

**In the Matter Of:**  
**PAYPAL HOLDINGS vs FINTIV**

IPR2023-00744

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**ORAL ARGUMENT**

*June 25, 2024*

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IPR2023-00744

1 UNITED STATES PATENT AND TRADEMARK OFFICE

2 BEFORE THE PATENT TRIAL AND APPEAL BOARD

3 PAYPAL HOLDINGS, INC. and  
4 PAYPAL, INC.,

: IPR2023-00744

:

: Patent 8,538,845 B2

5 Petitioners,

:

6 v.

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7 FINTIV, INC.,

:

8 Patent Owner

:

9  
10 ORAL ARGUMENT

11 VIA TELEPHONE CONFERENCE

12  
13 Before MICHAEL R. ZECHER and GEORGE R. HOSKINS,  
14 Administrative Patent Judges

15  
16 June 25, 2024

17 2:30 p.m.

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25 Shari A. Cooper, RDR, CRR, Notary Public

APPEARANCES OF COUNSEL (via Telephone)

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1 JUDGE ZECHER: This is a conference call  
2 for IPR2023-00744. As I mentioned earlier, I'm Judge  
3 Zecher. I have with me my colleague, Judge Hoskins. My  
4 name is spelled Z-E-C-H-E-R. Hoskins is H-O-S-K-I-N-S.

5 Let's go ahead and do a roll call real  
6 quick with who's on the line from each party. I did  
7 overhear who was there for Petitioner, but let's verify  
8 with the court reporter. Who's here for Petitioner  
9 PayPal, please?

10 MR. GRESALFI: Chris Gresalfi on behalf  
11 of Petitioners, PayPal, Inc., and PayPal Holdings, Inc.

12 JUDGE ZECHER: Okay. Thank you,  
13 Mr. Gresalfi. Are you going to be presenting today?

14 MR. GRESALFI: I am.

15 JUDGE ZECHER: Okay.

16 MR. GRESALFI: Lead counsel  
17 unfortunately had a conflict that came up last minute.

18 JUDGE ZECHER: Okay. No worries. Got  
19 it.

20 And then who's here for Patent Owner,  
21 Fintiv?

22 MR. THEISS: Brandon Theiss for Fintiv.

23 JUDGE ZECHER: Just yourself today,  
24 Mr. Theiss?

25 MR. THEISS: Yes, sir.

1 JUDGE ZECHER: Okay. So I'll just take  
2 it that you're presenting for Patent Owner.

3 All right. Before we get started with  
4 turning the floor over to PayPal, let me just make sure  
5 the court reporter doesn't need anything additional at  
6 this point.

7 THE COURT REPORTER: Let's see, I think  
8 I have your name. Could I just get your email address,  
9 Your Honor? Is that okay?

10 JUDGE ZECHER: The way this is going to  
11 work, just for your benefit, is you'll go ahead and send  
12 the transcript to the Patent Owner, Mr. Theiss, who  
13 arranged for this. He'll share it with Petitioner. And  
14 then once they've come to an agreement on the content of  
15 the transcript, they'll file it separately as an exhibit  
16 in our case. So you don't actually need our email.

17 (Court reporter clarification off the  
18 record.)

19 JUDGE ZECHER: All right. Let's get  
20 started. Mr. Gresalfi, I think it was you who requested  
21 this conference call.

22 MR. GRESALFI: Yes.

23 JUDGE ZECHER: Actually, one last point  
24 real quick before we turn the floor over to you,  
25 Mr. Gresalfi.

1 Patent Owner, Mr. Theiss, you've  
2 obviously arranged for a court reporter here. I just  
3 want to make sure you're in agreement to file this  
4 transcript as a separate exhibit in the record. Are you  
5 okay with that?

6 MR. THEISS: Oh, absolutely. No  
7 problem, Your Honor.

8 JUDGE ZECHER: Great. Thank you.

9 All right. Mr. Gresalfi, my  
10 understanding is you're requesting authorization to file  
11 a motion to submit supplemental information. I think  
12 there was an indication that there was an appeal brief  
13 filed by Fintiv, the Patent Owner, in another proceeding  
14 on June 6th at the Federal Circuit, where they're  
15 appealing a final written decision in IPR No.  
16 2022-00976.

17 And for whatever reason, I guess there's  
18 some discussion in that brief about a claim termed  
19 "unbanked subscriber" that's at issue in this proceeding  
20 and that you think there's some language in that brief  
21 that may bear on the construction of that term.

22 That's my limited understanding of your  
23 request, but I'm going to go ahead and turn the floor  
24 over to you to clarify.

25 MR. GRESALFI: Yes, Your Honor. That is

1 accurate, and I note that the same Board here was also  
2 the same Board in that proceeding, so I'm sure you're at  
3 least familiar with that case.

4 That case involves a related patent,  
5 U.S. Patent No. 9,892,386. It shares, you know -- a  
6 large portion of the specification is the same. And the  
7 reason we think this briefing is relevant is because  
8 Fintiv characterizes or takes positions with respect to  
9 what an unbanked subscriber is, that's relevant to  
10 arguments it's made in this proceeding.

11 In particular, Fintiv in this proceeding  
12 says that, you know, the Board's interpretation of  
13 unbanked subscriber as a subscriber that does not have  
14 access to a traditional bank account is not justified.  
15 And the characterizations that Fintiv has made in this  
16 appeal brief are inconsistent with that position. So we  
17 think it's warranted to allow that appeal brief to be  
18 entered into as an exhibit in this case so that PayPal  
19 can discuss it at the oral argument scheduled in July.

20 JUDGE ZECHER: Okay. I do have a couple  
21 questions. Let's start with the fact that, all right,  
22 my understanding is the '845 Patent at issue in this  
23 proceeding is the parent patent and the '386 Patent at  
24 issue in the 976 case is the child patent; is that  
25 correct?

1 MR. GRESALFI: That's correct.

2 JUDGE ZECHER: Okay. Another thing I  
3 think of, I'll note real quick is, I went back and  
4 looked at the 976 final written decision as well as the  
5 '386 Patent that was involved there. The term "unbanked  
6 subscriber" doesn't appear anywhere in the claims at  
7 issue in the '386 Patent, nor did we discuss the term  
8 "unbanked subscriber" in the 976 final written decision.  
9 Can you confirm that?

10 MR. GRESALFI: That's my understanding  
11 as well.

12 JUDGE ZECHER: Okay. So I guess what I  
13 -- with that background in mind, I guess I'm a little  
14 confused why this appeal brief in the 976 at the CFC,  
15 even though maybe it does discuss unbanked subscriber --  
16 I don't know what it says, of course -- why that would  
17 have any bearing here. You know, that term wasn't at  
18 issue in that other case. It's not in the claims in the  
19 other case. Why do we need that brief in this record  
20 here? I mean, what's the benefit asked?

21 MR. GRESALFI: Well, Your Honor, you  
22 know, Fintiv has taken the position that, you know, an  
23 unbanked subscriber is one that, you know -- they have  
24 taken the position that, you know, whether a subscriber  
25 has a -- has or has access to a traditional bank

1 account, you know, is not germane to the medium of  
2 unbanked subscriber. And in the appeal brief, they've  
3 taken the position that -- or at least they've  
4 characterized that unbanked subscriber is one who does  
5 not have access to a regular bank account.

6 So we think this is just additional  
7 evidence that, you know -- that, one, the Board's  
8 interpretation of unbanked subscriber in the institution  
9 decision was correct. And two, in our response we made  
10 an argument that, you know, Fintiv has also made these  
11 characterizations and arguments in the district court.  
12 So this is just more of kind of the same category of  
13 arguments that Fintiv has already made.

14 JUDGE ZECHER: Okay. Well, I guess I  
15 have another issue as well that I want to kind of flush  
16 out. You know, I still want to hear from Patent Owner.  
17 Of course, we're not going to decide this before we hear  
18 from them. But let's just assume, even if we were to  
19 admit the Federal Circuit briefing of the record in this  
20 case, I don't see how there's an opening for you to  
21 discuss it at oral hearing. You haven't presented any  
22 arguments and any substantive brief in this, let alone  
23 sided with that piece of evidence. So it effectively  
24 would be a new argument at oral hearing, wouldn't it?

25 MR. GRESALFI: Well, Your Honor, you

1 know, as I mentioned, in our response we argue that  
2 Fintiv is judicially estopped from contesting the  
3 institution's analysis of an unbanked subscriber as one  
4 who does not have or have access to a traditional bank  
5 account. So this, you know, this evidence would be in  
6 furtherance of that argument that we have already made.  
7 So it would not be a new argument, but is kind of more  
8 --

9 (Cross-talk.)

10 JUDGE ZECHER: So it could be evidence  
11 in the district court where they argued it, and I  
12 believe it's in the context of a 101. Wouldn't that  
13 alone suffice? Do we need this additional evidence from  
14 the CFC brief?

15 MR. GRESALFI: We think that it, you  
16 know, it's further evidence and it, you know -- I think  
17 it bolsters the fact that, you know, Fintiv has taken  
18 inconsistent positions.

19 So, you know, while we think that the  
20 evidence -- while we think that the statements and the  
21 arguments they've made with respect to 101 are  
22 sufficient, you know, we think that consideration of  
23 these additional characterizations and arguments which  
24 were made, you know, after we had an opportunity to  
25 address them in our response, you know, is warranted;

1 and it's kind of more evidence showing that Fintiv is  
2 taking this inconsistent position when it sees fit.

3 JUDGE ZECHER: Okay. So just so I'm  
4 clear, all you're asking for at this stage is a request  
5 for authorization to file a motion to submit  
6 supplemental information. And the supplemental  
7 information you want to submit is the CFC brief, or  
8 Patent Owner's appealing our final decision of the 976  
9 case. But you don't want any more additional briefing;  
10 you just want to submit that Federal Circuit brief,  
11 that's it, and then have the opportunity to discuss it  
12 at oral argument?

13 MR. GRESALFI: That's correct.

14 JUDGE ZECHER: Okay. All right. I  
15 think I understand your request.

16 Mr. Theiss, why don't we start with  
17 whether or not you oppose, and then if you do, why.

18 MR. THEISS: We absolutely do oppose,  
19 Your Honor, for many of the questions you just asked of  
20 Petitioner.

21 However, I want to clarify the record as  
22 to one point. During oral arguments in the 976 patent,  
23 Judge Hoskins actually asked us about the issue of  
24 unbanked. And counsel for Apple, Mr. Bowser, who I  
25 don't agree with on a great many things, responded: So

1 just to address Judge Hoskins' question about the  
2 unbanked subscriber, and that concept is described in  
3 the '386 Patent but is not claimed in the '386 Patent.  
4 It is actually recited -- if you look at the parent  
5 patent, which is the '845, that one talks about that.  
6 So that one actually claims the concept of unbanked  
7 subscribers. So that is not at issue in this  
8 proceeding.

9 Apple appreciated that unbanked  
10 subscriber was not at issue. It's not in the claims; it  
11 wasn't briefed; there's no expert testimony in the '38  
12 -- related to the '386 Patent, which is the 976 IPR.  
13 The term "traditional bank account," "untraditional bank  
14 account" does not appear anywhere in the briefing. It  
15 was never addressed. It isn't an issue.

16 There just is not anything to be gleaned  
17 by this. And it further confuses the issue, as  
18 Petitioner is bringing up in the characterization of one  
19 of the figures, the term "regular bank account" is used.  
20 There's no -- we are unclear about what a conventional  
21 and unconventional is in the context of -- or, I'm  
22 sorry, traditional and untraditional is, based on the  
23 Board's construction. Now to further introduce another  
24 term that doesn't have a precise meaning, that hasn't  
25 had expert testimony to explain what that term means,

1 would even further confuse the matter.

2 And to the extent that Petitioner now  
3 wants to be able to make these arguments for the first  
4 time at oral arguments, that's just not the proper forum  
5 for it. If he wanted to, he could ask leave for the  
6 Board to file additional briefing, which of course we  
7 would be opposed as being untimely. Because it's purely  
8 irrelevant that those -- the fact that it's irrelevant  
9 is further highlighted by the fact that it would further  
10 bog down the oral proceeding. And it just further  
11 confuses the matter.

12 So Patent Owner is opposed to bringing  
13 in anything related to unbanked subscriber from the 976  
14 proceeding related to the '386 Patent because it wasn't  
15 at issue then.

16 JUDGE ZECHER: I guess I'm a little bit  
17 confused. If the claim term "unbanked subscriber"  
18 wasn't at issue in the 976 case, then why does your  
19 brief at the Federal Circuit talk about that term?

20 MR. THEISS: It actually -- all it says,  
21 Your Honor, is, if I can -- it says, I believe --  
22 obviously, I'll let Petitioner speak for himself, but I  
23 believe the portion of the brief that Petitioner is  
24 interested in is on page 3 of the brief, if you have  
25 access to it, which says: The mobile wallet application

1 claimed in the '386 allows an unbanked subscriber to  
2 initiate financial transactions from his or her mobile  
3 phone and transfer money between a subscriber and other  
4 entities that may have access to regular bank accounts  
5 and credit cards, as shown in Figure 2.

6 (Court reporter clarification.)

7 MR. THEISS: I'm reading from page 3 of  
8 the Federal Circuit brief, which is actually page 14 of  
9 the document as filed: The mobile wallet application  
10 claimed in the '386 Patent allows an unbanked subscriber  
11 to initiate financial transactions from his or her  
12 mobile phone and transfer money between subscribers and  
13 other entities that may not have access to regular bank  
14 accounts and credit cards, as shown in Figure 2.

15 JUDGE ZECHER: So it comes up in the  
16 context of an overview? Is that what you're saying?

17 MR. THEISS: Yes, sir -- yes, Your  
18 Honor, that is exactly the point. And no one's  
19 disputing that the term "unbanked" is discussed in both  
20 the specification for the parent patent and the child  
21 patent. But the part that isn't discussed is what that  
22 term actually means and how it relates to the prior art.  
23 And as we've discussed many times, Your Honor, the Dill  
24 reference is very different than the reference that is  
25 before us today. The Dill has a very different

1 architecture; the claims are very different. Everything  
2 is very different in the 976 IPR as compared to the  
3 present case.

4 JUDGE ZECHER: Okay. I don't want to  
5 get too far down the road of this construction of what  
6 the unbanked subscriber is, and I think that's really  
7 kind of the heart of the issue here, you know. And  
8 we've staked that some ground in the decision on  
9 institution, and I understand all parties have made  
10 arguments off that. So that's something we'll of course  
11 get to at the oral argument.

12 But, so I understand, Mr. Theiss, you  
13 oppose. I believe I understand the reasoning why. Is  
14 there anything else you'd like to add before I give  
15 PayPal's counsel one more opportunity to speak?

16 MR. THEISS: Yes. To the extent that  
17 Your Honor feels that the briefing in the Federal  
18 Circuit is appropriate to be added, we would like to  
19 also be able to add the oral argument's transcript from  
20 the 976 IPR as well.

21 JUDGE ZECHER: Right now we're just  
22 discussing whether or not we're going to grant  
23 authorization to submit the motion -- or for Petitioner  
24 to submit the motion to submit supplemental information.  
25 We're not getting to whether or not we're going to allow

1 that brief into the record or whether or not we're going  
2 to allow the oral argument transcript from the 976 case  
3 into the record. We of course have access to that. We  
4 can see it. We know what it says. I was on the panel,  
5 so I'm very aware of it. But I just wanted to clarify  
6 that really quickly.

7 Mr. Gresalfi, do you have anything else  
8 you want to add before I put you guys on hold and  
9 deliberate with my colleague?

10 MR. GRESALFI: Sure. I guess just to  
11 add, in the quoted passage that Mr. Theiss read from in  
12 the appeal brief, you know, it's characterizing what the  
13 '386 Patent describes. It has nothing to do with the  
14 prior record or the claim scope.

15 So, you know, we, you know -- we would  
16 like to discuss this characterization, this kind of  
17 narrow characterization as an admission of what Fintiv  
18 said, you know, an unbanked subscriber is. So all these  
19 concerns about, you know, the '386 Patent having  
20 different claims and there being different prior art  
21 applies, that is not why we seek, you know -- seek to  
22 add this appeal brief to our proceeding.

23 That's it. Thank you.

24 JUDGE ZECHER: All right. I'm going to  
25 go ahead and put you guys on hold for a few minutes so I

1 can deliberate with my colleague.

2 Hold on just a second. Judge Hoskins  
3 has one question that he'd like to ask Petitioner's  
4 counsel for PayPal.

5 Go ahead, Judge Hoskins.

6 JUDGE HOSKINS: Thank you, Judge Zecher.  
7 So this is Judge Hoskins.

8 So, Mr. Gresalfi, can you explain for me  
9 -- I understand there's this statement in a briefing to  
10 the Federal Circuit that was filed by Patent Owner.  
11 Help me understand the legal significance, if any, in  
12 that case, in the case that's on appeal to the Federal  
13 Circuit. Is there something that's going to turn in  
14 that appeal on how to construe the term "unbanked  
15 subscriber," or is it the case is what Patent Owner's  
16 counsel told us, that the term just comes up in a  
17 background discussion of the general overview of the  
18 patent that's at issue in the case that's before the  
19 Federal Circuit?

20 MR. GRESALFI: I don't -- we don't --  
21 Petitioners are not relying on this, you know -- we're  
22 relying on this as a statement that is consistent with  
23 the matter in which Fintiv has characterized an unbanked  
24 subscriber in its 101 briefing in front of the district  
25 court.

1                   You know, we are not relying on the --  
2 we would not intend to rely on this statement in the  
3 Federal Circuit brief as creating estoppel. But we  
4 think that this is more evidence of Fintiv's admissions  
5 as to the meaning of a unbanked subscriber.

6                   JUDGE HOSKINS: Okay. Thank you.

7                   MR. GRESALFI: Thank you.

8                   JUDGE ZECHER: Can I ask one question?  
9 I want to ask actually both parties real quick, and I  
10 know this is getting more to the heart of the matter.  
11 But in the DI, I think we staked out that we thought  
12 there was a lexicographic definition of unbanked  
13 subscriber in the '845 Patent. You know, if that's the  
14 case, and we kind of maintain that position after  
15 reading through the briefs and listening to oral  
16 argument in this case, why would it matter what Fintiv  
17 is saying in the other cases?

18                   And I'm just going to pose that question  
19 to Mr. Gresalfi first.

20                   MR. GRESALFI: Thank you, Your Honor.

21                   I think -- I believe the question was,  
22 if you, you know, continue having the same construction  
23 of a unbanked subscriber, what would it matter what  
24 Fintiv says here? Is that your question?

25                   JUDGE ZECHER: The question is, we said

1 there was a lexicographic definition in the '845.  
2 That's what we said. And if we maintain that position,  
3 we would stick with that definition. And why would it  
4 matter what Fintiv is saying that an unbanked subscriber  
5 means in a 101 context in district court in a separate  
6 appeal in the Federal Circuit? I mean, seems to me that  
7 that intrinsic evidence would control. But I just  
8 wanted to get your thoughts.

9 MR. GRESALFI: I mean, based on the  
10 briefing, it seems that the parties have disputed -- are  
11 disputing what that lexicographic definition means.  
12 Fintiv takes the position that, you know, whether an  
13 unbanked subscriber has access to a traditional bank  
14 account or does not have access to a traditional bank  
15 account has no relevance to whether they have access to  
16 a bank account. And, you know, PayPal agrees with the  
17 Board's formulation of the construction of an unbanked  
18 subscriber.

19 So to the extent that a lexicographic  
20 construction is adopted by the Board, you know, we think  
21 that, you know, this briefing and the Fintiv's  
22 statements that they made in their 101 motion that they  
23 prevailed on in district court is, you know, consistent  
24 with that lexicographic definition and the manner in  
25 which the Board applied that definition to find that

1 Tumminaro discloses an unbanked subscriber.

2 JUDGE ZECHER: Okay. And I just -- so  
3 I'll give Mr. Theiss a quick opportunity, but my  
4 understanding is you don't agree with at least the  
5 initial position we took, that there is a lexicographic  
6 definition of unbanked subscriber in the '845; is that  
7 correct?

8 Mr. Theiss, are you still there?

9 MR. THEISS: Oh, I'm sorry. I didn't  
10 know if you were addressing the question to me.

11 I believe we have some -- we agree with  
12 the aspect that there is a lexicographical definition  
13 potentially, as the Board highlights, and we -- as we  
14 point out in the Sur-Reply -- and in the Reply is I  
15 think the nuance comes into the difference between a  
16 bank account at a traditional -- an account at a  
17 traditional institution versus a traditional bank  
18 account, and I think we pointed that out in the  
19 briefing.

20 But I believe your question is very  
21 pointed, Your Honor. What should find is what is in the  
22 record, what is in the intrinsic evidence, and what the  
23 experts have testified to. And in this case, we  
24 identify in the Sur-Reply, in particular, their only  
25 expert testimony as to the meaning of the traditional

1 bank account was provided by our expert. Petitioner has  
2 never offered a meaning of that term. And to add an  
3 additional term here, "regular," further muddies the  
4 water.

5 JUDGE ZECHER: Okay. Thank you.

6 All right. I'm going to take a few  
7 minutes to deliberate with Judge Hoskins, and then I'll  
8 be back online here shortly. Please hold.

9 (Deliberation off the record.)

10 JUDGE ZECHER: All right. This is Judge  
11 Zecher. I'm back online with Judge Hoskins. Let me  
12 just make sure both parties are still present.

13 Mr. Gresalfi, are you still on the line?

14 MR. GRESALFI: Yes, I am. Thank you,  
15 Your Honor.

16 JUDGE ZECHER: Mr. Theiss, are you still  
17 there?

18 MR. THEISS: Yes, I am.

19 JUDGE ZECHER: Yes. And do we still  
20 have the court reporter present?

21 THE COURT REPORTER: Yes, I'm here.

22 JUDGE ZECHER: Great. Okay. Thank you.

23 All right. So we're going to deny the  
24 authorization to file this motion to submit supplemental  
25 information. I'm not going to go over the reasons at

1 this moment, but we're going to issue an order  
2 explaining why, and we'll put that into the record here  
3 in due course.

4 With that, any other questions from the  
5 parties?

6 MR. GRESALFI: No, Your Honor.

7 JUDGE ZECHER: Mr. Theiss?

8 MR. THEISS: Nothing from me, Your  
9 Honor. Just a quick thing for the court reporter before  
10 she leaves.

11 JUDGE ZECHER: Okay. I'm going to sign  
12 off and you guys can work it out with her.

13 Thank you, guys. Have a good afternoon.  
14 (Hung up.)

15 MR. THEISS: Can we get an expedited  
16 transcript?

17 (Discussion off the record.)

18 (The matter concluded at 3:01 p.m.)

19 \* \* \*

C E R T I F I C A T E

June 27, 2024

I hereby certify that the evidence and proceedings are contained fully and accurately in the notes taken by me of the within oral argument via telephone conference and that this is a correct transcript of the same.



---

Shari A. Cooper  
Registered Diplomat Reporter  
Certified Realtime Reporter  
Notary Public

|                   |                   |                   |                    |                    |
|-------------------|-------------------|-------------------|--------------------|--------------------|
|                   | 18:1 19:6         | 22 20:2           | <b>appeal</b>      | 22 9:21,           |
| <b>1</b>          |                   | <b>added</b>      | 5:12               | 23 10:22           |
|                   | <b>9</b>          | 14:18             | 6:16,17            | 12:3,4             |
| <b>101</b>        |                   | <b>additional</b> | 7:14 8:2           | 14:10              |
| 9:12,21           | <b>9,892,386</b>  | 4:5 8:6           | 15:12,22           | <b>arranged</b>    |
| 16:24             | 6:5               | 9:13,23           | 16:12,14           | 4:13 5:2           |
| 18:5,22           | <b>976</b>        | 10:9 12:6         | 18:6               | <b>art</b>         |
| <b>14</b>         | 6:24 7:4,         | 20:3              | <b>appealing</b>   | 13:22              |
| 13:8              | 8,14              | <b>address</b>    | 5:15 10:8          | 15:20              |
|                   | 10:8,22           | 4:8 9:25          | <b>Apple</b>       | <b>aspect</b>      |
| <b>2</b>          | 11:12             | 11:1              | 10:24              | 19:12              |
|                   | 12:13,18          | <b>addressed</b>  | 11:9               | <b>assume</b>      |
| <b>2</b>          | 14:2,20           | 11:15             | <b>application</b> | 8:18               |
| 13:5,14           | 15:2              | <b>addressing</b> | 12:25              | <b>authorizati</b> |
| <b>2022-00976</b> | <b>A</b>          | 19:10             | 13:9               | <b>on</b>          |
| 5:16              | <b>absolutely</b> | <b>admission</b>  | <b>applied</b>     | 5:10 10:5          |
|                   | 5:6 10:18         | 15:17             | 18:25              | 14:23              |
| <b>3</b>          | <b>access</b>     | <b>admissions</b> | <b>applies</b>     | 20:24              |
|                   | 6:14 7:25         | 17:4              | 15:21              | <b>aware</b>       |
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