (*37 CFR 1.17(f)*), which will be refunded if it is determined that the item was in fact received by the USPTO), with evidence of such deposit must be filed within **TWO MONTHS** of the date of this Notice. Petitions should be mailed to: Mail Stop Petitions, Commissioner for Patents, P.O. Box 1450, Alexandria VA 22313-1450.

The failure to file a petition (and petition fee) within **TWO MONTHS** of the date of this Notice (*37 CFR 1.181(f)*) will be treated as a constructive acceptance by the applicant of the provisional application as deposited in the USPTO. **THIS TWO MONTH PERIOD IS NOT EXTENDABLE UNDER 37 CFR 1.136(a) OR (b)**. In the absence of a timely petition in reply to this Notice, the application will maintain a filing date as of the date of deposit of the application papers in the USPTO, and original application papers (*i.e.*, the original disclosure of the invention) will include only those application papers present in the USPTO on the date of deposit.

Applicant is cautioned that correction of the above items may cause the specification and drawings page count to exceed 100 pages. If the specification and drawings exceed 100 pages, applicant will need to submit the required application size fee.

Replies should be mailed to:

Mail Stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

Registered users of EFS-Web may alternatively submit their reply to this notice via EFS-Web.
<https://sportal.uspto.gov/authenticate/AuthenticateUserLocalEPF.html>

For more information about EFS-Web please call the USPTO Electronic Business Center at **1-866-217-9197** or visit our website at <http://www.uspto.gov/ebc>.

If you are not using EFS-Web to submit your reply, you must include a copy of this notice.

/kxaysana/

Office of Data Management, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101



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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
61/493,064	06/03/2011		220	18756.8		

CONFIRMATION NO. 7570

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

FILING RECEIPT



OC000000049143210

Date Mailed: 08/04/2011

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Applicant(s)

Michael A. Liberty, Portland, ME;

Power of Attorney:

Michael Dodd--46437

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

Non-Publication Request: No

Early Publication Request: No
Title

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PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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page 1 of 3

IPR2023-00744

Fintiv Ex. 2003 | Page 35 of 117

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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		
☐ CD(s), Number of CDs _____		
☒ Specification Number of Pages <u>24</u>		
☐ Other (specify) _____		
☒ Drawing(s) Number of Sheets <u>48</u>		
Total # of sheets 72 = 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).		\$220.00
☒ Payment in the amount of \$220.00 using the Credit Card payment option in E-File with RAM will be used to cover the payment of the fees with respect to this Provisional Application.		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: <u>23-3178</u> . 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

IPR2023-00744

PROVISIONAL APPLICATION COVER SHEET

Page 2 of 2

PTO/SB/16 (10-05)

Approved for use through 07/31/2006. OMB 0651-0032

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 June 3, 2011

TYPED or PRINTED NAME Michael B. Dodd

REGISTRATION NO. 46,437

(if appropriate)

TELEPHONE (801) 533-9800

Docket Number: 18756.8

IPR2023-00744

Platform Functional Architecture

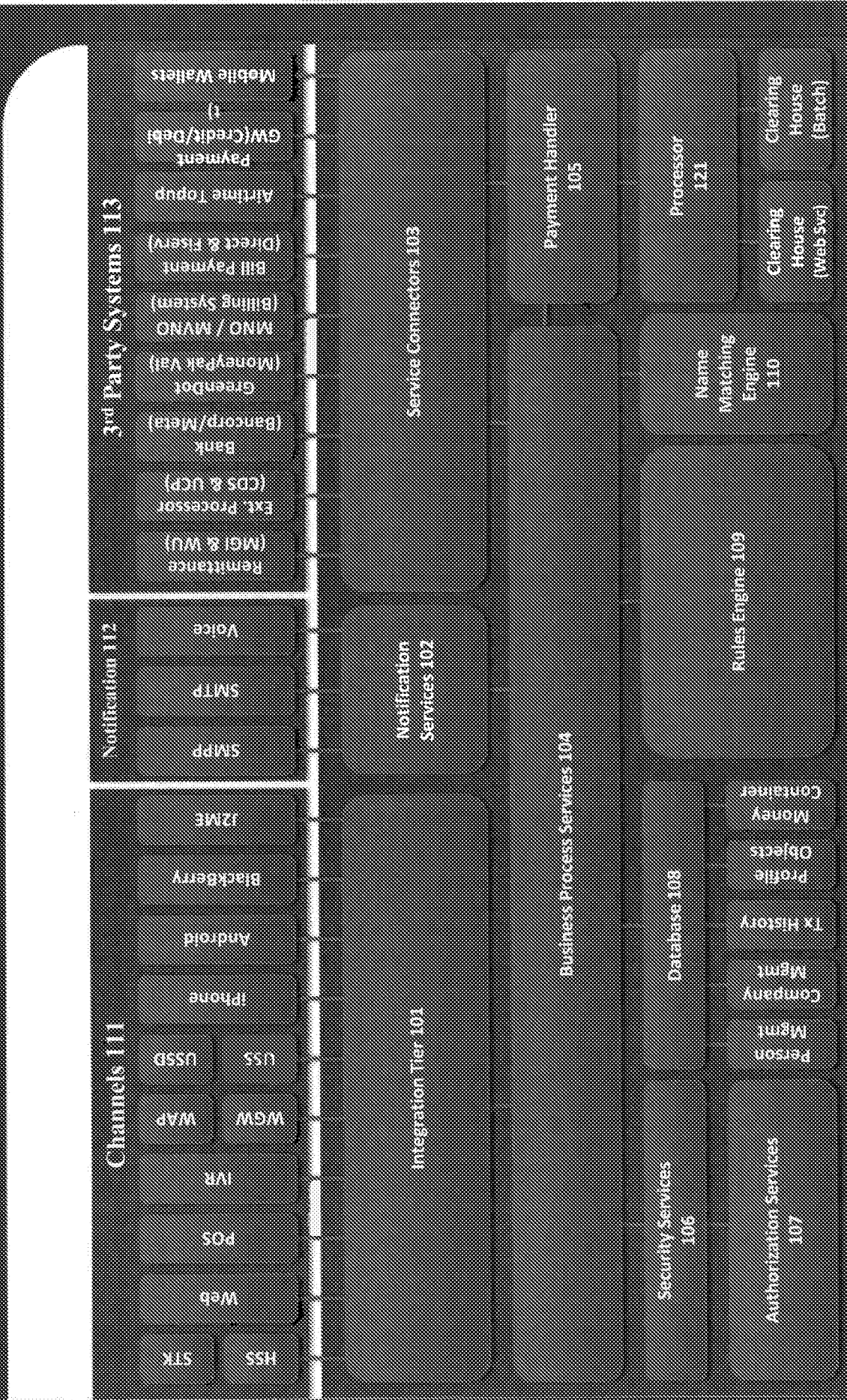


Figure 1

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

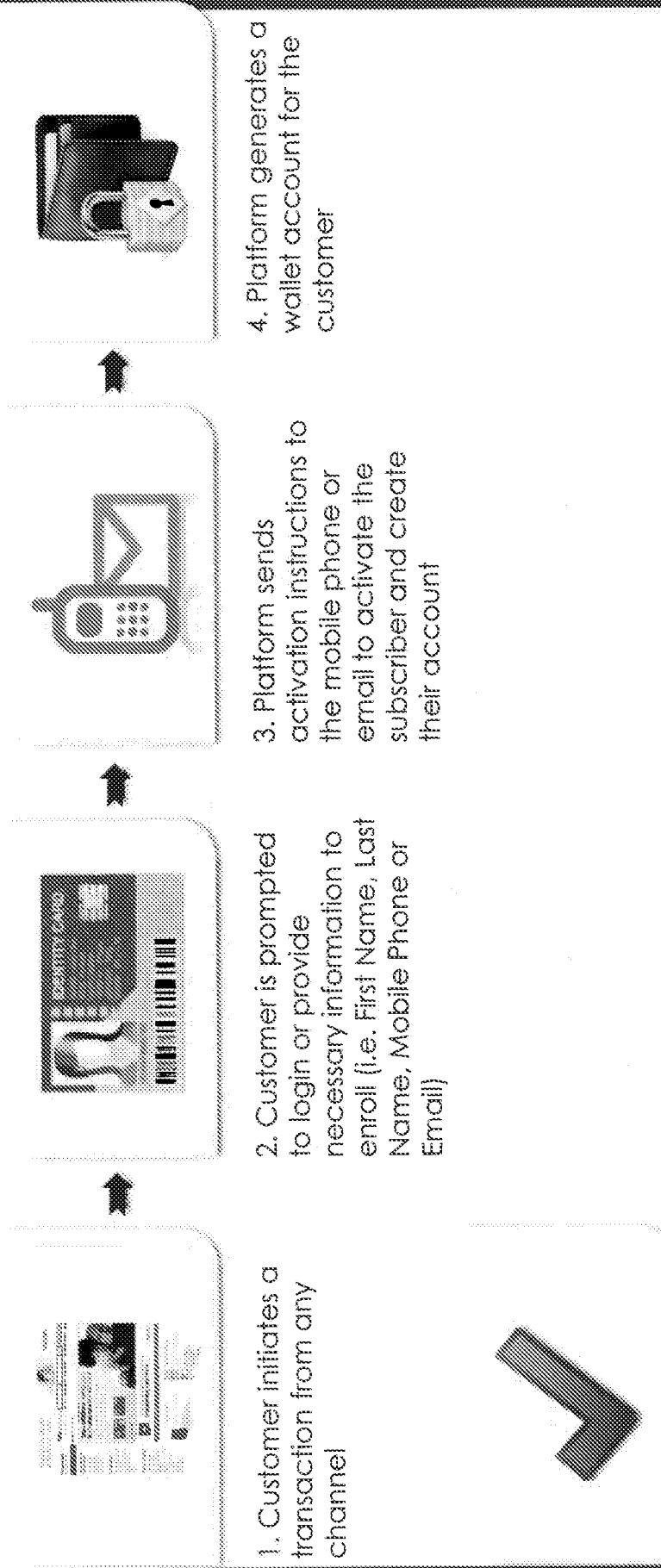


Figure 2

Registration and Activation (1 of 5)

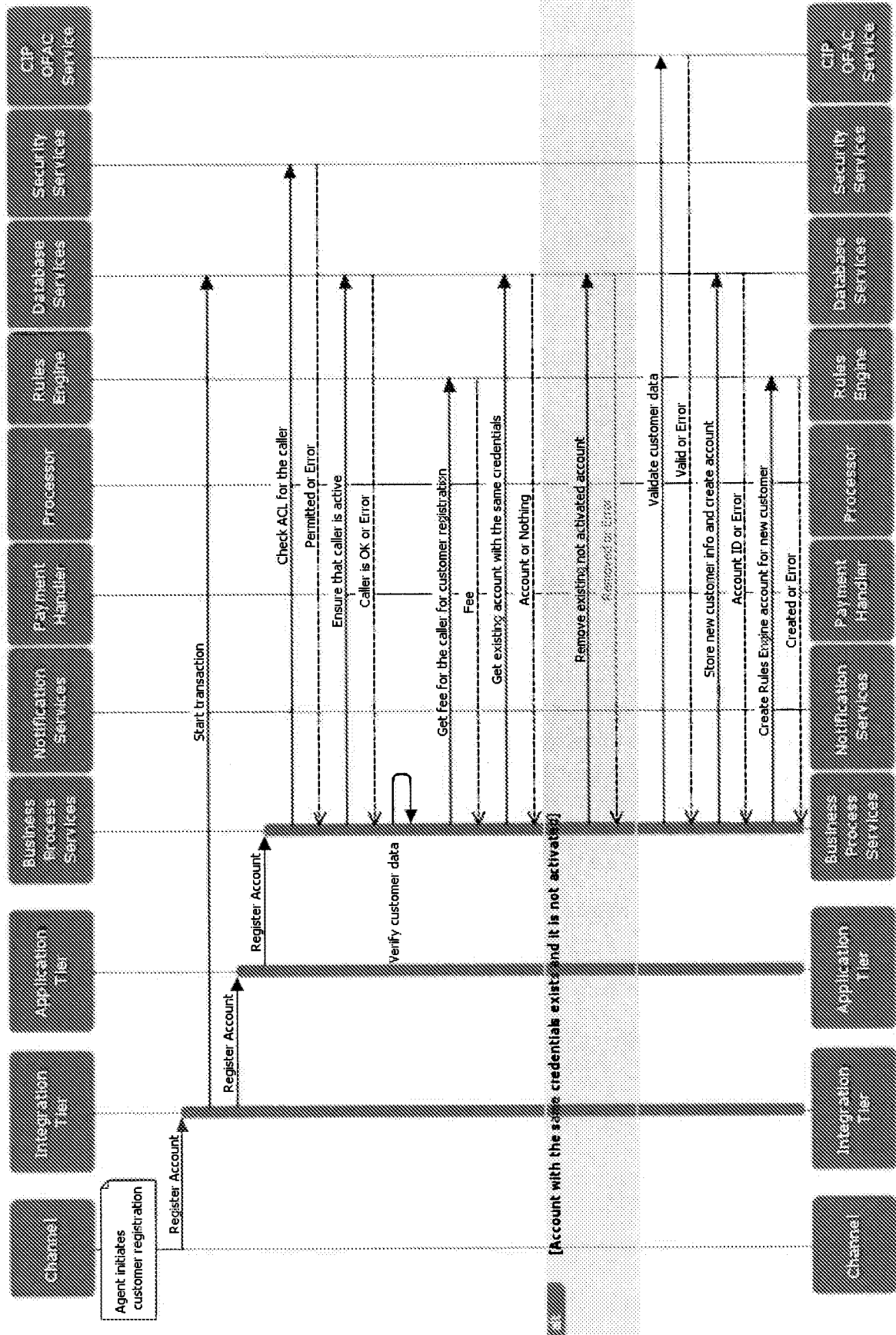


Figure 2A

Registration and Activation (2 of 5)

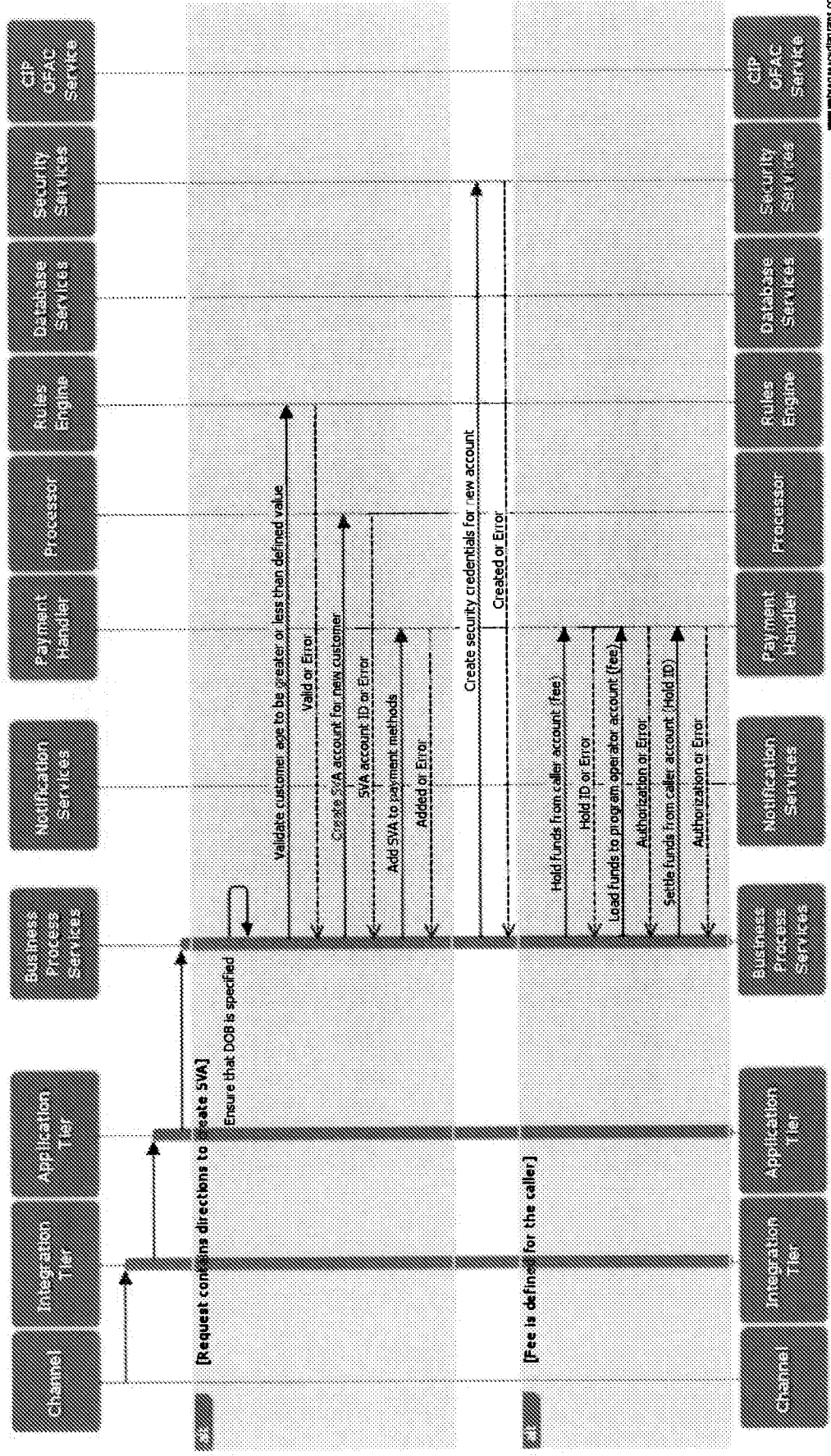


Figure 2B

Registration and Activation (3 of 5)

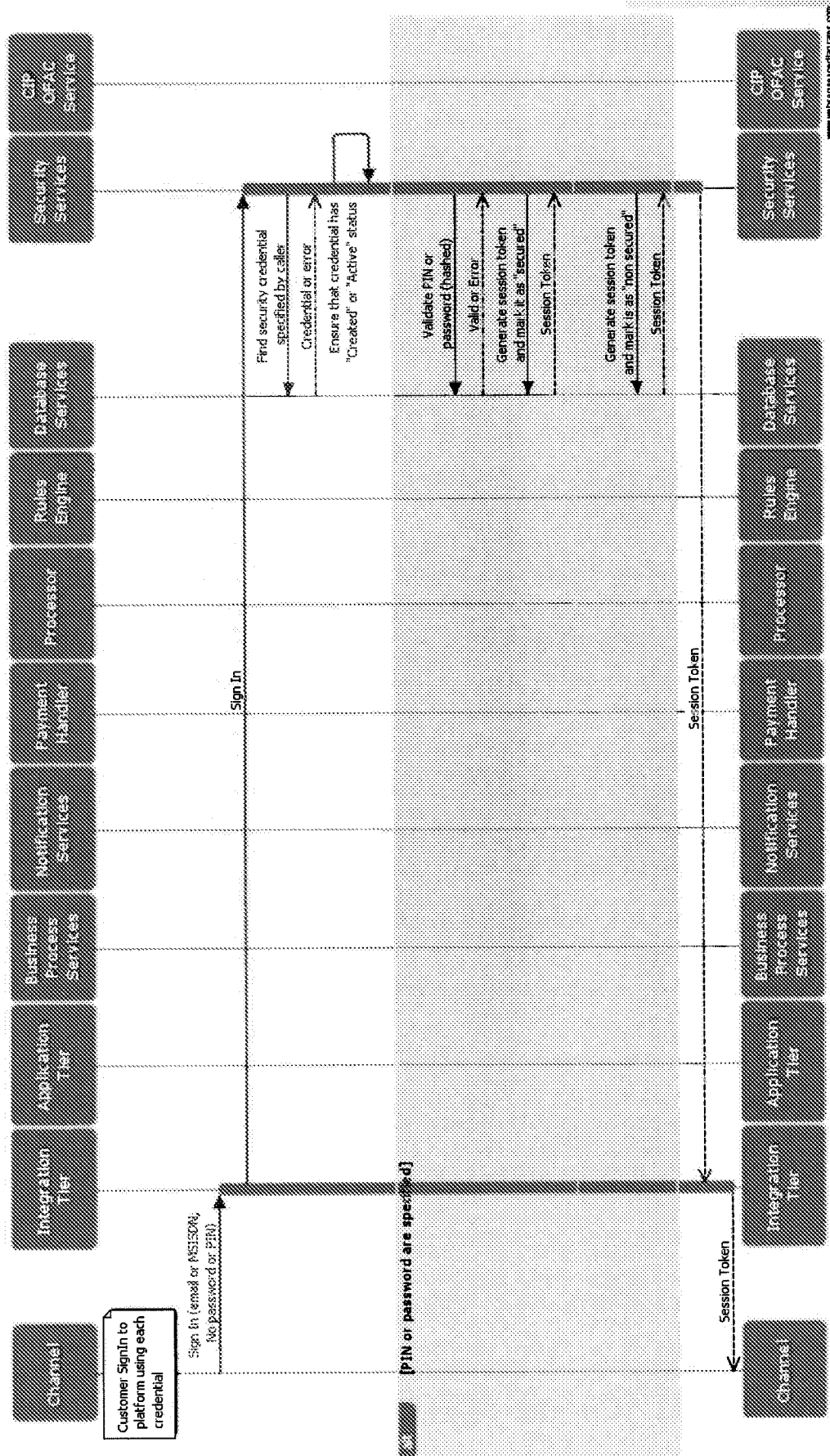


Figure 2C

Registration and Activation (4 of 5)

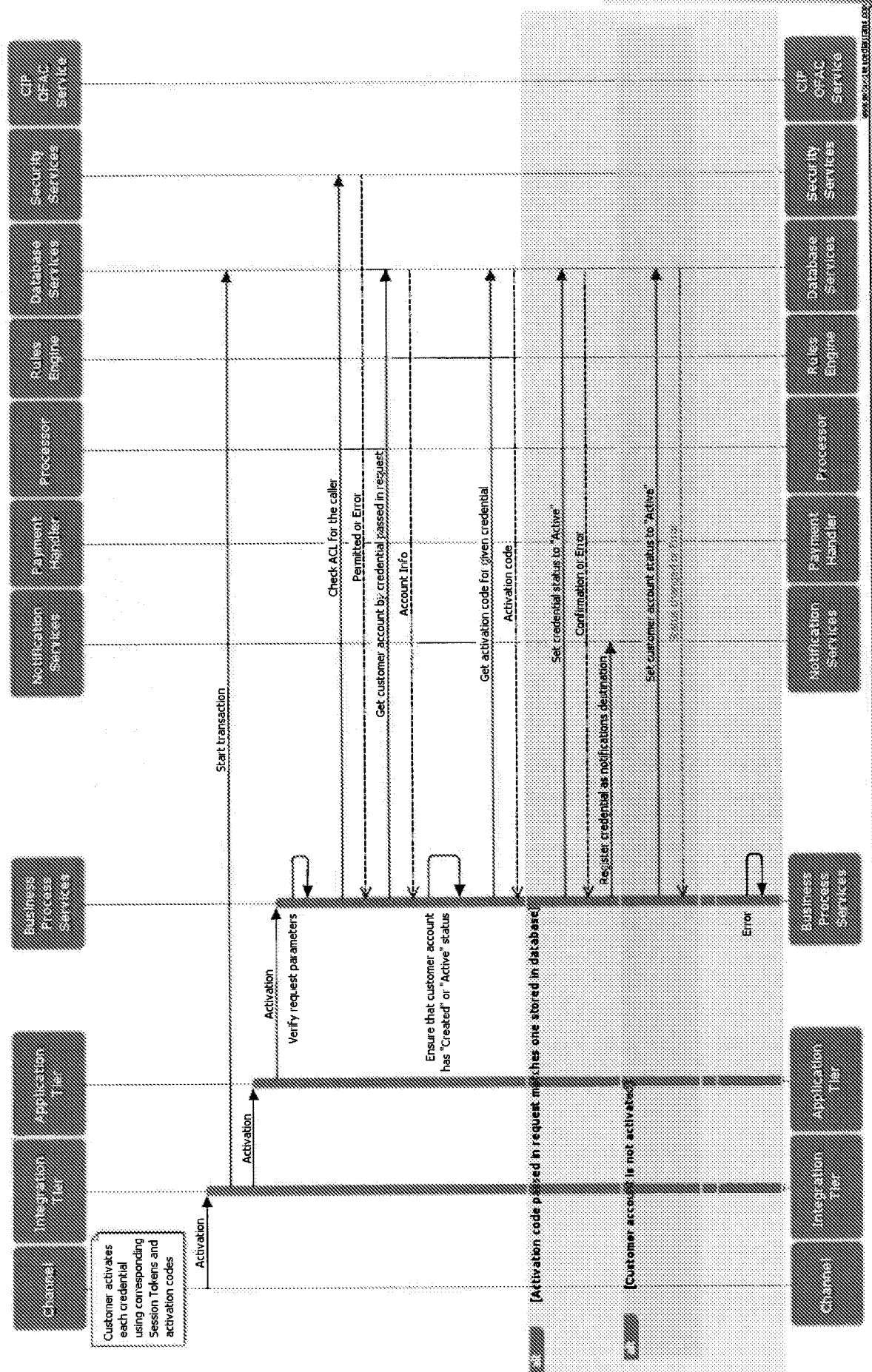


Figure 2D

Registration and Activation (5 of 5)

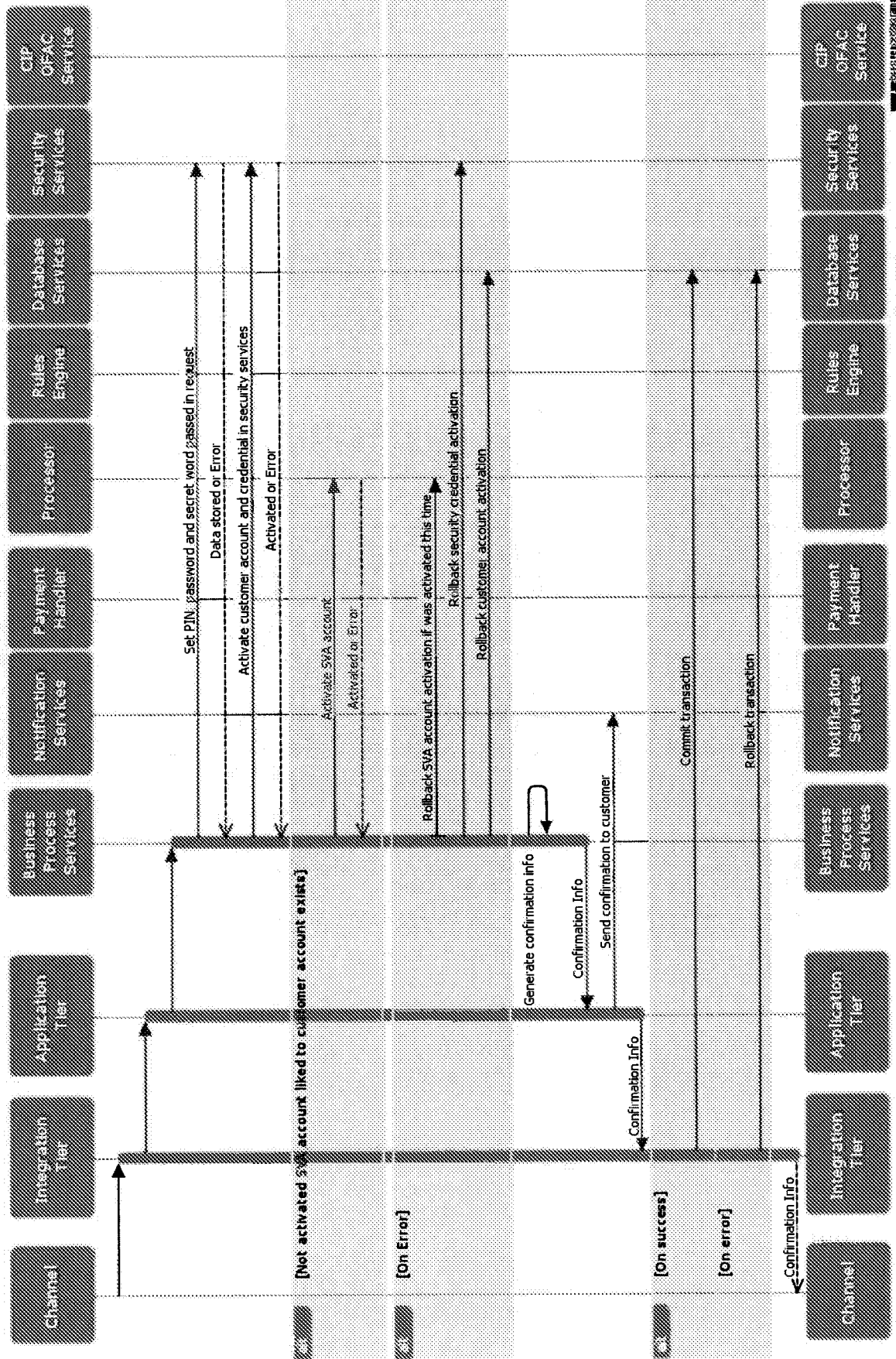
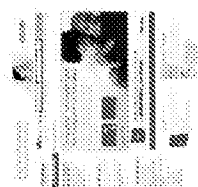


Figure 2E

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



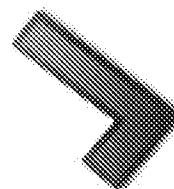
2. Platform validates that the customer does not exceed allowable number of accounts per ID number and phone number/email



3. Customer info sent to LexisNexis for CIP¹ validation (PATRIOT Act) for NAP²/NAS³ 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



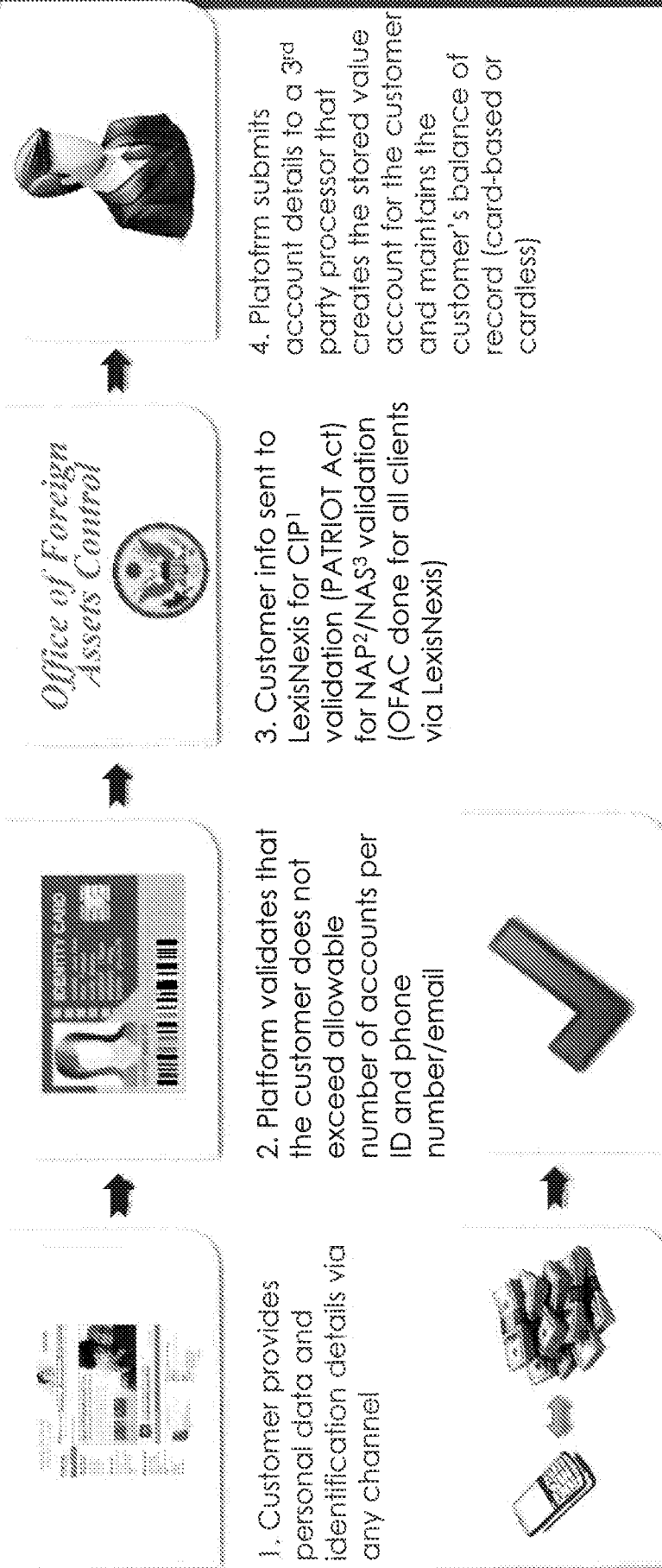
5. Stored value account is added to customer's wallet and confirmation SMS/email sent to customer

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.



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

Add Bank/Credit Union Account

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

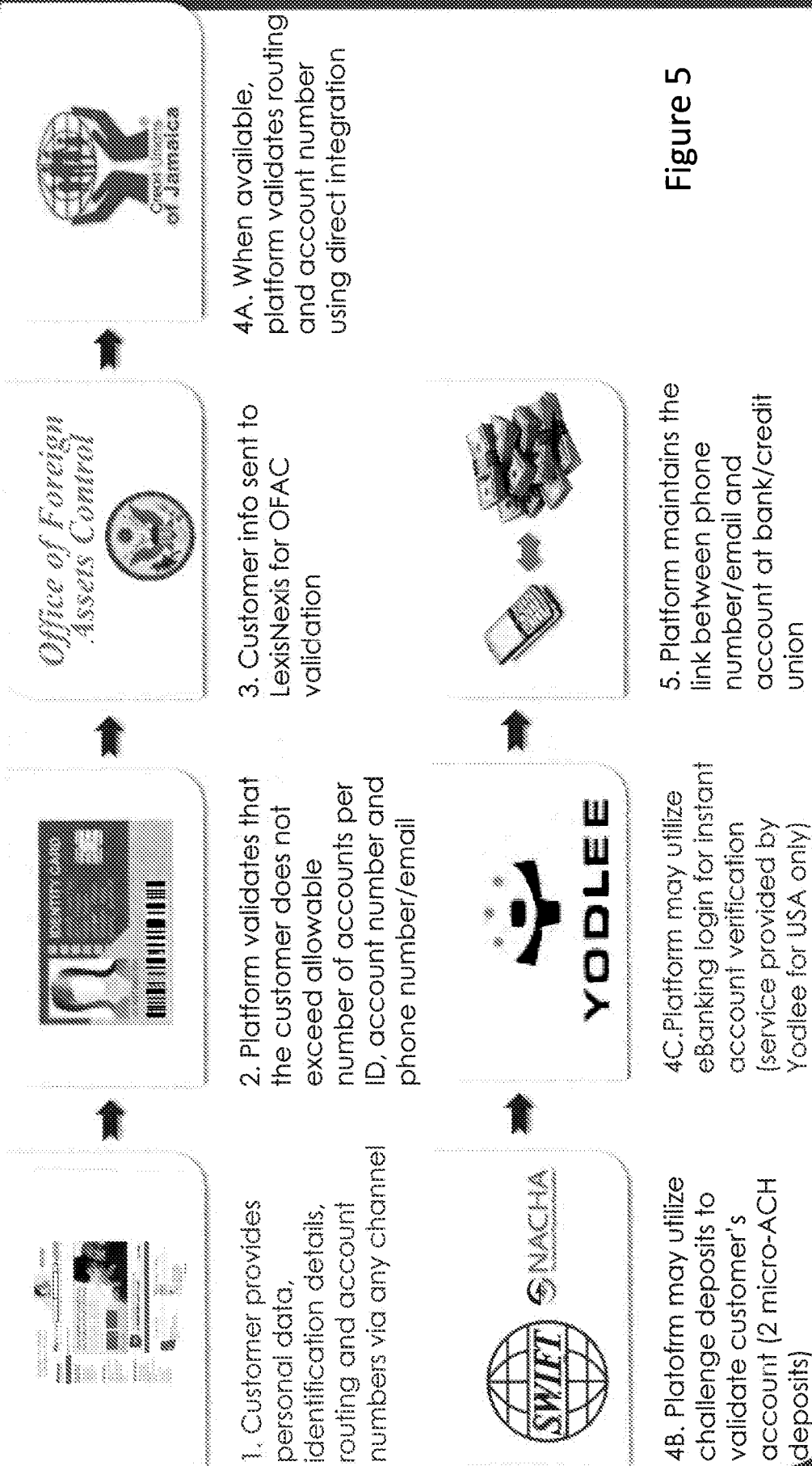


Figure 5

Add Debit/Credit Card Account

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

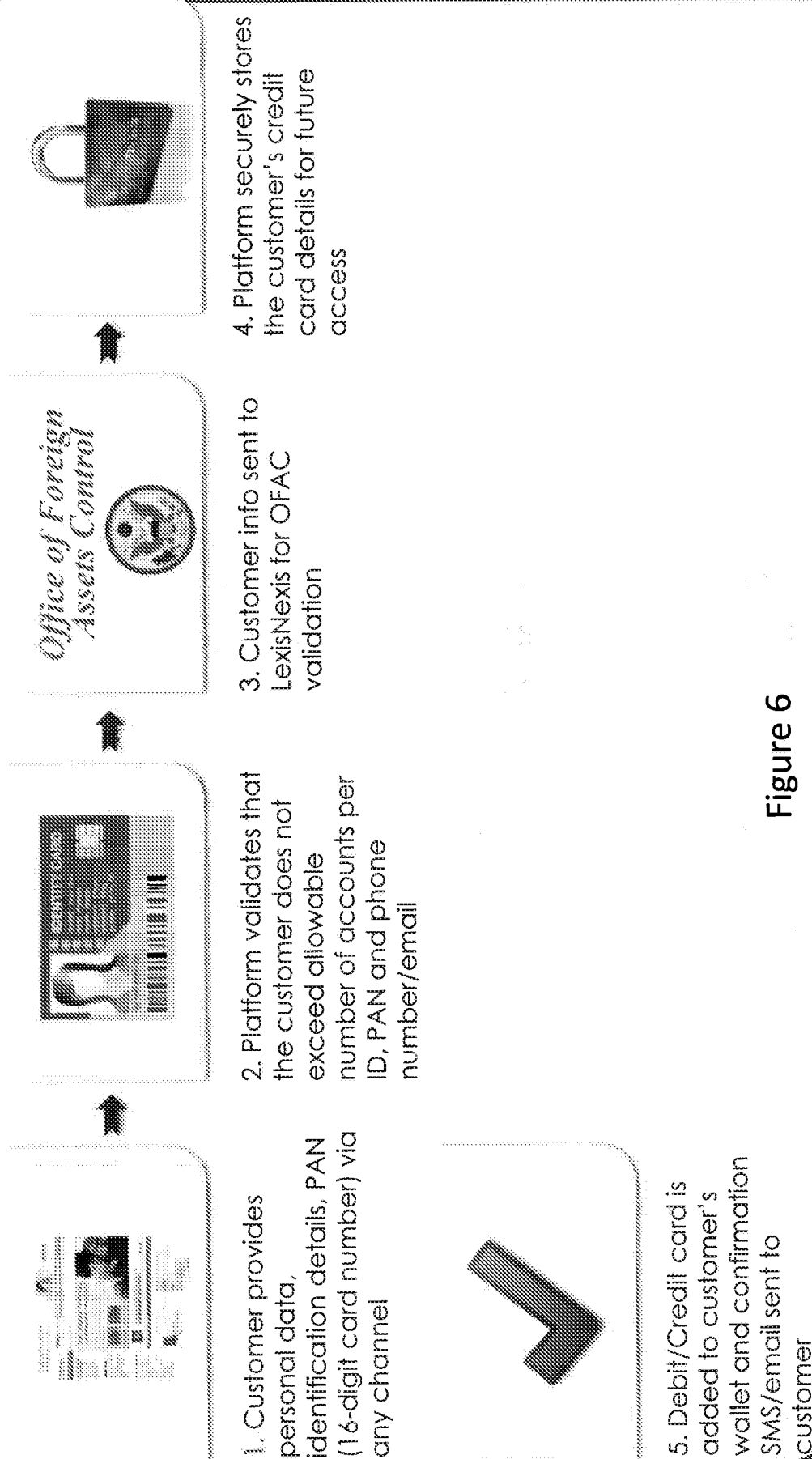


Figure 6

Cash-In (Deposit Money)

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

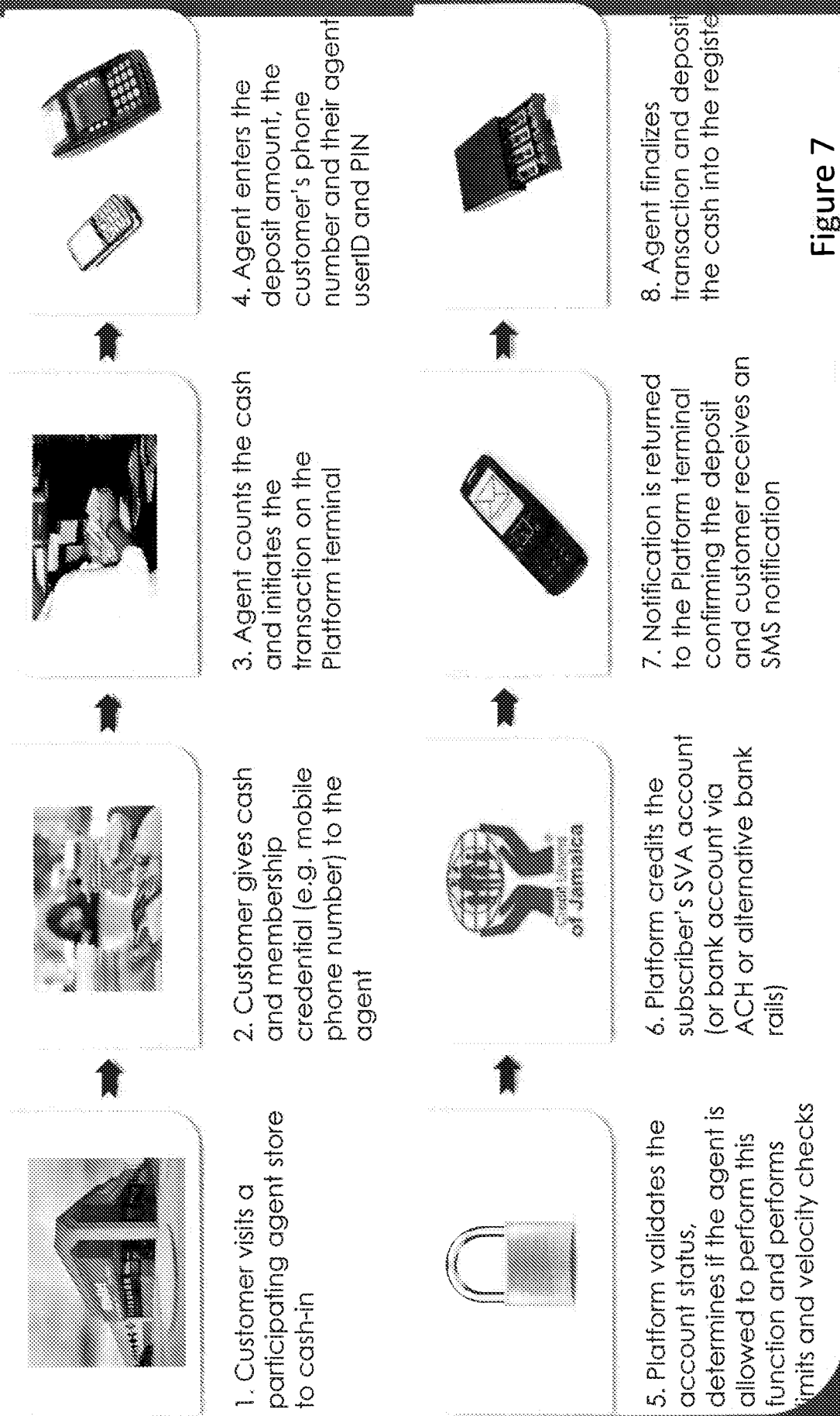


Figure 7

Deposit Cash (1 of 6)

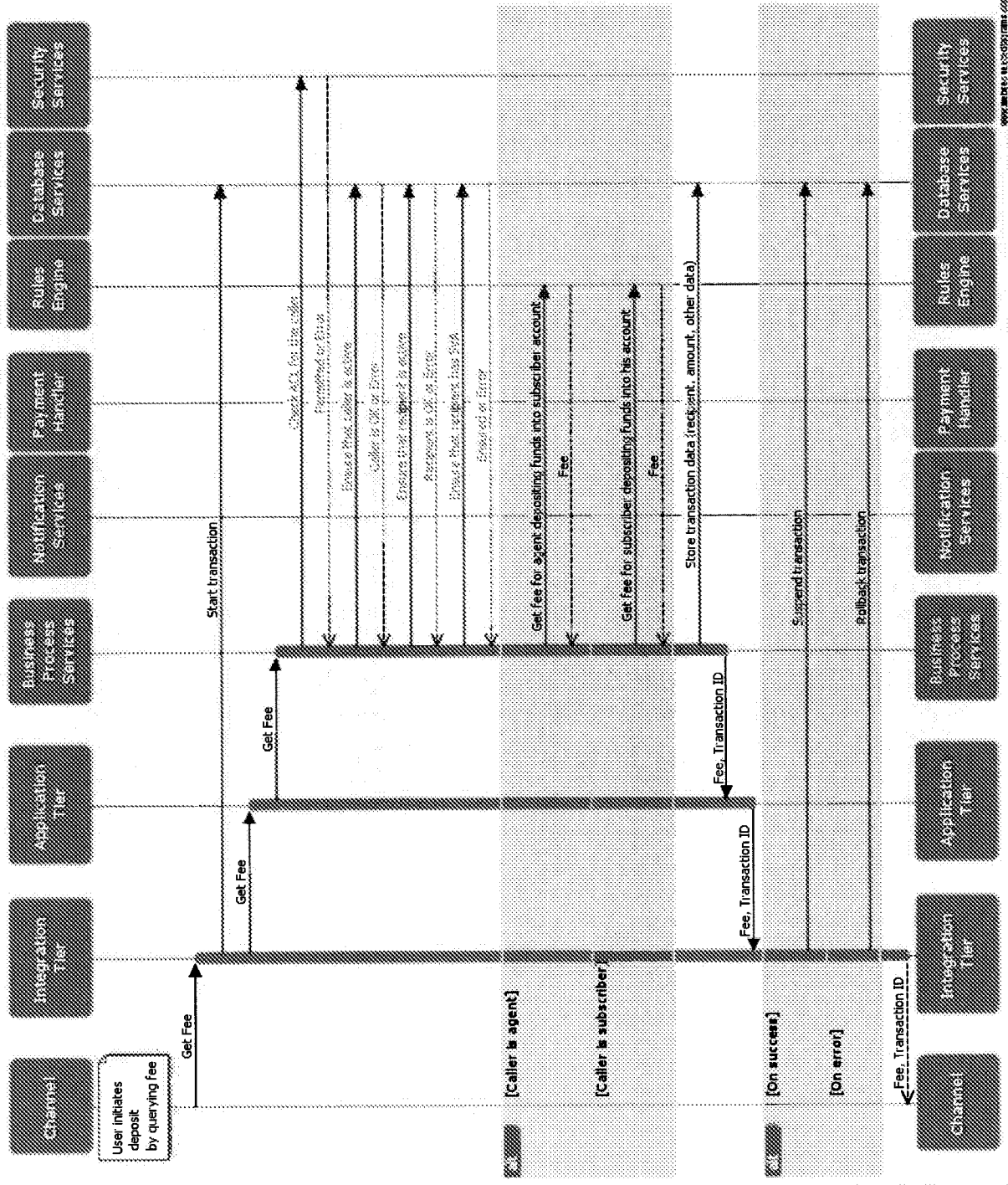


Figure 7A

Deposit Cash (2 of 6)

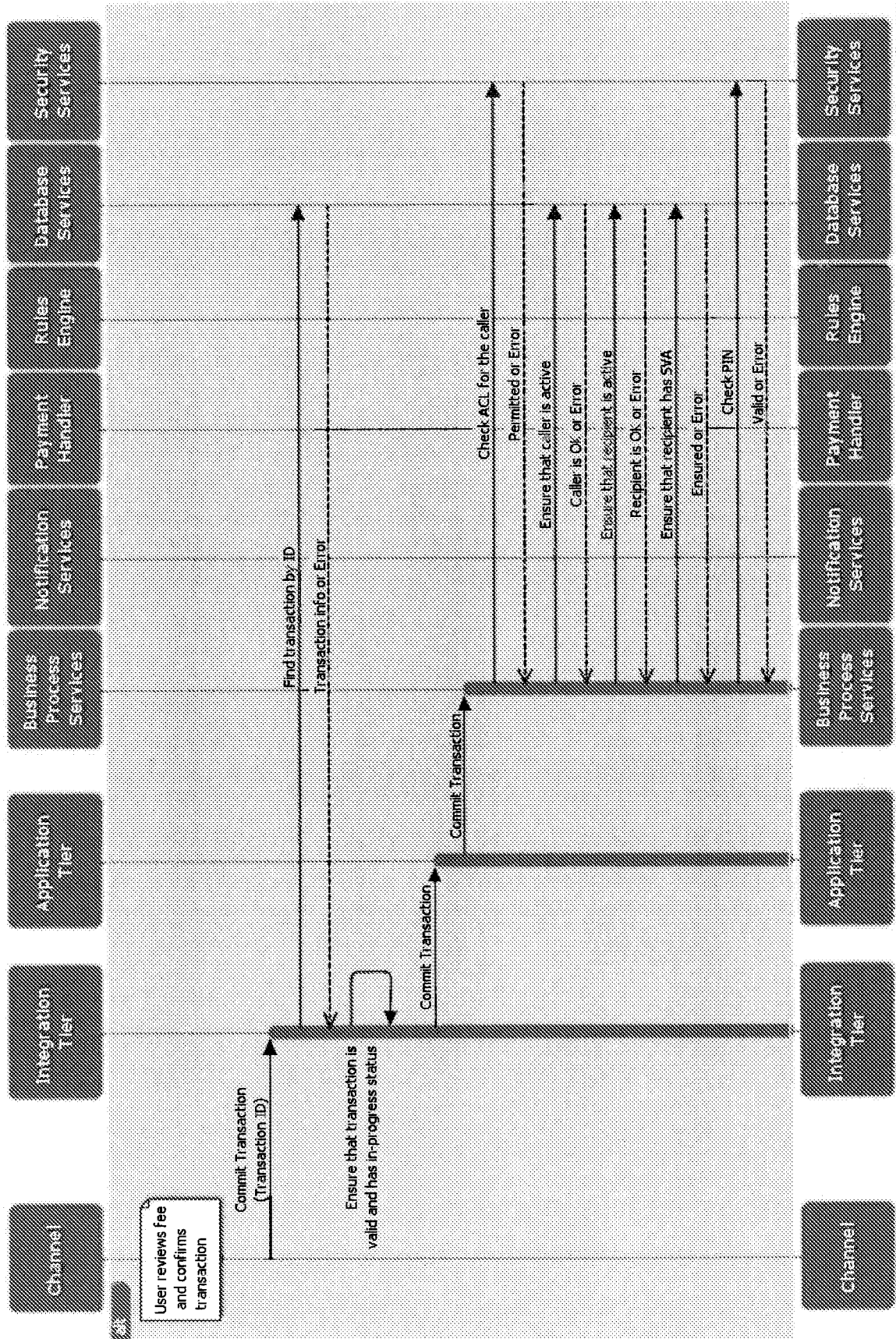


Figure 7B

Deposit Cash (3 of 6)

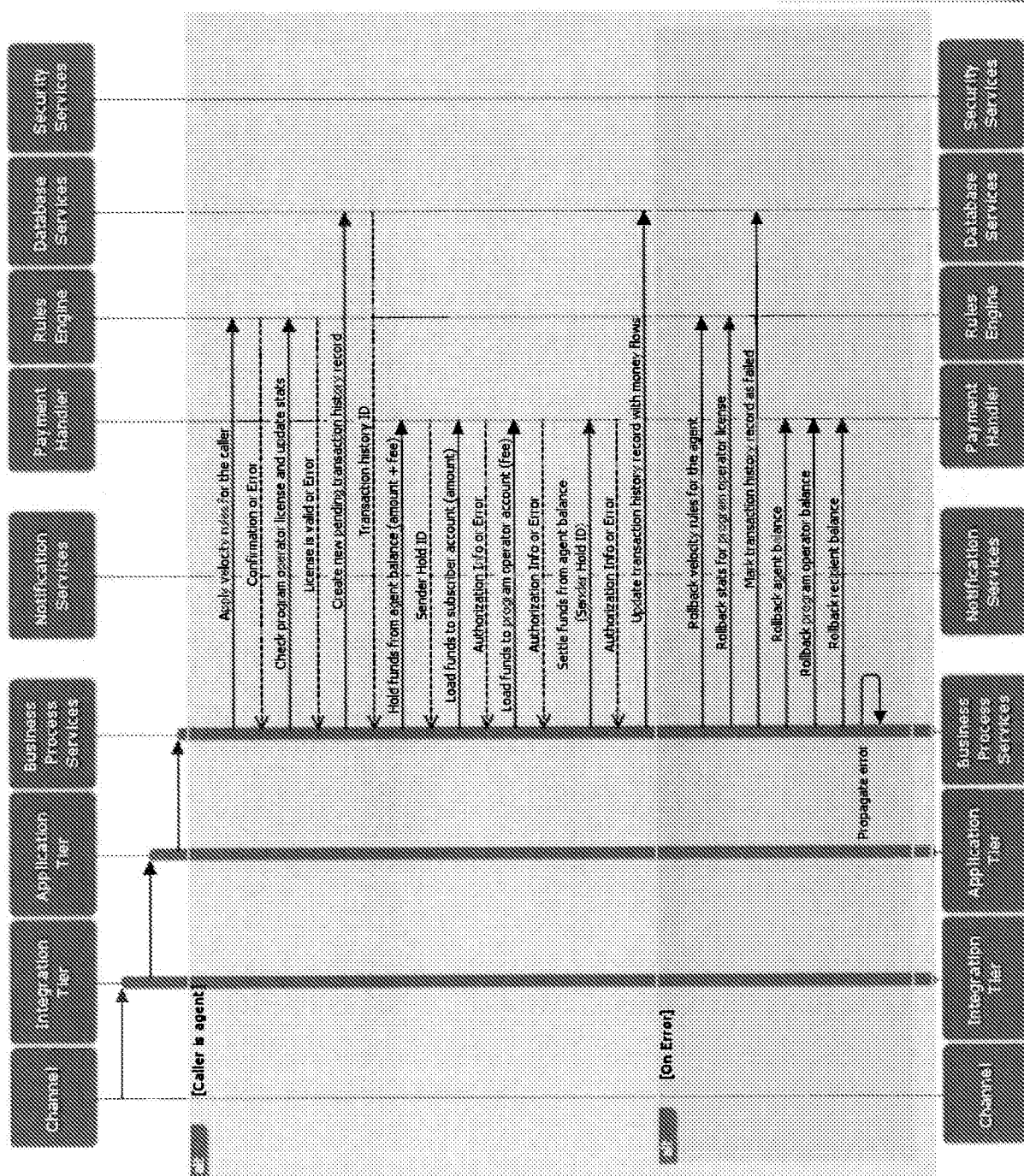


Figure 7C

Deposit Cash (4 of 6)

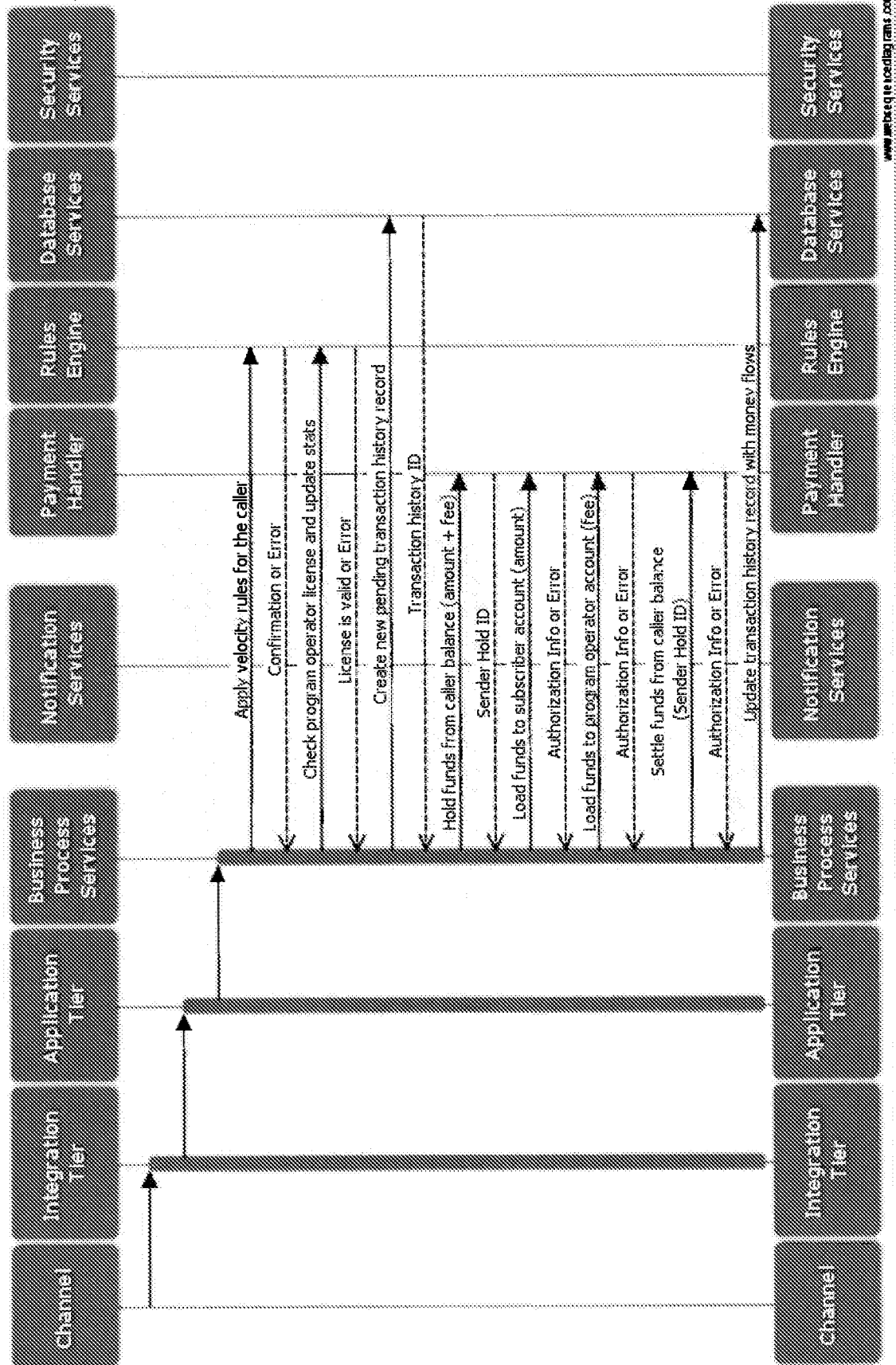


Figure 7D

Deposit Cash (5 of 6)

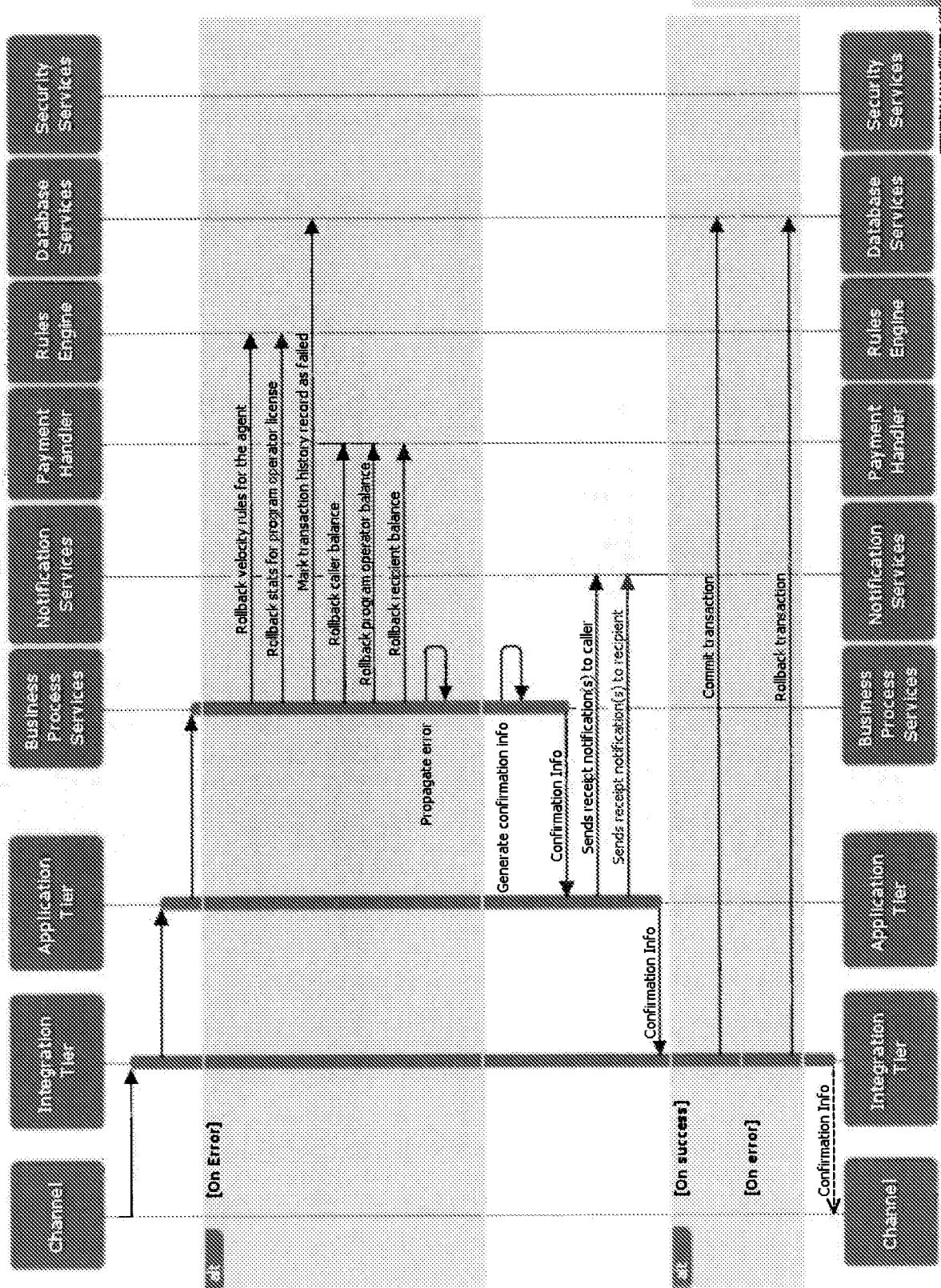


Figure 7E

Deposit Cash (6 of 6)

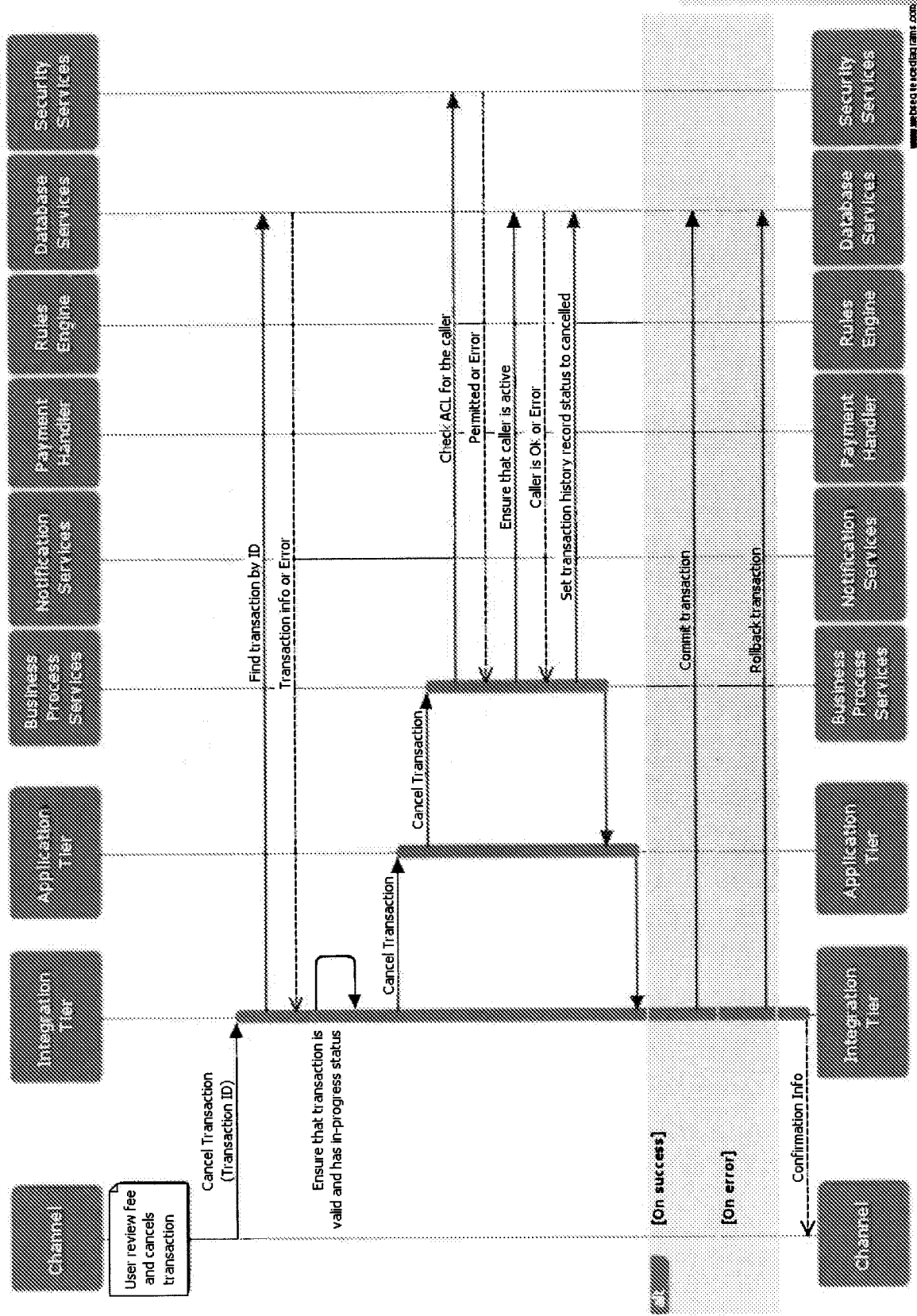


Figure 7F

Cash-Out (Withdraw Money)

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

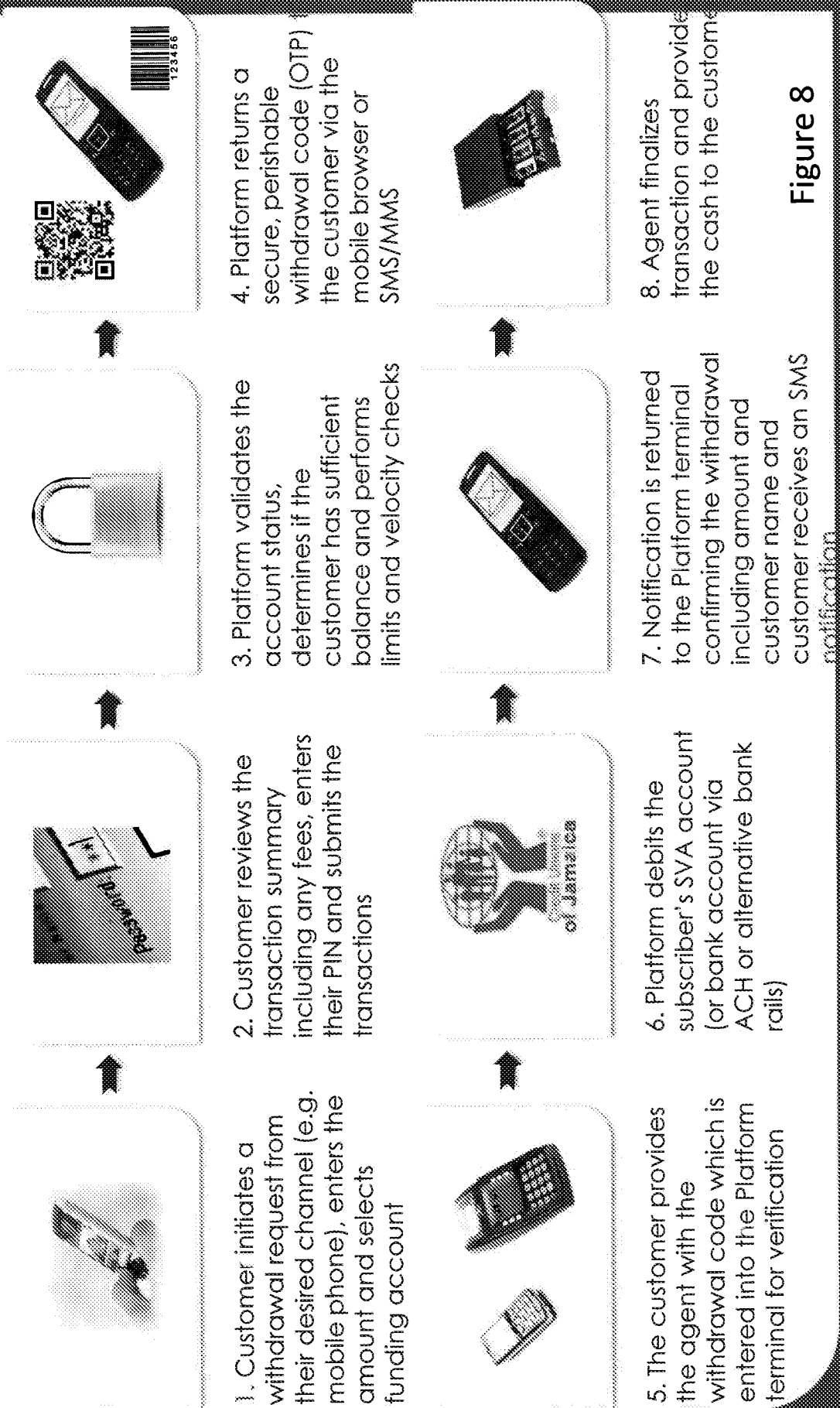


Figure 8

IPR2023-00744



Withdraw Cash (2 of 9)

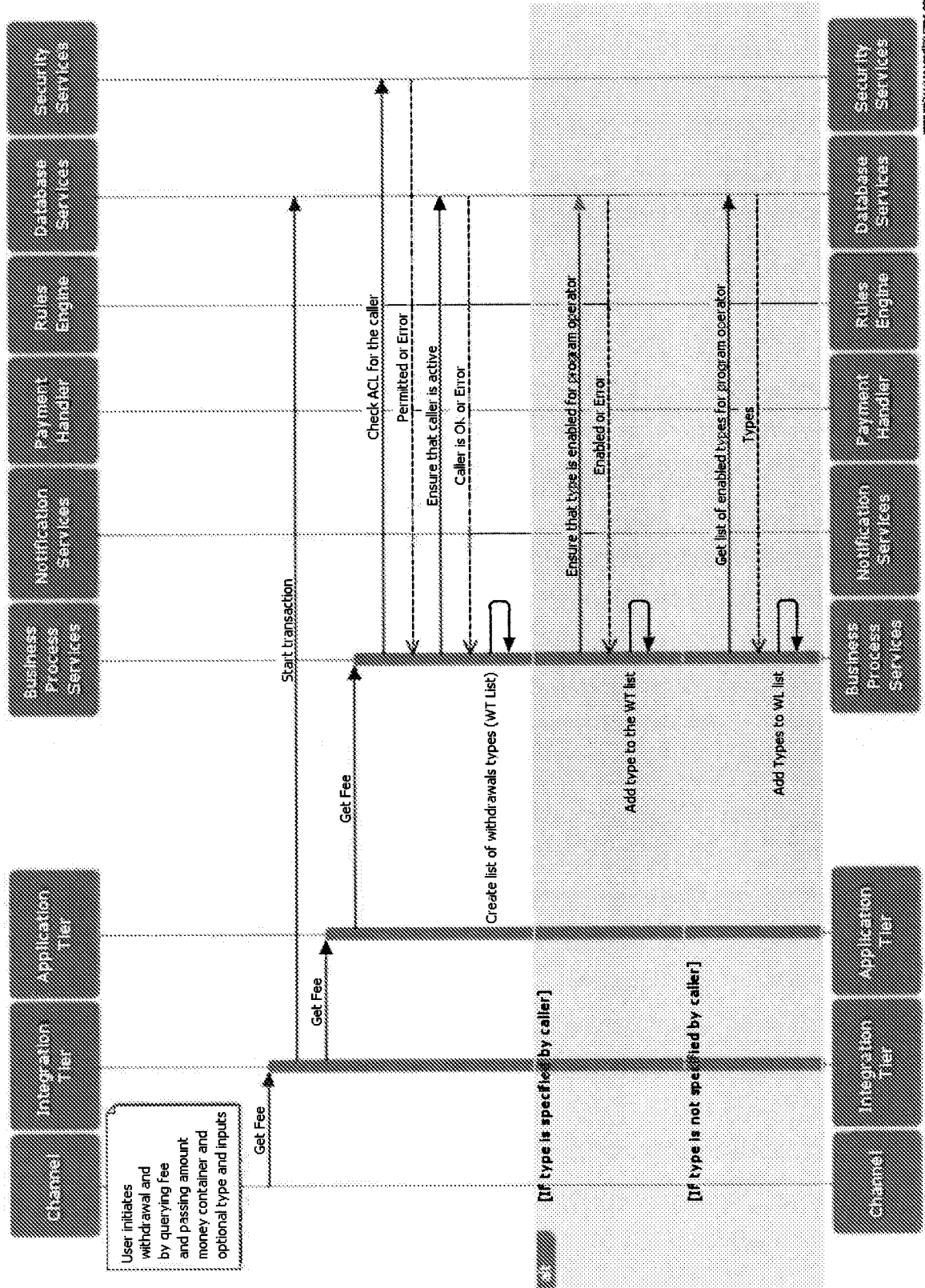


Figure 8B

Withdraw Cash (3 of 9)

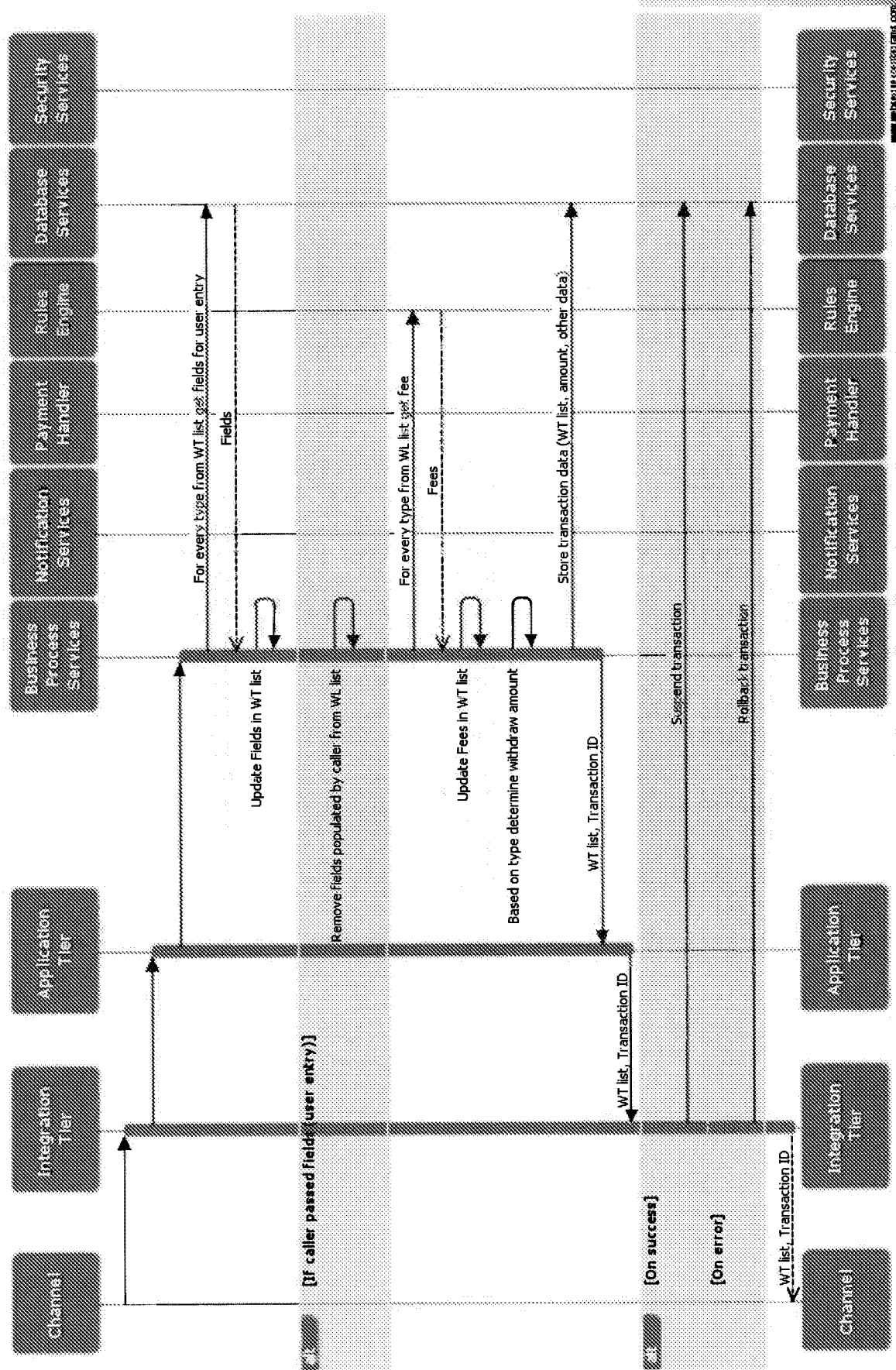


Figure 8C

Withdraw Cash (4 of 9)

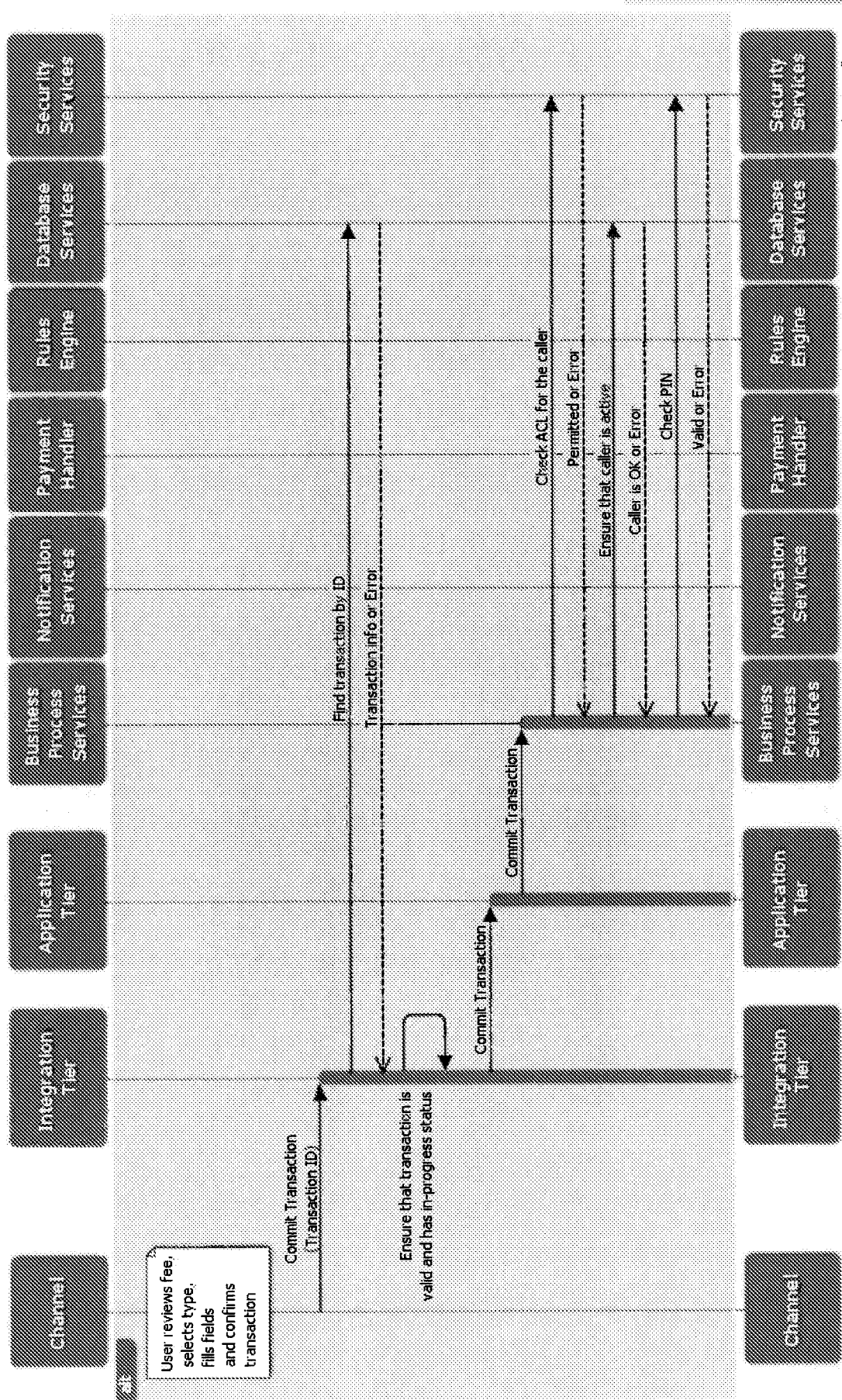
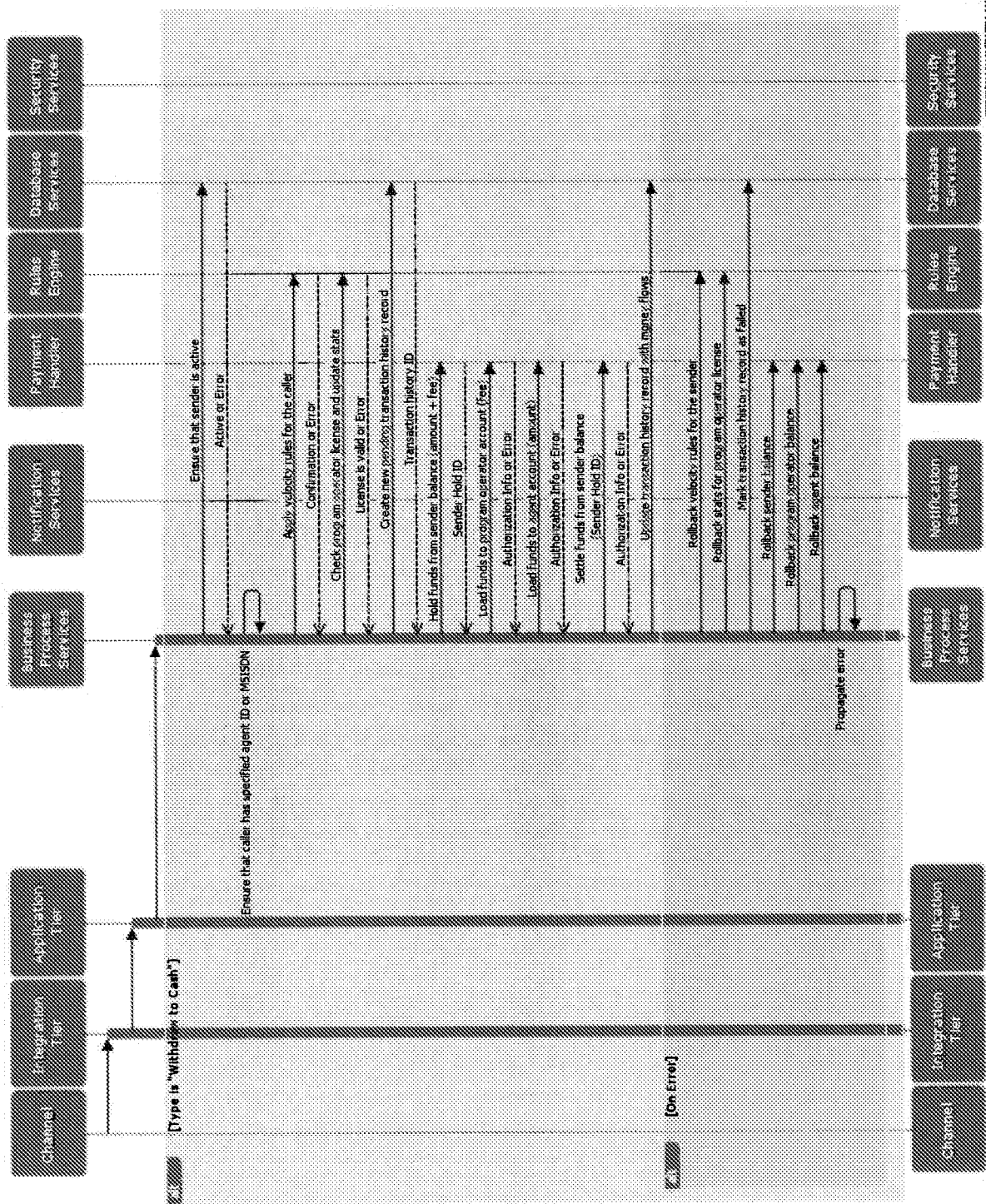


Figure 8D



Withdraw Cash (6 of 9)

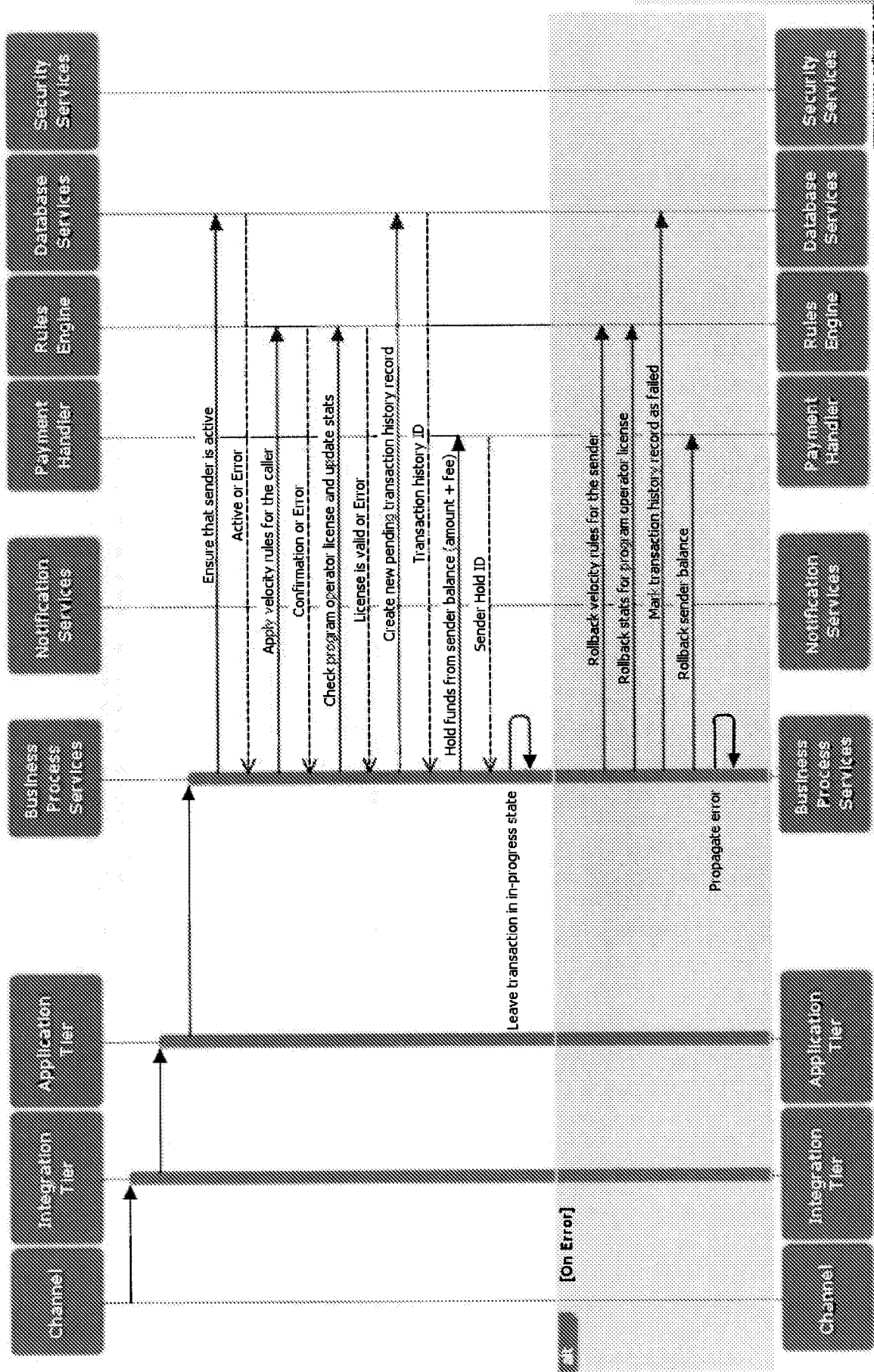


Figure 8F

Withdraw Cash (7 of 9)

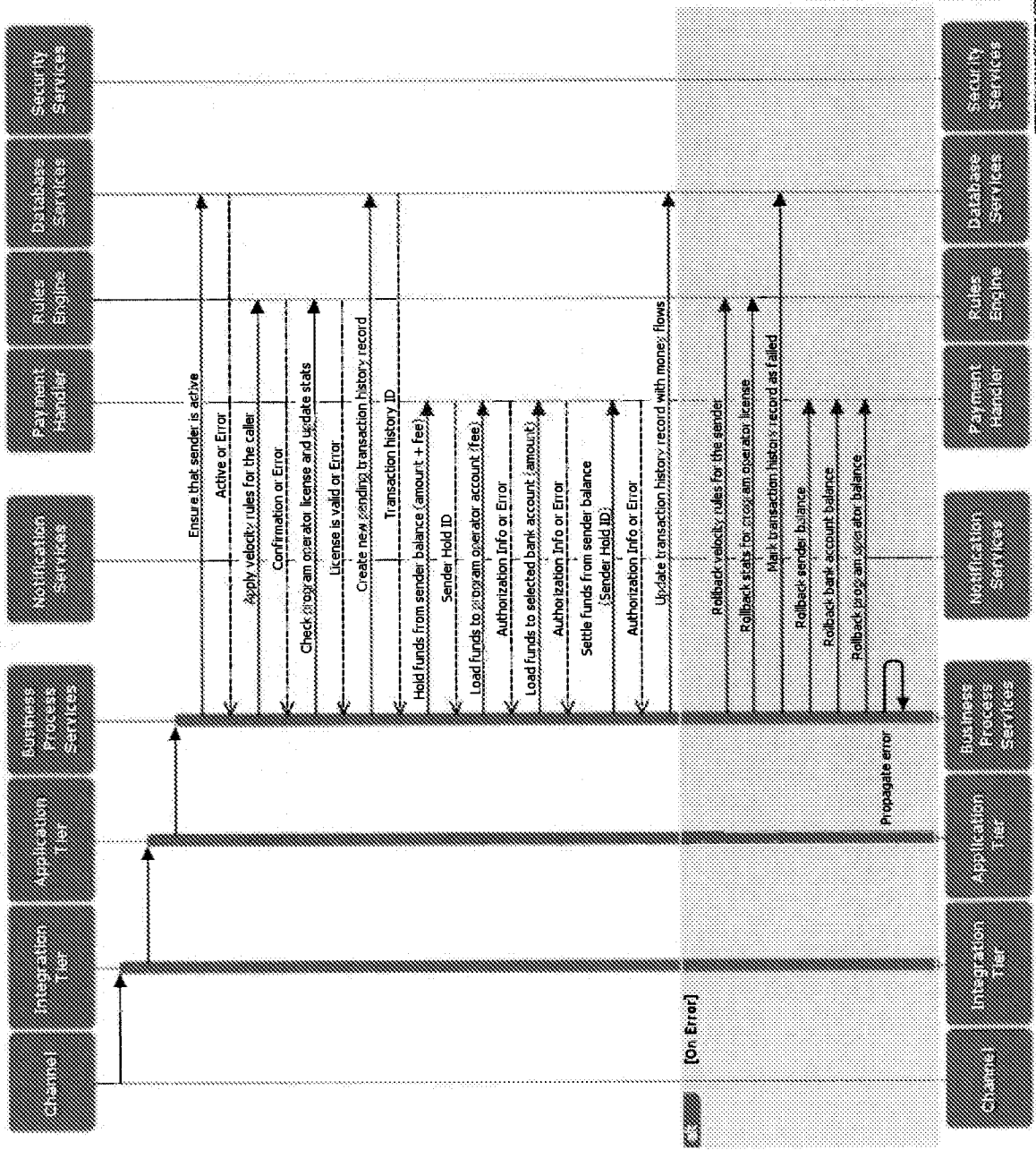


Figure 8G

Withdraw Cash (8 of 9)

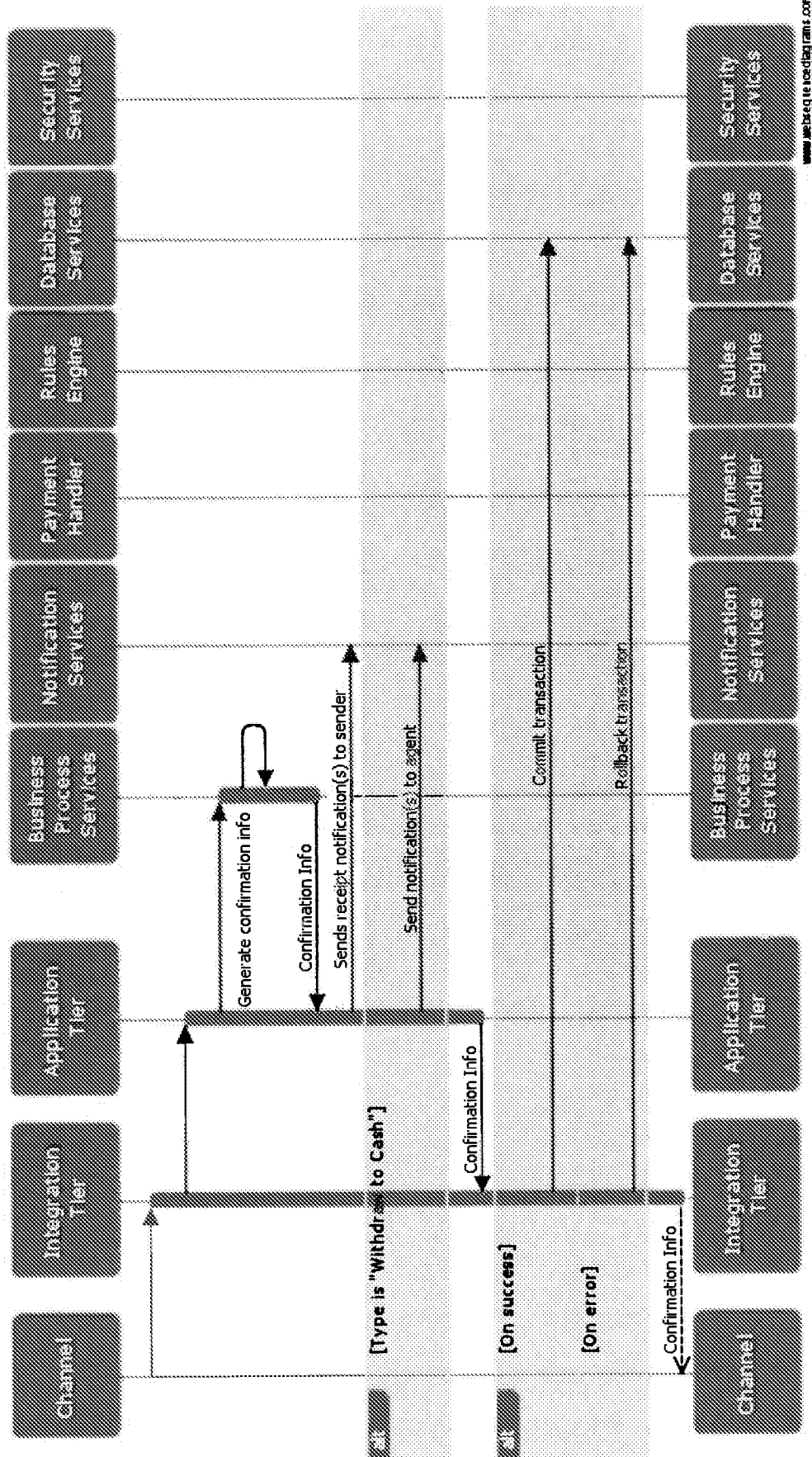


Figure 8H

Withdraw Cash (9 of 9)

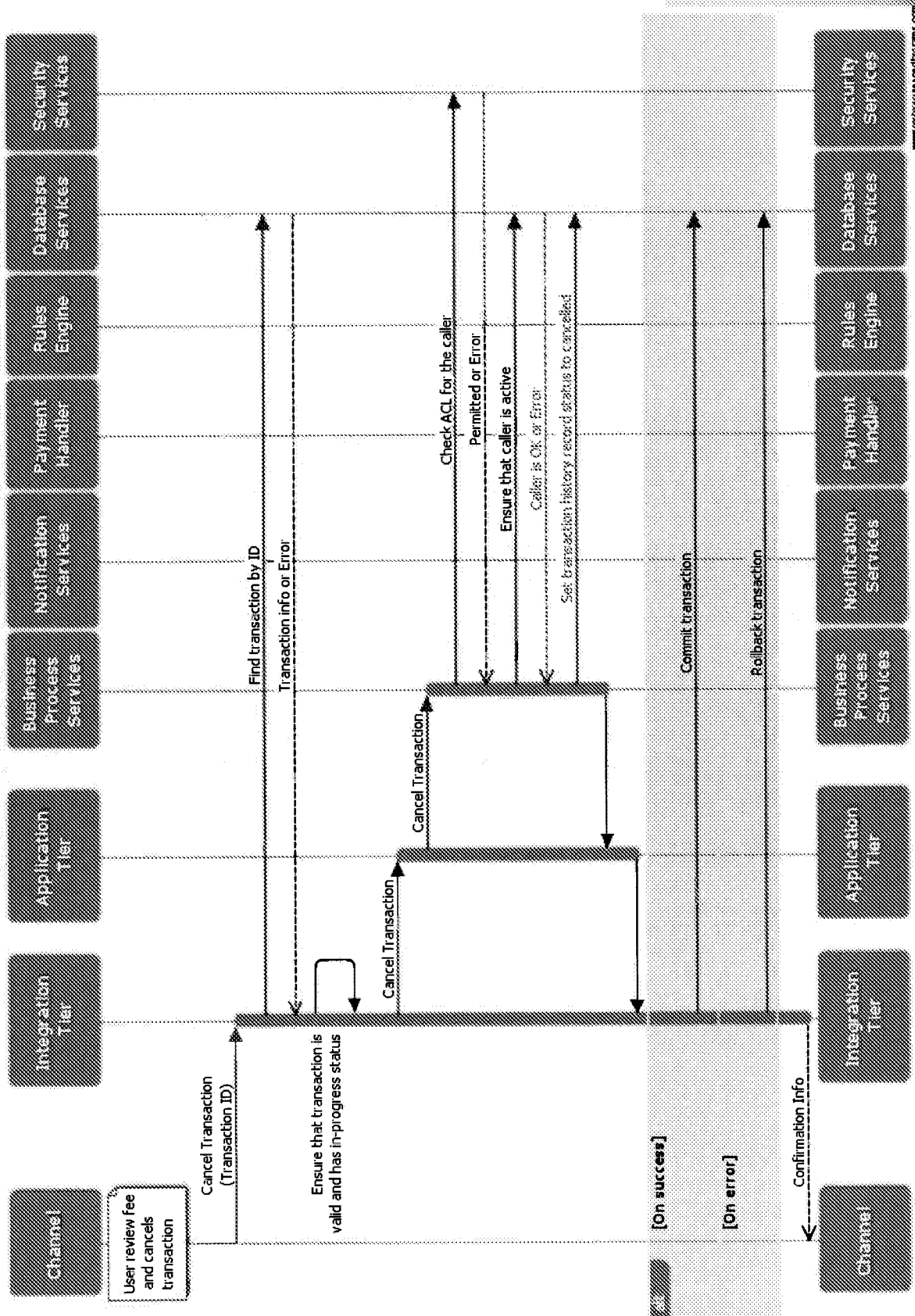


Figure 8I

Bill Payment

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

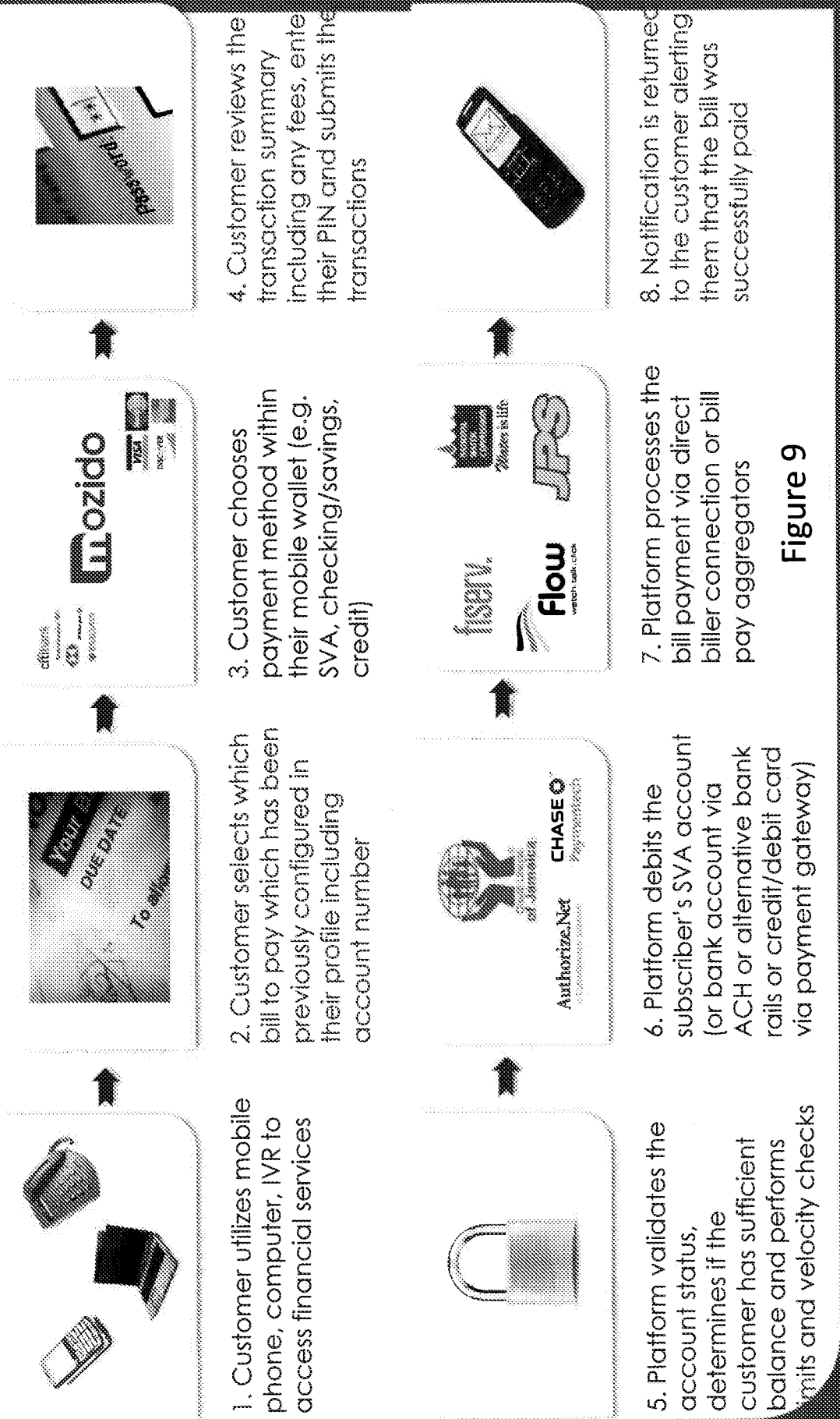


Figure 9

Bill Payment (1 of 7)

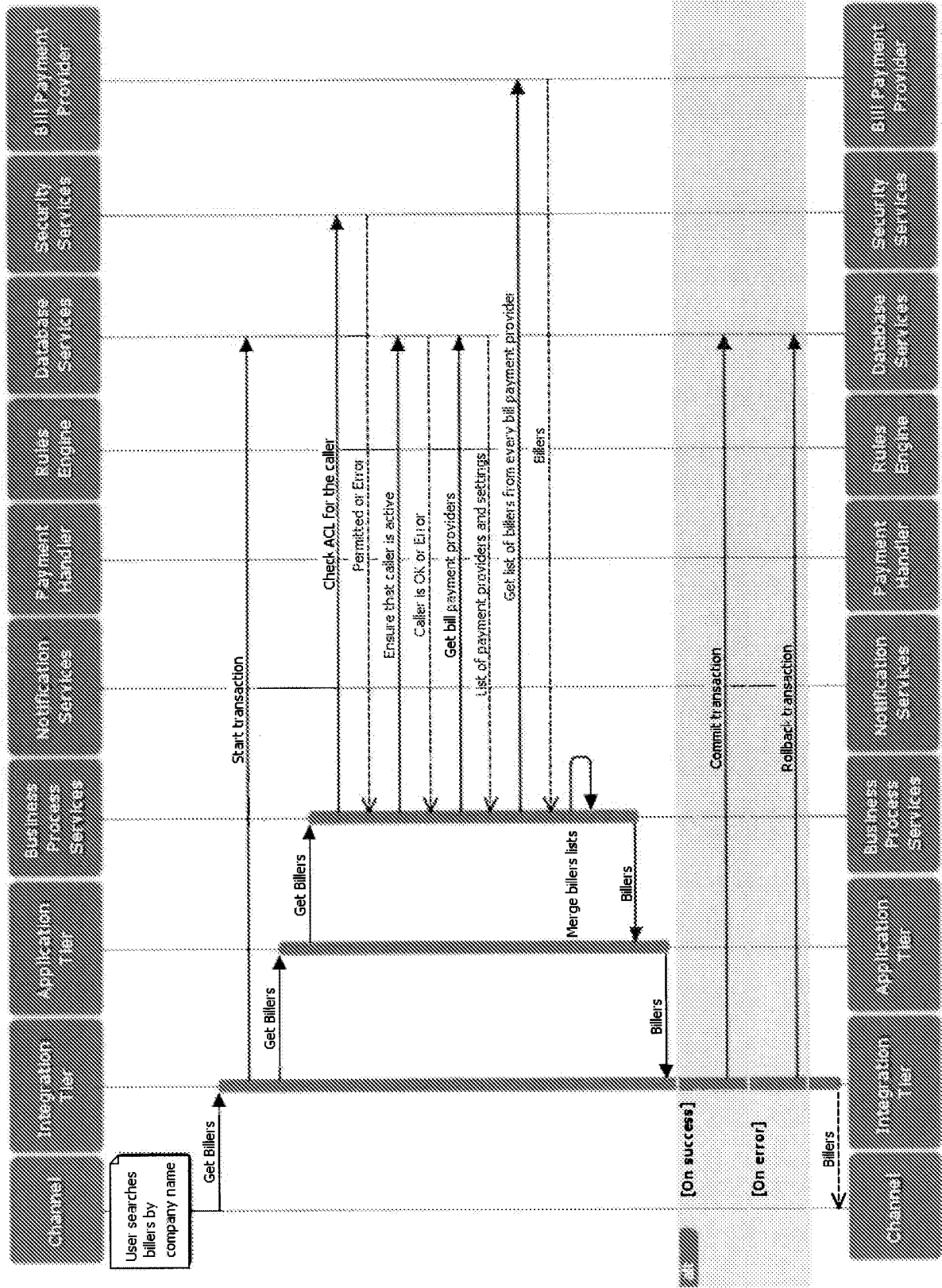


Figure 9A

Bill Payment (2 of 7)

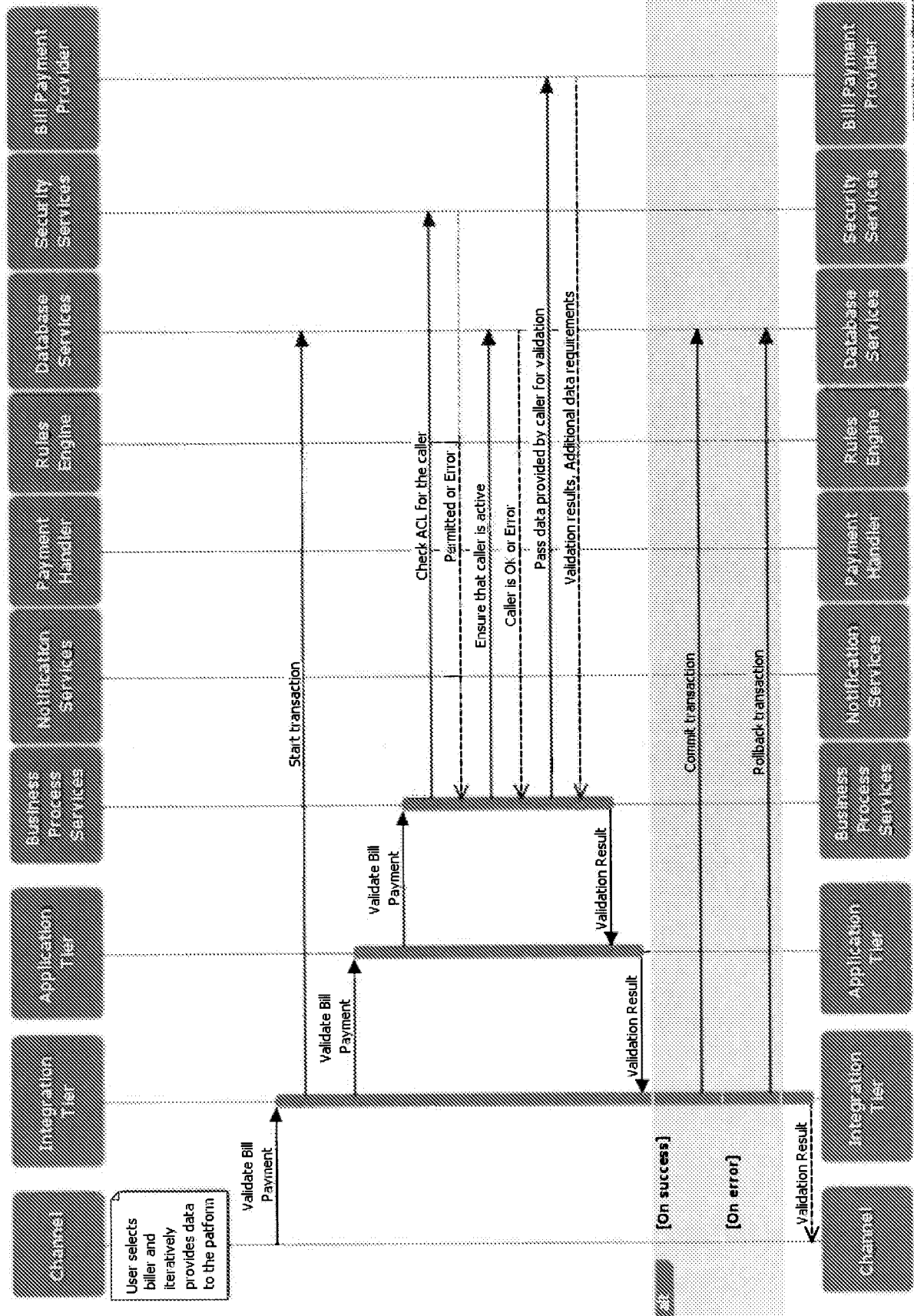


Figure 9B

Bill Payment (3 of 7)

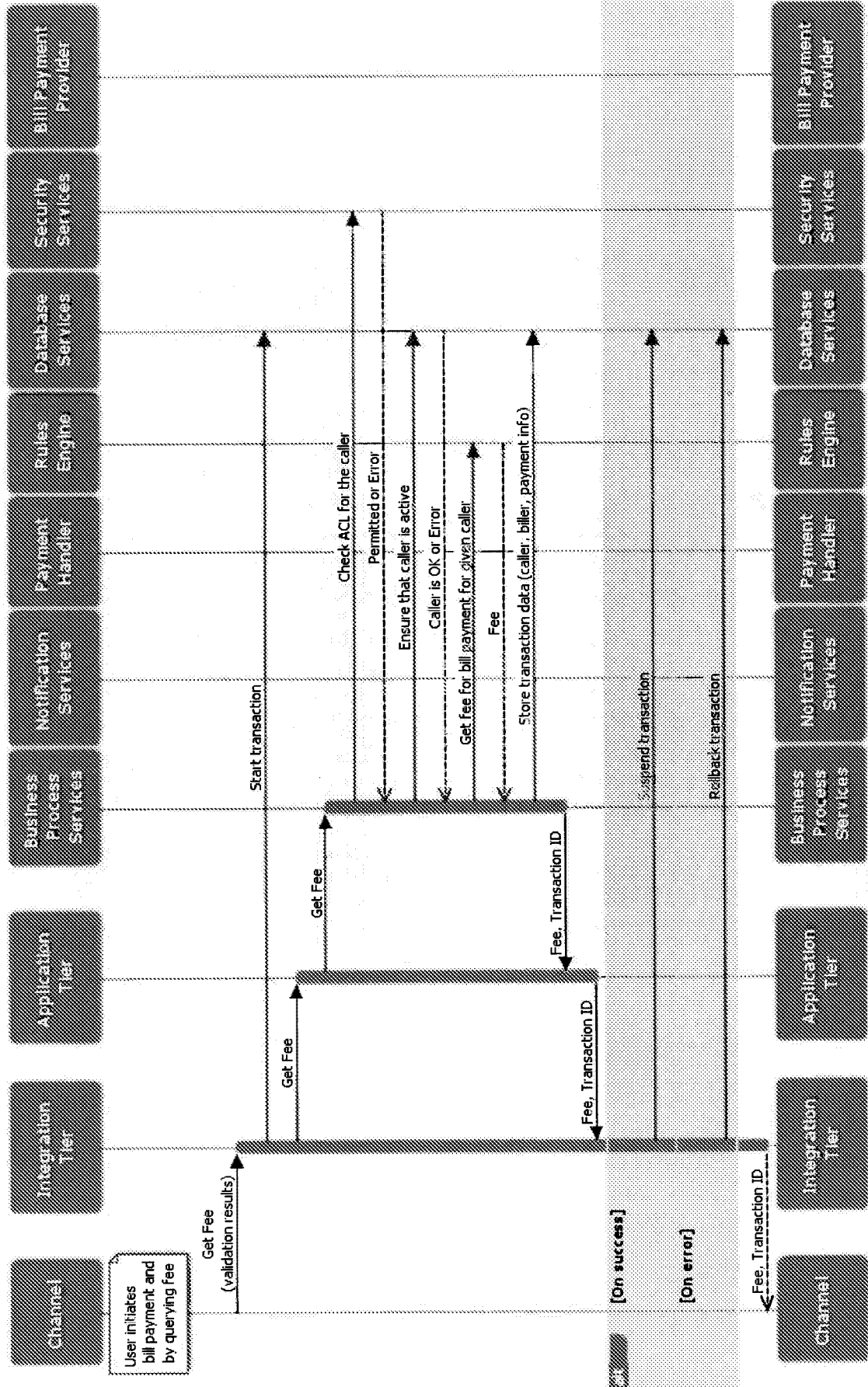


Figure 9C

Bill Payment (4 of 7)

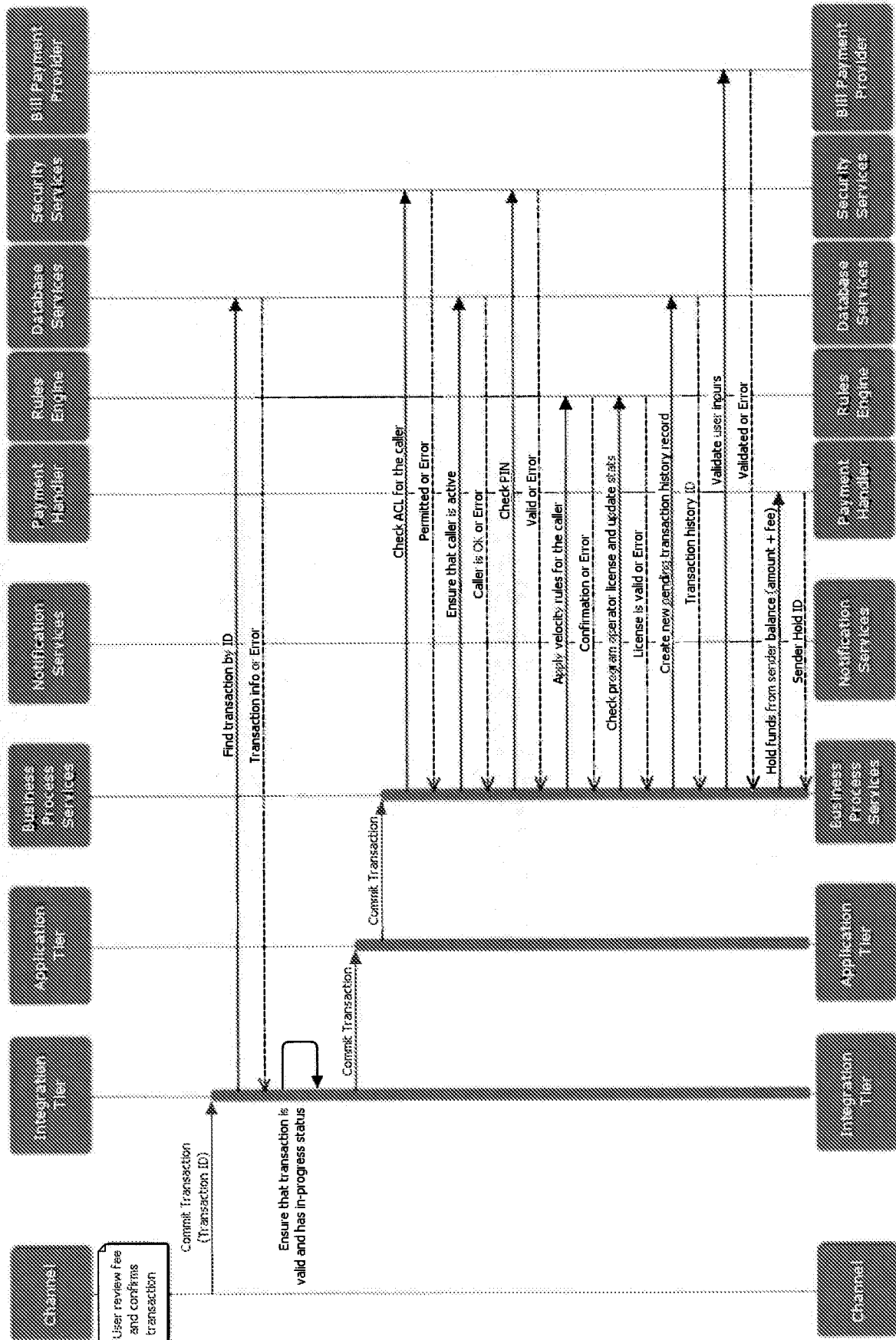


Figure 9D

Bill Payment (5 of 7)

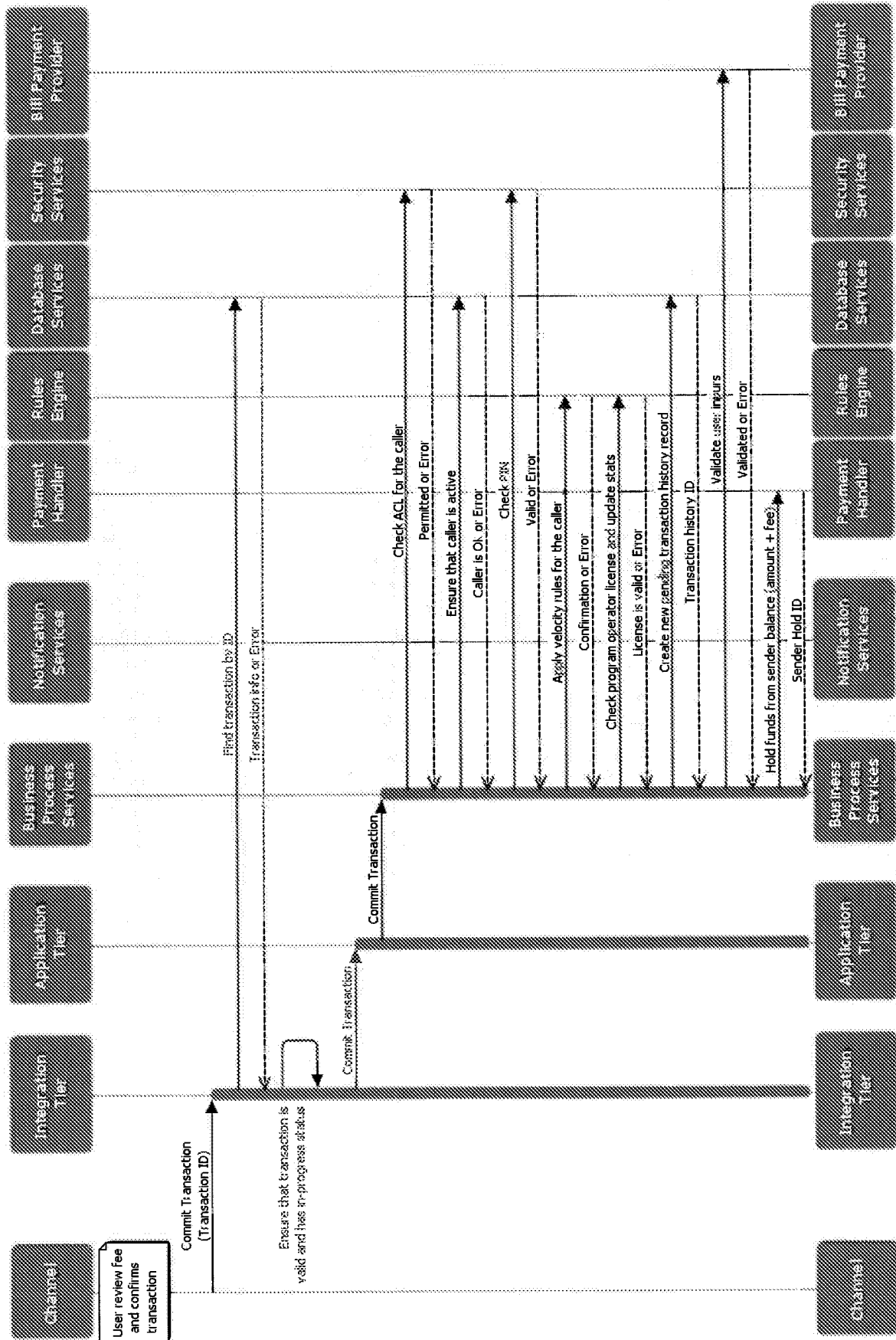


Figure 9E

Bill Payment (6 of 7)

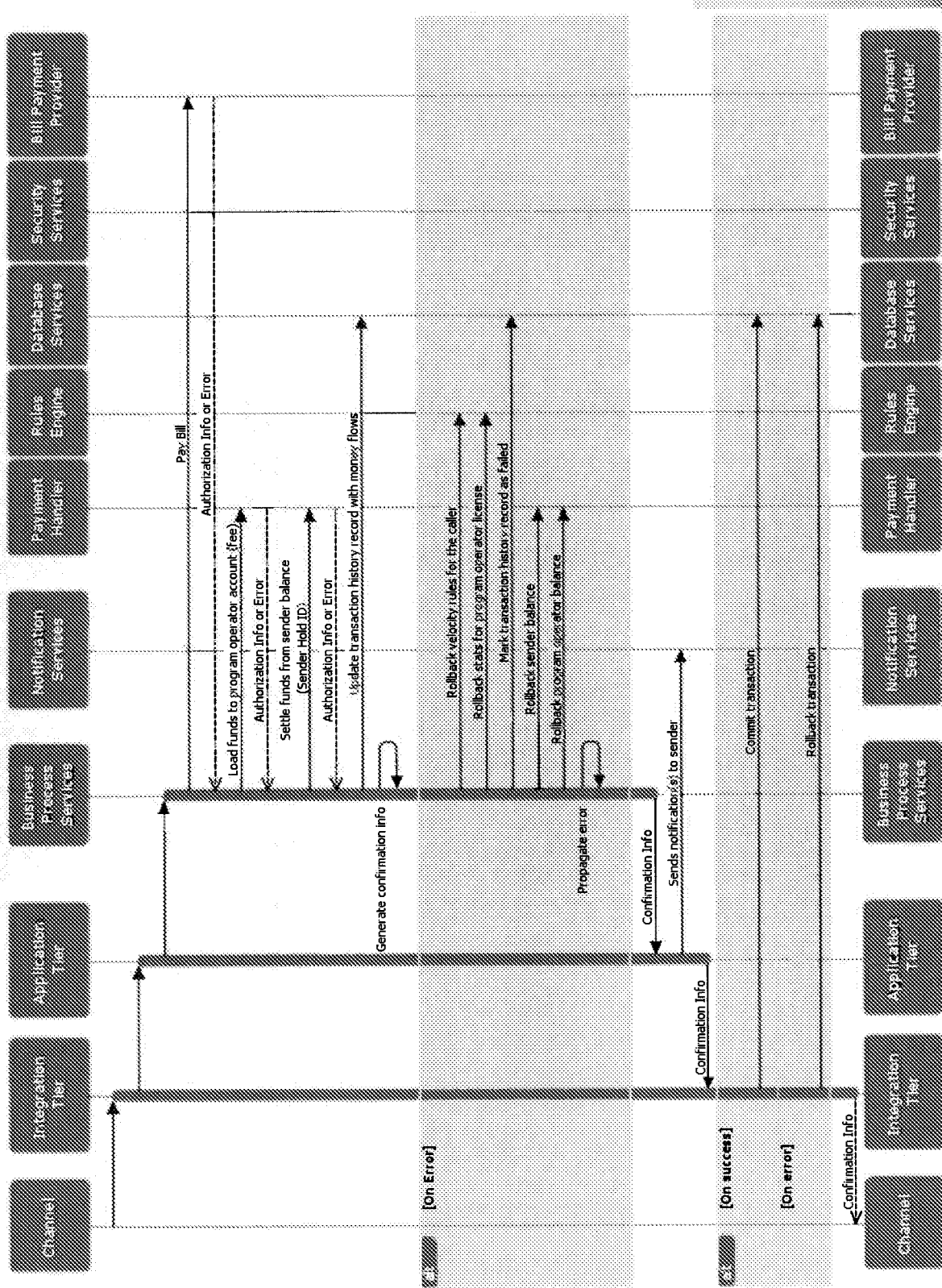


Figure 9F

Bill Payment (7 of 7)

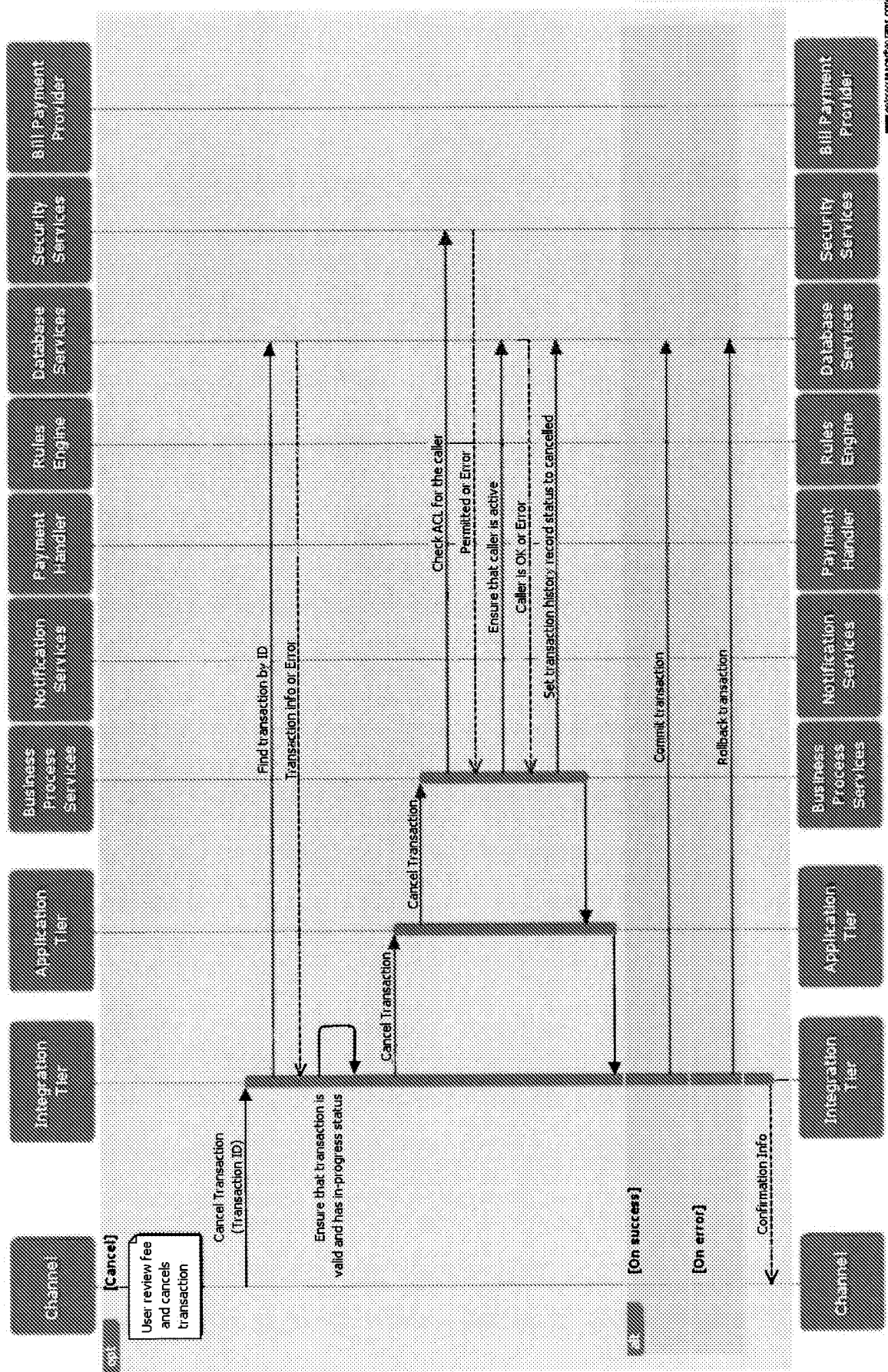


Figure 9G

Mobile Topup

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

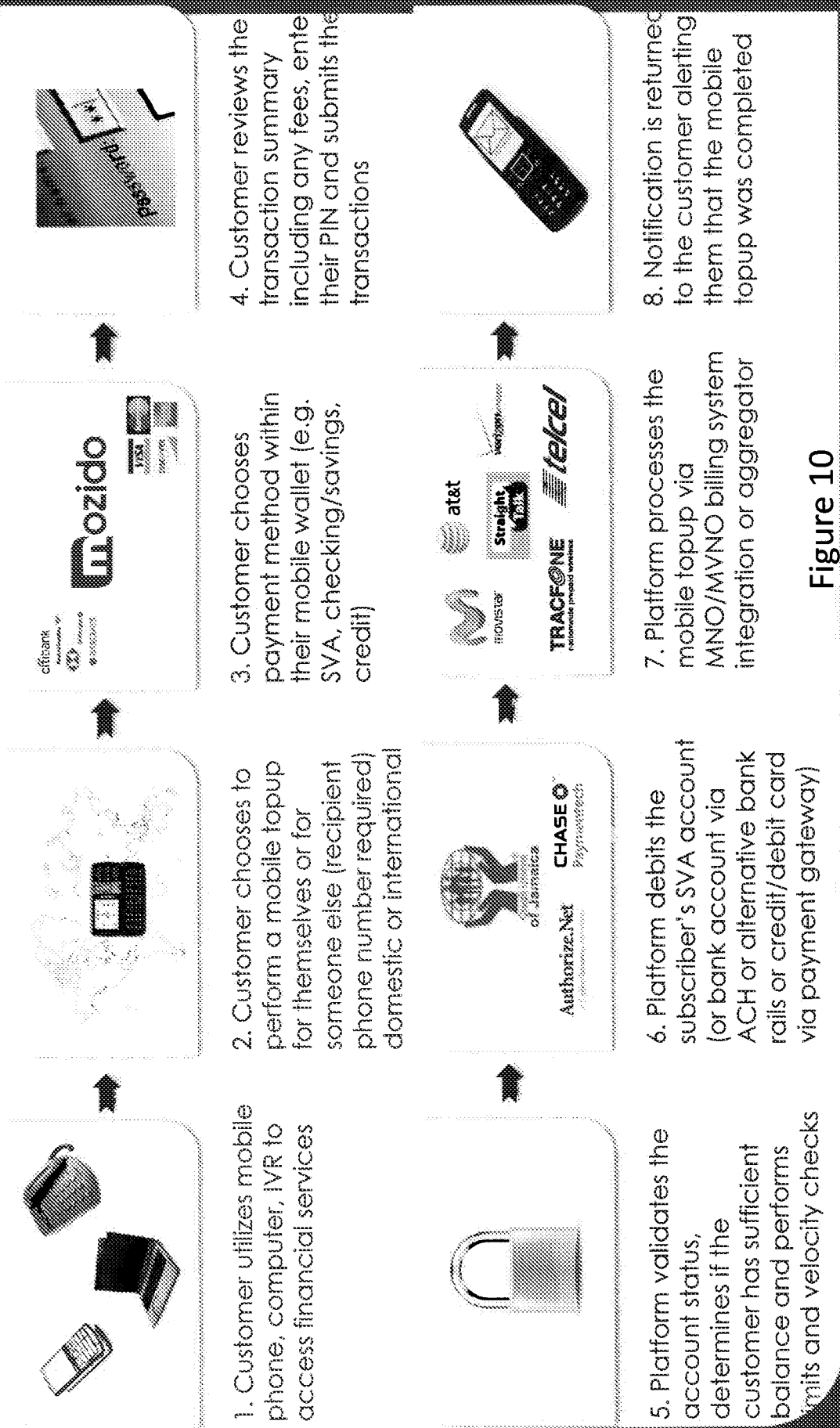


Figure 10

Money Transfer

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

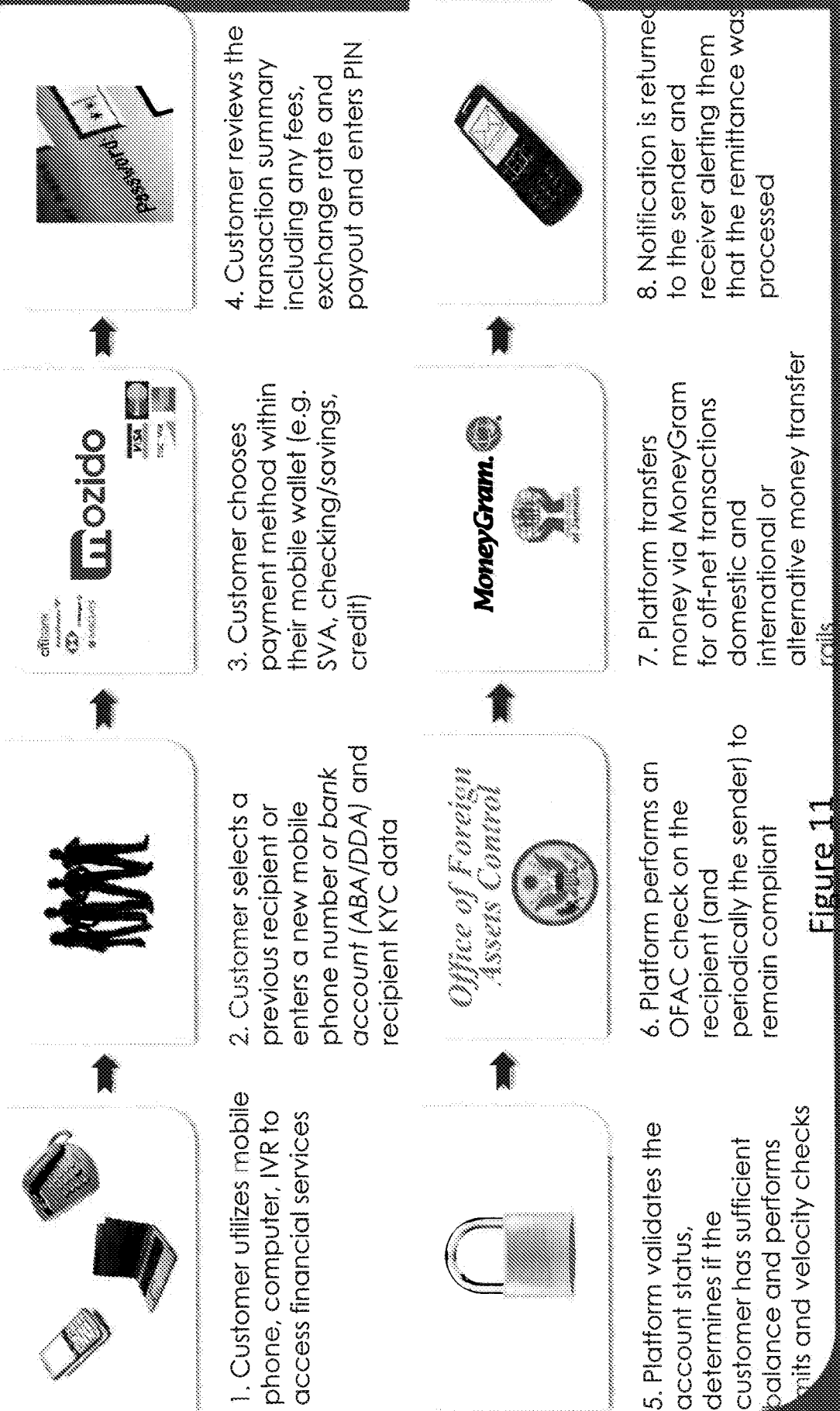


Figure 11

Money Transfer (1 of 10)

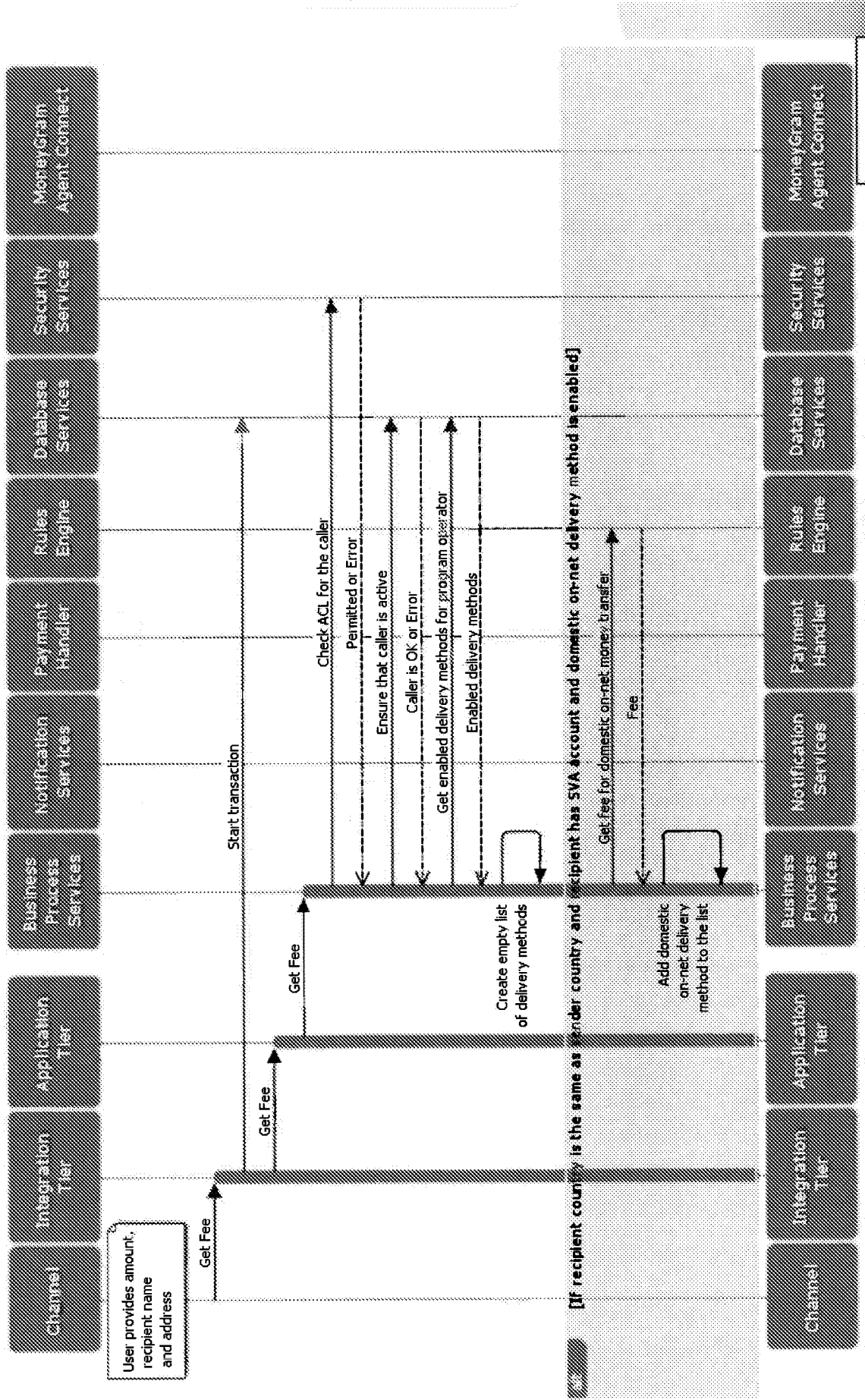


Figure 11A

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Money Transfer (3 of 10)

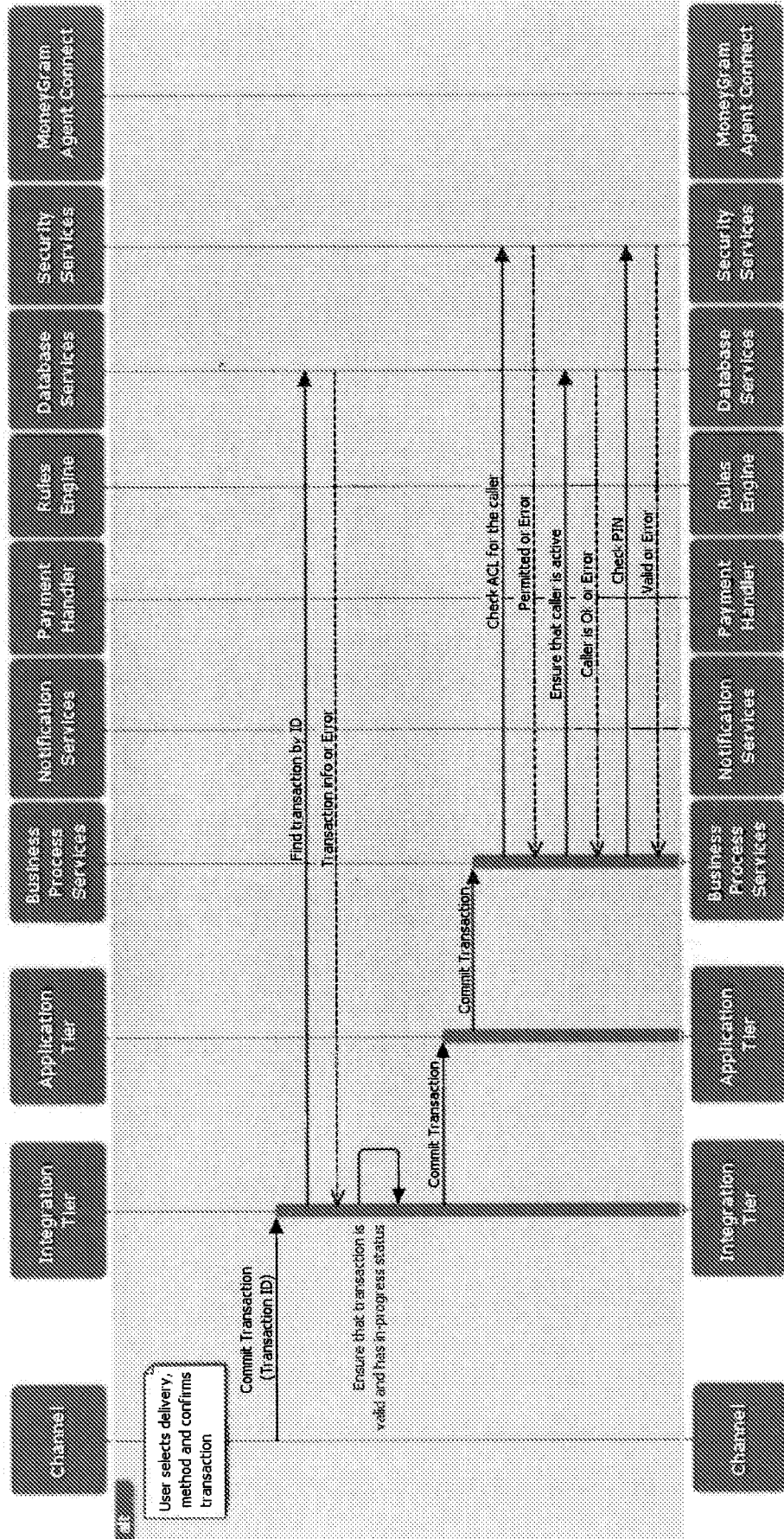


Figure 11C

Money Transfer (4 of 10)

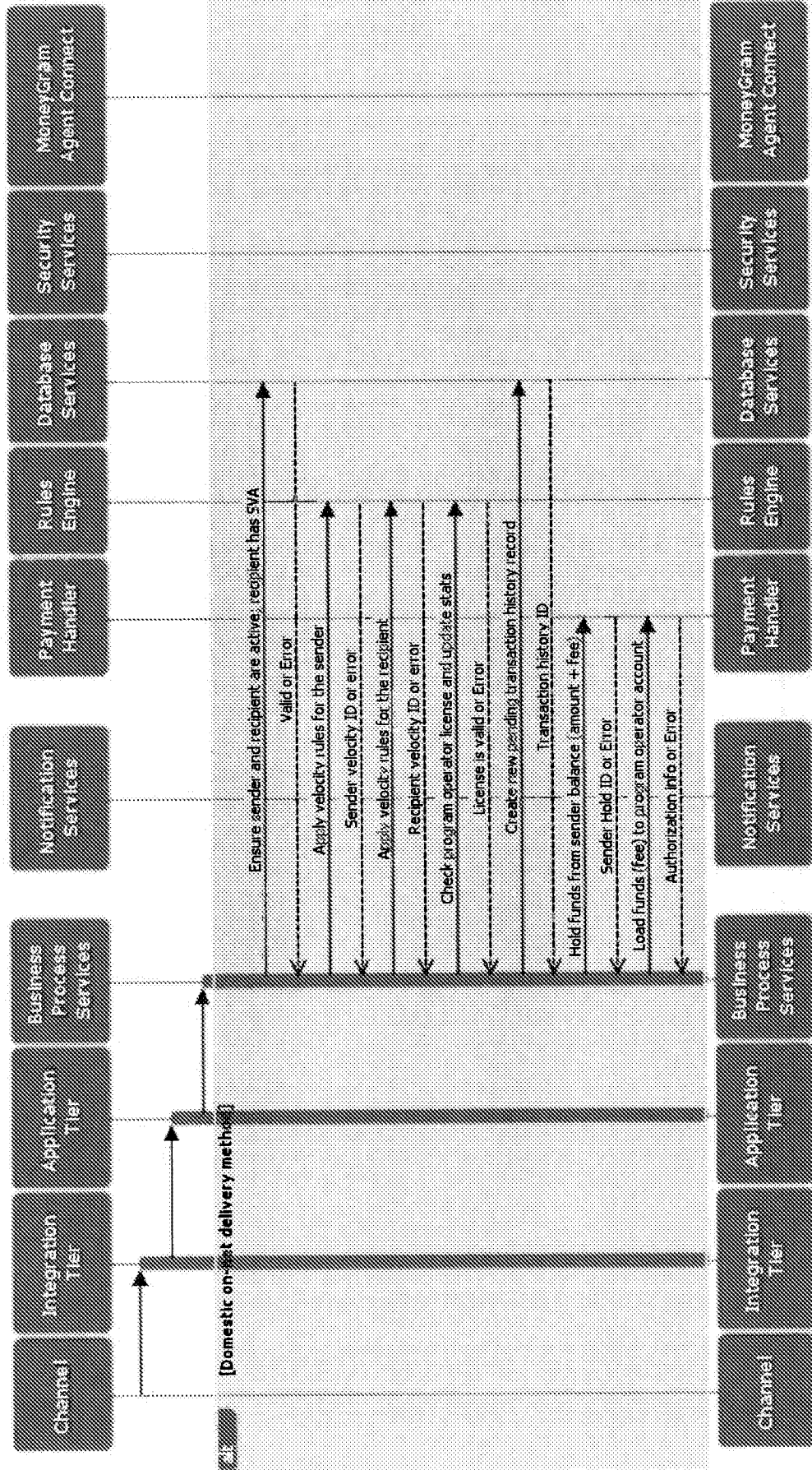


Figure 11D

Money Transfer (5 of 10)

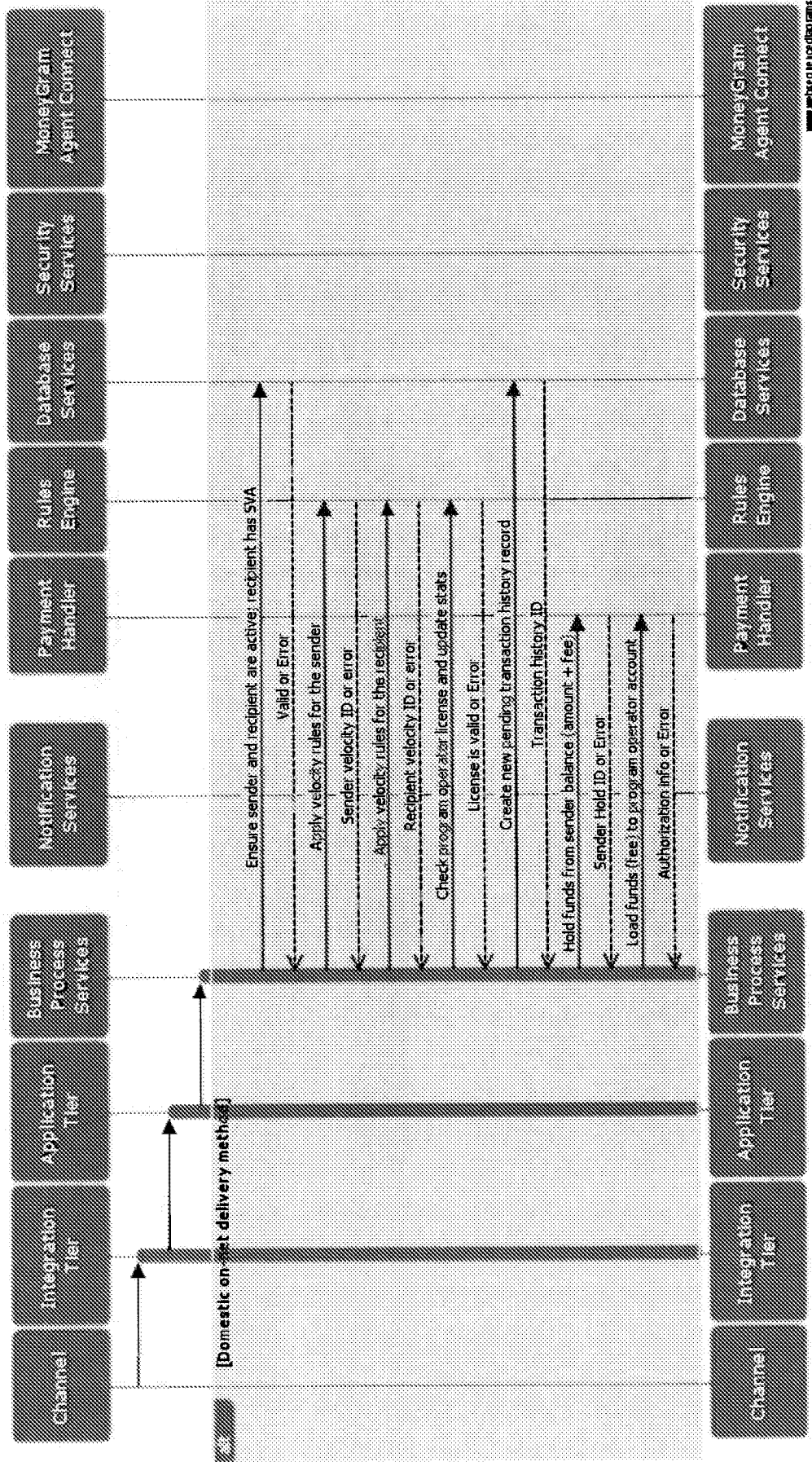


Figure 11E

Money Transfer (6 of 10)

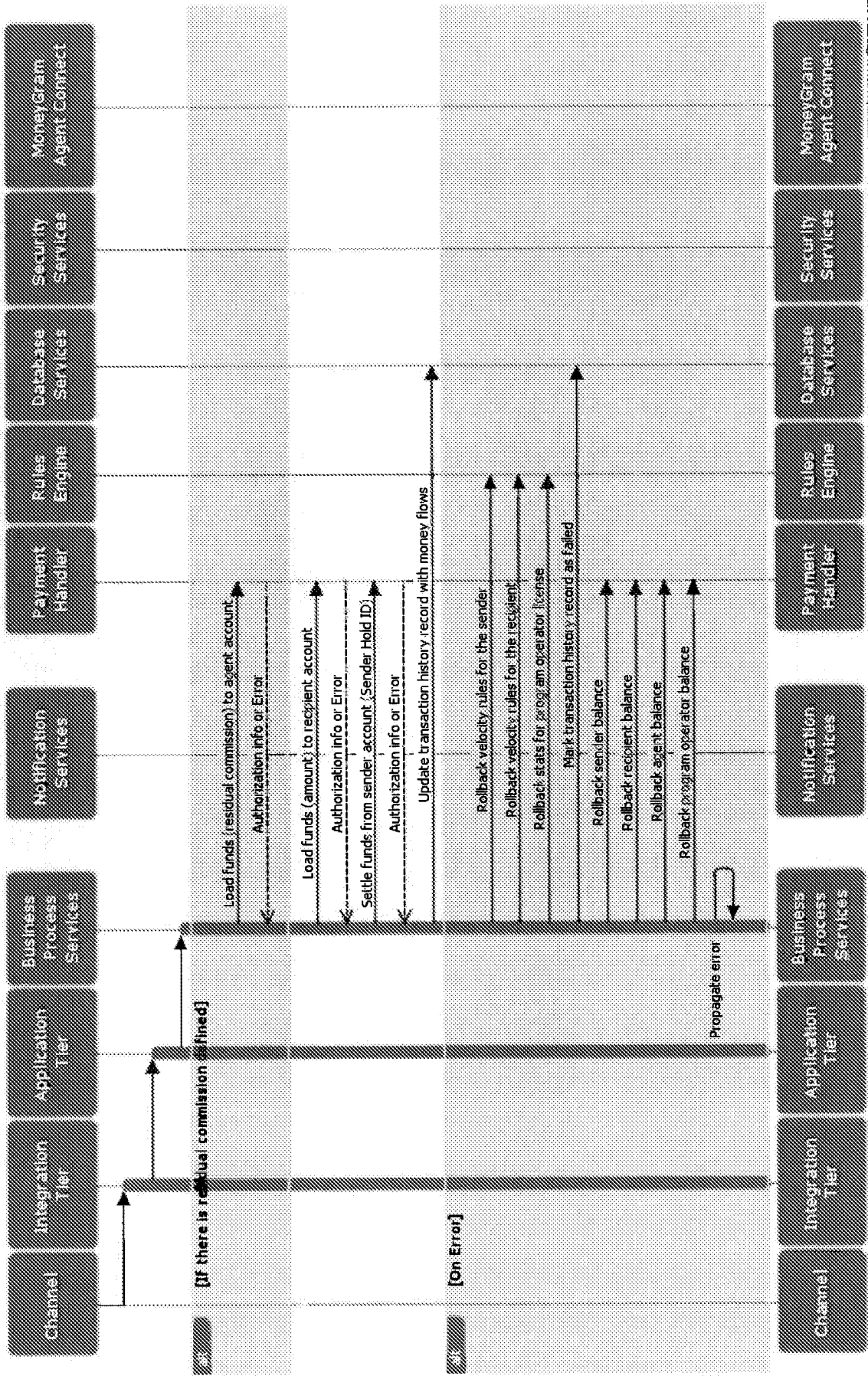


Figure 11F

Money Transfer (7 of 10)

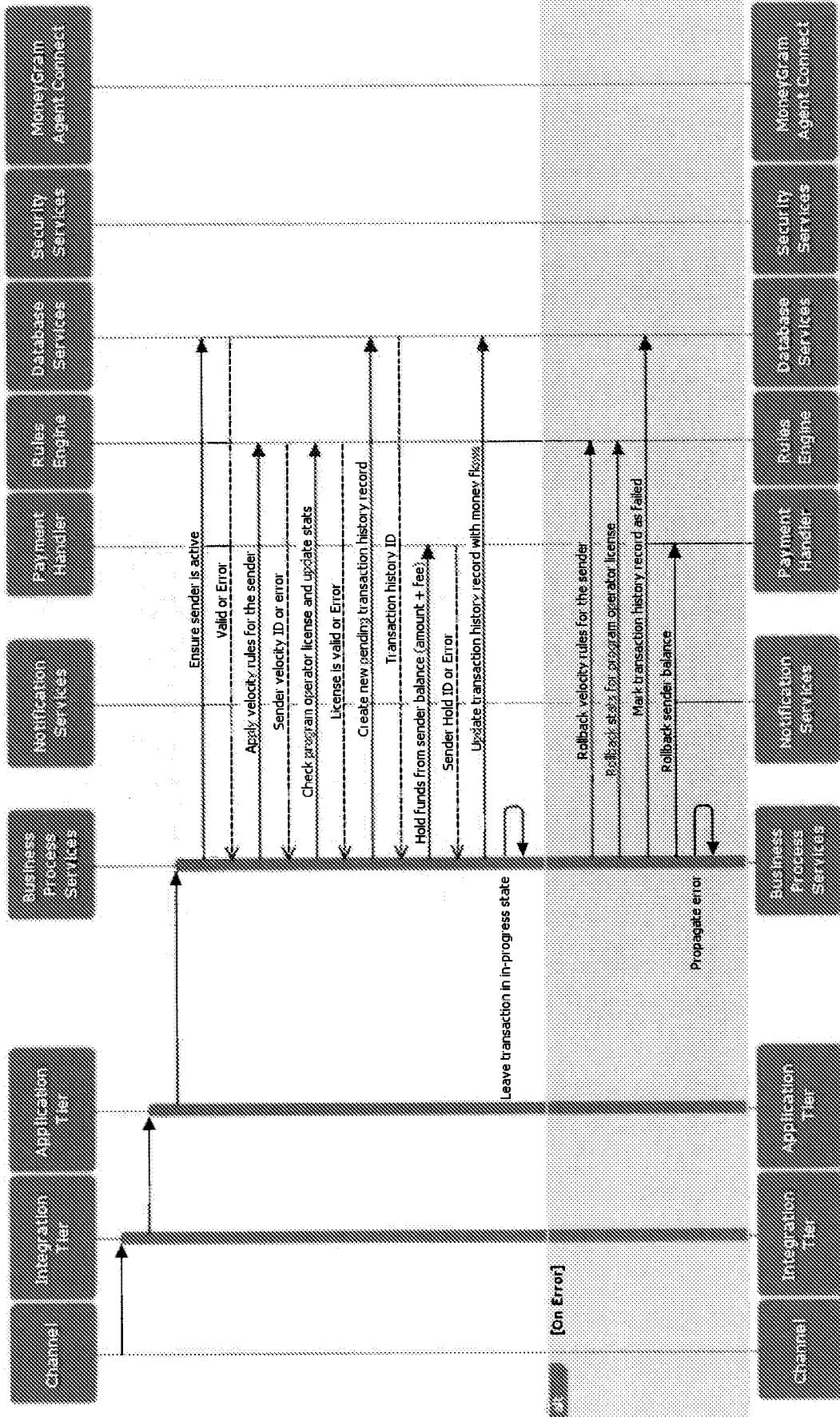


Figure 11G

Money Transfer (8 of 10)

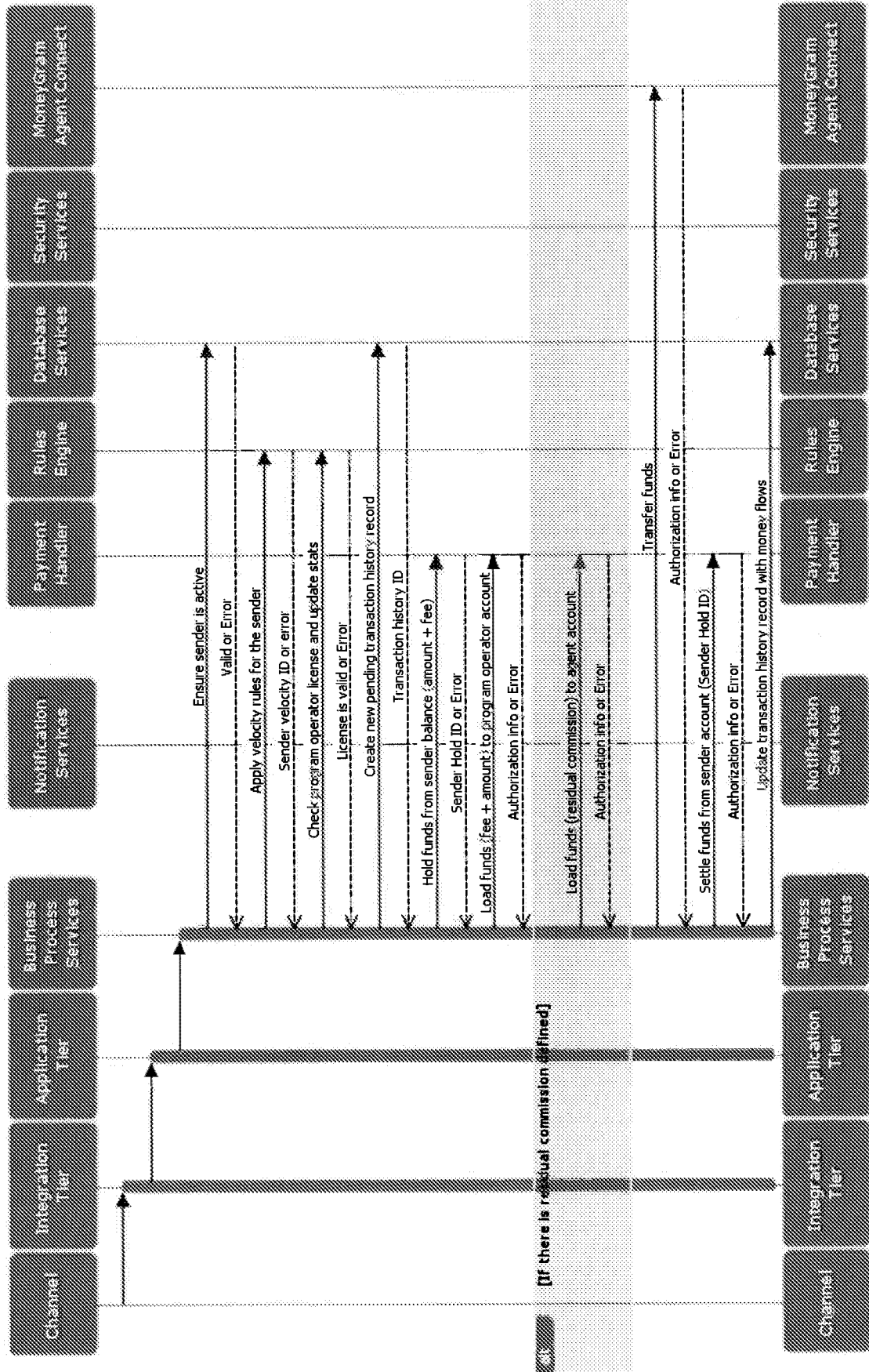


Figure 11H

Money Transfer (9 of 10)

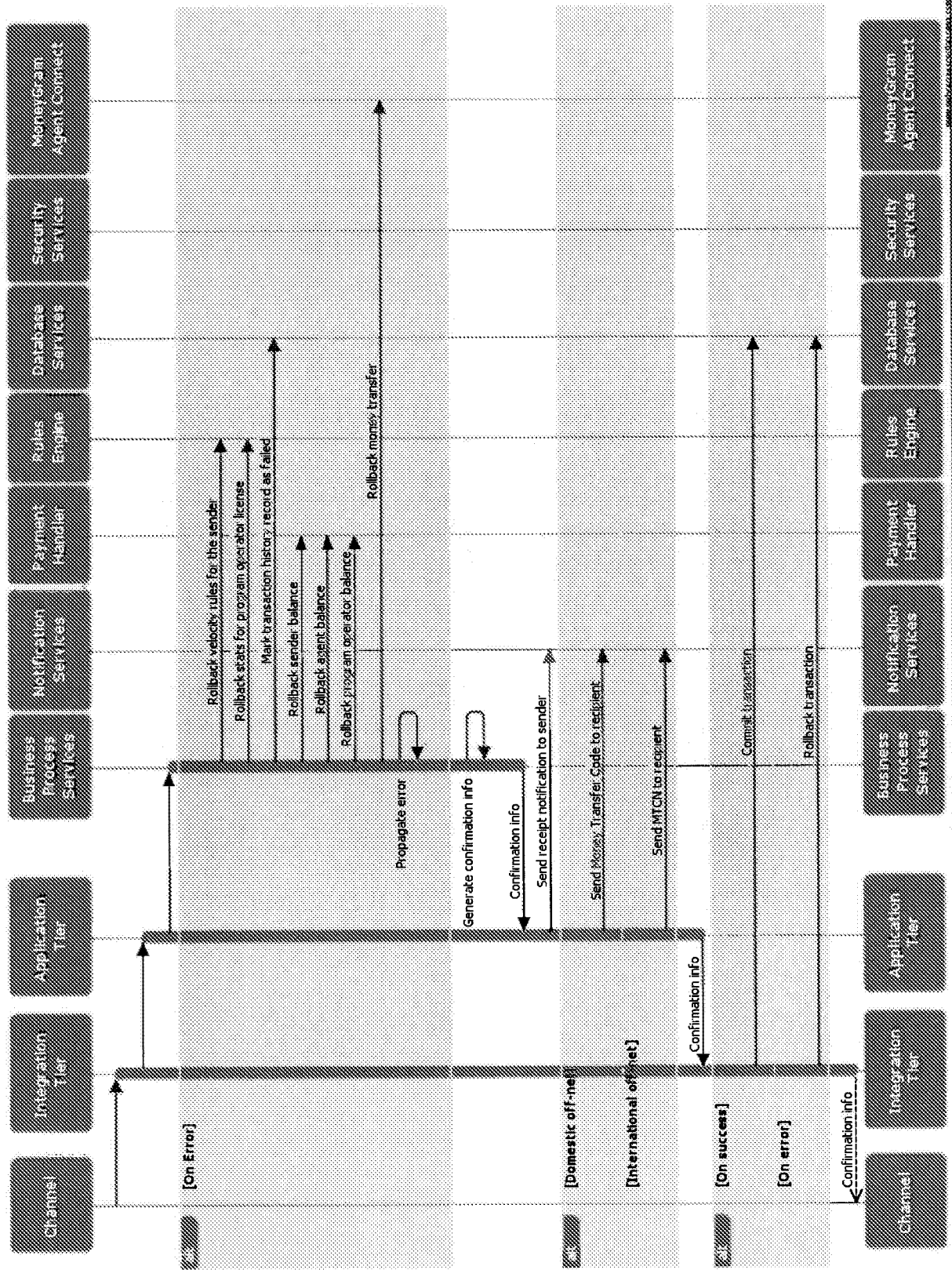


Figure 111

Money Transfer (10 of 10)

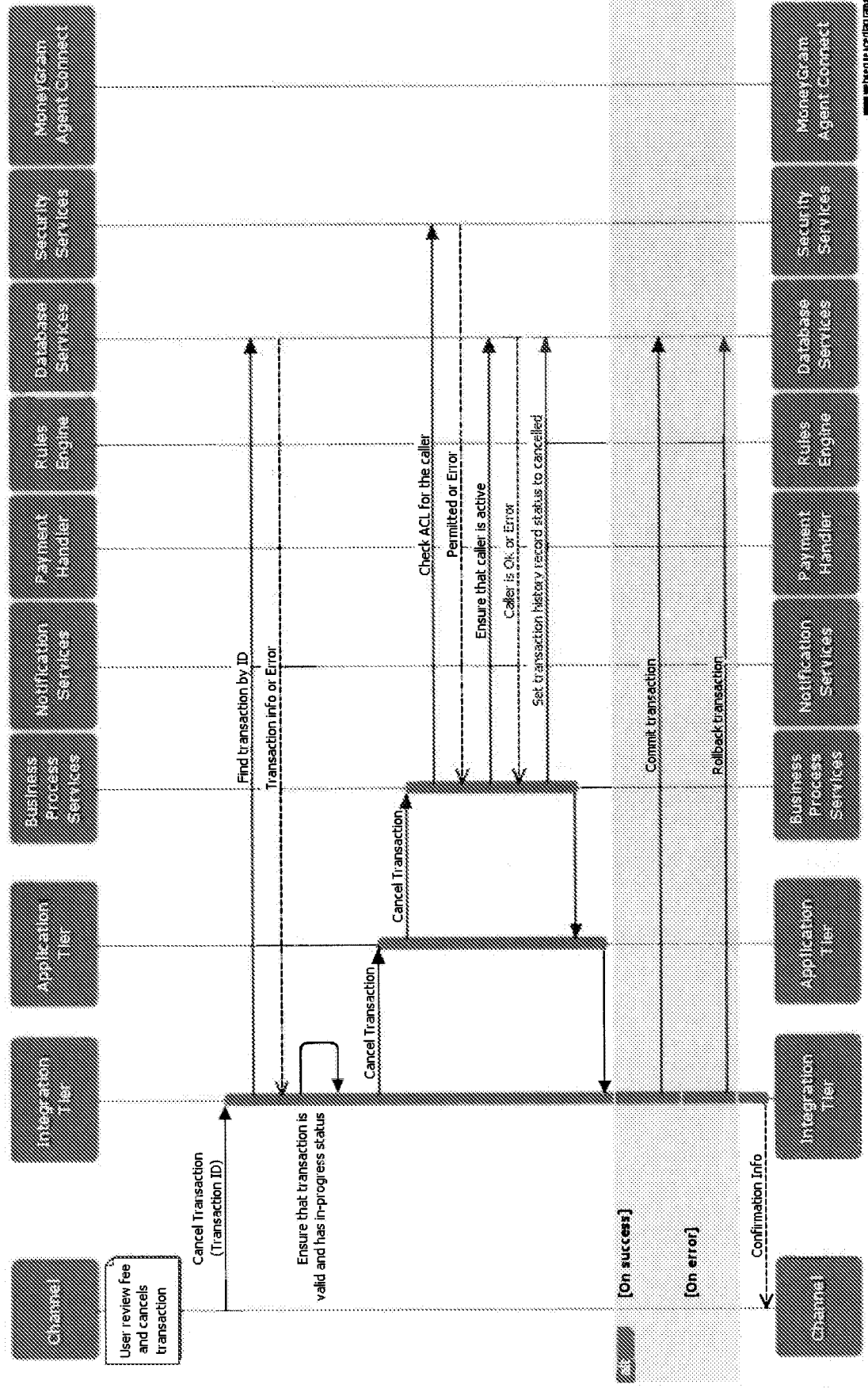


Figure 11J

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 from 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.

[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

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

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

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 configured 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 used 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 common interface, financial operations are delegated to the external processor. A

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. Accordingly, 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 from 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.

[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

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 different 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

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.

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.

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.

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

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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SALT LAKE CITY, UTAH 84111

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.

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.

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.

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

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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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.

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.

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.

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

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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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

Filed as Large Entity

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:

Extension-of-Time:

IPR2023-00744

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Miscellaneous:				
Total in USD (\$)				220

Electronic Acknowledgement Receipt

EFS ID:	10227395
Application Number:	61493064
International Application Number:	
Confirmation Number:	7570
Title of Invention:	MOBILE WALLET PLATFORM
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	Michael Bradly Dodd/Connie Boulton
Filer Authorized By:	Michael Bradly Dodd
Attorney Docket Number:	18756.8
Receipt Date:	03-JUN-2011
Filing Date:	
Time Stamp:	15:25:38
Application Type:	Provisional

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$ 220
RAM confirmation Number	1967
Deposit Account	233178
Authorized User	DODD,MICHAEL B

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Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Provisional Cover Sheet (SB16)	Prov_Coversheet.pdf	149241	no	2
			9a97801ff82eb388de0c676c3261117257819255		

Warnings:

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Information:

2	Drawings-other than black and white line drawings	Drawings.pdf	6960654	no	48
			e6008f0a2ecf1064688e6489e48e28000f5ee8876		

Warnings:

Information:

3		18756_8_Prov_App.pdf	374390	yes	24
			258335dc7faf3129496236fb226f454e49f74ef1		

Multipart Description/PDF files in .zip description

	Document Description	Start	End
	Specification	1	10
	Claims	11	24

Warnings:

Information:

4	Fee Worksheet (SB06)	fee-info.pdf	29316	no	2
			c4100f07d421c302b2f23ac9ec3b5de36d1bc70		

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New International Application Filed with the USPTO as a Receiving Office

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Application Number: 61493064 **Document Date:** 6/3/2011

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