

Exhibit D

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

The Accused Products include all Samsung-branded smartphones that support Samsung Pay/Samsung Wallet (“Samsung Pay”) and/or Google Pay/Google Wallet (“Google Pay”) and associated methods of using Samsung Pay and/or Google Pay. Based on the information presently available, Telcom is informed and believes that Samsung directly and indirectly infringes U.S. Patent No. 10,674,432 (the “’432 Patent”) as set forth herein. Samsung directly infringes claims 1-17 of the ’432 Patent when it makes, uses, sells, offers for sale, and/or imports the Accused Products. Samsung indirectly infringes claims 1-17 of the ’432 Patent by actively inducing direct infringement by its customers and end-users of the Accused Products.

When Samsung or its customers or end-users make, use, sell, offer for sale, or import the Accused Products capable of carrying out Samsung Pay and/or Google Pay functionality, the asserted apparatus claims are infringed. When Samsung or its customers or end-users use the Samsung Pay and/or Google Pay functionality in the Accused Products, the asserted method claims are infringed. Samsung and its customers and end-users commit acts of direct infringement when, for example, Samsung and its customers and end-users make, use (including testing), sell, offer for sale, or import the Accused Products. Samsung commits acts of indirect infringement when, for example, Samsung contributes to or induces its customers and end-users to infringe by, for example, making instructions available on Samsung’s and others’ websites, or otherwise providing documentation directly or indirectly to customers and end-users that instructs, describes, educates, encourages, and/or explains how to operate the Accused Products in an infringing manner, as shown, for example, by the exemplary documentation cited in this chart. By way of example, Samsung’s and its customers’ documentation instruct, describe, educate, encourage, and/or explain the use of the Accused Products in an infringing manner, including through the Samsung Pay and Google Pay functionality as claimed herein. The Accused Products include at least one component that constitutes a material part of the invention, knowing the same to be especially made or especially adapted for use in an infringement of the patent, and not a staple article or commodity of commerce suitable for substantial noninfringing use. Samsung is therefore liable for all acts of direct infringement and indirect infringement of the patent.

Claim	Exemplary Infringement Analysis ¹
[1.p.] A method of operating a	The Accused Products “perform[] a plurality of financial transactions.”

¹ These infringement contentions are prepared with publicly available information. Telcom’s investigation is ongoing, and discovery has not yet begun. Telcom hereby incorporates by reference the cover pleading to which this claim chart is attached. Telcom reserves the right to seek leave of the Court to amend or

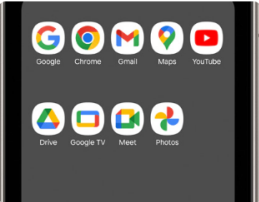
Claim	Exemplary Infringement Analysis ¹
smartphone in performing a plurality of financial transactions, the method comprising:	For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay satisfies claim 1.

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

Claim	Exemplary Infringement Analysis ¹
	Galaxy Z Series Galaxy Z Fold6 Z Flip6 Galaxy Z Fold5 Z Flip5 Galaxy Z Fold4 Z Flip4 Galaxy Z Fold3 Z Flip3 5G Galaxy Z Fold2 5G* Galaxy Z Flip* Galaxy Fold* Galaxy Note Series Galaxy Note20 Note20 Ultra 5G* Galaxy Note10 Lite Galaxy Note10 Note10+* Galaxy Note9* Galaxy Note8* Galaxy Note Fan Edition* Galaxy Note5* Galaxy S Series Galaxy S24 S24+ S24 Ultra Galaxy S23 FE 5G Galaxy S23 S23+ S23 Ultra 5G Galaxy S22 S22+ S22 Ultra 5G Galaxy S21 FE 5G Galaxy S21 S21+ S21 Ultra 5G Galaxy S20 FE S20 FE 5G Galaxy S20 S20+ S20 Ultra* Galaxy S10 Lite Galaxy S10e S10 S10+* Galaxy S9 S9+* Galaxy S8 S8+* Galaxy S7 edge S7* Galaxy S6 edge+* See https://www.samsung.com/my/samsung-pay/supported-devices/

Claim	Exemplary Infringement Analysis ¹
	Fast, secure payments with Samsung Pay Samsung Pay allows you to tap to pay with your device anywhere NFC is available, making in-store payments quick and secure¹. You can also use Samsung Pay for in-app and online purchases at participating merchants, including Samsung.com. Learn more https://www.samsung.com/us/apps/samsung-wallet/ A better wallet, already in your hand Samsung Pay lets you to turn your smartphone or watch into a digital wallet. It lets you carry your payment cards on your device for use anywhere¹ contactless is accepted. https://www.samsung.com/uk/samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	Settings > How to set up Google Pay All categories Change device All topics  1 Pay with ease using your Samsung Galaxy S10. Google Pay allows you to make payments for purchases you make in-store and online. Follow these steps to learn how to set up Google Pay. 2 Go to the Home screen. To open the menu, swipe up or down on the screen. 3 Choose Google Pay. Previous 1 / 23 Next https://www.t-mobile.com/support/tutorials/device/samsung/galaxy-s10/topic/settings/how-to-set-up-google-pay

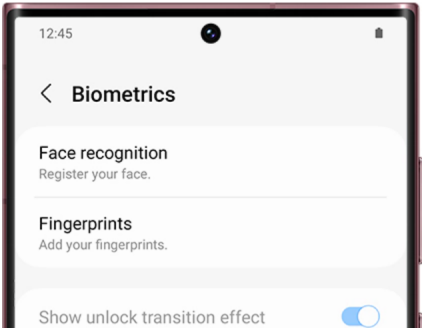
Claim	Exemplary Infringement Analysis ¹
	 SAMSUNG Shop AI Mobile TV & Audio Appliances Computing Displays Accessories SmartThings Explore Support For Business How to use Google apps on your Galaxy phone or tablet Several different Google apps are available by default on your Galaxy phone and tablet, so you can start using them right away. For example, you can browse the web with Chrome, receive driving directions with Maps, and watch your favorite content with YouTube. Plus, you can download additional apps using the Google Play Store. Use Google apps The following Google apps may be preloaded on your device. If they aren't on your device, you can download them from the Google Play Store. To find your Google apps, swipe up on a Home screen to open the Apps screen, and then navigate to and tap the Google folder.  • Play Store: This app is the gateway to thousands of apps and games that you can install on your device. • Chrome: Browse the internet with the Chrome browser and bring your open tabs, bookmarks, and address bar data from your computer to your mobile device. • Drive: Open, view, rename, and share files saved to your Google Drive cloud account. • Meet/Duo: Make video calls with friends and family. • Gmail: Send and receive emails with Google's web-based email service. • Google: Find content online using a search engine that learns your interests. You can turn on your personalized feed to receive customized content as well. • Google Pay: Make purchases with your Android phone at participating stores and in mobile apps. • Google TV: Watch movies and TV shows purchased from Google Play using the Google TV app. You can also view videos saved on your device. • Maps: Get directions and other location-based information. You must enable location services to use Google Maps. • Photos: Store and backup your photos and videos automatically to your Google account with Google Photos. • Messages: Google's text messaging app supports chat features that let you send high quality pictures, videos, and text over Wi-Fi. • YouTube: Watch and upload YouTube videos right from your device. Recommended Articles Google services on Wear OS Galaxy watches Download apps from the Play Store Note: The Galaxy Store cannot be accessed on Wear OS models. All... Set up and use your Wear OS Galaxy Watch Galaxy Watch device compatibility for Wear OS models Note: The Galaxy Watch4 and Galaxy Watch5... Use Google Assistant on your Wear OS Galaxy watch Set up and use Google Assistant on your watch Note: Google Assistant works separately on the watch fro... Google services on Wear OS Galaxy watches The OS on the Galaxy Watch4, Watch5, and Watch6 series gives you access to Google services! These... https://www.samsung.com/us/support/answer/ANS10002548/

Claim	Exemplary Infringement Analysis ¹
	Set up tap to pay on your phone 2. Set Google Pay as your default payment app < Next: 3. Set up a screen lock >  Next, make sure Google Pay is set up as the payment default for your device.  1. On your Android device, open the Settings app. 2. In the search bar, type "NFC." 3. Tap NFC > Contactless payments > Payment default. 4. Select Google Pay. 5. Tap OK. Steps may differ depending on your device. https://support.google.com/wallet/answer/14187052?sjid=3604572701579461674-NA Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.

Claim	Exemplary Infringement Analysis ¹
[1.a.] responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone, enabling a mode to communicate by the smartphone information requesting an authorization;	The Accused Products use a method that involves “responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone, enabling a mode to communicate by the smartphone information requesting an authorization.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes enabling a mode to communicate information requesting an authorization. The enabling of the mode is responsive to at least one physiological parameter having been sensed by at least one sensor of the Samsung smartphone. Once the Samsung smartphone senses a physiological parameter, the Samsung smartphone can send information requesting an authorization (e.g., to unlock the phone or application). Pertinent Samsung-smartphone-based sensors include a face scanner, an iris scanner (for iris recognition), or a fingerprint scanner, which can sense physiological data of the user e.g., facial recognition, an iris, or a fingerprint.

Claim	Exemplary Infringement Analysis ¹
	Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps: 1 Tap Settings  https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/

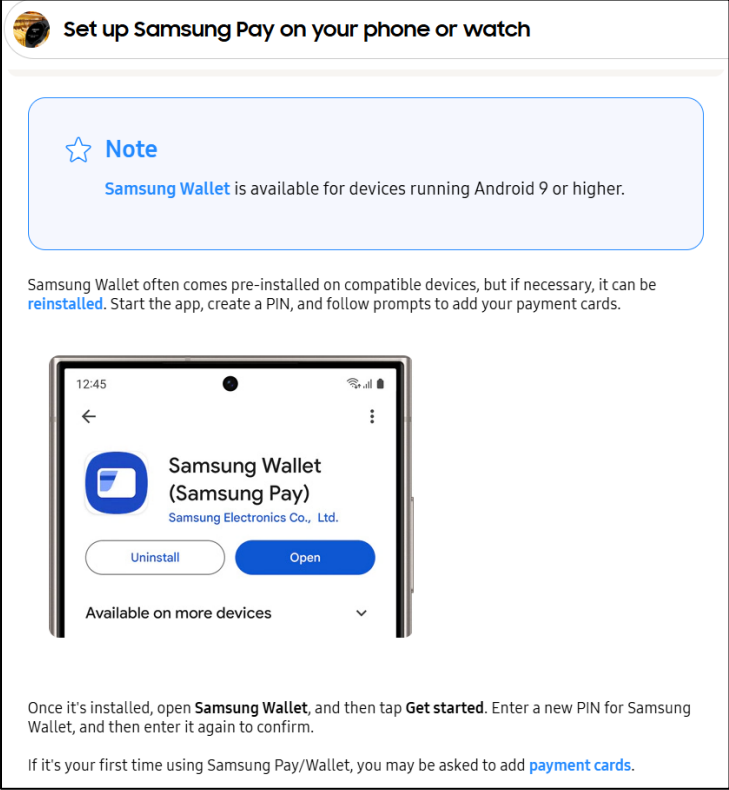
Claim	Exemplary Infringement Analysis ¹
	Set up and use fingerprint unlock  It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located. 1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. 2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. 3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. 4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. 5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. https://www.samsung.com/us/support/answer/ANS10001613/

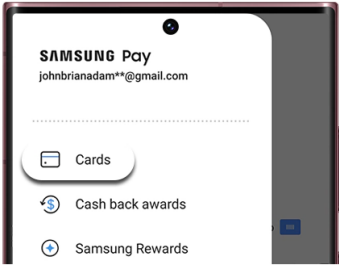
Claim	Exemplary Infringement Analysis ¹
	Set up Facial recognition Note: To use Face recognition, you need to set a PIN, Pattern, or Password first. Your face is unique to you, which makes it one of the best security features in your arsenal. 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  https://www.samsung.com/us/support/answer/ANS00062630/ How to enable Iris authentication for Samsung Pay? Last Update date : Oct 08, 2020 The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device. Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay. https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	Hello, Welcome to the Google Wallet community. Set up screen lock for tap to pay transactions Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment. To make contactless payments with Google Wallet, you must use a screen lock on your device for your security. You can unlock Google Wallet with several methods: • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock. Set or change a screen lock 1. Open your phone Settings app. 2. Tap Security. ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en

Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. Tip: In most countries or regions, smaller transactions don't require you to unlock your phone. Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. Step 3: If prompted, follow the on-screen instructions Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen. • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. https://support.google.com/wallet/answer/12060043?hl=en# Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.

Claim	Exemplary Infringement Analysis ¹
[1.b.] while the mode is enabled, transmitting by the smartphone first data to a first device, the first data relating to a plurality of financial transactions to be conducted; receiving by the smartphone second data from the first device responsive to said transmitting by the smartphone the first data, the second data relating to the plurality of financial transactions to be conducted and differing from the first data;	The Accused Products use a method that involves, “while the mode is enabled, transmitting by the smartphone first data to a first device, the first data relating to a plurality of financial transactions to be conducted; receiving by the smartphone second data from the first device responsive to said transmitting by the smartphone the first data, the second data relating to the plurality of financial transactions to be conducted and differing from the first data;.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes transmitting first data to a base station (a first device) while the mode is enabled. The Samsung smartphone transmits the first data to a base station via a cellular data network or WiFi. The Samsung smartphone receives the second data from the first device and relating to the plurality of financial transactions to be conducted and differing from the first data.

Claim	Exemplary Infringement Analysis ¹
	 Set up Samsung Pay on your phone or watch Note Samsung Wallet is available for devices running Android 9 or higher. Samsung Wallet often comes pre-installed on compatible devices, but if necessary, it can be reinstalled. Start the app, create a PIN, and follow prompts to add your payment cards. Samsung Wallet (Samsung Pay) Samsung Electronics Co., Ltd. Uninstall Open Available on more devices Once it's installed, open Samsung Wallet, and then tap Get started. Enter a new PIN for Samsung Wallet, and then enter it again to confirm. If it's your first time using Samsung Pay/Wallet, you may be asked to add payment cards. https://www.samsung.com/us/support/answer/ANS00045081/

Claim	Exemplary Infringement Analysis ¹
	Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on your phone. 2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card. 4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions. 5. If you have any questions about the terms, contact the card issuer. 6. Once the card is added, you can start using it to make in-store purchases with your phone!

Claim	Exemplary Infringement Analysis ¹
	How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide. This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed. Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards. https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88

Claim	Exemplary Infringement Analysis ¹
	If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps: 1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment cards. The app will activate the camera and ask you to aim it at the front side of your credit or debit card. Once the app detects the card number and expiry date, it will ask you to enter the security code CVC/CVV/CID (3-digit or 4-digit depending on the card type) and your name as it appears on the card. You can also manually enter all card details, including card number and expiry date. Just tap on the “Add card manually” option at the bottom when the app asks you to aim the camera at your card. Please note: The details required may vary based on your country and card provider, so simply follow the instructions inside the Samsung Pay app to add your card info such as card number, cardholder name, and expiration date. Double-check all details once they have been entered to make sure everything is correct. 2 Once you have added all the card details, tap on the “Next” option, and wait for the app to validate your card. Once that is done, agree to the terms and conditions of your bank if they show up. 3 You will then be asked to verify your card. You can choose from any of the verification methods shown on-screen (these may depend on your bank and/or card provider) and follow the instructions in the app to complete verification. When all this is done, you may also need to sign the card. Do that by drawing inside the box provided on the screen. https://www.samsung.com/levant/support/apps-services/how-can-i-add-my-credit-or-debit-cards-to-samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	Add a debit or credit card to the Google Wallet app You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch. Add new card With the Google Wallet app ^ 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. • To add a card, use your camera or tap Enter details manually. 5. At the bottom, tap Save and continue. 6. Read the Issuer Terms and tap Accept. 7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. Tips: After this step: • You'll find a message that your card was added and is ready to make payments in: • Stores • Online • Or in apps where Google Pay is accepted • If you find a different message, learn to fix a problem. After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance. https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app

Claim	Exemplary Infringement Analysis ¹
	Verify your payment method in the Google Wallet app After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet. Tip: To get the code, make sure that your bank has your current phone number and email address. How you can verify Important: Some methods may not be available in your country or region. There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems. By email or text When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank. https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA

Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[1.c.] performing a first transaction of the plurality of financial transactions by:	The Accused Products use a method that involves “performing a first transaction of the plurality of financial transactions.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes performing a first transaction of the plurality of financial transactions. A better wallet, already in your hand Samsung Pay lets you to turn your smartphone or watch into a digital wallet. It lets you carry your payment cards on your device for use anywhere¹ contactless is accepted. https://www.samsung.com/uk/samsung-pay/

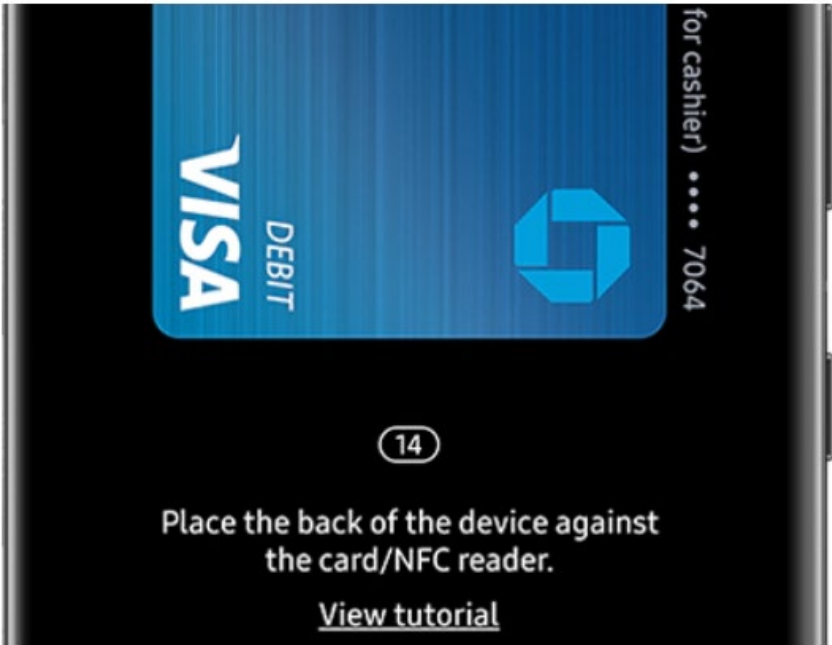
Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[1.d.] detecting by the smartphone that a proximity condition is satisfied between the smartphone and a first entity, wherein the first entity is	The Accused Products use a method that involves “detecting by the smartphone that a proximity condition is satisfied between the smartphone and a first entity, wherein the first entity is distinct from the first device.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes detecting that a proximity condition is satisfied between the Samsung smartphone and a first entity such as a point-of-sale terminal (which is distinct from the base station (the first device)).

Claim	Exemplary Infringement Analysis ¹
distinct from the first device;	How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	 https://www.samsung.com/us/support/answer/ANS00045102/

Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en NFC is limited to short-range communication, which has important implications for physical access security. A user must be within 3.5 inches (10 cm) of an NFC terminal to process a payment or open a door. Another important aspect is that no power is required for the basic https://www.techtarget.com/searchmobilecomputing/definition/Near-Field-Communication Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[1.e.] establishing, using a first air interface, a wireless	The Accused Products use a method that involves “establishing, using a first air interface, a wireless short-range communications link between the smartphone and the first entity, in response to the proximity condition having been satisfied between the smartphone and the first entity.”

Claim	Exemplary Infringement Analysis ¹
short-range communications link between the smartphone and the first entity, in response to the proximity condition having been satisfied between the smartphone and the first entity;	On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes establishing, using NFC (a first air interface), a wireless short-range communications link between the Samsung smartphone and the point-of-sale terminal (the first entity). The detection of the NFC field by the Samsung smartphone establishes the communications link between the Samsung smartphone and the entity in preparation to provide and receive information related to the financial transaction. The establishing of the communication link is in response to the proximity condition having been satisfied between the Samsung smartphone and the point-of-sale terminal. How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	 https://www.samsung.com/us/support/answer/ANS00045102/

Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en NFC is limited to short-range communication, which has important implications for physical access security. A user must be within 3.5 inches (10 cm) of an NFC terminal to process a payment or open a door. Another important aspect is that no power is required for the basic https://www.techtarget.com/searchmobilecomputing/definition/Near-Field-Communication Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[1.f.] receiving, using the first air interface, a short-range signal	The Accused Products use a method that involves “receiving, using the first air interface, a short-range signal from the first entity.”

Claim	Exemplary Infringement Analysis ¹
from the first entity; and	On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes receiving, using NFC (the first air interface), a short-range signal from the point-of-sale terminal (the first entity). How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. What is Tokenization? Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe. Will I receive a receipt after making a purchase with Samsung Pay? When paying with Samsung Pay you will receive a receipt for your purchases just as you would with a physical card. You will receive a notification confirmation about your transaction, but you will not receive a separate physical or digital receipt from Samsung Pay. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. Tip: In most countries or regions, smaller transactions don't require you to unlock your phone. Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. Step 3: If prompted, follow the on-screen instructions Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen. • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. https://support.google.com/wallet/answer/12060043?hl=en#

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant's bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn't stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What's more, your device token functions independently from your physical card. It's linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you're buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[1.g.] responsive to receiving the short-range signal from the first entity, sending by the smartphone to the first entity over the first air interface, information	The Accused Products use a method that involves, “responsive to receiving the short-range signal from the first entity, sending by the smartphone to the first entity over the first air interface, information associated with the second data received from the first device.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes sending to the point-of-sale terminal (the first entity) over NFC (the first air interface) information associated with businesses (the second

Claim	Exemplary Infringement Analysis ¹
associated with the second data received from the first device; and	data) received from the base station (the first device). This information (e.g., a transaction-specific dynamic digital token) is associated with the information provided by Samsung (the second data) received from the base station (the first device). The Samsung smartphone sends the information in response to receiving the short-range signal (NFC signal) from the point-of sale terminal. How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. What is Tokenization? Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. Tip: In most countries or regions, smaller transactions don't require you to unlock your phone. Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. Step 3: If prompted, follow the on-screen instructions Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen. • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. https://support.google.com/wallet/answer/12060043?hl=en#

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant's bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn't stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What's more, your device token functions independently from your physical card. It's linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you're buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[1.h.] independent of performing said first transaction, receiving by the smartphone a communications service from a wireless network, using a second air	The Accused Products use a method that involves, “independent of performing said first transaction, receiving by the smartphone a communications service from a wireless network, using a second air interface.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes receiving a communications

Claim	Exemplary Infringement Analysis ¹
interface that differs from the first air interface,	service from a wireless network using a cellular data network or WiFi (a second air interface), which differs from NFC (the first air interface). The receiving of the communications service is independent of performing the first transaction. How to enable or disable Mobile data on your Galaxy phone Last Update date : Nov17,2021 Mobile data is an internet connection provided by a mobile network provider. You can https://www.samsung.com/latin_en/support/mobile-devices/how-to-enable-or-disable-mobile-data-on-your-galaxy-phone/ What is mobile data & how do I turn it on or off Mobile data is the internet connectivity provided by your mobile network provider. While your phone will automatically switch to Wi-Fi if a network is available, you can manually control your mobile data use by enabling and disabling it. You can also enable Data saver to prevent mobile data usage by apps that are running in the background. If you have disabled mobile data and would like to activate Wifi calling, you can find out more here. https://www.samsung.com/uk/support/mobile-devices/how-do-i-enable-or-disable-mobile-data/

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

View transaction history

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

Troubleshoot to check your previous transaction history

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

Step 1: Update Google Pay

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

Step 2: Check email address for Google Pay

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

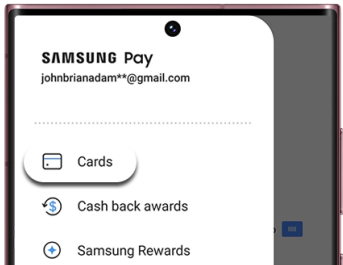
1. Open Google Pay .
2. Select your preferred language.
3. Enter your 10 digit phone number.
4. To accept all in-app permissions, tap **Allow**.
5. Enter the Google account registered to your mobile device and tap **Continue**. **Tip:** You can also add a new Google account.
6. To secure your Google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

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

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

Claim	Exemplary Infringement Analysis ¹
	n%20Google%20Pay%20.,any%20transaction%20to%20see%20the%20detailed%20transaction%20page Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[1.i.] wherein said transmitting by the smartphone first data and said receiving by the smartphone second data are performed over an air interface that differs from the first air interface.	The Accused Products use a method that involves “transmitting by the smartphone first data and said receiving by the smartphone second data are performed over an air interface that differs from the first air interface.” For example, the transmitting of the first data and the receiving of the second data are performed over a cellular data network or WiFi (an air interface), which differs from NFC (the first air interface). In one example, the first and second data are sent to a base station that is part of a cellular data network. How to enable or disable Mobile data on your Galaxy phone Last Update date : Nov17, 2021 Mobile data is an internet connection provided by a mobile network provider. You can https://www.samsung.com/latin_en/support/mobile-devices/how-to-enable-or-disable-mobile-data-on-your-galaxy-phone/

Claim	Exemplary Infringement Analysis ¹			
	What is mobile data & how do I turn it on or off Mobile data is the internet connectivity provided by your mobile network provider. While your phone will automatically switch to Wi-Fi if a network is available, you can manually control your mobile data use by enabling and disabling it. You can also enable Data saver to prevent mobile data usage by apps that are running in the background. If you have disabled mobile data and would like to activate Wifi calling, you can find out more here. https://www.samsung.com/uk/support/mobile-devices/how-do-i-enable-or-disable-mobile-data/ <table><tr><td>Network 2G GSM GSM850,GSM900,DCS1800,PCS1900 4G TDD LTE B38(2600),B39(1900),B40(2300),B41(2500),B46(5200),B48(3600) 5G TDD Sub6 N258(26GHz),N260(39GHz),N261(28GHz) Connectivity Wi-Fi Connectivity 802.11 a/b/g/n/ac/ax 2.4G+5GHz+6GHz, HE160, MIMO, 1024-QAM Location Technology GPS,Glonass,Beidou,Galileo Wi-Fi Direct Yes</td><td>3G UMTS B1(2100),B2(1900),B4(AWS),B5(850),B8(900) SIM Slot Type SIM 1 + Embedded SIM 5G TDD mmWave N41(2500),N78(3500) USB USB 3.2 Gen 1 Earjack USB Type-C NFC Yes</td><td>4G FDD LTE B1(2100),B2(1900),B3(1800),B4(AWS),B5(850),B7(2600),B8(900),B12(700),B13(700),B14(700),B18(800),B19(800),B20(800),B25(1900),B26(850),B28(700),B29(700),B30(2300),B66(AWS-3),B71(600) 5G FDD Sub6 N1(2100),N7(2600),N28(700),N66(AWS-3),N71(600) Bluetooth® Bluetooth v5.3 MHL No PC Sync. Smart Switch (PC version)</td></tr></table>	Network 2G GSM GSM850,GSM900,DCS1800,PCS1900 4G TDD LTE B38(2600),B39(1900),B40(2300),B41(2500),B46(5200),B48(3600) 5G TDD Sub6 N258(26GHz),N260(39GHz),N261(28GHz) Connectivity Wi-Fi Connectivity 802.11 a/b/g/n/ac/ax 2.4G+5GHz+6GHz, HE160, MIMO, 1024-QAM Location Technology GPS,Glonass,Beidou,Galileo Wi-Fi Direct Yes	3G UMTS B1(2100),B2(1900),B4(AWS),B5(850),B8(900) SIM Slot Type SIM 1 + Embedded SIM 5G TDD mmWave N41(2500),N78(3500) USB USB 3.2 Gen 1 Earjack USB Type-C NFC Yes	4G FDD LTE B1(2100),B2(1900),B3(1800),B4(AWS),B5(850),B7(2600),B8(900),B12(700),B13(700),B14(700),B18(800),B19(800),B20(800),B25(1900),B26(850),B28(700),B29(700),B30(2300),B66(AWS-3),B71(600) 5G FDD Sub6 N1(2100),N7(2600),N28(700),N66(AWS-3),N71(600) Bluetooth® Bluetooth v5.3 MHL No PC Sync. Smart Switch (PC version)
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Claim	Exemplary Infringement Analysis ¹
	https://www.samsung.com/us/smartphones/galaxy-s23/buy/galaxy-s23-128gb-unlocked-sm-s911ulixaa/?modelCode=SM-S911ULIXAA&cid=pla-ecomm-pfs-mob-us-google-na-01172023-170137-&ds_e=GOOGLE-cr:0-pl:264703705-&ds_c=CN~Other+Phones+Pmax_ID~n_PR~mxmul_SB~ecom_PH~on_KS~pmax_MK~usnat_OB~conv_FS~lo_FF~Phones_BS~mx_KM~na-&ds_ag=-&ds_k=&gad_source=1&gclid=EA1aIQobChMI6ITisqH6hgMVwXR_AB3jjQEnEAQYAIABEgIpQfD_BwE&gclsrc=aw.ds Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on your phone. 2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card. 4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions. 5. If you have any questions about the terms, contact the card issuer. 6. Once the card is added, you can start using it to make in-store purchases with your phone! https://www.samsung.com/us/support/answer/ANS00045170/

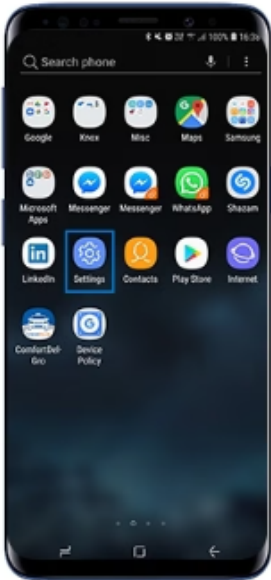
Claim	Exemplary Infringement Analysis ¹
	How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide. This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed. Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards. https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88

Claim	Exemplary Infringement Analysis ¹
	If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps: 1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment cards. The app will activate the camera and ask you to aim it at the front side of your credit or debit card. Once the app detects the card number and expiry date, it will ask you to enter the security code CVC/CVV/CID (3-digit or 4-digit depending on the card type) and your name as it appears on the card. You can also manually enter all card details, including card number and expiry date. Just tap on the “Add card manually” option at the bottom when the app asks you to aim the camera at your card. Please note: The details required may vary based on your country and card provider, so simply follow the instructions inside the Samsung Pay app to add your card info such as card number, cardholder name, and expiration date. Double-check all details once they have been entered to make sure everything is correct. 2 Once you have added all the card details, tap on the “Next” option, and wait for the app to validate your card. Once that is done, agree to the terms and conditions of your bank if they show up. 3 You will then be asked to verify your card. You can choose from any of the verification methods shown on-screen (these may depend on your bank and/or card provider) and follow the instructions in the app to complete verification. When all this is done, you may also need to sign the card. Do that by drawing inside the box provided on the screen. https://www.samsung.com/levant/support/apps-services/how-can-i-add-my-credit-or-debit-cards-to-samsung-pay/

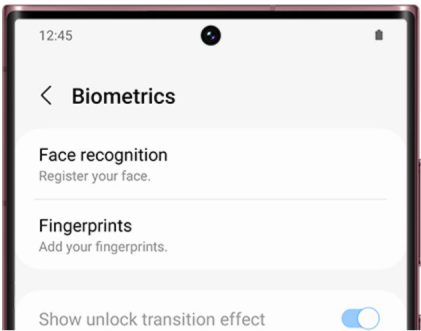
Claim	Exemplary Infringement Analysis ¹
	Add a debit or credit card to the Google Wallet app You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch. Add new card With the Google Wallet app ^ 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. • To add a card, use your camera or tap Enter details manually. 5. At the bottom, tap Save and continue. 6. Read the Issuer Terms and tap Accept. 7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. Tips: After this step: • You'll find a message that your card was added and is ready to make payments in: • Stores • Online • Or in apps where Google Pay is accepted • If you find a different message, learn to fix a problem. After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance. https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app

Claim	Exemplary Infringement Analysis ¹
	Verify your payment method in the Google Wallet app After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet. Tip: To get the code, make sure that your bank has your current phone number and email address. How you can verify Important: Some methods may not be available in your country or region. There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems. By email or text When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank. https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA

Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[2.] The method of claim 1, wherein establishing the wireless short-range communications link between the smartphone and the first entity is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.	The Accused Products use a method that includes “establishing the wireless short-range communications link between the smartphone and the first entity is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes establishing a wireless short-range communications link such as an NFC communications link between the Samsung smartphone and the entity (the point-of-sale terminal). Establishing the wireless short-range communications link is in response to at least a physiological parameter (e.g., facial recognition, an iris, or a fingerprint) having been sensed by at least one sensor of the smartphone (e.g., the face, fingerprint, or iris scanner). Near Field Communication (NFC) technology allows users to make secure transactions, exchange digital content, and connect electronic devices with a touch. NFC transmissions are short range (from a touch to a few centimetres) and require the devices to be in close proximity. NFC is the technology in contactless cards, and the most common use of NFC technology in your smartphone is making easy payments with Samsung Pay. NFC can also be used to quickly connect with wireless devices and transfer data with Android Beam. https://www.samsung.com/uk/support/mobile-devices/what-is-nfc-and-how-do-i-use-it/ How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps: 1 Tap Settings  https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/

Claim	Exemplary Infringement Analysis ¹
	Set up and use fingerprint unlock  It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located. 1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. 2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. 3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. 4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. 5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. https://www.samsung.com/us/support/answer/ANS10001613/

Claim	Exemplary Infringement Analysis ¹
	Set up Facial recognition Note: To use Face recognition, you need to set a PIN, Pattern, or Password first. Your face is unique to you, which makes it one of the best security features in your arsenal. 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  https://www.samsung.com/us/support/answer/ANS00062630/

Claim	Exemplary Infringement Analysis ¹
	How to enable Iris authentication for Samsung Pay? Last Update date : Oct 08, 2020 The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device. Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay. https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	 https://www.samsung.com/us/support/answer/ANS00045102/

Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

Claim	Exemplary Infringement Analysis ¹
	Hello, Welcome to the Google Wallet community. Set up screen lock for tap to pay transactions Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment. To make contactless payments with Google Wallet, you must use a screen lock on your device for your security. You can unlock Google Wallet with several methods: • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock. Set or change a screen lock 1. Open your phone Settings app. 2. Tap Security. ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[3.] The method of claim 1, wherein sending by the smartphone to the first entity,	The Accused Products use a method “wherein sending by the smartphone to the first entity, information associated with the second data, is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.”

Claim	Exemplary Infringement Analysis ¹
information associated with the second data, is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.	On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes sending by the Samsung smartphone to the first entity, information associated with the second data, which is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone. How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. What is Tokenization? Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe. https://www.samsung.com/uk/samsung-pay/faq/ Is Samsung Pay blocked by entering the PIN or fingerprint incorrectly? Samsung Pay allows you to make 5 attempts to unlock the application by authenticating with their IRIS (available on selected phones), fingerprint or PIN. After 5 attempts, the device then requests a security password (also 5 attempts). Thereafter, using an incorrect security password locks the phone for 30 seconds. The process is repeated 20 times (each block is longer) and then all data is deleted. https://www.samsung.com/uk/samsung-pay/faq/

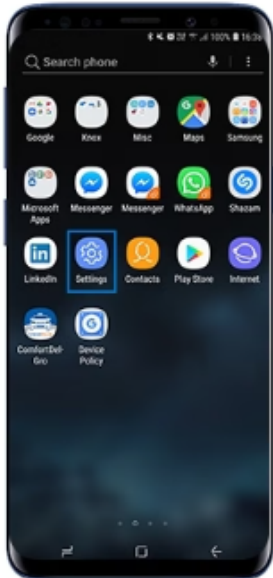
Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

Claim	Exemplary Infringement Analysis ¹
	Hello, Welcome to the Google Wallet community. Set up screen lock for tap to pay transactions Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment. To make contactless payments with Google Wallet, you must use a screen lock on your device for your security. You can unlock Google Wallet with several methods: • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock. Set or change a screen lock 1. Open your phone Settings app. 2. Tap Security. ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en

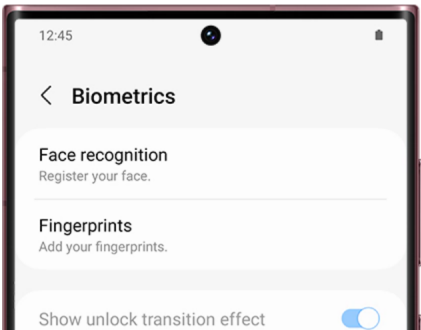
Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. Tip: In most countries or regions, smaller transactions don't require you to unlock your phone. Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. Step 3: If prompted, follow the on-screen instructions Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen. • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. https://support.google.com/wallet/answer/12060043?hl=en#

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant's bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn't stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What's more, your device token functions independently from your physical card. It's linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you're buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[4.] The method of claim 1, wherein sending by the smartphone to the first entity, information associated with the second data, is	The Accused Products perform the method including “wherein sending by the smartphone to the first entity, information associated with the second data, is performed responsive to a value of at least one parameter associated with the smartphone.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes sending by the Samsung

Claim	Exemplary Infringement Analysis ¹
performed responsive to a value of at least one parameter associated with the smartphone.	smartphone to the first entity (the point-of-sale terminal) information associated with the second data in response to physiological data (a value of a parameter associated with the smartphone). How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/ How is Samsung Pay secured? Samsung Pay uses Tokenization and Samsung KNOX to secure your payment information. Additionally, your fingerprint or a 4-digit PIN is required to authorize in-store purchases. On the new Galaxy S9, S9+, Note9, S8, S8+ or Note8 you can also use iris scanning* technology to keep your transactions secure. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps: 1 Tap Settings  https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/

Claim	Exemplary Infringement Analysis ¹
	Set up and use fingerprint unlock  It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located. 1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. 2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. 3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. 4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. 5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. https://www.samsung.com/us/support/answer/ANS10001613/

Claim	Exemplary Infringement Analysis ¹
	Set up Facial recognition Note: To use Face recognition, you need to set a PIN, Pattern, or Password first. Your face is unique to you, which makes it one of the best security features in your arsenal. 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  https://www.samsung.com/us/support/answer/ANS00062630/

Claim	Exemplary Infringement Analysis ¹
	How to enable Iris authentication for Samsung Pay? Last Update date : Oct 08, 2020 The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device. Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay. https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	Hello, Welcome to the Google Wallet community. Set up screen lock for tap to pay transactions Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment. To make contactless payments with Google Wallet, you must use a screen lock on your device for your security. You can unlock Google Wallet with several methods: • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock. Set or change a screen lock 1. Open your phone Settings app. 2. Tap Security. ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en

Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. Tip: In most countries or regions, smaller transactions don't require you to unlock your phone. Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. Step 3: If prompted, follow the on-screen instructions Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen. • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. https://support.google.com/wallet/answer/12060043?hl=en#

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant's bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn't stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What's more, your device token functions independently from your physical card. It's linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you're buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[5.a.] The method of claim 1, wherein the method further comprises: performing a second transaction of the plurality of financial transactions by:	The Accused Products perform the method including “performing a second transaction of the plurality of financial transactions.” For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes performing a second transaction of the plurality of financial transactions.

Claim	Exemplary Infringement Analysis ¹
	How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/ Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[5.b.] detecting by the smartphone that a proximity condition is satisfied between the smartphone and a second entity, wherein the second entity is distinct from the first entity and is further distinct from the first device;	The Accused Products perform the method including “detecting by the smartphone that a proximity condition is satisfied between the smartphone and a second entity, wherein the second entity is distinct from the first entity and is further distinct from the first device.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes the Samsung smartphone detecting that the Samsung smartphone satisfies a proximity condition between itself and a second point-of-sale terminal (second entity) which is distinct from the first point-of-sale terminal and from the base station (first device). How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en Near Field Communication (NFC) technology allows users to make secure transactions, exchange digital content, and connect electronic devices with a touch. NFC transmissions are short range (from a touch to a few centimetres) and require the devices to be in close proximity. NFC is the technology in contactless cards, and the most common use of NFC technology in your smartphone is making easy payments with Samsung Pay. NFC can also be used to quickly connect with wireless devices and transfer data with Android Beam. https://www.samsung.com/uk/support/mobile-devices/what-is-nfc-and-how-do-i-use-it/

Claim	Exemplary Infringement Analysis ¹
	Background on NFC Technology Based on the 13.56 MHz wireless communication protocol, the NFC technology allows wireless communication between two NFC-compliant devices up to 10 centimeters apart. Very convenient, this connection does not rely on Wi-Fi, 4G, LTE or similar technologies, and it doesn't cost anything to use: no need for the user to be skilled, does not need batteries, does no emit RF waves in the absence of a reader (it is a passive technology), NFC is within range everyone's range thanks to the massive deployment of NFC in smartphones. https://www.st.com/content/st_com/en/support/learning/essentials-and-insights/connectivity/nfc.html Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[5.c.] establishing, using the first air interface, a wireless short-range communications link between the smartphone and the second entity, in response to the proximity condition having been satisfied between the smartphone and the second entity;	The Accused Products perform the method including “establishing, using the first air interface, a wireless short-range communications link between the smartphone and the second entity, in response to the proximity condition having been satisfied between the smartphone and the second entity.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes establishing, using the first air interface (NFC), a wireless short-range communications link between the Samsung smartphone and the second entity (second point-of-sale terminal), in response to the proximity condition having been satisfied between the Samsung smartphone and the second entity.

Claim	Exemplary Infringement Analysis ¹
	How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/ Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

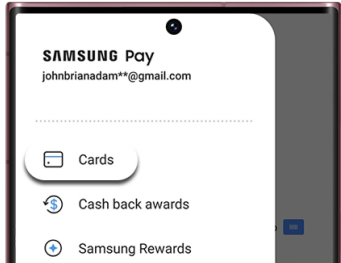
Claim	Exemplary Infringement Analysis ¹
	Near Field Communication (NFC) technology allows users to make secure transactions, exchange digital content, and connect electronic devices with a touch. NFC transmissions are short range (from a touch to a few centimetres) and require the devices to be in close proximity. NFC is the technology in contactless cards, and the most common use of NFC technology in your smartphone is making easy payments with Samsung Pay. NFC can also be used to quickly connect with wireless devices and transfer data with Android Beam. https://www.samsung.com/uk/support/mobile-devices/what-is-nfc-and-how-do-i-use-it/ How Does Near-Field Communication Work? Near-field communication is a wireless connectivity technology that is based on RFID. It uses induction coupling to enable communication between two compatible devices that are close. It enables users to automatically transfer data bi-directionally between two NFC-enabled devices by just touching both of them or by bringing them close to each other. NFC operates at the globally unlicensed 13.56 MHz frequency. It has three different data transfer rates – i.e., 212 kbit/s, 106 kbit/s, and 424 kbit/s. https://www.spiceworks.com/tech/networking/articles/what-is-near-field-communication/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[5.d.] receiving, using the first air interface, a short-range signal from the second entity; and	The Accused Products perform the method including “receiving, using the first air interface, a short-range signal from the second entity.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes receiving, using the first air interface (NFC), a short-range signal from the second entity (second point-of-sale terminal).

Claim	Exemplary Infringement Analysis ¹
	How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/ Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[5.e.] responsive to receiving the short-range signal from the second entity, sending by the smartphone to the second entity over the first air interface, information associated with the second data received from the first device.	The Accused Products use a method including “responsive to receiving the short-range signal from the second entity, sending by the smartphone to the second entity over the first air interface, information associated with the second data received from the first device.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes sending to the point-of-sale terminal (the second entity) over NFC (the first air interface) information associated with businesses (the second data) received from the base station (the first device). This information (e.g. a transaction-specific dynamic digital token) is associated with the information provided by Samsung (the second data) received from the base station (the first device). The Samsung smartphone sends the information in response to receiving the short-range signal (NFC signal) from the point-of sale terminal. How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. What is Tokenization? Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. Tip: In most countries or regions, smaller transactions don't require you to unlock your phone. Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. Step 3: If prompted, follow the on-screen instructions Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen. • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. https://support.google.com/wallet/answer/12060043?hl=en#

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant's bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn't stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What's more, your device token functions independently from your physical card. It's linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you're buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[6.a] The method of claim 1, wherein said transmitting by the smartphone first data to a first device includes transmitting by the smartphone	The Accused Products perform a method including “wherein said transmitting by the smartphone first data to a first device includes transmitting by the smartphone data relating to a request to pay for a transaction.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes transmitting by the Samsung smartphone data relating to a request to pay for a transaction (the first data) to a base station (first device).

Claim	Exemplary Infringement Analysis ¹
data relating to a request to pay for a transaction; and	Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on your phone. 2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card. 4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions. 5. If you have any questions about the terms, contact the card issuer. 6. Once the card is added, you can start using it to make in-store purchases with your phone! https://www.samsung.com/us/support/answer/ANS00045170/

Claim	Exemplary Infringement Analysis ¹
	How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide. This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed. Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards. https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88

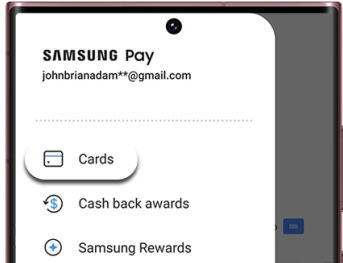
Claim	Exemplary Infringement Analysis ¹
	If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps: 1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment cards. The app will activate the camera and ask you to aim it at the front side of your credit or debit card. Once the app detects the card number and expiry date, it will ask you to enter the security code CVC/CVV/CID (3-digit or 4-digit depending on the card type) and your name as it appears on the card. You can also manually enter all card details, including card number and expiry date. Just tap on the “Add card manually” option at the bottom when the app asks you to aim the camera at your card. Please note: The details required may vary based on your country and card provider, so simply follow the instructions inside the Samsung Pay app to add your card info such as card number, cardholder name, and expiration date. Double-check all details once they have been entered to make sure everything is correct. 2 Once you have added all the card details, tap on the “Next” option, and wait for the app to validate your card. Once that is done, agree to the terms and conditions of your bank if they show up. 3 You will then be asked to verify your card. You can choose from any of the verification methods shown on-screen (these may depend on your bank and/or card provider) and follow the instructions in the app to complete verification. When all this is done, you may also need to sign the card. Do that by drawing inside the box provided on the screen. https://www.samsung.com/levant/support/apps-services/how-can-i-add-my-credit-or-debit-cards-to-samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	Add a debit or credit card to the Google Wallet app You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch. Add new card With the Google Wallet app  1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. • To add a card, use your camera or tap Enter details manually. 5. At the bottom, tap Save and continue. 6. Read the Issuer Terms and tap Accept. 7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. Tips: After this step: • You'll find a message that your card was added and is ready to make payments in: • Stores • Online • Or in apps where Google Pay is accepted • If you find a different message, learn to fix a problem. After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance. https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app

Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[6.b] wherein said receiving by the smartphone second data from the first device includes receiving by the smartphone data relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a transaction.	The Accused Products perform a method including “wherein said receiving by the smartphone second data from the first device includes receiving by the smartphone data relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a transaction.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes receiving data relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a transaction (the first data) from a base station (first device). How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide. This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed. Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards. https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88

Claim	Exemplary Infringement Analysis ¹
	Verify your payment method in the Google Wallet app After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet. Tip: To get the code, make sure that your bank has your current phone number and email address. How you can verify Important: Some methods may not be available in your country or region. There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems. By email or text When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank. https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[7.a.] The method of claim 1, comprising: transmitting by the smartphone third data to a second device; the second device being distinct from the first device and	The Accused Products perform a method including “transmitting by the smartphone third data to a second device; the second device being distinct from the first device and further being distinct from the first entity.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes transmitting by the Samsung smartphone third data (financial institution account information distinct from the first data) to a second device (a base station) that is distinct from the first device and further being distinct from the first entity.

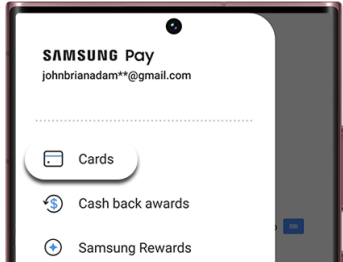
Claim	Exemplary Infringement Analysis ¹
further being distinct from the first entity; and	Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on your phone. 2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card. 4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions. 5. If you have any questions about the terms, contact the card issuer. 6. Once the card is added, you can start using it to make in-store purchases with your phone! https://www.samsung.com/us/support/answer/ANS00045170/

Claim	Exemplary Infringement Analysis ¹
	Add a debit or credit card to the Google Wallet app You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch. Add new card With the Google Wallet app ^ 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. • To add a card, use your camera or tap Enter details manually. 5. At the bottom, tap Save and continue. 6. Read the Issuer Terms and tap Accept. 7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. Tips: After this step: • You'll find a message that your card was added and is ready to make payments in: • Stores • Online • Or in apps where Google Pay is accepted • If you find a different message, learn to fix a problem. After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance. https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app

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	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[7.b.] receiving by the smartphone fourth data from the second device relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a financial transaction,	The Accused Products perform a method including “receiving by the smartphone fourth data from the second device relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a financial transaction.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes receiving by the Samsung smartphone fourth data from the second device (a base station) relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a financial transaction. How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide. This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed. Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards. https://www.samsung.com/us/support/answer/ANS10002617/?msockid=11f87435ebd96d0b25a660c9ea286c88

Claim	Exemplary Infringement Analysis ¹
	Verify your payment method in the Google Wallet app After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet. Tip: To get the code, make sure that your bank has your current phone number and email address. How you can verify Important: Some methods may not be available in your country or region. There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems. By email or text When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank. https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant's bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn't stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What's more, your device token functions independently from your physical card. It's linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you're buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[7.c.] wherein said transmitting by the smartphone third data to a second device and said receiving by the smartphone fourth data from the second device are	The Accused Products perform a method including “wherein said transmitting by the smartphone third data to a second device and said receiving by the smartphone fourth data from the second device are performed over the air interface that differs from the first air interface.” For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes transmitting by the Samsung smartphone third data to a second device and receiving by the Samsung smartphone fourth data from the second device are performed over the cellular data network or WiFi (second air interface) that differs from the first air interface (NFC).

Claim	Exemplary Infringement Analysis ¹
performed over the air interface that differs from the first air interface.	Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on your phone. 2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card. 4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions. 5. If you have any questions about the terms, contact the card issuer. 6. Once the card is added, you can start using it to make in-store purchases with your phone! https://www.samsung.com/us/support/answer/ANS00045170/

Claim	Exemplary Infringement Analysis ¹
	How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide. This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed. Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards. https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88

Claim	Exemplary Infringement Analysis ¹
	If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps: 1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment cards. The app will activate the camera and ask you to aim it at the front side of your credit or debit card. Once the app detects the card number and expiry date, it will ask you to enter the security code CVC/CVV/CID (3-digit or 4-digit depending on the card type) and your name as it appears on the card. You can also manually enter all card details, including card number and expiry date. Just tap on the “Add card manually” option at the bottom when the app asks you to aim the camera at your card. Please note: The details required may vary based on your country and card provider, so simply follow the instructions inside the Samsung Pay app to add your card info such as card number, cardholder name, and expiration date. Double-check all details once they have been entered to make sure everything is correct. 2 Once you have added all the card details, tap on the “Next” option, and wait for the app to validate your card. Once that is done, agree to the terms and conditions of your bank if they show up. 3 You will then be asked to verify your card. You can choose from any of the verification methods shown on-screen (these may depend on your bank and/or card provider) and follow the instructions in the app to complete verification. When all this is done, you may also need to sign the card. Do that by drawing inside the box provided on the screen. https://www.samsung.com/levant/support/apps-services/how-can-i-add-my-credit-or-debit-cards-to-samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	Add a debit or credit card to the Google Wallet app You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch. Add new card With the Google Wallet app ^ 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. • To add a card, use your camera or tap Enter details manually. 5. At the bottom, tap Save and continue. 6. Read the Issuer Terms and tap Accept. 7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. Tips: After this step: • You'll find a message that your card was added and is ready to make payments in: • Stores • Online • Or in apps where Google Pay is accepted • If you find a different message, learn to fix a problem. After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance. https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app

Claim	Exemplary Infringement Analysis ¹
	Verify your payment method in the Google Wallet app After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet. Tip: To get the code, make sure that your bank has your current phone number and email address. How you can verify Important: Some methods may not be available in your country or region. There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems. By email or text When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank. https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[8.] The method of claim 1, wherein said operations further comprise: responsive to performing a financial transaction,	The Accused Products perform a method including “responsive to performing a financial transaction, causing data to be transmitted selectively to a plurality of predetermined devices and further causing data to be received selectively from said plurality of predetermined devices.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay includes causing data to be

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

Claim	Exemplary Infringement Analysis ¹
	Data use for more helpful Google products & services Activity data allows for more helpful products & services The activity data saved in your Google Account provides helpful and personalized experiences in Google products, such as faster searching and automatic recommendations. At any time, you can control what activity gets saved to your account, download your data, or delete your activity. Data also helps us: • Make sure our services work as intended. • Monitor outages or troubleshooting issues that you report to us. • Make improvements to our services. For example, knowledge of which search terms are often misspelled helps us improve spell-check features used across our services. https://support.google.com/googlepay/answer/10400210?hl=en

View transaction history

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

Troubleshoot to check your previous transaction history

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

Step 1: Update Google Pay

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

Step 2: Check email address for Google Pay

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

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

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

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

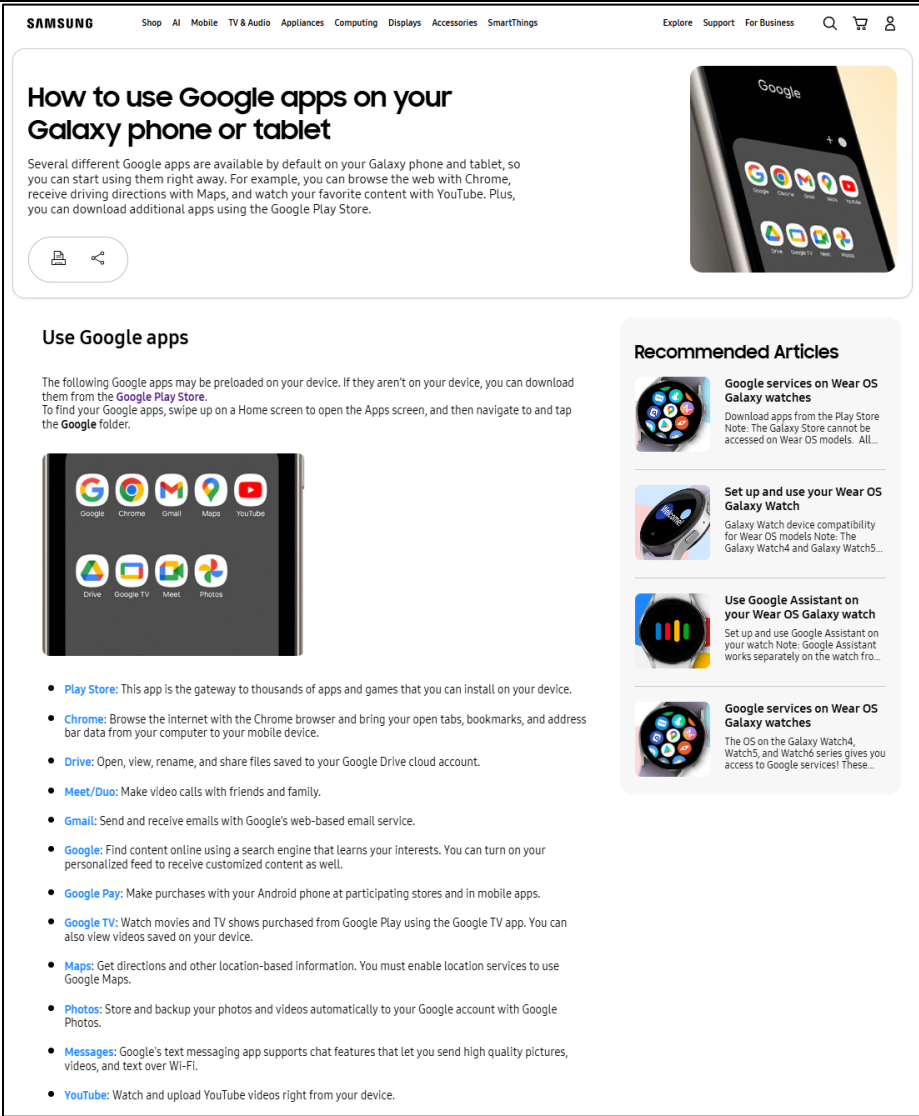
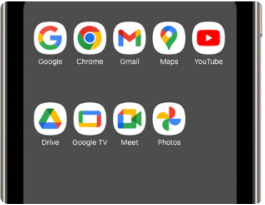
Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[9.] The method of claim 1, wherein the second air interface comprises an Orthogonal Frequency Division Multiplexed and/or an Orthogonal Frequency Division Multiple Access (OFDM/OFDMA) technology.	The Accused Products perform the method including “wherein the second air interface comprises an Orthogonal Frequency Division Multiplexed and/or an Orthogonal Frequency Division Multiple Access (OFDM/OFDMA) technology.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting financial transactions via Samsung Pay and/or Google Pay is configured to perform operations including wirelessly communicating over a second air interface (cellular network or WiFi) that uses a wireless communications link that is based upon licensed frequencies is further based upon an Orthogonal Frequency Division Multiplexed (OFDM) and/or Orthogonal Frequency Division Multiple Access (OFDMA) protocol. Is OFDMA used in 5G or other cellular networks? Yes. OFDMA is used in the air interface stage of 5G New Radio (5G NR), which allows for mobile connectivity. OFDM, the older technology, is one of the primary enabling technologies of 3G and 4G cellular service. Where is OFDMA used? OFDMA technology can be applied anywhere data is sent along radio waves, including the: • Mobility mode of the IEEE 802.16 wireless standard known as WiMAX • Wireless LAN (WLAN) standard IEEE 802.11ax (Wi-Fi 6) • IEEE 802.20 mobile wireless metropolitan-area network (WMAN) standard • Downlink of the 3GPP Long-Term Evolution (LTE) fourth-generation mobile broadband standard (4G) https://www.cisco.com/c/en/us/products/wireless/what-is-ofdma.html#~q-a

Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[10.p.] A smartphone that is configured to perform operations associated with a plurality of financial transactions; the operations comprising:	The Accused Products comprise smartphones that are “configured to perform operations associated with a plurality of financial transactions.” For example, a Samsung smartphone capable of conducting financial transactions via Samsung Pay and/or Google Pay satisfies claim 10.

Claim	Exemplary Infringement Analysis ¹
	Galaxy Z Series Galaxy Z Fold6 Z Flip6 Galaxy Z Fold5 Z Flip5 Galaxy Z Fold4 Z Flip4 Galaxy Z Fold3 Z Flip3 5G Galaxy Z Fold2 5G* Galaxy Z Flip* Galaxy Fold* Galaxy Note Series Galaxy Note20 Note20 Ultra 5G* Galaxy Note10 Lite Galaxy Note10 Note10+* Galaxy Note9* Galaxy Note8* Galaxy Note Fan Edition* Galaxy Note5* Galaxy S Series Galaxy S24 S24+ S24 Ultra Galaxy S23 FE 5G Galaxy S23 S23+ S23 Ultra 5G Galaxy S22 S22+ S22 Ultra 5G Galaxy S21 FE 5G Galaxy S21 S21+ S21 Ultra 5G Galaxy S20 FE S20 FE 5G Galaxy S20 S20+ S20 Ultra* Galaxy S10 Lite Galaxy S10e S10 S10+* Galaxy S9 S9+* Galaxy S8 S8+* Galaxy S7 edge S7* Galaxy S6 edge+* See https://www.samsung.com/my/samsung-pay/supported-devices/

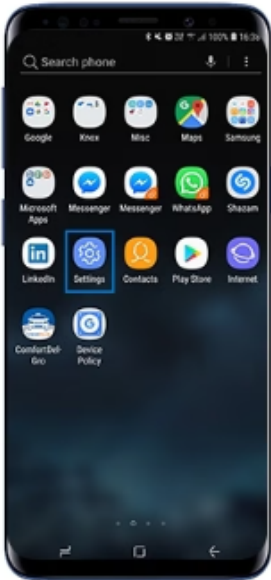
Claim	Exemplary Infringement Analysis ¹
	Fast, secure payments with Samsung Pay Samsung Pay allows you to tap to pay with your device anywhere NFC is available, making in-store payments quick and secure¹. You can also use Samsung Pay for in-app and online purchases at participating merchants, including Samsung.com. Learn more https://www.samsung.com/us/apps/samsung-wallet/ A better wallet, already in your hand Samsung Pay lets you to turn your smartphone or watch into a digital wallet. It lets you carry your payment cards on your device for use anywhere¹ contactless is accepted. https://www.samsung.com/uk/samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	Settings > How to set up Google Pay All categories Change device All topics  1 Pay with ease using your Samsung Galaxy S10. Google Pay allows you to make payments for purchases you make in-store and online. Follow these steps to learn how to set up Google Pay. 2 Go to the Home screen. To open the menu, swipe up or down on the screen. 3 Choose Google Pay. Previous 1 / 23 Next https://www.t-mobile.com/support/tutorials/device/samsung/galaxy-s10/topic/settings/how-to-set-up-google-pay

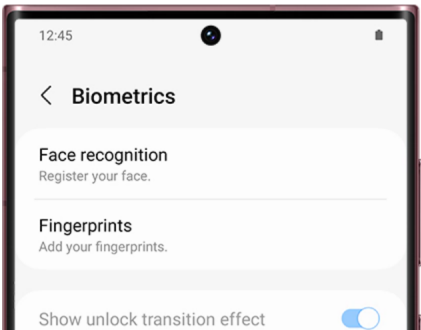
Claim	Exemplary Infringement Analysis ¹
	 SAMSUNG Shop AI Mobile TV & Audio Appliances Computing Displays Accessories SmartThings Explore Support For Business How to use Google apps on your Galaxy phone or tablet Several different Google apps are available by default on your Galaxy phone and tablet, so you can start using them right away. For example, you can browse the web with Chrome, receive driving directions with Maps, and watch your favorite content with YouTube. Plus, you can download additional apps using the Google Play Store. Use Google apps The following Google apps may be preloaded on your device. If they aren't on your device, you can download them from the Google Play Store. To find your Google apps, swipe up on a Home screen to open the Apps screen, and then navigate to and tap the Google folder.  • Play Store: This app is the gateway to thousands of apps and games that you can install on your device. • Chrome: Browse the internet with the Chrome browser and bring your open tabs, bookmarks, and address bar data from your computer to your mobile device. • Drive: Open, view, rename, and share files saved to your Google Drive cloud account. • Meet/Duo: Make video calls with friends and family. • Gmail: Send and receive emails with Google's web-based email service. • Google: Find content online using a search engine that learns your interests. You can turn on your personalized feed to receive customized content as well. • Google Pay: Make purchases with your Android phone at participating stores and in mobile apps. • Google TV: Watch movies and TV shows purchased from Google Play using the Google TV app. You can also view videos saved on your device. • Maps: Get directions and other location-based information. You must enable location services to use Google Maps. • Photos: Store and backup your photos and videos automatically to your Google account with Google Photos. • Messages: Google's text messaging app supports chat features that let you send high quality pictures, videos, and text over Wi-Fi. • YouTube: Watch and upload YouTube videos right from your device. Recommended Articles Google services on Wear OS Galaxy watches Download apps from the Play Store Note: The Galaxy Store cannot be accessed on Wear OS models. All... Set up and use your Wear OS Galaxy Watch Galaxy Watch device compatibility for Wear OS models Note: The Galaxy Watch4 and Galaxy Watch5... Use Google Assistant on your Wear OS Galaxy watch Set up and use Google Assistant on your watch Note: Google Assistant works separately on the watch fro... Google services on Wear OS Galaxy watches The OS on the Galaxy Watch4, Watch5, and Watch6 series gives you access to Google services! These... https://www.samsung.com/us/support/answer/ANS10002548/

Claim	Exemplary Infringement Analysis ¹
	Set up tap to pay on your phone 2. Set Google Pay as your default payment app < Next: 3. Set up a screen lock >  Next, make sure Google Pay is set up as the payment default for your device.  1. On your Android device, open the Settings app. 2. In the search bar, type "NFC." 3. Tap NFC > Contactless payments > Payment default. 4. Select Google Pay. 5. Tap OK. Steps may differ depending on your device. https://support.google.com/wallet/answer/14187052?sjid=3604572701579461674-NA Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.

Claim	Exemplary Infringement Analysis ¹
[10.a.] responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone, enabling a mode to communicate by the smartphone information requesting an authorization;	The Accused Products are configured for, “responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone, enabling a mode to communicate by the smartphone information requesting an authorization.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, when conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone enables a mode to communicate information requesting an authorization. The enabling of the mode is responsive to at least one physiological parameter having been sensed by at least one sensor of the Samsung smartphone. Once the Samsung smartphone senses a physiological parameter, the Samsung smartphone can send information requesting an authorization (e.g., to unlock the phone or application). Pertinent Samsung-smartphone-based sensors include a face scanner, an iris scanner (for iris recognition), or a fingerprint scanner, which can sense physiological data of the user e.g., facial recognition, an iris, or a fingerprint.

Claim	Exemplary Infringement Analysis ¹
	Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps: 1 Tap Settings  https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/

Claim	Exemplary Infringement Analysis ¹
	Set up and use fingerprint unlock  It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located. 1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. 2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. 3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. 4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. 5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. https://www.samsung.com/us/support/answer/ANS10001613/

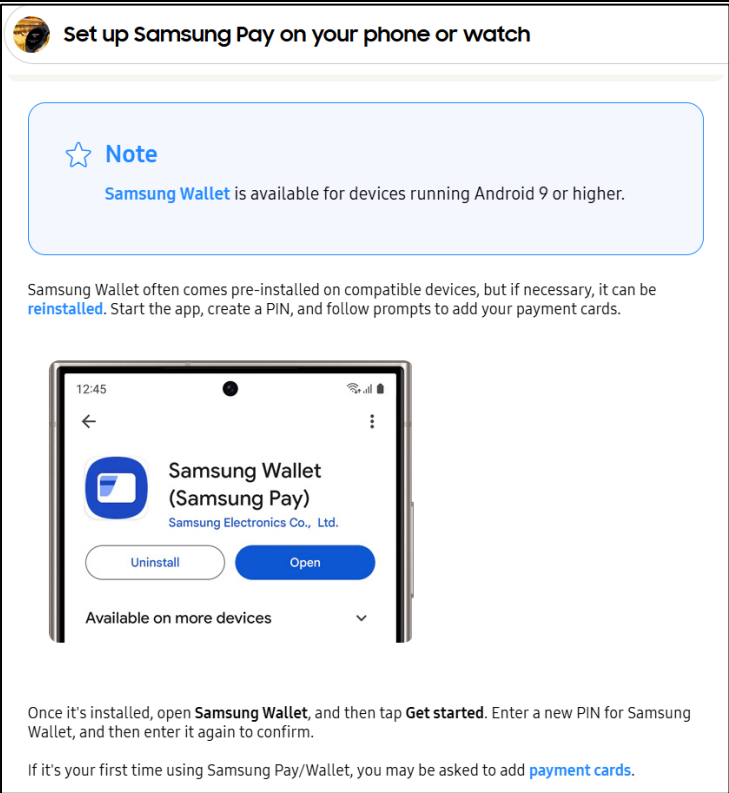
Claim	Exemplary Infringement Analysis ¹
	Set up Facial recognition Note: To use Face recognition, you need to set a PIN, Pattern, or Password first. Your face is unique to you, which makes it one of the best security features in your arsenal. 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  https://www.samsung.com/us/support/answer/ANS00062630/

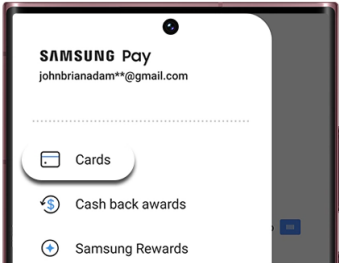
Claim	Exemplary Infringement Analysis ¹
	How to enable Iris authentication for Samsung Pay? Last Update date : Oct 08, 2020 The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device. Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay. https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	Hello, Welcome to the Google Wallet community. Set up screen lock for tap to pay transactions Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment. To make contactless payments with Google Wallet, you must use a screen lock on your device for your security. You can unlock Google Wallet with several methods: • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock. Set or change a screen lock 1. Open your phone Settings app. 2. Tap Security. ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en

Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. Tip: In most countries or regions, smaller transactions don't require you to unlock your phone. Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. Step 3: If prompted, follow the on-screen instructions Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen. • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. https://support.google.com/wallet/answer/12060043?hl=en# Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.

Claim	Exemplary Infringement Analysis ¹
[10.b.] while the mode is enabled, transmitting first data to a first device as a precursor to performing the plurality of financial transactions; and receiving second data from the first device responsive to said transmitting the first data;	The Accused Products are configured to perform operations including “while the mode is enabled, transmitting first data to a first device as a precursor to performing the plurality of financial transactions; and receiving second data from the first device responsive to said transmitting the first data.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, when conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone transmits first data to a base station (a first device) while the mode is enabled. The Samsung smartphone transmits the first data to a base station via a cellular data network or WiFi as a precursor to performing the plurality of financial transactions. The Samsung smartphone receives the second data from the first device responsive to the transmitting the first data.

Claim	Exemplary Infringement Analysis ¹
	 The screenshot shows the 'Set up Samsung Pay on your phone or watch' page. It includes a 'Note' stating that Samsung Wallet is available for devices running Android 9 or higher. Below this, it explains that Samsung Wallet often comes pre-installed but can be reinstalled. A central image shows the Samsung Wallet app interface with 'Uninstall' and 'Open' buttons. At the bottom, instructions state to open the app, tap 'Get started', enter a new PIN, and confirm it. A final note mentions that users may be asked to add payment cards on their first use. https://www.samsung.com/us/support/answer/ANS00045081/

Claim	Exemplary Infringement Analysis ¹
	Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on your phone. 2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card. 4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions. 5. If you have any questions about the terms, contact the card issuer. 6. Once the card is added, you can start using it to make in-store purchases with your phone! https://www.samsung.com/us/support/answer/ANS00045170/

Claim	Exemplary Infringement Analysis ¹
	How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide. This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed. Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards. https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88

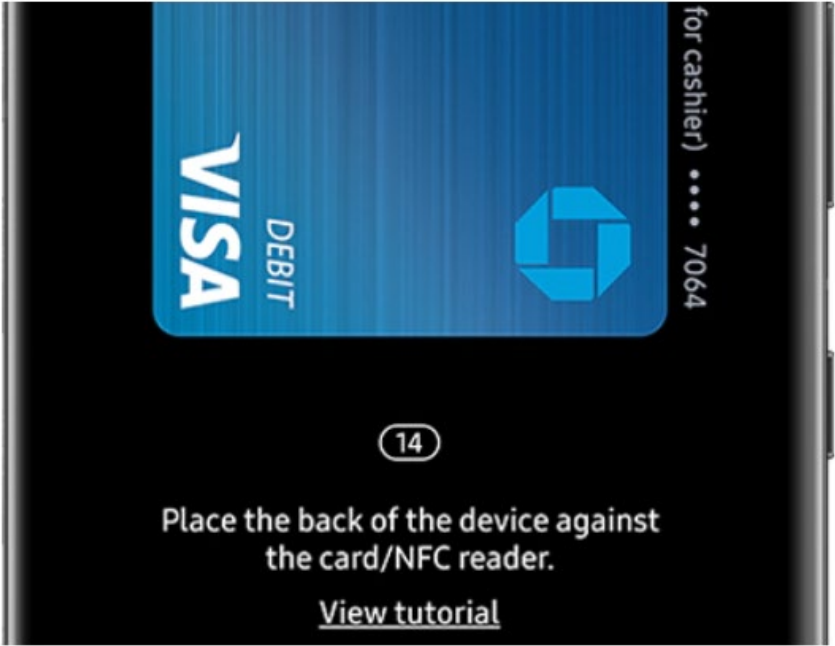
Claim	Exemplary Infringement Analysis ¹
	If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps: 1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment cards. The app will activate the camera and ask you to aim it at the front side of your credit or debit card. Once the app detects the card number and expiry date, it will ask you to enter the security code CVC/CVV/CID (3-digit or 4-digit depending on the card type) and your name as it appears on the card. You can also manually enter all card details, including card number and expiry date. Just tap on the “Add card manually” option at the bottom when the app asks you to aim the camera at your card. Please note: The details required may vary based on your country and card provider, so simply follow the instructions inside the Samsung Pay app to add your card info such as card number, cardholder name, and expiration date. Double-check all details once they have been entered to make sure everything is correct. 2 Once you have added all the card details, tap on the “Next” option, and wait for the app to validate your card. Once that is done, agree to the terms and conditions of your bank if they show up. 3 You will then be asked to verify your card. You can choose from any of the verification methods shown on-screen (these may depend on your bank and/or card provider) and follow the instructions in the app to complete verification. When all this is done, you may also need to sign the card. Do that by drawing inside the box provided on the screen. https://www.samsung.com/levant/support/apps-services/how-can-i-add-my-credit-or-debit-cards-to-samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	Add a debit or credit card to the Google Wallet app You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch. Add new card With the Google Wallet app ^ 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. • To add a card, use your camera or tap Enter details manually. 5. At the bottom, tap Save and continue. 6. Read the Issuer Terms and tap Accept. 7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. Tips: After this step: • You'll find a message that your card was added and is ready to make payments in: • Stores • Online • Or in apps where Google Pay is accepted • If you find a different message, learn to fix a problem. After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance. https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app

Claim	Exemplary Infringement Analysis ¹
	Verify your payment method in the Google Wallet app After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet. Tip: To get the code, make sure that your bank has your current phone number and email address. How you can verify Important: Some methods may not be available in your country or region. There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems. By email or text When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank. https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA

Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[10.c.] performing a first financial transaction of the plurality of financial transactions by:	The Accused Products are configured to perform operations including “performing a first financial transaction of the plurality of financial transactions.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone performs a first financial transaction of the plurality of financial transactions. A better wallet, already in your hand Samsung Pay lets you to turn your smartphone or watch into a digital wallet. It lets you carry your payment cards on your device for use anywhere¹ contactless is accepted. https://www.samsung.com/uk/samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[10.d.] detecting by the smartphone that a proximity condition is satisfied between the smartphone and a first entity, wherein the first entity is	The Accused Products are configured to perform operations including “detecting by the smartphone that a proximity condition is satisfied between the smartphone and a first entity, wherein the first entity is distinct from the first device.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, when conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone detects that a proximity condition is satisfied between the Samsung smartphone and a first entity such as a point-of-sale terminal (which is distinct from the base station (the first device)).

Claim	Exemplary Infringement Analysis ¹
distinct from the first device;	How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/  The screenshot shows a black background with a blue Visa Debit card at the top. The card has the Visa logo, the word 'DEBIT', and a blue chip icon. To the right of the card, it says 'for cashier) **** 7064'. Below the card is a small circle with the number '14'. At the bottom, the text reads 'Place the back of the device against the card/NFC reader.' and 'View tutorial' with a link. https://www.samsung.com/us/support/answer/ANS00045102/

Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en NFC is limited to short-range communication, which has important implications for physical access security. A user must be within 3.5 inches (10 cm) of an NFC terminal to process a payment or open a door. Another important aspect is that no power is required for the basic https://www.techtarget.com/searchmobilecomputing/definition/Near-Field-Communication Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[10.e.] establishing, using a first air interface, a wireless	The Accused Products are configured to perform operations including “establishing, using a first air interface, a wireless short-range communications link between the smartphone and the first entity, in response to the proximity condition having been satisfied between the smartphone and the first entity.”

Claim	Exemplary Infringement Analysis ¹
short-range communications link between the smartphone and the first entity, in response to the proximity condition having been satisfied between the smartphone and the first entity;	On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, when conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone establishes, using NFC (a first air interface), a wireless short-range communications link between the Samsung smartphone and the point-of-sale terminal (the first entity). The detection of the NFC field by the Samsung smartphone establishes the communications link between the Samsung smartphone and the entity in preparation to provide and receive information related to the financial transaction. The establishing of the communication link is in response to the proximity condition having been satisfied between the Samsung smartphone and the point-of-sale terminal. How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	 14 Place the back of the device against the card/NFC reader. View tutorial https://www.samsung.com/us/support/answer/ANS00045102/

Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en NFC is limited to short-range communication, which has important implications for physical access security. A user must be within 3.5 inches (10 cm) of an NFC terminal to process a payment or open a door. Another important aspect is that no power is required for the basic https://www.techtarget.com/searchmobilecomputing/definition/Near-Field-Communication Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[10.f.] receiving, using the first air interface, a short-	The Accused Products are configured to perform operations including “receiving, using the first air interface, a short-range signal from the first entity.”

Claim	Exemplary Infringement Analysis ¹
range signal from the first entity; and	On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, when conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone receives, using NFC (the first air interface), a short-range signal from the point-of-sale terminal (the first entity). How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. What is Tokenization? Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe. Will I receive a receipt after making a purchase with Samsung Pay? When paying with Samsung Pay you will receive a receipt for your purchases just as you would with a physical card. You will receive a notification confirmation about your transaction, but you will not receive a separate physical or digital receipt from Samsung Pay. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. Tip: In most countries or regions, smaller transactions don't require you to unlock your phone. Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. Step 3: If prompted, follow the on-screen instructions Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen. • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. https://support.google.com/wallet/answer/12060043?hl=en#

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[10.g.] responsive to receiving the short-range signal from the first entity, sending to the first entity over the first air interface, information based on the second data	The Accused Products are configured for, “responsive to receiving the short-range signal from the first entity, sending to the first entity over the first air interface, information based on the second data received from the first device.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, when conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone sends to the point-of-sale terminal (the first entity) over NFC (the first air interface) information associated with businesses (the second data) received from the base station (the first device). This information (e.g., a transaction-specific dynamic digital token) is

Claim	Exemplary Infringement Analysis ¹
received from the first device; and	associated with the information provided by Samsung (the second data) received from the base station (the first device). The Samsung smartphone sends the information in response to receiving the short-range signal (NFC signal) from the point-of sale terminal. How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. What is Tokenization? Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. Tip: In most countries or regions, smaller transactions don't require you to unlock your phone. Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. Step 3: If prompted, follow the on-screen instructions Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen. • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. https://support.google.com/wallet/answer/12060043?hl=en#

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant's bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn't stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What's more, your device token functions independently from your physical card. It's linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you're buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[10.h.] independent of performing a transaction to pay for one or more items, receiving by the smartphone a communications service from a	The Accused Products are configured to perform operations including “independent of performing a transaction to pay for one or more items, receiving by the smartphone a communications service from a wireless network, using a second air interface that differs from the first air interface.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, when conducting financial transactions via Samsung Pay and/or Google Pay, a Samsung smartphone receives a communications service from a wireless network using a cellular data network or WiFi (a second air interface), which differs from NFC (the

Claim	Exemplary Infringement Analysis ¹
wireless network, using a second air interface that differs from the first air interface,	first air interface). The receiving of the communications service is independent of performing a transaction to pay for one or more items. How to enable or disable Mobile data on your Galaxy phone Last Update date : Nov 17, 2021 Mobile data is an internet connection provided by a mobile network provider. You can https://www.samsung.com/latin_en/support/mobile-devices/how-to-enable-or-disable-mobile-data-on-your-galaxy-phone/ What is mobile data & how do I turn it on or off Mobile data is the internet connectivity provided by your mobile network provider. While your phone will automatically switch to Wi-Fi if a network is available, you can manually control your mobile data use by enabling and disabling it. You can also enable Data saver to prevent mobile data usage by apps that are running in the background. If you have disabled mobile data and would like to activate Wifi calling, you can find out more here. https://www.samsung.com/uk/support/mobile-devices/how-do-i-enable-or-disable-mobile-data/

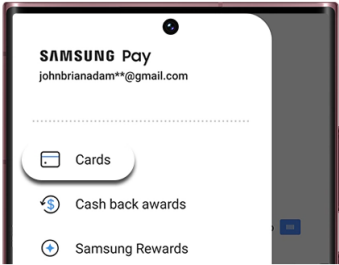
Claim	Exemplary Infringement Analysis ¹
	Q. How can I keep track of purchases I've made with Samsung Pay? A. The last 10 transactions made with Samsung Pay are viewable in the Samsung Pay app for one month from the date of purchase. Simply tap on a registered card in the app to see all the Samsung Pay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

Claim	Exemplary Infringement Analysis ¹
	View transaction history 1. Open Google Pay . 2. Under "Manage your Money," click See transaction history. 3. Here, you can click on any transaction to see the detailed transaction page. Troubleshoot to check your previous transaction history Your transaction history only contains those made through Google Pay and not all UPI or banking transactions. If you can't view your Google Pay transaction history, do the next steps. Step 1: Update Google Pay To check for updates, go to the Play Store or App Store. Step 2: Check email address for Google Pay If you registered more than one email address for your Google Pay account, go through the email selection steps again. 1. Open Google Pay . 2. Select your preferred language. 3. Enter your 10 digit phone number. 4. To accept all in-app permissions, tap Allow. 5. Enter the Google account registered to your mobile device and tap Continue. Tip: You can also add a new Google account. 6. To secure your Google Pay app , select Use screen lock or Use Google PIN. Tip: Under screen lock, you can choose pattern lock, fingerprint sensor, or passcode. 7. Add a bank account. If you used only one email address to register a Google Pay account, wait for 3 to 4 hours then try to check your transaction history again. If you can't check it, it can be due to poor cellular reception or network coverage. https://support.google.com/pay/india/answer/7430307?hl=en#:~:text=View%20transaction%20history%20%20Open%20Google%20Pay%20.,any%20transaction%20to%20see%20the%20detailed%20transaction%20page

Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[10.i.] wherein said transmitting first data and said receiving second data are performed over an air interface that differs from the first air interface.	The Accused Products are configured to perform operations including “wherein said transmitting first data and said receiving second data are performed over an air interface that differs from the first air interface.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, the transmitting of the first data and the receiving of the second data are performed over a cellular data network or WiFi (an air interface), which differs from NFC (the first air interface). In one example, the first and second data are sent to a base station that is part of a cellular data network or WiFi. How to enable or disable Mobile data on your Galaxy phone Last Update date : Nov17,2021 Mobile data is an internet connection provided by a mobile network provider. You can https://www.samsung.com/latin_en/support/mobile-devices/how-to-enable-or-disable-mobile-data-on-your-galaxy-phone/

Claim	Exemplary Infringement Analysis ¹
	What is mobile data & how do I turn it on or off Mobile data is the internet connectivity provided by your mobile network provider. While your phone will automatically switch to Wi-Fi if a network is available, you can manually control your mobile data use by enabling and disabling it. You can also enable Data saver to prevent mobile data usage by apps that are running in the background. If you have disabled mobile data and would like to activate Wifi calling, <a data-bbox="1167 613 1415 638" href="#">you can find out more here. <a data-bbox="457 662 1665 695" href="https://www.samsung.com/uk/support/mobile-devices/how-do-i-enable-or-disable-mobile-data/">https://www.samsung.com/uk/support/mobile-devices/how-do-i-enable-or-disable-mobile-data/

Claim	Exemplary Infringement Analysis ¹																																												
	<table><tr><td>Network</td><td></td><td></td></tr><tr><td>2G GSM</td><td>3G UMTS</td><td>4G FDD LTE</td></tr><tr><td>GSM850,GSM900,DCS1800,PCS1900</td><td>B1(2100),B2(1900),B4(AWS),B5(850),B8(900)</td><td>B1(2100),B2(1900),B3(1800),B4(AWS),B5(850),B7(2600),B8(900),B12(700),B13(700),B14(700),B18(800),B19(800),B20(800),B25(1900),B26(850),B28(700),B29(700),B30(2300),B66(AWS-3),B71(600)</td></tr><tr><td>4G TDD LTE</td><td>SIM Slot Type</td><td>5G FDD Sub6</td></tr><tr><td>B38(2600),B39(1900),B40(2300),B41(2500),B46(5200),B48(3600)</td><td>SIM 1 + Embedded SIM</td><td>N1(2100),N7(2600),N28(700),N66(AWS-3),N71(600)</td></tr><tr><td>5G TDD Sub6</td><td>5G TDD mmWave</td><td></td></tr><tr><td>N258(26GHz),N260(39GHz),N261(28GHz)</td><td>N41(2500),N78(3500)</td><td></td></tr><tr><td>Connectivity</td><td></td><td></td></tr><tr><td>Wi-Fi Connectivity</td><td>USB</td><td>Bluetooth®</td></tr><tr><td>802.11 a/b/g/n/ac/ax 2.4G+5GHz+6GHz, HE160, MIMO, 1024-QAM</td><td>USB 3.2 Gen 1</td><td>Bluetooth v5.3</td></tr><tr><td>Location Technology</td><td>Earjack</td><td>MHL</td></tr><tr><td>GPS,Glonass,Beidou,Galileo</td><td>USB Type-C</td><td>No</td></tr><tr><td>Wi-Fi Direct</td><td>NFC</td><td>PC Sync.</td></tr><tr><td>Yes</td><td>Yes</td><td>Smart Switch (PC version)</td></tr></table>			Network			2G GSM	3G UMTS	4G FDD LTE	GSM850,GSM900,DCS1800,PCS1900	B1(2100),B2(1900),B4(AWS),B5(850),B8(900)	B1(2100),B2(1900),B3(1800),B4(AWS),B5(850),B7(2600),B8(900),B12(700),B13(700),B14(700),B18(800),B19(800),B20(800),B25(1900),B26(850),B28(700),B29(700),B30(2300),B66(AWS-3),B71(600)	4G TDD LTE	SIM Slot Type	5G FDD Sub6	B38(2600),B39(1900),B40(2300),B41(2500),B46(5200),B48(3600)	SIM 1 + Embedded SIM	N1(2100),N7(2600),N28(700),N66(AWS-3),N71(600)	5G TDD Sub6	5G TDD mmWave		N258(26GHz),N260(39GHz),N261(28GHz)	N41(2500),N78(3500)		Connectivity			Wi-Fi Connectivity	USB	Bluetooth®	802.11 a/b/g/n/ac/ax 2.4G+5GHz+6GHz, HE160, MIMO, 1024-QAM	USB 3.2 Gen 1	Bluetooth v5.3	Location Technology	Earjack	MHL	GPS,Glonass,Beidou,Galileo	USB Type-C	No	Wi-Fi Direct	NFC	PC Sync.	Yes	Yes	Smart Switch (PC version)
Network																																													
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GSM850,GSM900,DCS1800,PCS1900	B1(2100),B2(1900),B4(AWS),B5(850),B8(900)	B1(2100),B2(1900),B3(1800),B4(AWS),B5(850),B7(2600),B8(900),B12(700),B13(700),B14(700),B18(800),B19(800),B20(800),B25(1900),B26(850),B28(700),B29(700),B30(2300),B66(AWS-3),B71(600)																																											
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802.11 a/b/g/n/ac/ax 2.4G+5GHz+6GHz, HE160, MIMO, 1024-QAM	USB 3.2 Gen 1	Bluetooth v5.3																																											
Location Technology	Earjack	MHL																																											
GPS,Glonass,Beidou,Galileo	USB Type-C	No																																											
Wi-Fi Direct	NFC	PC Sync.																																											
Yes	Yes	Smart Switch (PC version)																																											
	https://www.samsung.com/us/smartphones/galaxy-s23/buy/galaxy-s23-128gb-unlocked-sm-s911ulixaa/?modelCode=SM-S911ULIAXAA&cid=pla-ecommm-pfs-mob-us-google-na-01172023-170137-&ds_e=GOOGLE-cr:0-pl:264703705-&ds_c=CN~Other+Phones+Pmax_ID~n_PR~mxmul_SB~ecom_PH~on_KS~pmax_MK~usnat_OB~conv_FS~lo_F~Phones_BS~mx_KM~na-&ds_ag=-&ds_k=&gad_source=1&gclid=EA1aIQobChMI6ITisqH6hgMVwXR_AB3jjQEnEAQYAiABEGIpQfD_BwE&gclid=aw.ds																																												

Claim	Exemplary Infringement Analysis ¹
	Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on your phone. 2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card. 4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions. 5. If you have any questions about the terms, contact the card issuer. 6. Once the card is added, you can start using it to make in-store purchases with your phone! https://www.samsung.com/us/support/answer/ANS00045170/

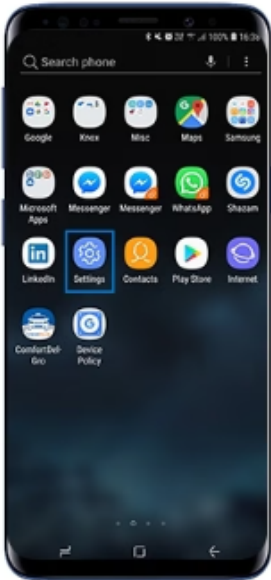
Claim	Exemplary Infringement Analysis ¹
	How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide. This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed. Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards. https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88

Claim	Exemplary Infringement Analysis ¹
	If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps: 1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment cards. The app will activate the camera and ask you to aim it at the front side of your credit or debit card. Once the app detects the card number and expiry date, it will ask you to enter the security code CVC/CVV/CID (3-digit or 4-digit depending on the card type) and your name as it appears on the card. You can also manually enter all card details, including card number and expiry date. Just tap on the “Add card manually” option at the bottom when the app asks you to aim the camera at your card. Please note: The details required may vary based on your country and card provider, so simply follow the instructions inside the Samsung Pay app to add your card info such as card number, cardholder name, and expiration date. Double-check all details once they have been entered to make sure everything is correct. 2 Once you have added all the card details, tap on the “Next” option, and wait for the app to validate your card. Once that is done, agree to the terms and conditions of your bank if they show up. 3 You will then be asked to verify your card. You can choose from any of the verification methods shown on-screen (these may depend on your bank and/or card provider) and follow the instructions in the app to complete verification. When all this is done, you may also need to sign the card. Do that by drawing inside the box provided on the screen. https://www.samsung.com/levant/support/apps-services/how-can-i-add-my-credit-or-debit-cards-to-samsung-pay/

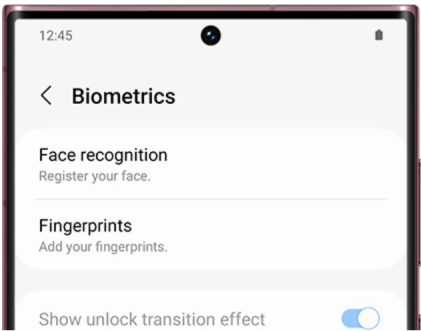
Claim	Exemplary Infringement Analysis ¹
	Add a debit or credit card to the Google Wallet app You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch. Add new card With the Google Wallet app ^ 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. • To add a card, use your camera or tap Enter details manually. 5. At the bottom, tap Save and continue. 6. Read the Issuer Terms and tap Accept. 7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. Tips: After this step: • You'll find a message that your card was added and is ready to make payments in: • Stores • Online • Or in apps where Google Pay is accepted • If you find a different message, learn to fix a problem. After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance. https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app

Claim	Exemplary Infringement Analysis ¹
	Verify your payment method in the Google Wallet app After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet. Tip: To get the code, make sure that your bank has your current phone number and email address. How you can verify Important: Some methods may not be available in your country or region. There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems. By email or text When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank. https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA

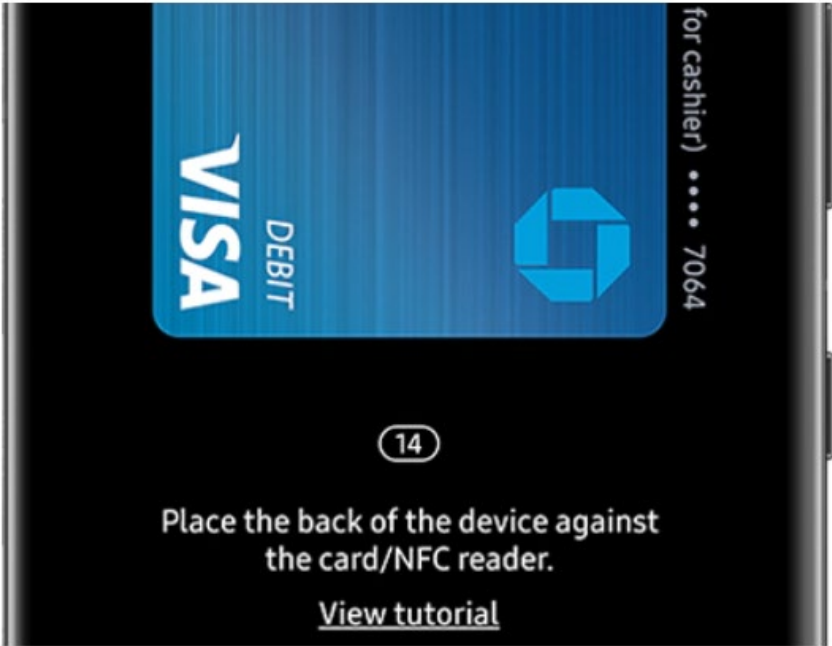
Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[11.] The smartphone of claim 10, wherein establishing the wireless short-range communications link between the smartphone and the first entity is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.	The Accused Products are configured to perform operations including “establishing the wireless short-range communications link between the smartphone and the first entity is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting financial transactions via Samsung Pay and/or Google Pay is configured to perform operations including establishing a wireless short-range communications link such as an NFC communications link between the Samsung smartphone and a point-of-sale terminal (the entity). Establishing the wireless short-range communications link is in response to at least a physiological parameter (e.g., facial recognition, an iris, or a fingerprint) having been sensed by at least one sensor of the smartphone (e.g., the facial. fingerprint, or iris scanner). Near Field Communication (NFC) technology allows users to make secure transactions, exchange digital content, and connect electronic devices with a touch. NFC transmissions are short range (from a touch to a few centimetres) and require the devices to be in close proximity. NFC is the technology in contactless cards, and the most common use of NFC technology in your smartphone is making easy payments with Samsung Pay. NFC can also be used to quickly connect with wireless devices and transfer data with Android Beam. https://www.samsung.com/uk/support/mobile-devices/what-is-nfc-and-how-do-i-use-it/ How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps: 1 Tap Settings  https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/

Claim	Exemplary Infringement Analysis ¹
	Set up and use fingerprint unlock  It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located. 1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. 2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. 3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. 4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. 5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. https://www.samsung.com/us/support/answer/ANS10001613/

Claim	Exemplary Infringement Analysis ¹
	Set up Facial recognition Note: To use Face recognition, you need to set a PIN, Pattern, or Password first. Your face is unique to you, which makes it one of the best security features in your arsenal. 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  https://www.samsung.com/us/support/answer/ANS00062630/

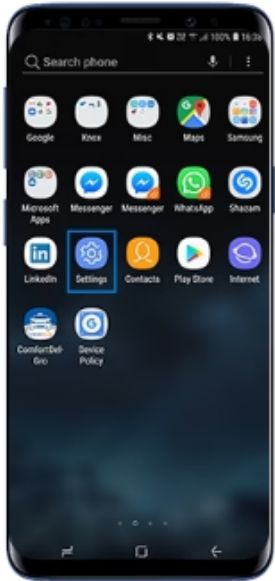
Claim	Exemplary Infringement Analysis ¹
	How to enable Iris authentication for Samsung Pay? Last Update date : Oct 08, 2020 The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device. Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay. https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	 https://www.samsung.com/us/support/answer/ANS00045102/

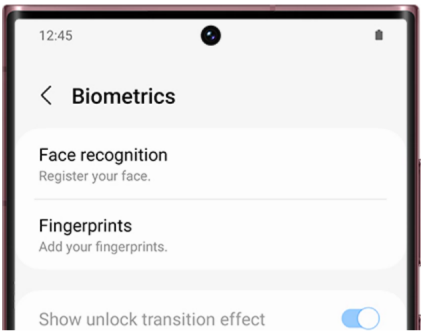
Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. Tip: In most countries or regions, smaller transactions don't require you to unlock your phone. Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. Step 3: If prompted, follow the on-screen instructions Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen. • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. https://support.google.com/wallet/answer/12060043?hl=en# Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.

Claim	Exemplary Infringement Analysis ¹
[12.] The smartphone of claim 10, wherein sending by the smartphone to the first entity, information based on the second data, is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.	The Accused Products are configured to perform operations including “wherein sending by the smartphone to the first entity, information associated with the second data, is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting financial transactions via Samsung Pay and/or Google Pay is configured to perform operations including sending by the Samsung smartphone to the first entity, information associated with the second data, which is performed responsive to at least one physiological parameter having been sensed by at least one sensor of the smartphone. How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. What is Tokenization? Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe. Will I receive a receipt after making a purchase with Samsung Pay? When paying with Samsung Pay you will receive a receipt for your purchases just as you would with a physical card. You will receive a notification confirmation about your transaction, but you will not receive a separate physical or digital receipt from Samsung Pay. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	Is Samsung Pay blocked by entering the PIN or fingerprint incorrectly? Samsung Pay allows you to make 5 attempts to unlock the application by authenticating with their IRIS (available on selected phones), fingerprint or PIN. After 5 attempts, the device then requests a security password (also 5 attempts). Thereafter, using an incorrect security password locks the phone for 30 seconds. The process is repeated 20 times (each block is longer) and then all data is deleted. https://www.samsung.com/uk/samsung-pay/faq/ Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps: 1 Tap Settings  https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/

Claim	Exemplary Infringement Analysis ¹
	Set up and use fingerprint unlock  It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located. 1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. 2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. 3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. 4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. 5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. https://www.samsung.com/us/support/answer/ANS10001613/

Claim	Exemplary Infringement Analysis ¹
	Set up Facial recognition Note: To use Face recognition, you need to set a PIN, Pattern, or Password first. Your face is unique to you, which makes it one of the best security features in your arsenal. 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  https://www.samsung.com/us/support/answer/ANS00062630/

Claim	Exemplary Infringement Analysis ¹
	How to enable Iris authentication for Samsung Pay? Last Update date : Oct 08, 2020 The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device. Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay. https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/

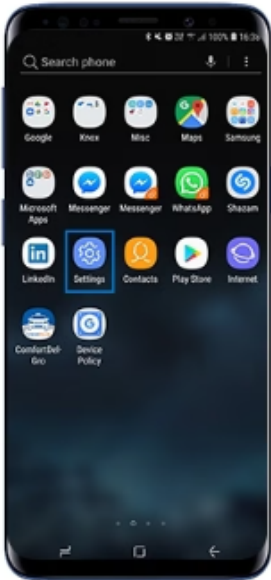
Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

Claim	Exemplary Infringement Analysis ¹
	Hello, Welcome to the Google Wallet community. Set up screen lock for tap to pay transactions Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment. To make contactless payments with Google Wallet, you must use a screen lock on your device for your security. You can unlock Google Wallet with several methods: • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock. Set or change a screen lock 1. Open your phone Settings app. 2. Tap Security. ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en

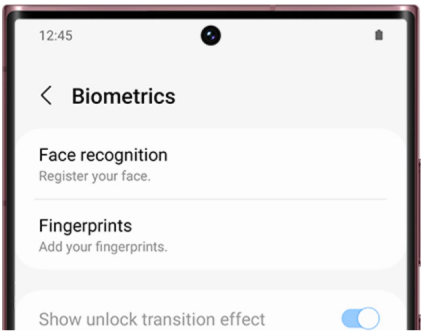
Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. Tip: In most countries or regions, smaller transactions don't require you to unlock your phone. Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. Step 3: If prompted, follow the on-screen instructions Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen. • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. https://support.google.com/wallet/answer/12060043?hl=en#

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant's bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn't stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What's more, your device token functions independently from your physical card. It's linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you're buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[13.] The smartphone of claim 10, wherein sending by the smartphone to the first entity, information based on the second data, is performed responsive	The Accused Products are configured to perform operations including “wherein sending by the smartphone to the first entity, information associated with the second data, is performed responsive to a value of at least one parameter associated with the smartphone.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations

Claim	Exemplary Infringement Analysis ¹
to a value of at least one parameter associated with the smartphone.	including sending by the Samsung smartphone to the first entity (the point-of-sale terminal) information based on the second data in response to physiological data (a value of a parameter associated with the smartphone). How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/ How is Samsung Pay secured? Samsung Pay uses Tokenization and Samsung KNOX to secure your payment information. Additionally, your fingerprint or a 4-digit PIN is required to authorize in-store purchases. On the new Galaxy S9, S9+, Note9, S8, S8+ or Note8 you can also use iris scanning* technology to keep your transactions secure. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps: 1 Tap Settings  https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/

Claim	Exemplary Infringement Analysis ¹
	Set up and use fingerprint unlock  It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located. 1 Navigate to Settings, then tap Security and privacy, and then tap Biometrics. Tap Fingerprints. 2 Enter your lock screen credentials. If you do not have a screen lock set up, you may be prompted to create one at this point. When you're ready, read the information, and then tap Continue. 3 Tap Register, and then use the on-screen prompts to register your fingerprint. When registering your fingerprint, make sure to fully cover the fingerprint sensor with your finger to prevent strong light from entering the fingerprint sensor. When you're finished, tap Done. 4 Next, make sure that the switch next to Fingerprint unlock is turned on. Note: If the fingerprint sensor on your device is located on the Side key or below the Side key, you can disable the "Fingerprint always on" option to prevent accidental unlocks. 5 To unlock your device using your finger, tap the screen or press the Power button or Side button. Then, place the registered finger on the fingerprint scanner, wherever it's located. The device will automatically unlock if it recognizes your fingerprint. https://www.samsung.com/us/support/answer/ANS10001613/

Claim	Exemplary Infringement Analysis ¹
	Set up Facial recognition Note: To use Face recognition, you need to set a PIN, Pattern, or Password first. Your face is unique to you, which makes it one of the best security features in your arsenal. 1. From Settings, swipe to and tap Security and privacy, and then tap Biometrics. 2. Tap Face recognition, and then enter your PIN or password. If you do not already have a secure screen lock, you will need to set one up. 3. Tap Continue, and then hold the phone 8-20 inches away as you position your face inside the circle. Hold the position until the progress bar reaches 100%. You may be prompted to remove your glasses to finish the process. 4. When you're done, adjust your desired settings.  https://www.samsung.com/us/support/answer/ANS00062630/

Claim	Exemplary Infringement Analysis ¹
	How to enable Iris authentication for Samsung Pay? Last Update date : Oct 08, 2020 The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device. Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay. https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. Tip: In most countries or regions, smaller transactions don't require you to unlock your phone. Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. Step 3: If prompted, follow the on-screen instructions Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen. • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. https://support.google.com/wallet/answer/12060043?hl=en#

Claim	Exemplary Infringement Analysis ¹
	Hello, Welcome to the Google Wallet community. Set up screen lock for tap to pay transactions Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. Some users may already need to verify to make a payment. If you're asked to verify it's you, complete verification steps on your device to make a payment. To make contactless payments with Google Wallet, you must use a screen lock on your device for your security. You can unlock Google Wallet with several methods: • PIN • Pattern • Password • Fingerprint • Iris scan • 3D face unlock Tip: Google Wallet doesn't work with 2D face unlock or screen locks like Smart Unlock or Knock to Unlock. Set or change a screen lock 1. Open your phone Settings app. 2. Tap Security. ◦ If you don't find "Security," you can get help at your phone manufacturer support site. 3. Tap Screen lock. ◦ If you already set a lock, you must enter your PIN, pattern, or password before you can choose a different one. 4. Tap the option you'd like to use. Follow the on-screen instructions. https://support.google.com/wallet/thread/267917558/how-to-add-biometric-security-in-order-to-pay?hl=en

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant's bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn't stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What's more, your device token functions independently from your physical card. It's linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you're buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[14.a] The smartphone of claim 10, wherein the operations further comprise: performing a second financial transaction of the plurality of	The Accused Products are configured to perform operations including “performing a second transaction of the plurality of financial transactions.” For example, a Samsung smartphone conducting a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations including performing a second transaction of the plurality of financial transactions.

Claim	Exemplary Infringement Analysis ¹
financial transactions by:	How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/ Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[14.b.] detecting by the smartphone that a proximity condition is satisfied between the smartphone and a second entity; wherein the second entity is distinct from the first entity and is further distinct from the first device;	The Accused Products are configured to perform operations including “detecting by the smartphone that a proximity condition is satisfied between the smartphone and a second entity, wherein the second entity is distinct from the first entity and is further distinct from the first device.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting financial transactions via Samsung Pay and/or Google Pay is configured to perform operations including detecting by the Samsung smartphone that the Samsung smartphone satisfies a proximity condition between itself and a second point-of-sale terminal (second entity) which is distinct from the first point-of-sale terminal and from the base station (first device). How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

Claim	Exemplary Infringement Analysis ¹
	Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. https://support.google.com/wallet/answer/12060043?hl=en Background on NFC Technology Based on the 13.56 MHz wireless communication protocol, the NFC technology allows wireless communication between two NFC-compliant devices up to 10 centimeters apart. Very convenient, this connection does not rely on Wi-Fi, 4G, LTE or similar technologies, and it doesn't cost anything to use: no need for the user to be skilled, does not need batteries, does not emit RF waves in the absence of a reader (it is a passive technology), NFC is within range everyone's range thanks to the massive deployment of NFC in smartphones. https://www.st.com/content/st_com/en/support/learning/essentials-and-insights/connectivity/nfc.html Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.

Claim	Exemplary Infringement Analysis ¹
[14.c.] establishing, using the first air interface, a wireless short-range communications link between the smartphone and the second entity, in response to the proximity condition having been satisfied between the smartphone and the second entity;	The Accused Products are configured to perform operations including “establishing, using the first air interface, a wireless short-range communications link between the smartphone and the second entity, in response to the proximity condition having been satisfied between the smartphone and the second entity.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting financial transactions via Samsung Pay and/or Google Pay is configured to perform operations including establishing, using the first air interface (NFC), a wireless short-range communications link between the Samsung smartphone and the second entity (second point-of-sale terminal), in response to the proximity condition having been satisfied between the Samsung smartphone and the second entity. How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

Claim	Exemplary Infringement Analysis ¹
	Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. https://support.google.com/wallet/answer/12060043?hl=en How Does Near-Field Communication Work? Near-field communication is a wireless connectivity technology that is based on RFID. It uses induction coupling to enable communication between two compatible devices that are close. It enables users to automatically transfer data bi-directionally between two NFC-enabled devices by just touching both of them or by bringing them close to each other. NFC operates at the globally unlicensed 13.56 MHz frequency. It has three different data transfer rates – i.e., 212 kbit/s, 106 kbit/s, and 424 kbit/s. https://www.spiceworks.com/tech/networking/articles/what-is-near-field-communication/

Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[14.d.] receiving, using the first air interface, a short-range signal from the second entity; and	The Accused Products are configured to perform operations including “receiving, using the first air interface, a short-range signal from the second entity.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting financial transactions via Samsung Pay and/or Google Pay is configured to perform operations including receiving, using the first air interface (NFC), a short-range signal from the second entity (second point-of-sale terminal). How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. https://www.samsung.com/uk/samsung-pay/faq/

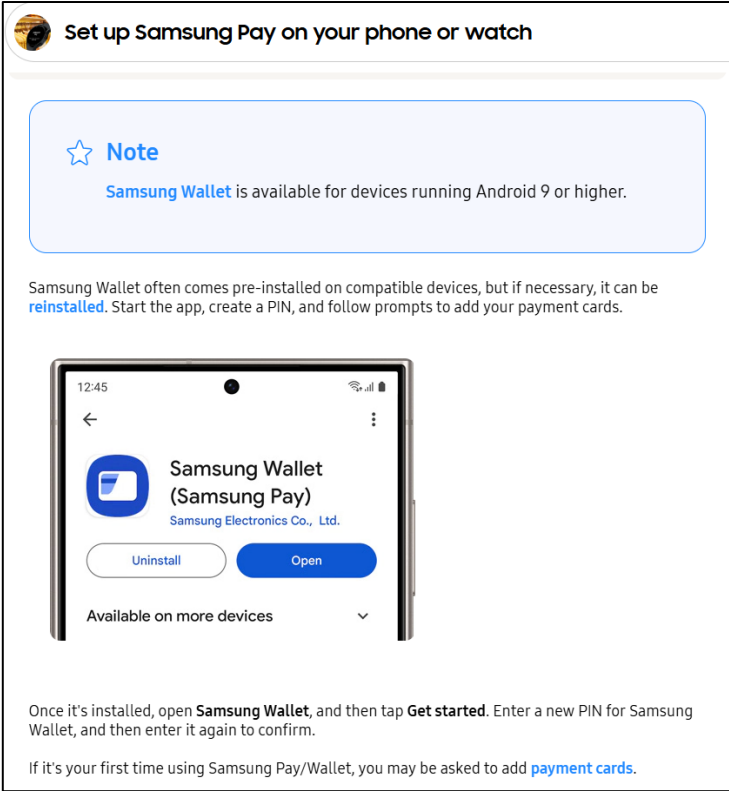
Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google Wallet wherever you find the contactless or Google Pay symbols. They're located on the payment terminal screen or cash register at checkout. You can buy items with your phone or pay for transit on trains and buses on contactless terminals with either of these logos:   <i>Google Pay symbol Contactless symbol</i> https://support.google.com/wallet/answer/12060043?hl=en

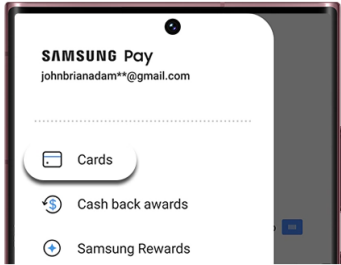
Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. Tip: In most countries or regions, smaller transactions don't require you to unlock your phone. Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. Step 3: If prompted, follow the on-screen instructions Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen. • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. https://support.google.com/wallet/answer/12060043?hl=en# Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.

Claim	Exemplary Infringement Analysis ¹
[14.e.] responsive to receiving the short-range signal from the second entity, sending by the smartphone to the second entity over the first air interface; information associated with the second data received from the first device.	The Accused Products are configured to perform operations including “responsive to receiving the short-range signal from the second entity, sending by the smartphone to the second entity over the first air interface; information associated with the second data received from the first device.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting financial transaction via Samsung Pay and/or Google Pay is configured to perform operations including sending to the point-of-sale terminal (the second entity) over NFC (the first air interface) information associated with businesses (the second data) received from the base station (the first device). This information (e.g. a transaction-specific dynamic digital token) is associated with the information provided by Samsung (the second data) received from the base station (the first device). The Samsung smartphone sends the information in response to receiving the short-range signal (NFC signal) from the point-of sale terminal. How does Samsung Pay work? Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments. How do I make in-store purchases with Samsung Pay? - Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. - Next, select the card you want to pay with. - You can authenticate by IRIS (available on selected phones), fingerprint or pin. - Hover your phone about 2-4 cm over the card reader where you'd usually tap your physical card to complete the transaction. What is Tokenization? Samsung Pay uses network tokenization technology that replaces your real card details with a dynamic digital token that is transmitted instead of your physical card's number. So your transactions remain secure, and your shopping stays safe. https://www.samsung.com/uk/samsung-pay/faq/

Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. Tip: In most countries or regions, smaller transactions don't require you to unlock your phone. Step 2: Hold the back of your phone to the payment reader When you're done paying, a blue check mark appears on the screen. If the check mark isn't on your screen: • Try to hold your phone in a different way. Your NFC antenna could be near the top or bottom of your device. • Hold your phone closer to the payment reader. • Hold your phone to the payment reader for a few extra seconds. If there's a check mark but the cashier says that the payment didn't work: • Double-check if the store accepts mobile payments. • Contact your bank. There may be an issue with your card and your bank may have declined the transaction. If the transaction is declined, you aren't charged. Step 3: If prompted, follow the on-screen instructions Some stores ask for a PIN or signature. If you're asked, follow the steps on the screen. • Debit cards: Enter the PIN that you set up with your bank. This PIN is different from the one you use to unlock your device. • Credit cards: For larger transactions, sign the receipt or the on-screen signature box. https://support.google.com/wallet/answer/12060043?hl=en#

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant's bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn't stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What's more, your device token functions independently from your physical card. It's linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you're buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[15.a] The smartphone of claim 10, wherein said transmitting by the smartphone first data to a first device includes transmitting	The Accused Products are configured to perform operations including “wherein said transmitting by the smartphone first data to a first device includes transmitting by the smartphone data relating to a request to pay for a transaction.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations including transmitting by the Samsung smartphone data relating to a request to pay for a transaction (the first data) to a base station (first device).

Claim	Exemplary Infringement Analysis ¹
by the smartphone data relating to a request to pay for a transaction; and	 The screenshot shows the 'Set up Samsung Pay on your phone or watch' screen. It includes a 'Note' box stating 'Samsung Wallet is available for devices running Android 9 or higher.' Below this, it says 'Samsung Wallet often comes pre-installed on compatible devices, but if necessary, it can be reinstalled. Start the app, create a PIN, and follow prompts to add your payment cards.' A central image shows a smartphone screen with the 'Samsung Wallet (Samsung Pay)' app page, featuring 'Uninstall' and 'Open' buttons. Below the image, it says 'Once it's installed, open Samsung Wallet, and then tap Get started. Enter a new PIN for Samsung Wallet, and then enter it again to confirm.' At the bottom, it says 'If it's your first time using Samsung Pay/Wallet, you may be asked to add payment cards.' https://www.samsung.com/us/support/answer/ANS00045081/

Claim	Exemplary Infringement Analysis ¹
	Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on your phone. 2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card. 4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions. 5. If you have any questions about the terms, contact the card issuer. 6. Once the card is added, you can start using it to make in-store purchases with your phone! https://www.samsung.com/us/support/answer/ANS00045170/

Claim	Exemplary Infringement Analysis ¹
	How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide. This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed. Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards. https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88

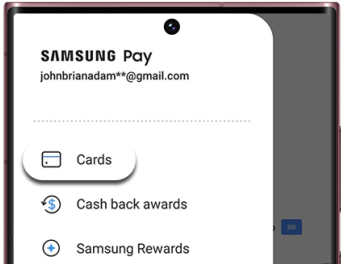
Claim	Exemplary Infringement Analysis ¹
	If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps: 1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment cards. The app will activate the camera and ask you to aim it at the front side of your credit or debit card. Once the app detects the card number and expiry date, it will ask you to enter the security code CVC/CVV/CID (3-digit or 4-digit depending on the card type) and your name as it appears on the card. You can also manually enter all card details, including card number and expiry date. Just tap on the “Add card manually” option at the bottom when the app asks you to aim the camera at your card. Please note: The details required may vary based on your country and card provider, so simply follow the instructions inside the Samsung Pay app to add your card info such as card number, cardholder name, and expiration date. Double-check all details once they have been entered to make sure everything is correct. 2 Once you have added all the card details, tap on the “Next” option, and wait for the app to validate your card. Once that is done, agree to the terms and conditions of your bank if they show up. 3 You will then be asked to verify your card. You can choose from any of the verification methods shown on-screen (these may depend on your bank and/or card provider) and follow the instructions in the app to complete verification. When all this is done, you may also need to sign the card. Do that by drawing inside the box provided on the screen. https://www.samsung.com/levant/support/apps-services/how-can-i-add-my-credit-or-debit-cards-to-samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	Add a debit or credit card to the Google Wallet app You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch. Add new card With the Google Wallet app ^ 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. • To add a card, use your camera or tap Enter details manually. 5. At the bottom, tap Save and continue. 6. Read the Issuer Terms and tap Accept. 7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. Tips: After this step: • You'll find a message that your card was added and is ready to make payments in: • Stores • Online • Or in apps where Google Pay is accepted • If you find a different message, learn to fix a problem. After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance. https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app

Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[15.b] wherein said receiving by the smartphone second data from the first device includes receiving by the smartphone data relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a transaction.	The Accused Products are configured to perform operations including “wherein said receiving by the smartphone second data from the first device includes receiving by the smartphone data relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a transaction.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations including receiving data relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a transaction (the first data) from a base station (first device). How Samsung Pay protects your data When you add a card When you add your payment card to Samsung Pay, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (i.e., Visa®, MasterCard®, or American Express®) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Pay fraudulently. Learn more about security and tokenization in Samsung Pay. https://www.samsung.com/us/support/answer/ANS00043932/

Claim	Exemplary Infringement Analysis ¹
	Verify your payment method in the Google Wallet app After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet. Tip: To get the code, make sure that your bank has your current phone number and email address. How you can verify Important: Some methods may not be available in your country or region. There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems. By email or text When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank. https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant’s bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn’t stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What’s more, your device token functions independently from your physical card. It’s linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you’re buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[16.a] The smartphone of claim 10, wherein said operations further comprise: transmitting third data to a second device; the second	The Accused Products are configured to perform operations including “wherein said operations further comprise: transmitting third data to a second device; the second device being distinct from the first device and further being distinct from the first entity” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations including transmitting by the Samsung smartphone third data (financial institution account information distinct from

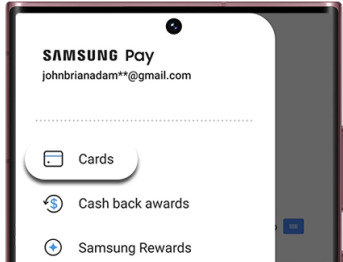
Claim	Exemplary Infringement Analysis ¹
device being distinct from the first device and further being distinct from the first entity;	the first data) to a second device (a base station) that is distinct from the first device and further being distinct from the first entity. Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on your phone. 2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card. 4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions. 5. If you have any questions about the terms, contact the card issuer. 6. Once the card is added, you can start using it to make in-store purchases with your phone! https://www.samsung.com/us/support/answer/ANS00045170/

Claim	Exemplary Infringement Analysis ¹
	Add a debit or credit card to the Google Wallet app You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch. Add new card With the Google Wallet app ^ 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. • To add a card, use your camera or tap Enter details manually. 5. At the bottom, tap Save and continue. 6. Read the Issuer Terms and tap Accept. 7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. Tips: After this step: • You'll find a message that your card was added and is ready to make payments in: • Stores • Online • Or in apps where Google Pay is accepted • If you find a different message, learn to fix a problem. After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance. https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app

Claim	Exemplary Infringement Analysis ¹
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[16.b] receiving by the smartphone fourth data from the second device relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a financial transaction;	The Accused Products are configured to perform operations including “receiving by the smartphone fourth data from the second device relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a financial transaction.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations including receiving by the Samsung smartphone fourth data from the second device (a base station) relating to an acknowledgement and/or authorization of enabling a mode/function to pay for a financial transaction. How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide. This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed. Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards. https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88

Claim	Exemplary Infringement Analysis ¹
	Verify your payment method in the Google Wallet app After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet. Tip: To get the code, make sure that your bank has your current phone number and email address. How you can verify Important: Some methods may not be available in your country or region. There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems. By email or text When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank. https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant's bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn't stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What's more, your device token functions independently from your physical card. It's linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you're buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[16.c] wherein said transmitting by the smartphone third data to a second device and said receiving by the smartphone fourth data from the second device are	The Accused Products are configured to perform operations including “wherein said transmitting by the smartphone third data to a second device and said receiving by the smartphone fourth data from the second device are performed over the air interface that differs from the first air interface.” For example, a Samsung smartphone conducting a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations including transmitting by the Samsung smartphone third data to a second device and receiving by the Samsung smartphone fourth data from the second device are performed over the cellular data network or WiFi (second air interface) that differs from the first air interface (NFC).

Claim	Exemplary Infringement Analysis ¹
performed over the air interface that differs from the first air interface.	Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on your phone. 2. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.  3. Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card. 4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions. 5. If you have any questions about the terms, contact the card issuer. 6. Once the card is added, you can start using it to make in-store purchases with your phone! https://www.samsung.com/us/support/answer/ANS00045170/

Claim	Exemplary Infringement Analysis ¹
	How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) for approval. A one-time password (OTP) may be requested by the card issuer to verify you are the cardholder. If your card is ever lost or stolen, this will prevent the card from being added to Samsung Wallet fraudulently. Learn more about security and tokenization in Samsung Wallet in our FAQ guide. This process takes place every time you add a payment card. A new token will be generated even if you are attempting to add a card that was recently removed. Samsung does not store or have access to the payment information added to Samsung Wallet. The last four digits of the card number will be displayed on the card image in Samsung Wallet to help you manage your cards. https://www.samsung.com/us/support/answer/ANS10002617/?msocid=11f87435ebd96d0b25a660c9ea286c88

Claim	Exemplary Infringement Analysis ¹
	If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps: 1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment cards. The app will activate the camera and ask you to aim it at the front side of your credit or debit card. Once the app detects the card number and expiry date, it will ask you to enter the security code CVC/CVV/CID (3-digit or 4-digit depending on the card type) and your name as it appears on the card. You can also manually enter all card details, including card number and expiry date. Just tap on the “Add card manually” option at the bottom when the app asks you to aim the camera at your card. Please note: The details required may vary based on your country and card provider, so simply follow the instructions inside the Samsung Pay app to add your card info such as card number, cardholder name, and expiration date. Double-check all details once they have been entered to make sure everything is correct. 2 Once you have added all the card details, tap on the “Next” option, and wait for the app to validate your card. Once that is done, agree to the terms and conditions of your bank if they show up. 3 You will then be asked to verify your card. You can choose from any of the verification methods shown on-screen (these may depend on your bank and/or card provider) and follow the instructions in the app to complete verification. When all this is done, you may also need to sign the card. Do that by drawing inside the box provided on the screen. https://www.samsung.com/levant/support/apps-services/how-can-i-add-my-credit-or-debit-cards-to-samsung-pay/

Claim	Exemplary Infringement Analysis ¹
	Add a debit or credit card to the Google Wallet app You can add a supported card to Google Wallet to pay in stores with your phone or smartwatch. Add new card With the Google Wallet app ^ 1. Open the Google Wallet app . 2. At the bottom, tap Add to Wallet . 3. Tap Payment card. • Any cards you saved to your Google Account are shown. 4. Tap New credit or debit card. • To add a card, use your camera or tap Enter details manually. 5. At the bottom, tap Save and continue. 6. Read the Issuer Terms and tap Accept. 7. If you're asked to verify your payment method, choose an option from the list. Learn how to verify your payment method. Tips: After this step: • You'll find a message that your card was added and is ready to make payments in: • Stores • Online • Or in apps where Google Pay is accepted • If you find a different message, learn to fix a problem. After you add a card, you might find a small transaction on your account from Google Wallet. This transaction checks that your card and account are valid. This transaction will soon disappear and doesn't affect your balance. https://support.google.com/wallet/answer/12058983?hl=en#zippy=%2Cwith-the-google-wallet-app

Claim	Exemplary Infringement Analysis ¹
	Verify your payment method in the Google Wallet app After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification code comes from your bank, not Google Wallet. Tip: To get the code, make sure that your bank has your current phone number and email address. How you can verify Important: Some methods may not be available in your country or region. There are several options to verify your payment method. Choose the one that you'd like to use. After you get your code, enter it in the Google Wallet app. If the code doesn't work or there's nowhere to enter it, check below for how to fix common problems. By email or text When you verify this way, your bank sends a verification code within a few minutes. If you don't receive one, tap Get another email or Get another text. If you continue to have issues, contact your bank. https://support.google.com/wallet/answer/12098871?sjid=13565450557356631843-NA

Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, you provide that number to the merchant, and that number is then sent along to a handful of other parties like the merchant's bank, the card network (an organization that facilitates transactions between banks and merchants), the payment service provider and more. In contrast, Google Wallet creates a device-specific virtual account number, or device token, for each payment method you add, so your real card number isn't stored on your device or shared with merchants. Thanks to this tokenization, the only parties who have your actual FPAN when you make a purchase are the bank that issued the card and the card network. What's more, your device token functions independently from your physical card. It's linked to your bank account or line of credit, not the card itself. So you can think of a device token as a super-safe messenger between your bank account or line of credit and whoever you're buying something from. https://blog.google/products/google-pay/device-tokens-google-wallet/ Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants.
[17] The smartphone of claim 10, wherein said operations further comprise: responsive to performing a financial transaction, causing data to be	The Accused Products are configured to perform operations including “wherein said operations further comprise: responsive to performing a financial transaction, causing data to be transmitted selectively to a plurality of predetermined devices and further causing data to be received selectively from said plurality of predetermined devices.” On information and belief, the Accused Products include software configured to execute this claim limitation. Plaintiff reserves its right to supplement these contentions with the corresponding source code. For example, a Samsung smartphone conducting a financial transaction via Samsung Pay and/or Google Pay is configured to perform operations

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

Claim	Exemplary Infringement Analysis ¹
	Data use for more helpful Google products & services Activity data allows for more helpful products & services The activity data saved in your Google Account provides helpful and personalized experiences in Google products, such as faster searching and automatic recommendations. At any time, you can control what activity gets saved to your account, download your data, or delete your activity. Data also helps us: • Make sure our services work as intended. • Monitor outages or troubleshooting issues that you report to us. • Make improvements to our services. For example, knowledge of which search terms are often misspelled helps us improve spell-check features used across our services. https://support.google.com/googlepay/answer/10400210?hl=en

View transaction history

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

Troubleshoot to check your previous transaction history

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

Step 1: Update Google Pay

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

Step 2: Check email address for Google Pay

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

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

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

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

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	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendants