

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF TEXAS
MARSHALL DIVISION**

INTERCURRENCY SOFTWARE LLC	§	
	§	
v.	§	Case No. 2:24-cv-00976-JRG
	§	(Lead Case)
WISE PLC	§	
 Xe.com INC.	 §	 Case No. 2:24-cv-01059-JRG
	§	(Member Case)
 OFX GROUP LIMITED	 §	 Case No. 2:24-cv-01066-JRG
	§	(Member Case)

PRELIMINARY INFRINGEMENT CONTENTIONS

In accordance with the Order Governing Proceedings issued in this case, Intercurrency Software LLC (“Plaintiff”) respectfully serves these Preliminary Infringement Contentions against Wise PLC (“Wise” or “Defendant”).

Appended hereto are charts setting forth where in the Accused Instrumentalities (as defined in the operative Complaint) each element of each Asserted Claim is found.

The Asserted Patents are as follows: U.S. Patent No. 10,062,107 (the “’107 Patent”); U.S. Patent No. 10,776,863 (the “’863 Patent”); U.S. Patent No. 11,449,930 (the “’930 Patent”); and U.S. Patent No. 11,620,701 (the “’701 Patent”) (hereinafter collectively referred to as “the Asserted Patents”).

The Asserted Claims are as follows:

- U.S. Patent 10,062,107 Claims 1;
- U.S. Patent 10,776,863 Claims 1;
- U.S. Patent 11,449,930 Claims 1.
- U.S. Patent No. 11,620,701 Claims 1 & 8.

The priority date of each of the Asserted Patents is April 18, 2007.

The expiration date of the Asserted Patents is October 28, 2033.

To the extent Defendant challenges either the priority date or the expiration date of any Asserted Patent or of individual Asserted Claim, Plaintiff contends that any such challenge must be raised with specificity contemporaneous with Defendant's Invalidity Contentions. Given the central importance of the priority date (the "date of invention") to the issues of claim construction and validity, Plaintiff will move to preclude any such argument or challenge not timely raised.

In addition to the appended Claim Charts, Plaintiff is producing all document in its possession, custody, and control (if any) evidencing conception and reduction to practice of the Asserted Claims, as well as copies of the file histories for each of the Asserted Patents.

Dated: March 11, 2025

Respectfully Submitted

/s/ Christopher A. Honea

M. Scott Fuller

Texas Bar No. 24036607

sfuller@ghiplaw.com

Randall Garteiser

Texas Bar No. 24038912

rgarteiser@ghiplaw.com

Christopher A. Honea

Texas Bar No. 24059967

chonea@ghiplaw.com

GARTEISER HONEA, PLLC

119 W. Ferguson Street

Tyler, Texas 75702

Telephone: (903) 705-7420

Facsimile: (903) 405-3999

ATTORNEYS FOR PLAINTIFF

Preliminary Infringement Claim Chart
Intercurrency Software LLC v. Wise PLC.
Case No. 2:24-cv-976
U.S. Patent No. 11,620,701
Asserted Claims: 1 & 8

Plaintiff provides this Infringement Chart based upon its best reasonable evaluation of publicly available information as of the date of service hereof. Most, if not all, of the infringing functionality is proprietary to Defendant; thus, Plaintiff reserves its right to supplement these Contentions as necessary following full technical production on the part of Defendant and following full review of the relevant historical source code for the Accused Instrumentalities by Plaintiff's experts to be designated in due course of this litigation.

As of the date of preparation of this Infringement Chart, which is being undertaken without the benefit of discovery, Plaintiff believes and alleges that each element is literally present in the Accused Instrumentalities. To the extent discovery reveals infringement occurs in manners or using systems different than those believed to be made, used, and sold by Defendant, Plaintiff intends to argue that such differences are nevertheless infringing under the Doctrine of Equivalents.

This Infringement Chart is applicable to methods practiced and/or implemented by or in connection with all iterations of the Accused Instrumentalities made, used, sold, and/or offered for sale, from and after the date falling prior to the date of filing of the Original Complaint in this litigation, and extending through the expiration of the '701 Patent. Plaintiff contends, and hereupon alleges, that all such iterations, versions, and progressively more robust implementations of the Accused Instrumentalities during the period of infringement nevertheless infringe the Asserted Claims in substantially the same or identical manner as is set forth herein.

In preparing these Charts, and for the sake of completeness, Plaintiff has included the preambles for each Asserted Claim. In so doing, Plaintiff does not contend that such preambles are in any way limiting on any Asserted Claim.

For each element of these Charts, it is herein alleged to infringe literally, or in the alternative, under the doctrine of equivalents.

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities)
Asserted Claim Element	Preliminary Infringement Contention
Claim 1 [1.P]: A platform for trading an asset, the platform comprising:	To the extent the preamble is limiting, the Accused Instrumentalities offers a platform for trading an asset (e.g. Wise platform accessed through <i>Wise.com</i> website on desktop or mobile application <i>Wise Payment Ltd. (Wise App)</i> on a smartphone/tablet device). More specifically, the method of infringement involves providing a platform that enables users to trade money across multiple markets, with currency conversion facilitating transactions in USD, GBP, EUR, and other fiat currencies. Wise platform offers real-time quotes for trading the money as well as market data shown in a consolidated manner on user device. Additionally, Wise provides real-time currency exchange rate quotes through its website and app, enabling users to transact money efficiently while maintaining their preferred currency as a reference.

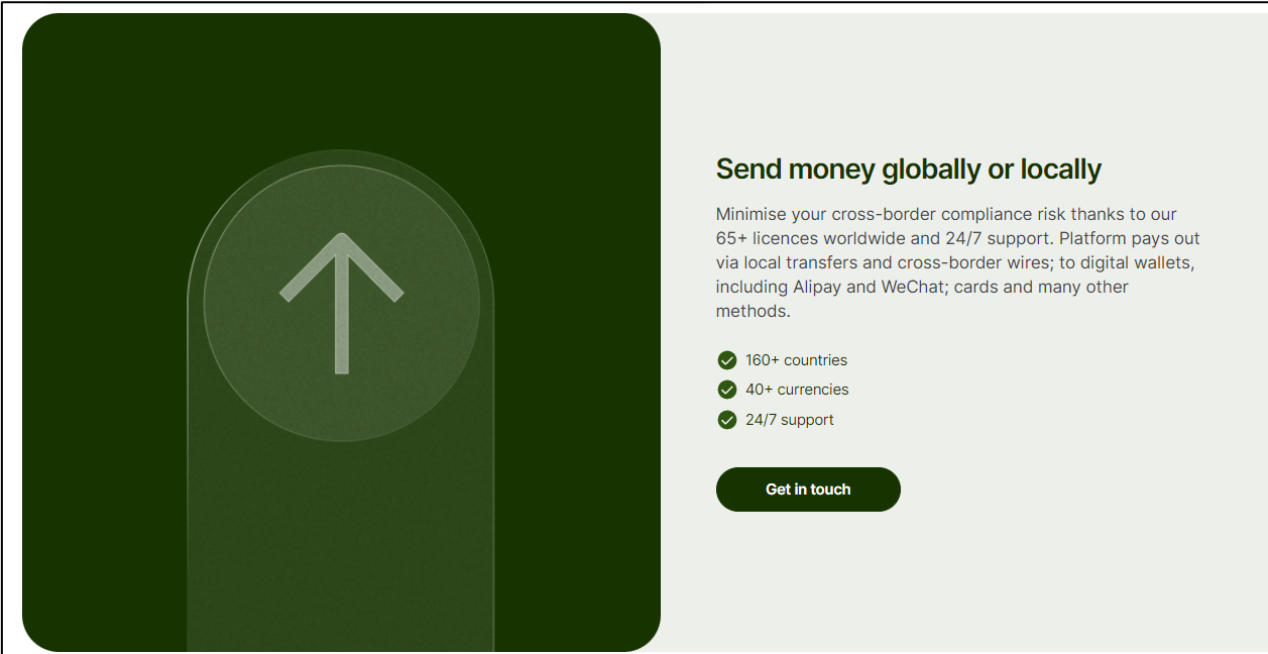
U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	<i>See, https://wise.com/us/business/</i>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	★ Trustpilot 4.3/5 from 241,101 reviews INTERNATIONAL MONEY TRANSFERS Join over 12.8 million people who choose Wise for fast and secure <u>online money transfers</u>. Save <u>up to 3x</u> when sending money abroad. Millions of happy customers <u>See what they have to say</u> Is Wise safe? <u>Yes, here's why</u> 🔒 Rate guaranteed (8h) 1 USD = 58.9490 PHP You send exactly 1,000  USD ▾ Recipient gets 58,391.34  PHP ▾ Paying with  Connected bank account (ACH) Change > Connected bank account (ACH) fee2.49 USD Our fee6.97 USD Total included fees (0.95%)9.46 USD You could save up to 37.27 USD Should arrive by Wednesday Compare fees Send money See https://wise.com/us/send-money/

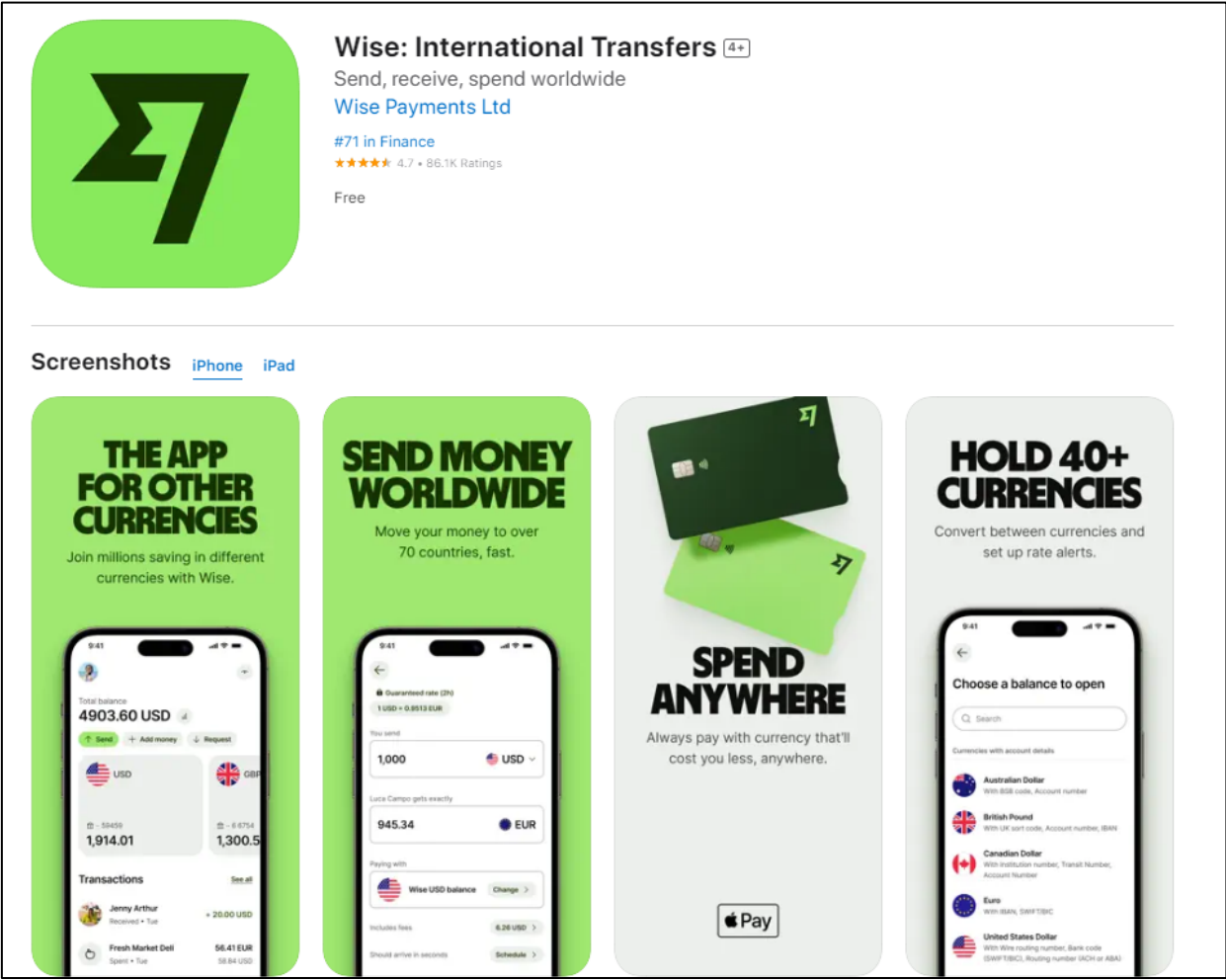
U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)						
	How much does it cost to transfer USD to EUR? Pay a small, flat fee and percentage To send money in USD to EUR, you pay a small, flat fee of 7 USD + 0.29% of the amount that's converted (you'll always see the total cost upfront). See our transfer calculator. Fee depends on your chosen transfer type Some transfer types have different fees which are usually tiny. No hidden fees No big fees, hidden or otherwise. So it's cheaper than what you're used to. 7 WISE Fees for our low cost transfers <table> <tr> <td>Fixed fee</td> <td>7 USD</td> </tr> <tr> <td>Variable fee up to 25,139 USD/month</td> <td>0.29%</td> </tr> <tr> <td>Variable fee more than 25,139 USD/month</td> <td><u>Discount applies</u></td> </tr> </table> See https://wise.com/us/send-money/	Fixed fee	7 USD	Variable fee up to 25,139 USD/month	0.29%	Variable fee more than 25,139 USD/month	<u>Discount applies</u>
Fixed fee	7 USD						
Variable fee up to 25,139 USD/month	0.29%						
Variable fee more than 25,139 USD/month	<u>Discount applies</u>						

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	🏠 Rate guaranteed (15h) 1 USD = 57.7240 PHP You send exactly 1,000 🇺🇸 USD ▾ Sending over 20,000 GBP or equivalent? We'll discount our fee Recipient gets 57,177.35 🇵🇭 PHP ▾ Paying with 🏠 Connected bank account (ACH) Change > Connected bank account (ACH) fee 2.49 USD Our fee 6.98 USD Total included fees (0.95%) 9.47 USD You could save up to 35.25 USD Should arrive by Monday, February 17 Send money Minimum fees, and getting lower We'll never disguise fees in the exchange rate to charge your business more. Wise Business shows the real amounts you'll pay or receive, and you'll get instant transaction notifications to track your payments in real-time.

See, <https://wise.com/us/business/>

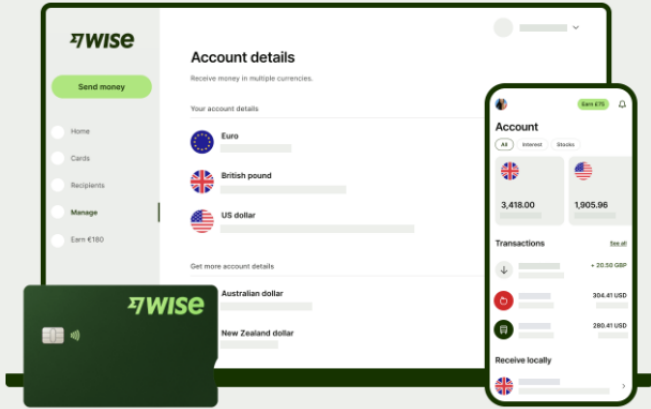
U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	 Send money globally or locally Minimise your cross-border compliance risk thanks to our 65+ licences worldwide and 24/7 support. Platform pays out via local transfers and cross-border wires; to digital wallets, including Alipay and WeChat; cards and many other methods. ✓ 160+ countries ✓ 40+ currencies ✓ 24/7 support Get in touch <i>See, https://wise.com/platform/</i>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	What is a Wise Account? With Wise, you can hold money in 40+ currencies, and convert between them at the mid-market rate whenever you need. It’s free to sign up, and there are no monthly fees. <u>Learn about pricing here.</u> You can <u>get account details</u> for <u>USD*</u>, GBP, EUR, AUD*, NZD, CAD, HUF, RON*, and SGD — with more currencies on the way. Share these details with your friends, companies or customers to get money from around the world. You can also <u>receive money without sharing your bank details</u>. You can send money from your Wise balance to a bank account outside of Wise whenever you like. We’ll charge a <u>fixed fee</u> and a conversion fee when you send to a different currency. Sending and receiving money between Wise Accounts in the same currency is free. You can spend money in different currencies around the world <u>with the Wise card</u> and get low conversion fees — check this on <u>our pricing page</u>. For the most up-to-date pricing and fee information, please read our <u>Terms of Use</u> for your region. <i>See, https://wise.com/help/articles/2897226/what-is-a-wise-account</i>

U.S. Patent No. 11,620,701	WISE ("the Accused Instrumentalities")
	 See, https://apps.apple.com/us/app/wise-international-transfers/id612261027
[1.A]: a trading server, coupled to a client machine	The Accused Instrumentalities uses a trading server, coupled to a client machine associated with a user, receiving an indicator of a first currency from the client machine, wherein the trading server is configured to couple to at least

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
associated with a user, receiving an indicator of a first currency from the client machine, wherein the trading server is configured to couple to at least one currency exchange server and at least one market exchange server, the trading server is further configured to calculate costs and fees in the first currency to own or sell the asset being traded in a second currency, the costs and fees are caused to be displayed on a display device of the client machine and are dynamically changed in accordance with a first prevailing exchange rate between the first currency and the second currency, and even when a market value of the asset remains unchanged, and	one currency exchange server and at least one market exchange server, the trading server is further configured to calculate costs and fees in the first currency to own or sell the asset being traded in a second currency, the costs and fees are caused to be displayed on a display device of the client machine and are dynamically changed in accordance with a first prevailing exchange rate between the first currency and the second currency, and even when a market value of the asset remains unchanged. More specifically, Wise.com interface screen has a currency tab which allows the user to select the preferred currency for trading money in a market where another currency is used for exchange. For example, Wise.com website and Wise mobile app provide a user-friendly interface enabling traders to specify the currency in which they wish to conduct transactions. Users can hold their money in USD, GBP, or other currencies and seamlessly convert it into EUR, AUD, or other required currencies. Moreover, the Wise platform offers a web server that enables users to open a trading account via the Wise mobile application or Wise.com website. This consolidated platform allows traders to manage and trade their money—denominated in currencies such as GBP, USD, and EUR—while accessing both market data and currency conversion rates through a single trading account. When exchanging money on Wise.com website or Wise application, the platform includes commissions and currency conversion fees, which are displayed in the trader’s preferred currency (e.g., USD). The trading server also provides the prevailing exchange rate in the selected preferred currency at the time of the transaction. If the asset is being traded in a different market currency, such as EUR or GBP, the platform dynamically updates the bid or ask price based on fluctuations in the exchange rate. This allows the user to anticipate the approximate cost of the transaction before finalizing it.

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	What is a Wise Account? With Wise, you can hold money in 40+ currencies, and convert between them at the mid-market rate whenever you need. It’s free to sign up, and there are no monthly fees. <u>Learn about pricing here.</u> You can <u>get account details</u> for <u>USD*</u>, GBP, EUR, AUD*, NZD, CAD, HUF, RON*, and SGD — with more currencies on the way. Share these details with your friends, companies or customers to get money from around the world. You can also <u>receive money without sharing your bank details.</u> You can send money from your Wise balance to a bank account outside of Wise whenever you like. We’ll charge a <u>fixed fee</u> and a conversion fee when you send to a different currency. Sending and receiving money between Wise Accounts in the same currency is free. You can spend money in different currencies around the world <u>with the Wise card</u> and get low conversion fees — check this on <u>our pricing page.</u> For the most up-to-date pricing and fee information, please read our <u>Terms of Use</u> for your region. <i>See, https://wise.com/help/articles/2897226/what-is-a-wise-account</i>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	 Get a multi-currency account to better prep for future payments. A <u>Wise Business account</u> lets you hold money in 55+ currencies. So if you see a great exchange rate, take advantage and convert your money for future payments. <i>See, https://wise.com/gb/business/invoices</i>

The image shows a login portal for WISE. A red rectangular box highlights the main login area, which includes the heading "Welcome back.", a link for "New to Wise? Sign up", input fields for "Your email address" and "Your password", a green "Log in" button, a link for "Trouble logging in?", and social login options for Google, Facebook, and Apple. A red arrow points from a text box on the right to the login area.

Welcome back.

New to Wise? [Sign up](#)

Your email address

Your password

Log in

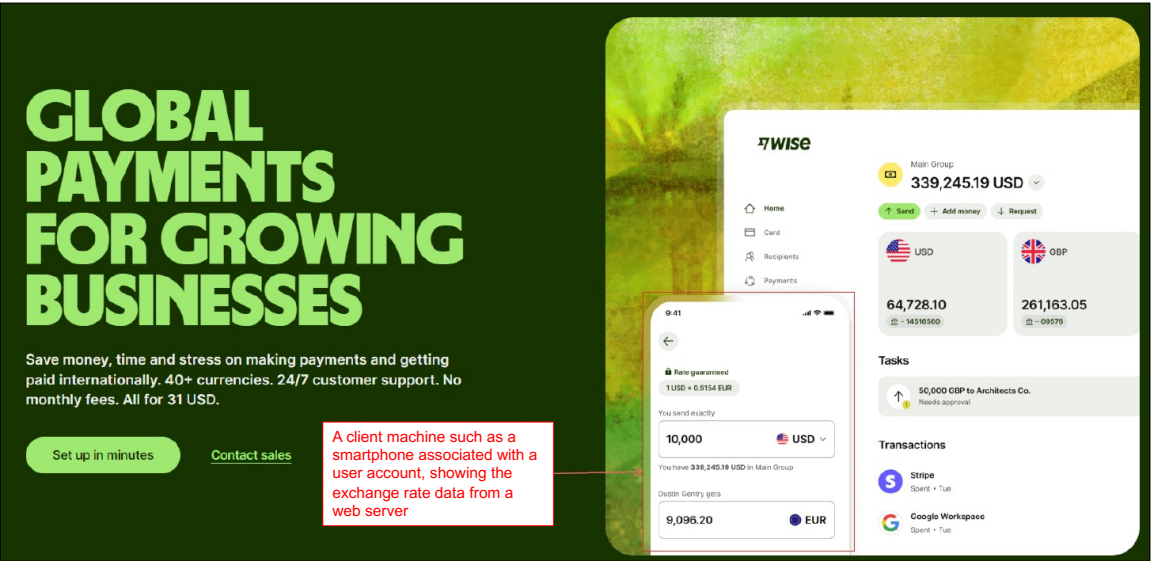
[Trouble logging in?](#)

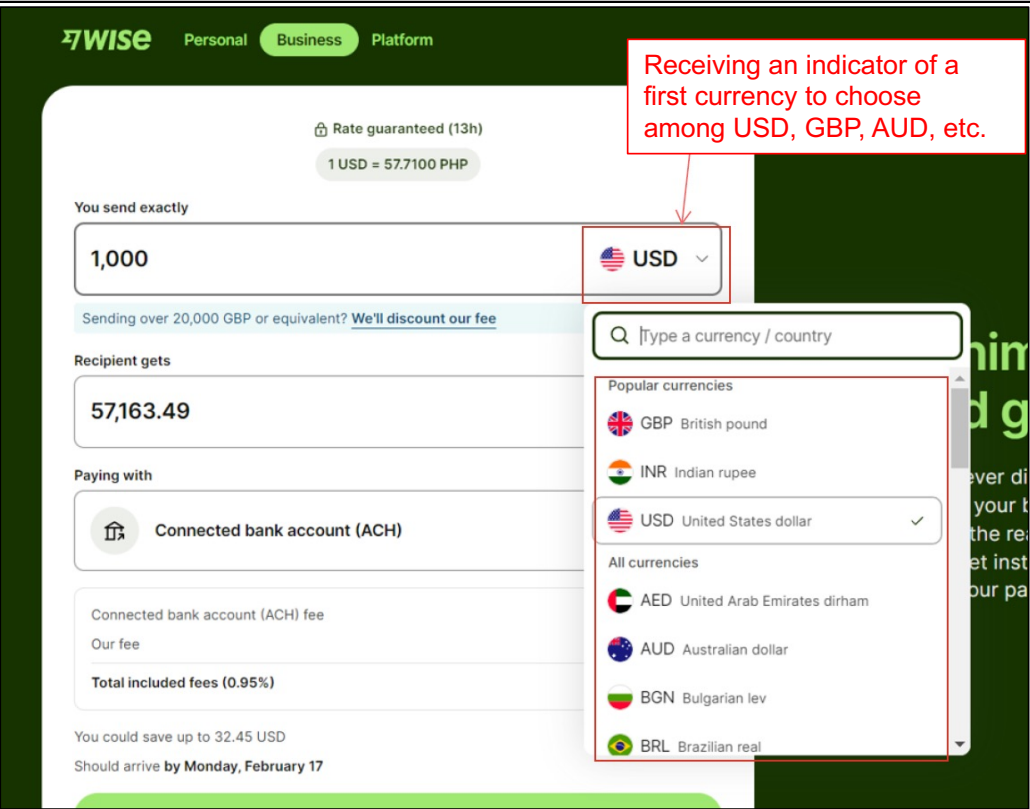
Or log in with

Google, Facebook, Apple

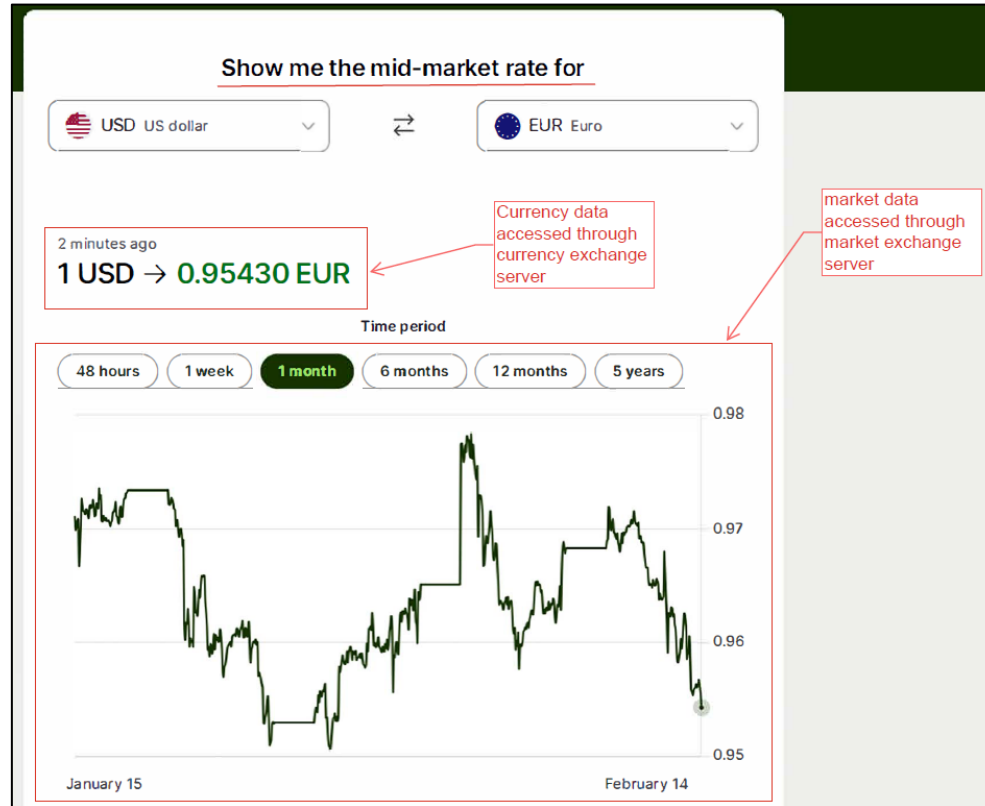
Login portal that connects wise platform with web servers

See, <https://wise.com/login> (Annotated)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	 A client machine such as a smartphone associated with a user account, showing the exchange rate data from a web server See, https://wise.com/us/business/ (annotated)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	 Receiving an indicator of a first currency to choose among USD, GBP, AUD, etc. See, https://wise.com/us/business/ (annotate)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	 EXCHANGE RATE ALERTS The Wise exchange rate notifications bring you live information so you can keep track of the REAL exchange rate. Stay ahead of sneaky hidden exchange rate mark ups. <i>See, https://wise.com/tools/exchange-rate-alerts/?fromCurrency=GBP&toCurrency=EUR</i>



See, <https://wise.com/tools/exchange-rate-alerts/?fromCurrency=GBP&toCurrency=EUR> (annotated)

The screenshot displays the WISE Business interface for sending money. At the top, it states 'Rate guaranteed (15h)' and shows the exchange rate '1 USD = 57.7240 PHP'. The 'You send exactly' section shows '1,000' USD. A note indicates a discount for large transfers: 'Sending over 20,000 GBP or equivalent? We'll discount our fee'. The 'Recipient gets' section shows '57,177.35' PHP. The 'Paying with' section shows 'Connected bank account (ACH)' with a 'Change' button. A fee breakdown table is shown below, and a green 'Send money' button is at the bottom.

Paying with	
Connected bank account (ACH) fee	2.49 USD
Our fee	6.98 USD
Total included fees (0.95%)	9.47 USD

You could save up to 35.25 USD
Should arrive **by Monday, February 17**

Send money

Minimum fees, and getting lower

We'll never disguise fees in the exchange rate to charge your business more. Wise Business shows the real amounts you'll pay or receive, and you'll get instant transaction notifications to track your payments in real-time.

See, <https://wise.com/us/business/>

How much does it cost to transfer USD to PHP?

Pay a small, flat fee and percentage

To send money in USD to PHP, you pay a small, flat fee of 7.43 USD + 0.57% of the amount that's converted (you'll always see the total cost upfront). [See our transfer calculator.](#)

Fee depends on your chosen transfer type

Some transfer types have different fees which are usually tiny.

No hidden fees

No big fees, hidden or otherwise. So it's cheaper than what you're used to.

7WISE

Fees for our low cost transfers

Fixed fee **7.43 USD**

Variable fee **0.57%**
up to 25,154 USD/month

Variable fee **Discount applies**
more than 25,154 USD/month

See, <https://wise.com/us/send-money/>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	Convert currencies in your Wise Account <u>You always get the real exchange rate. You'll only pay a small fee to convert the money in your account into another currency.</u> Get started Asset being traded in first fiat currency as GBP Convert 5,000 GBP 16.45 GBP 4983.55 GBP 1.20086 Our fee 16.45 GBP Variable fee 16.45 GBP (0.33%) Asset being traded in second fiat currency as EUR To 5,984.55 EUR Wise platform fee in first currency Rate See, https://wise.com/gb/pricing/business/hold-fees?sourceAmount=5000&sourceCurrency=GBP&targetCurrency=EUR&track=false (annotated)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	What are dynamic charges? For the information on your account and transfer fees, check the <u>Terms of Use</u> for your region and our <u>pricing page</u>. <u>When you transfer or convert money, you may see an additional type of charge in the calculator called a dynamic charge.</u> We may add it when you’re sending or converting a currency that’s less used around the world, or when foreign exchange markets are volatile. We’ll always be upfront about our fees, so if you don’t see the dynamic charge in the calculator starting a new payment, it means it doesn’t apply to you. Will this mean an increase in prices? Dynamic charges don’t necessarily mean an increase in prices. In fact, it may mean a decrease. <u>These charges show the latest cost of exchanging currencies — so they may go up or down.</u> Why do we use dynamic charges? <u>The fees you pay include the cost of currencies we buy or sell to move your money around. For most of them, this cost is relatively stable, but in some cases, it can change often and fast.</u> When this happens, we often have to stop transactions with these currencies. That’s why sometimes we may show the dynamic charges to make sure our services remain available to you. See, https://wise.com/help/articles/2amMyWoOyhgTL0CkDcY2m4/what-are-dynamic-charges (emphasis added)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	How do live rate transfers work? There are 2 types of exchange rates you can get on your transfer: a live rate, and a <u>guaranteed rate</u>. <u>A live rate means that your transfer will be converted using the rate that's live at the time your money gets to Wise. It means that when you set up your transfer, you won't know exactly how much your recipient will get, because the rate will change in the time it takes your money to reach Wise from your bank account.</u> How do I know if I've got a live rate for my transfer? <u>Most of the time, your transfer will have a guaranteed rate. But sometimes, Wise can't offer you a guaranteed rate. This can happen if the exchange rate is really volatile.</u> You can tell if your transfer is using the live rate, because when you set it up you'll see a message saying the exchange rate isn't guaranteed. <i>See, https://wise.com/help/articles/2978018/how-do-live-rate-transfers-work (emphasis added)</i>

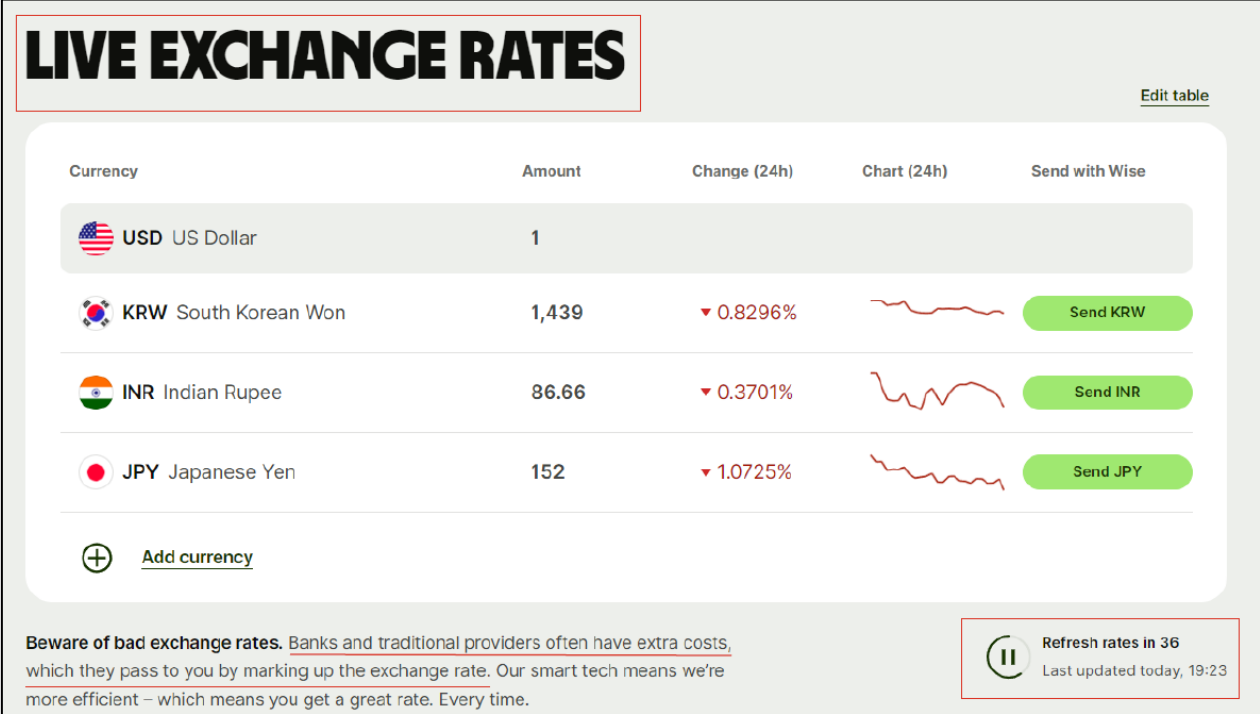
USD US dollar ⇌ EUR Euro

1 USD = 0.955250 EUR •
Mid-market exchange rate
2 minutes ago

You send exactly
1,000 USD

Provider	Exchange rate (1 USD → EUR)	Transfer fee	Recipient gets Sending 1,000 USD
WISE	0.955250 • Mid-market rate [?]	6.26 USD Transparent fee [?]	949.27 EUR Send money
Instarem.	0.946392 •	0.00 USD	946.39 EUR -2.88 EUR ⚠
xoom A PayPal Service	0.943647 •	0.00 USD	943.65 EUR -5.62 EUR

See. <https://wise.com/us/compare/> (annotated)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	 <i>See, https://wise.com/us/currency-converter/ (emphasis added)</i>
[1.B]: wherein the trading server is configured to conduct a transaction of the asset by transporting a transaction request to the market exchange server upon receiving an order from the trader, and reach a	The Accused Instrumentalities trading server is configured to conduct a transaction of the asset by transporting a transaction request to the market exchange server upon receiving an order from the trader, and reach a settlement based on a second prevailing exchange rate as soon as the transaction of the asset is performed in accordance with conditions set by the trader, and wherein the second prevailing exchange rate is calculated from the at least one currency exchange server right before the transaction takes place, executed costs and fees in the settlement per the second prevailing exchange rate are not identical to the displayed costs and fees with the first prevailing exchange rate before the transaction of the asset took place. More specifically, the Wise platform allows traders to enter the amount of money they wish to trade, specifying their preferred currency for the transaction. Once the order is submitted,

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
settlement based on a second prevailing exchange rate as soon as the transaction of the asset is performed in accordance with conditions set by the trader, and wherein the second prevailing exchange rate is calculated from the at least one currency exchange server right before the transaction takes place, executed costs and fees in the settlement per the second prevailing exchange rate are not identical to the displayed costs and fees with the first prevailing exchange before the transaction of the asset took place.	the platform transmits the transaction request to the market exchange server. The server then displays the status and details of the trading order on-screen. Additionally, the Wise platform continuously monitors market conditions to facilitate order execution. Using its matching engines, Wise provides access to one of the largest and deepest spot liquidity pools in the global markets. Once an order is processed, the Xe account provides detailed settlement information, including the quantity of currency, order types, preferred currency, and any associated fees and commissions. The order details also include the prevailing exchange rate at the time of the bid or ask price. Since exchange rates fluctuate constantly, the actual rate used for the transaction may differ slightly from the rate displayed when the order was placed. As a result, the actual exchange rate used to execute the transaction just before it is completed in the market may differ slightly from the initial exchange rate displayed on the platform when the order was placed. This mechanism ensures that traders have a comprehensive understanding of their transactions, accounting for any variations in exchange rates and associated costs.

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	In 2024, Wise Platform celebrated a strong year of growth and hit significant milestones. In Q4, we announced new partnerships with some of the world’s largest financial institutions, spoke at leading industry conferences and hosted payment leaders at our second Wise Connect event in Singapore. Before we get stuck in, here’s a quick reminder of what Wise Platform is and why leading banks choose to partner with us. Wise Platform enables banks, financial institutions, and businesses to integrate Wise’s cutting-edge infrastructure directly into their platforms. This provides advanced technology and one of the largest international payment networks in the world, allowing for fast, secure, and affordable transactions for end users. Our infrastructure is powered by 90+ local gateway banking partners, 65+ licences and 6 direct connections to local payment systems, enabling fast, reliable and low-cost cross-border payments in 40+ currencies across 190+ countries. <i>See, https://wise.com/gb/blog/wise-platform-mission-update-q4-2024 (emphasis added)</i>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	See, https://wise.com/us/business/ (annotate)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	COMPARE THE BEST EXCHANGE RATES Comparing prices for international money transfers can be challenging. We’ve created this comparison table to help you identify hidden fees in exchange rate markups. See, https://wise.com/gb/compare/

The Wise platform forwards transaction requests to various financial and banking partners to secure the best available exchange rate

Provider	Exchange rate (1 GBP → EUR)	Transfer fee	Recipient gets Sending 1,000 GBP
Wise	1.20168 • Mid-market exchange rate ^[7] 10 minutes ago	3.88 GBP Transparent fee ^[7]	1,197.02 EUR Send money
Instarem.	1.19325 •	0.00 GBP	1,193.25 EUR -3.77 EUR ⚠
STARLING BANK	1.20127 • Mid-market rate ^[7]	9.50 GBP	1,189.86 EUR -7.16 EUR
Remitly	1.18942 •	0.00 GBP	1,189.42 EUR -7.60 EUR
OFX	1.18863 •	0.00 GBP	1,188.63 EUR -8.39 EUR
xoom by PayPal	1.18417 •	1.99 GBP	1,181.81 EUR -15.21 EUR
monese	1.20137 • Mid-market rate ^[7]	20.00 GBP	1,177.34 EUR -19.68 EUR
MoneyGram	1.17573 •	0.00 GBP	1,175.73 EUR -21.29 EUR
RBS	1.17408 •	0.00 GBP	1,174.08 EUR -22.94 EUR
NatWest	1.17399 •	0.00 GBP	1,173.99 EUR -23.03 EUR

See, <https://wise.com/gb/compare/>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)						
	Rate guaranteed (11h) 1 USD = 0.9550 EUR You send exactly 1,000 USD Sending over 20,000 GBP or equivalent? We'll discount our fee Recipient gets 948.97 EUR Paying with Connected bank account (ACH) Change > <table border="1"> <tr> <td>Connected bank account (ACH) fee</td> <td>2.49 USD</td> </tr> <tr> <td>Our fee</td> <td>3.77 USD</td> </tr> <tr> <td>Total included fees (0.63%)</td> <td>6.26 USD</td> </tr> </table> You could save up to 38.07 USD Should arrive in 3 hours Send money Minimum fees, and getting lower We'll never disguise fees in the exchange rate to charge your business more. Wise Business shows the real amounts you'll pay or receive, and you'll get instant transaction notifications to track your payments in real-time. See, https://wise.com/gb/business/ (emphasis added)	Connected bank account (ACH) fee	2.49 USD	Our fee	3.77 USD	Total included fees (0.63%)	6.26 USD
Connected bank account (ACH) fee	2.49 USD						
Our fee	3.77 USD						
Total included fees (0.63%)	6.26 USD						

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	What are dynamic charges? For the information on your account and transfer fees, check the <u>Terms of Use</u> for your region and our <u>pricing page</u>. <u>When you transfer or convert money, you may see an additional type of charge in the calculator called a dynamic charge.</u> We may add it when you’re sending or converting a currency that’s less used around the world, or when foreign exchange markets are volatile. We’ll always be upfront about our fees, so if you don’t see the dynamic charge in the calculator starting a new payment, it means it doesn’t apply to you. Will this mean an increase in prices? Dynamic charges don’t necessarily mean an increase in prices. In fact, it may mean a decrease. <u>These charges show the latest cost of exchanging currencies — so they may go up or down.</u> Why do we use dynamic charges? <u>The fees you pay include the cost of currencies we buy or sell to move your money around. For most of them, this cost is relatively stable, but in some cases, it can change often and fast.</u> When this happens, we often have to stop transactions with these currencies. That’s why sometimes we may show the dynamic charges to make sure our services remain available to you. See, https://wise.com/help/articles/2amMyWoOyhgTL0CkDcY2m4/what-are-dynamic-charges (emphasis added)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	How do live rate transfers work? There are 2 types of exchange rates you can get on your transfer: a live rate, and a <u>guaranteed rate</u>. <u>A live rate means that your transfer will be converted using the rate that's live at the time your money gets to Wise. It means that when you set up your transfer, you won't know exactly how much your recipient will get, because the rate will change in the time it takes your money to reach Wise from your bank account.</u> How do I know if I've got a live rate for my transfer? <u>Most of the time, your transfer will have a guaranteed rate. But sometimes, Wise can't offer you a guaranteed rate. This can happen if the exchange rate is really volatile.</u> You can tell if your transfer is using the live rate, because when you set it up you'll see a message saying the exchange rate isn't guaranteed. <i>See, https://wise.com/help/articles/2978018/how-do-live-rate-transfers-work (emphasis added)</i>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	How we work out a comparison for exact amounts that we haven’t collected When we collect data from providers, we do it using different “amounts”. So, pretending we’re a customer again, we might go through the transfer process with £100, £500 and £2000. What that means, is that for some providers, the amount(s) we entered when we used their service might not be the same as the one you’ve just seen in the comparison table. The data is collected in specific thresholds and if the amount of transfer is in between these thresholds, we used the provider's rate applicable for the higher transfer threshold. For example, if a provider has a threshold of 5,000 EUR and 10,000 EUR, and we want to calculate the total cost of sending 5,500 EUR, then we will use the exchange rate and fee for sending 10,000 EUR. Generally, providers give better exchange rates and charge smaller fees for higher-value transfers, this approach helps to reduce the risk of inflating the cost of using the relevant provider, in fact it may show a better rate for the relevant providers than what they may actually be. What all this means for you <u>This means that the ‘transfer fee’ and ‘rate’ you see in the comparison table might be slightly different to the ones each provider currently has on their website. In fact, the comparison table might show a better transfer fee and a better exchange rate for all the providers.</u> <i>See, https://wise.com/gb/compare/disclaimer (emphasis added)</i>

LIVE EXCHANGE RATES[Edit table](#)

Currency	Amount	Change (24h)	Chart (24h)	Send with Wise
 USD US Dollar	1			
 KRW South Korean Won	1,439	▼ 0.8296%		Send KRW
 INR Indian Rupee	86.66	▼ 0.3701%		Send INR
 JPY Japanese Yen	152	▼ 1.0725%		Send JPY
+ Add currency				

Beware of bad exchange rates. Banks and traditional providers often have extra costs, which they pass to you by marking up the exchange rate. Our smart tech means we're more efficient – which means you get a great rate. Every time.



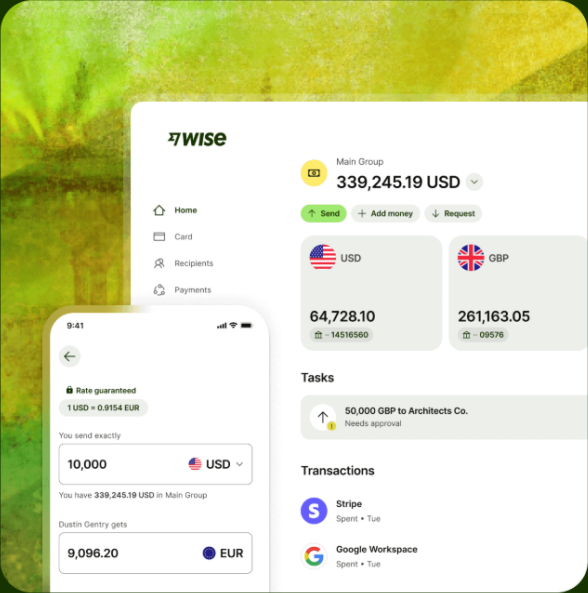
Refresh rates in 36

Last updated today, 19:23

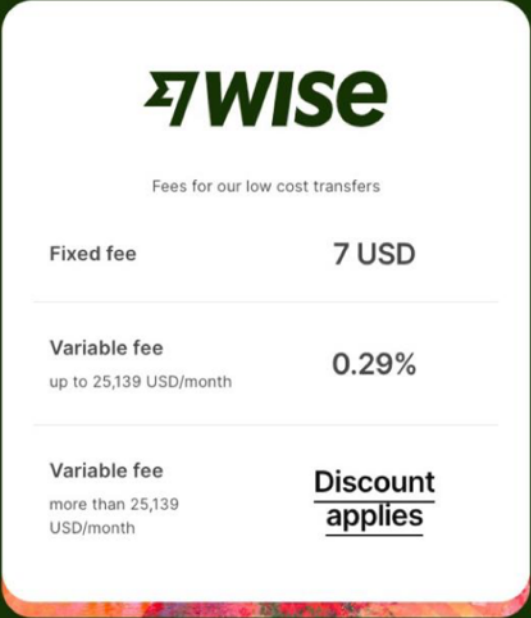
See, <https://wise.com/us/currency-converter/> (emphasis added)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	How can I check the status of my transfer? For every transfer you set up, we try to give you as much information as possible in our money tracker. It’s so you can see where your money is at every step. To check the money tracker: 1. Log in to your Wise account 2. Click Details on the transfer you’d like to track Today, we deliver over 80% of transfers within 2 hours of the estimated time you see on the money tracker. But sometimes, it can take a little longer. Here are some of the most common reasons why your transfer might be delayed, and what you can do about them. <i>See, https://wise.com/help/articles/2452305/how-can-i-check-the-status-of-my-transfer?origin=related-article-2977947</i>

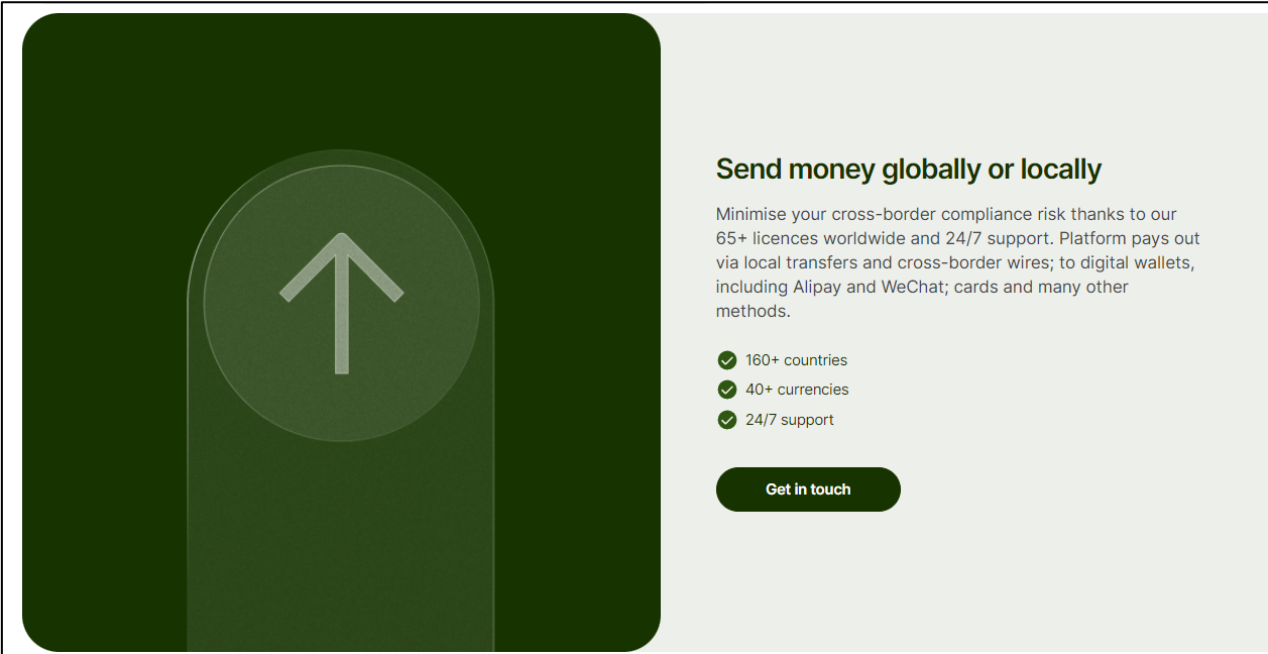
U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
Asserted Claim Element	Preliminary Infringement Contention
Claim 8 [8.P]: A platform for trading an asset, the platform comprising:	To the extent the preamble is limiting, the Accused Instrumentalities offers a platform for trading an asset (e.g. Wise platform accessed through <i>Wise.com</i> website on desktop or mobile application <i>Wise Payment Ltd. (Wise App)</i> on a smartphone/tablet device). More specifically, the method of infringement involves providing a platform that enables users to trade money across multiple markets, with currency conversion facilitating transactions in USD, GBP, EUR, and other fiat currencies. Wise platform offers real-time quotes for trading the money as well as market data shown in a consolidated manner on user device. Additionally, Wise provides real-time currency exchange rate quotes through its website and app, enabling users to transact money efficiently while maintaining their preferred currency as a reference.

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	GLOBAL PAYMENTS FOR GROWING BUSINESSES Save money, time and stress on making payments and getting paid internationally. 40+ currencies. 24/7 customer support. No monthly fees. All for 31 USD. Set up in minutesContact sales  <i>See, https://wise.com/us/business/</i>

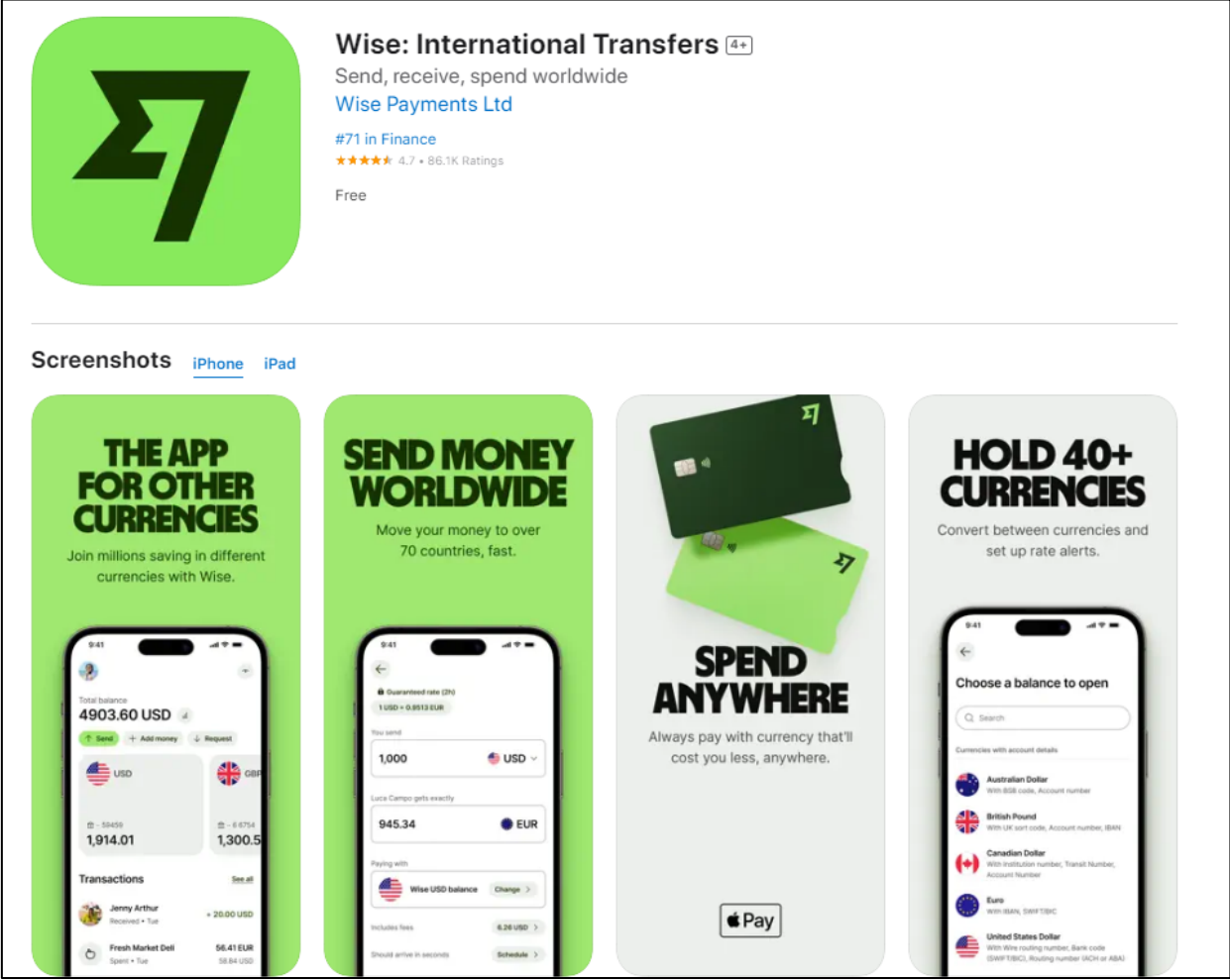
U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	★ Trustpilot 4.3/5 from 241,101 reviews INTERNATIONAL MONEY TRANSFERS Join over 12.8 million people who choose Wise for fast and secure <u>online money transfers</u>. Save <u>up to 3x</u> when sending money abroad. Millions of happy customers <u>See what they have to say</u> Is Wise safe? <u>Yes, here's why</u> 🔒 Rate guaranteed (8h) 1 USD = 58.9490 PHP You send exactly 1,000  USD ▾ Recipient gets 58,391.34  PHP ▾ Paying with  Connected bank account (ACH) Change > Connected bank account (ACH) fee2.49 USD Our fee6.97 USD Total included fees (0.95%)9.46 USD You could save up to 37.27 USD Should arrive by Wednesday Compare fees Send money See https://wise.com/us/send-money/

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)								
	How much does it cost to transfer USD to EUR? Pay a small, flat fee and percentage To send money in USD to EUR, you pay a small, flat fee of 7 USD + 0.29% of the amount that's converted (you'll always see the total cost upfront). See our transfer calculator. Fee depends on your chosen transfer type Some transfer types have different fees which are usually tiny. No hidden fees No big fees, hidden or otherwise. So it's cheaper than what you're used to.  <table> <tr> <td colspan="2">Fees for our low cost transfers</td> </tr> <tr> <td>Fixed fee</td> <td>7 USD</td> </tr> <tr> <td>Variable fee up to 25,139 USD/month</td> <td>0.29%</td> </tr> <tr> <td>Variable fee more than 25,139 USD/month</td> <td><u>Discount applies</u></td> </tr> </table> See https://wise.com/us/send-money/	Fees for our low cost transfers		Fixed fee	7 USD	Variable fee up to 25,139 USD/month	0.29%	Variable fee more than 25,139 USD/month	<u>Discount applies</u>
Fees for our low cost transfers									
Fixed fee	7 USD								
Variable fee up to 25,139 USD/month	0.29%								
Variable fee more than 25,139 USD/month	<u>Discount applies</u>								

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)						
	Rate guaranteed (15h) 1 USD = 57.7240 PHP You send exactly 1,000 USD Sending over 20,000 GBP or equivalent? We'll discount our fee Recipient gets 57,177.35 PHP Paying with Connected bank account (ACH) Change > <table border="1"> <tr> <td>Connected bank account (ACH) fee</td> <td>2.49 USD</td> </tr> <tr> <td>Our fee</td> <td>6.98 USD</td> </tr> <tr> <td>Total included fees (0.95%)</td> <td>9.47 USD</td> </tr> </table> You could save up to 35.25 USD Should arrive by Monday, February 17 Send money Minimum fees, and getting lower We'll never disguise fees in the exchange rate to charge your business more. Wise Business shows the real amounts you'll pay or receive, and you'll get instant transaction notifications to track your payments in real-time. See, https://wise.com/us/business/	Connected bank account (ACH) fee	2.49 USD	Our fee	6.98 USD	Total included fees (0.95%)	9.47 USD
Connected bank account (ACH) fee	2.49 USD						
Our fee	6.98 USD						
Total included fees (0.95%)	9.47 USD						

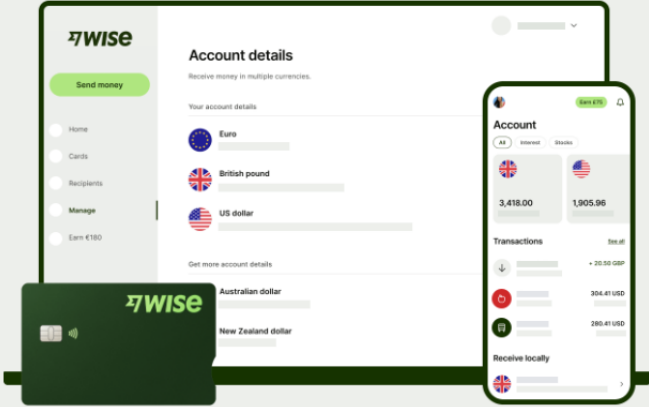
U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	 Send money globally or locally Minimise your cross-border compliance risk thanks to our 65+ licences worldwide and 24/7 support. Platform pays out via local transfers and cross-border wires; to digital wallets, including Alipay and WeChat; cards and many other methods. ✓ 160+ countries ✓ 40+ currencies ✓ 24/7 support Get in touch <i>See, https://wise.com/platform/</i>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	What is a Wise Account? With Wise, you can hold money in 40+ currencies, and convert between them at the mid-market rate whenever you need. It’s free to sign up, and there are no monthly fees. <u>Learn about pricing here.</u> You can <u>get account details</u> for <u>USD*</u>, GBP, EUR, AUD*, NZD, CAD, HUF, RON*, and SGD — with more currencies on the way. Share these details with your friends, companies or customers to get money from around the world. You can also <u>receive money without sharing your bank details.</u> You can send money from your Wise balance to a bank account outside of Wise whenever you like. We’ll charge a <u>fixed fee</u> and a conversion fee when you send to a different currency. Sending and receiving money between Wise Accounts in the same currency is free. You can spend money in different currencies around the world <u>with the Wise card</u> and get low conversion fees — check this on <u>our pricing page.</u> For the most up-to-date pricing and fee information, please read our <u>Terms of Use</u> for your region. <i>See, https://wise.com/help/articles/2897226/what-is-a-wise-account</i>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	 See, https://apps.apple.com/us/app/wise-international-transfers/id612261027
[8.A]: a client machine associated with a user,	The Accused Instrumentalities includes a client machine associated with a user, coupled to a trading server via the Internet, executing a software product to send an indicator of a first currency to the trading server, wherein the

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
coupled to a trading server via the Internet, executing a software product to send an indicator of a first currency to the trading server, wherein the trading server is configured to couple to at least one currency exchange server and at least one market exchange server and configured to calculate costs and fees in the first currency to own or sell the asset being traded in second currency, the client machine is caused to display the costs and fees on a display device thereof, the costs and fees being displayed are dynamically changed in accordance with a first prevailing exchange rate between the first currency and the second currency, and even when the market value of the asset remains unchanged, and	trading server is configured to couple to at least one currency exchange server and at least one market exchange server and configured to calculate costs and fees in the first currency to own or sell the asset being traded in second currency, the client machine is caused to display the costs and fees on a display device thereof, the costs and fees being displayed are dynamically changed in accordance with a first prevailing exchange rate between the first currency and the second currency, and even when the market value of the asset remains unchanged. More specifically, Wise.com interface screen has a currency tab which allows the user to select the preferred currency for trading money in a market where another currency is used for exchange. For example, Wise.com website and Wise mobile app provide a user-friendly interface enabling traders to specify the currency in which they wish to conduct transactions. Users can hold their money in USD, GBP, or other currencies and seamlessly convert it into EUR, AUD, or other required currencies. Moreover, the Wise platform offers a web server that enables users to open a trading account via the Wise mobile application or Wise.com website. This consolidated platform allows traders to manage and trade their money—denominated in currencies such as GBP, USD, and EUR—while accessing both market data and currency conversion rates through a single trading account. When exchanging money on Wise.com website or Wise application, the platform includes commissions and currency conversion fees, which are displayed in the trader’s preferred currency (e.g., USD). The trading server also provides the prevailing exchange rate in the selected preferred currency at the time of the transaction. If the asset is being traded in a different market currency, such as EUR or GBP, the platform dynamically updates the bid or ask price based on fluctuations in the exchange rate. This allows the user to anticipate the approximate cost of the transaction before finalizing it.

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	What is a Wise Account? With Wise, you can hold money in 40+ currencies, and convert between them at the mid-market rate whenever you need. It’s free to sign up, and there are no monthly fees. <u>Learn about pricing here.</u> You can <u>get account details</u> for <u>USD*</u>, GBP, EUR, AUD*, NZD, CAD, HUF, RON*, and SGD — with more currencies on the way. Share these details with your friends, companies or customers to get money from around the world. You can also <u>receive money without sharing your bank details</u>. You can send money from your Wise balance to a bank account outside of Wise whenever you like. We’ll charge a <u>fixed fee</u> and a conversion fee when you send to a different currency. Sending and receiving money between Wise Accounts in the same currency is free. You can spend money in different currencies around the world <u>with the Wise card</u> and get low conversion fees — check this on <u>our pricing page</u>. For the most up-to-date pricing and fee information, please read our <u>Terms of Use</u> for your region. <i>See, https://wise.com/help/articles/2897226/what-is-a-wise-account</i>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	 Get a multi-currency account to better prep for future payments. A <u>Wise Business account</u> lets you hold money in 55+ currencies. So if you see a great exchange rate, take advantage and convert your money for future payments. <i>See, https://wise.com/gb/business/invoices</i>

Welcome back.

New to Wise? [Sign up](#)

Your email address

Your password

Log in

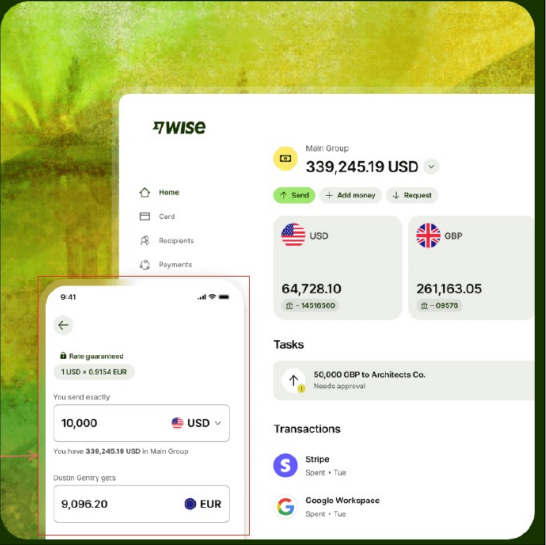
[Trouble logging in?](#)

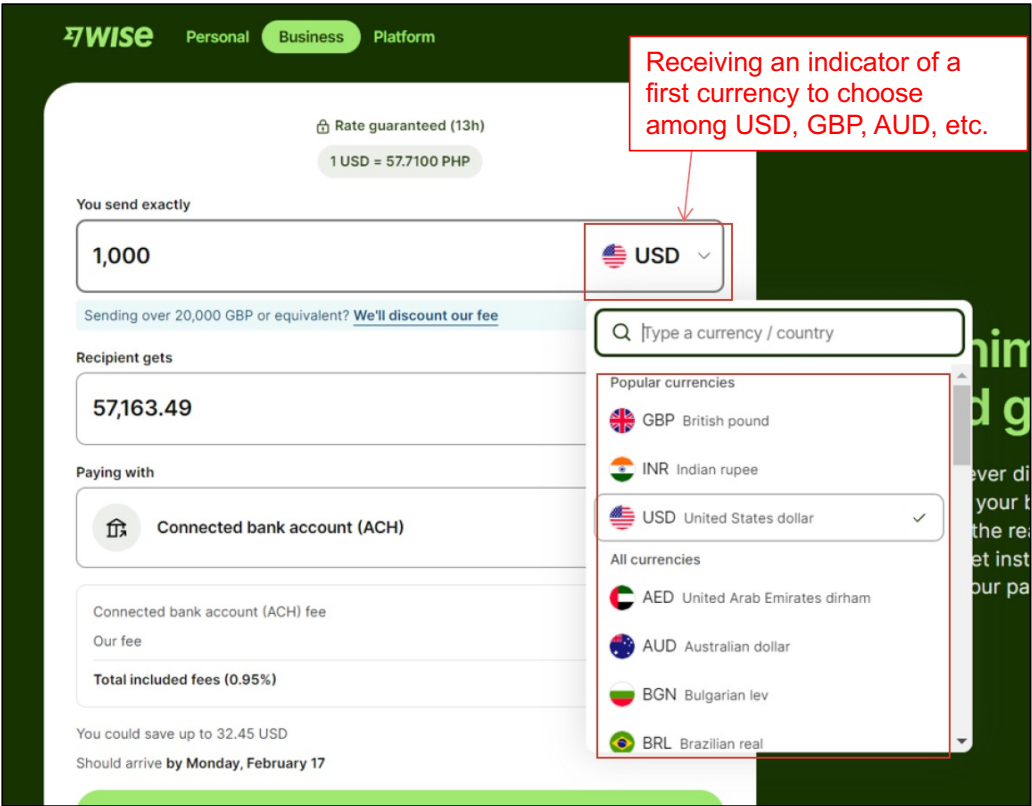
Or log in with

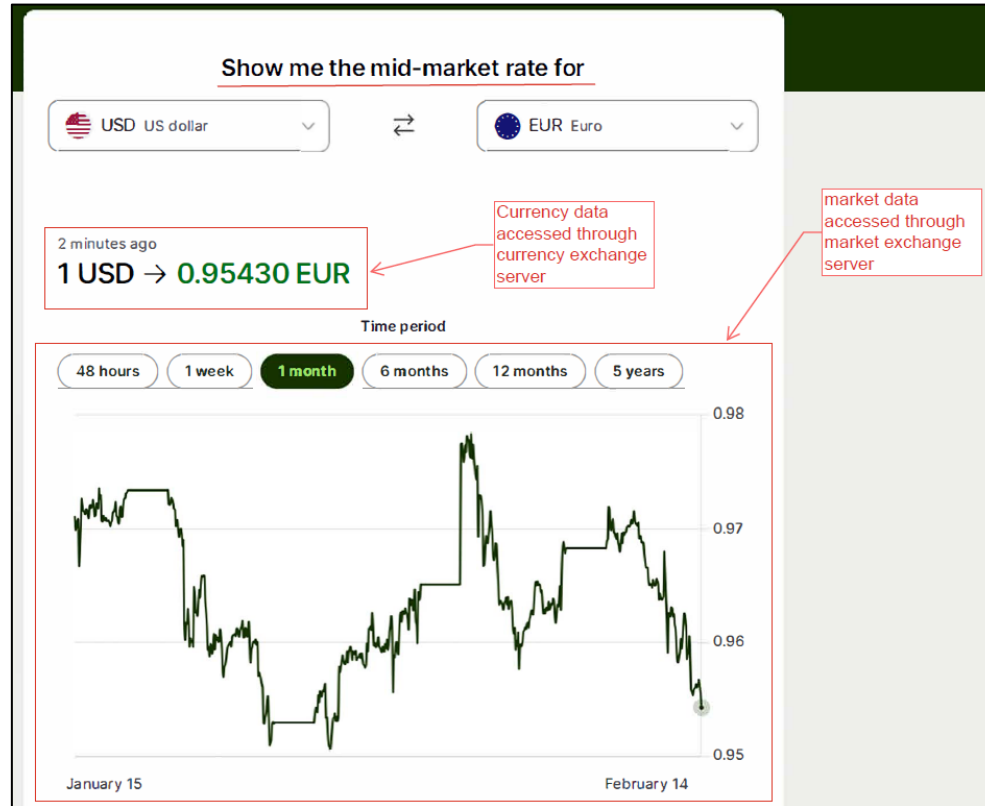
Login portal that connects wise platform with web servers

See, <https://wise.com/login> (Annotated)

U.S. Patent No. 11,620,701	WISE ("the Accused Instrumentalities")
	GLOBAL PAYMENTS FOR GROWING BUSINESSES Save money, time and stress on making payments and getting paid internationally. 40+ currencies. 24/7 customer support. No monthly fees. All for 31 USD. Set up in minutesContact sales A client machine such as a smartphone associated with a user account, showing the exchange rate data from a web server  <i>See, https://wise.com/us/business/ (annotated)</i>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	 The screenshot displays the WISE Business interface. At the top, there are tabs for 'Personal', 'Business' (selected), and 'Platform'. Below the tabs, a 'Rate guaranteed (13h)' badge is shown, followed by the conversion '1 USD = 57.7100 PHP'. The main section is titled 'You send exactly' and shows a value of '1,000' in a text box. To the right of this box is a dropdown menu currently set to 'USD' with a US flag icon. A red box highlights this dropdown, with an arrow pointing to it from a text box that reads: 'Receiving an indicator of a first currency to choose among USD, GBP, AUD, etc.' Below the '1,000' box, there is a link: 'Sending over 20,000 GBP or equivalent? We'll discount our fee'. The 'Recipient gets' section shows '57,163.49'. The 'Paying with' section shows 'Connected bank account (ACH)'. Below this, there are sections for 'Connected bank account (ACH) fee', 'Our fee', and 'Total included fees (0.95%)'. At the bottom, it says 'You could save up to 32.45 USD' and 'Should arrive by Monday, February 17'. A search bar with the placeholder 'Type a currency / country' is visible, and a dropdown menu is open below it, showing 'Popular currencies' (GBP, INR, USD, AED, AUD, BGN, BRL) and 'All currencies'. <i>See, https://wise.com/us/business/ (annotate)</i>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	 EXCHANGE RATE ALERTS The Wise exchange rate notifications bring you live information so you can keep track of the REAL exchange rate. Stay ahead of sneaky hidden exchange rate mark ups. <i>See, https://wise.com/tools/exchange-rate-alerts/?fromCurrency=GBP&toCurrency=EUR</i>



See, <https://wise.com/tools/exchange-rate-alerts/?fromCurrency=GBP&toCurrency=EUR> (annotated)

Rate guaranteed (15h)
1 USD = 57.7240 PHP

You send exactly

1,000 USD

Sending over 20,000 GBP or equivalent? [We'll discount our fee](#)

Recipient gets

57,177.35 PHP

Paying with

Connected bank account (ACH) Change >

Connected bank account (ACH) fee	2.49 USD
Our fee	6.98 USD
Total included fees (0.95%)	9.47 USD

You could save up to 35.25 USD
Should arrive **by Monday, February 17**

[Send money](#)

**Minimum fees,
and getting lower**

We'll never disguise fees in the exchange rate to charge your business more. Wise Business shows the real amounts you'll pay or receive, and you'll get instant transaction notifications to track your payments in real-time.

See, <https://wise.com/us/business/>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)						
	How much does it cost to transfer USD to PHP? Pay a small, flat fee and percentage To send money in USD to PHP, you pay a small, flat fee of 7.43 USD + 0.57% of the amount that's converted (you'll always see the total cost upfront). See our transfer calculator. Fee depends on your chosen transfer type Some transfer types have different fees which are usually tiny. No hidden fees No big fees, hidden or otherwise. So it's cheaper than what you're used to.  Fees for our low cost transfers <table> <tr> <td>Fixed fee</td> <td>7.43 USD</td> </tr> <tr> <td>Variable fee up to 25,154 USD/month</td> <td>0.57%</td> </tr> <tr> <td>Variable fee more than 25,154 USD/month</td> <td><u>Discount applies</u></td> </tr> </table> See, https://wise.com/us/send-money/	Fixed fee	7.43 USD	Variable fee up to 25,154 USD/month	0.57%	Variable fee more than 25,154 USD/month	<u>Discount applies</u>
Fixed fee	7.43 USD						
Variable fee up to 25,154 USD/month	0.57%						
Variable fee more than 25,154 USD/month	<u>Discount applies</u>						

U.S. Patent No. 11,620,701

WISE (“the Accused Instrumentalities”)

Convert currencies in your Wise Account

You always get the real exchange rate. You'll only pay a small fee to convert the money in your account into another currency.

Get started

Asset being traded in first fiat currency as GBP

Convert5,000GBP

16.45 GBPOur fee

4983.55 GBPAmount we'll convert

1.20086Rate

Asset being traded in second fiat currency as EUR

To5,984.55EUR

Wise platform fee in first currency

Our fee16.45 GBP

Variable fee16.45 GBP (0.33%)

See, <https://wise.com/gb/pricing/business/hold-fees?sourceAmount=5000&sourceCurrency=GBP&targetCurrency=EUR&track=false> (annotated)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	What are dynamic charges? For the information on your account and transfer fees, check the <u>Terms of Use</u> for your region and our <u>pricing page</u>. <u>When you transfer or convert money, you may see an additional type of charge in the calculator called a dynamic charge.</u> We may add it when you’re sending or converting a currency that’s less used around the world, or when foreign exchange markets are volatile. We’ll always be upfront about our fees, so if you don’t see the dynamic charge in the calculator starting a new payment, it means it doesn’t apply to you. Will this mean an increase in prices? Dynamic charges don’t necessarily mean an increase in prices. In fact, it may mean a decrease. <u>These charges show the latest cost of exchanging currencies — so they may go up or down.</u> Why do we use dynamic charges? <u>The fees you pay include the cost of currencies we buy or sell to move your money around. For most of them, this cost is relatively stable, but in some cases, it can change often and fast.</u> When this happens, we often have to stop transactions with these currencies. That’s why sometimes we may show the dynamic charges to make sure our services remain available to you. See, https://wise.com/help/articles/2amMyWoOyhgTL0CkDcY2m4/what-are-dynamic-charges (emphasis added)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	How do live rate transfers work? There are 2 types of exchange rates you can get on your transfer: a live rate, and a <u>guaranteed rate</u>. <u>A live rate means that your transfer will be converted using the rate that's live at the time your money gets to Wise. It means that when you set up your transfer, you won't know exactly how much your recipient will get, because the rate will change in the time it takes your money to reach Wise from your bank account.</u> How do I know if I've got a live rate for my transfer? <u>Most of the time, your transfer will have a guaranteed rate. But sometimes, Wise can't offer you a guaranteed rate. This can happen if the exchange rate is really volatile.</u> You can tell if your transfer is using the live rate, because when you set it up you'll see a message saying the exchange rate isn't guaranteed. <i>See, https://wise.com/help/articles/2978018/how-do-live-rate-transfers-work (emphasis added)</i>

USD US dollar ⇌ EUR Euro

1 USD = 0.955250 EUR •
Mid-market exchange rate
2 minutes ago

You send exactly
1,000 USD

Provider	Exchange rate (1 USD → EUR)	Transfer fee	Recipient gets Sending 1,000 USD
WISE	0.955250 • Mid-market rate [?]	6.26 USD Transparent fee [?]	949.27 EUR Send money
Instarem.	0.946392 •	0.00 USD	946.39 EUR -2.88 EUR ⚠
xoom A PayPal Service	0.943647 •	0.00 USD	943.65 EUR -5.62 EUR

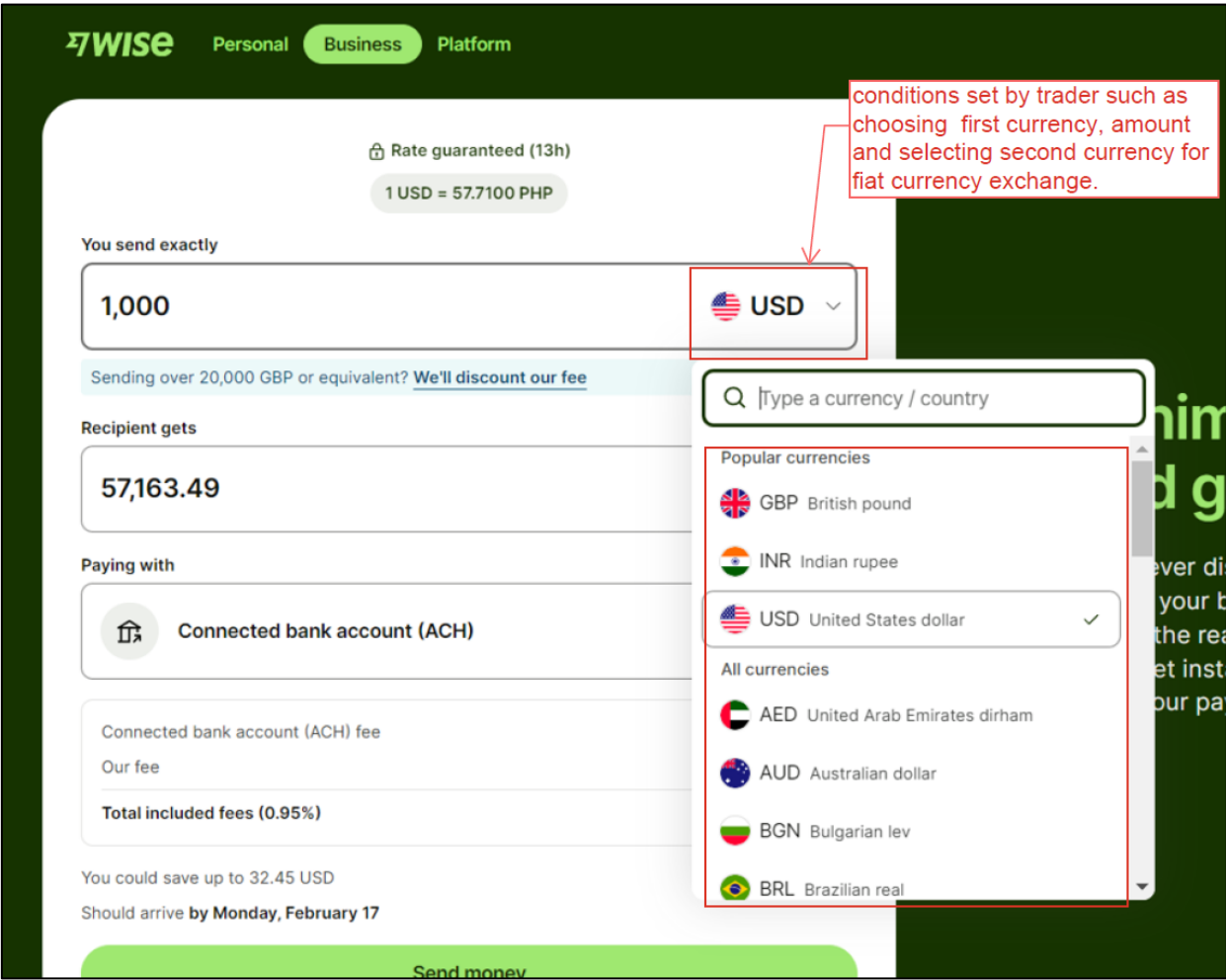
Applying prevailing exchange rate

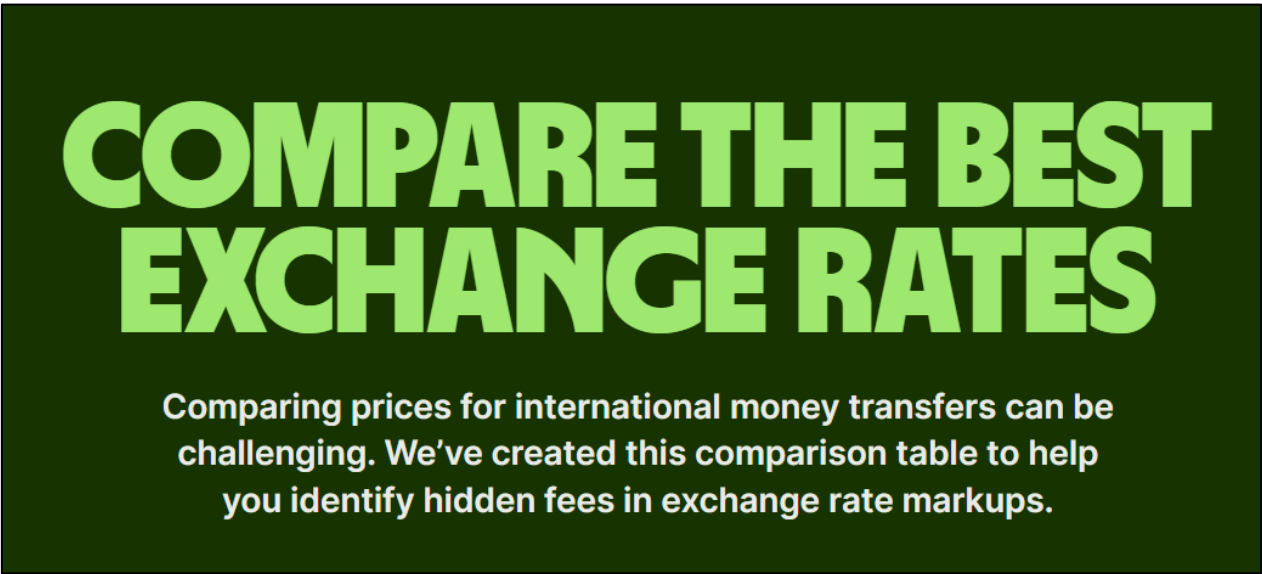
See. <https://wise.com/us/compare/> (annotated)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities)																									
	LIVE EXCHANGE RATES Edit table <table><tr><th>Currency</th><th>Amount</th><th>Change (24h)</th><th>Chart (24h)</th><th>Send with Wise</th></tr><tr><td> USD US Dollar</td><td>1</td><td></td><td></td><td></td></tr><tr><td> KRW South Korean Won</td><td>1,439</td><td>▼ 0.8296%</td><td></td><td> Send KRW </td></tr><tr><td> INR Indian Rupee</td><td>86.66</td><td>▼ 0.3701%</td><td></td><td> Send INR </td></tr><tr><td> JPY Japanese Yen</td><td>152</td><td>▼ 1.0725%</td><td></td><td> Send JPY </td></tr></table> + Add currency Beware of bad exchange rates. Banks and traditional providers often have extra costs, which they pass to you by marking up the exchange rate. Our smart tech means we're more efficient – which means you get a great rate. Every time. ⏸ Refresh rates in 36 Last updated today, 19:23 See, https://wise.com/us/currency-converter/ (emphasis added)	Currency	Amount	Change (24h)	Chart (24h)	Send with Wise	USD US Dollar	1				KRW South Korean Won	1,439	▼ 0.8296%		Send KRW	INR Indian Rupee	86.66	▼ 0.3701%		Send INR	JPY Japanese Yen	152	▼ 1.0725%		Send JPY
Currency	Amount	Change (24h)	Chart (24h)	Send with Wise																						
USD US Dollar	1																									
KRW South Korean Won	1,439	▼ 0.8296%		Send KRW																						
INR Indian Rupee	86.66	▼ 0.3701%		Send INR																						
JPY Japanese Yen	152	▼ 1.0725%		Send JPY																						
[8.B]: wherein a transaction of the asset is conducted in the trading server in response to the market exchange server upon receiving an order from the client machine; the client machine receives a	The Accused Instrumentalities conducts a transaction of the asset in the trading server in response to the market exchange server upon receiving an order from the client machine; the client machine receives a settlement based on a second prevailing exchange rate, wherein the second prevailing exchange rate is calculated by the trading server from the at least one currency exchange server right before the transaction takes place, executed costs and fees in the settlement per the second prevailing exchange rate are not identical to the displayed costs and fees with the first prevailing exchange before the transaction of the asset took place. More specifically, the Wise platform allows traders to enter the amount of money they wish to trade, specifying their preferred currency for the transaction. Once the order is submitted, the platform transmits the transaction request to the market exchange																									

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
settlement based on a second prevailing exchange rate, wherein the second prevailing exchange rate is calculated by the trading server from the at least one currency exchange server right before the transaction takes place, executed costs and fees in the settlement per the second prevailing exchange rate are not identical to the displayed costs and fees with the first prevailing exchange before the transaction of the asset took place.	server. The server then displays the status and details of the trading order on-screen. Additionally, the Wise platform continuously monitors market conditions to facilitate order execution. Using its matching engines, Wise provides access to one of the largest and deepest spot liquidity pools in the global markets. Once an order is processed, the Xe account provides detailed settlement information, including the quantity of currency, order types, preferred currency, and any associated fees and commissions. The order details also include the prevailing exchange rate at the time of the bid or ask price. Since exchange rates fluctuate constantly, the actual rate used for the transaction may differ slightly from the rate displayed when the order was placed. As a result, the actual exchange rate used to execute the transaction just before it is completed in the market may differ slightly from the initial exchange rate displayed on the platform when the order was placed. This mechanism ensures that traders have a comprehensive understanding of their transactions, accounting for any variations in exchange rates and associated costs.

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	In 2024, Wise Platform celebrated a strong year of growth and hit significant milestones. In Q4, we announced new partnerships with some of the world’s largest financial institutions, spoke at leading industry conferences and hosted payment leaders at our second Wise Connect event in Singapore. Before we get stuck in, here’s a quick reminder of what Wise Platform is and why leading banks choose to partner with us. Wise Platform enables banks, financial institutions, and businesses to integrate Wise’s cutting-edge infrastructure directly into their platforms. This provides advanced technology and one of the largest international payment networks in the world, allowing for fast, secure, and affordable transactions for end users. Our infrastructure is powered by 90+ local gateway banking partners, 65+ licences and 6 direct connections to local payment systems, enabling fast, reliable and low-cost cross-border payments in 40+ currencies across 190+ countries. <i>See, https://wise.com/gb/blog/wise-platform-mission-update-q4-2024 (emphasis added)</i>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	 conditions set by trader such as choosing first currency, amount and selecting second currency for fiat currency exchange. See, https://wise.com/us/business/ (annotate)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	 COMPARE THE BEST EXCHANGE RATES Comparing prices for international money transfers can be challenging. We’ve created this comparison table to help you identify hidden fees in exchange rate markups. See, https://wise.com/gb/compare/

The Wise platform forwards transaction requests to various financial and banking partners to secure the best available exchange rate

Provider	Exchange rate (1 GBP → EUR)	Transfer fee	Recipient gets Sending 1,000 GBP
Wise	1.20168 • Mid-market exchange rate [7]	3.88 GBP Transparent fee [7]	1,197.02 EUR Send money
Instarem.	1.19325 •	0.00 GBP	1,193.25 EUR -3.77 EUR
STARLING BANK	1.20127 • Mid-market rate [7]	9.50 GBP	1,189.86 EUR -7.16 EUR
Remitly	1.18942 •	0.00 GBP	1,189.42 EUR -7.60 EUR
OFX	1.18863 •	0.00 GBP	1,188.63 EUR -8.39 EUR
xoom by PayPal	1.18417 •	1.99 GBP	1,181.81 EUR -15.21 EUR
monese	1.20137 • Mid-market rate [7]	20.00 GBP	1,177.34 EUR -19.68 EUR
MoneyGram	1.17573 •	0.00 GBP	1,175.73 EUR -21.29 EUR
RBS	1.17408 •	0.00 GBP	1,174.08 EUR -22.94 EUR
NatWest	1.17399 •	0.00 GBP	1,173.99 EUR -23.03 EUR

See, <https://wise.com/gb/compare/>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)						
	Rate guaranteed (11h) 1 USD = 0.9550 EUR You send exactly 1,000 USD Sending over 20,000 GBP or equivalent? We'll discount our fee Recipient gets 948.97 EUR Paying with Connected bank account (ACH) Change > <table border="1"> <tbody> <tr> <td>Connected bank account (ACH) fee</td> <td>2.49 USD</td> </tr> <tr> <td>Our fee</td> <td>3.77 USD</td> </tr> <tr> <td>Total included fees (0.63%)</td> <td>6.26 USD</td> </tr> </tbody> </table> You could save up to 38.07 USD Should arrive in 3 hours Send money Minimum fees, and getting lower We'll never disguise fees in the exchange rate to charge your business more. <u>Wise Business shows the real amounts you'll pay or receive, and you'll get instant transaction notifications to track your payments in real-time.</u> See, https://wise.com/gb/business/ (emphasis added)	Connected bank account (ACH) fee	2.49 USD	Our fee	3.77 USD	Total included fees (0.63%)	6.26 USD
Connected bank account (ACH) fee	2.49 USD						
Our fee	3.77 USD						
Total included fees (0.63%)	6.26 USD						

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	What are dynamic charges? For the information on your account and transfer fees, check the <u>Terms of Use</u> for your region and our <u>pricing page</u>. <u>When you transfer or convert money, you may see an additional type of charge in the calculator called a dynamic charge.</u> We may add it when you’re sending or converting a currency that’s less used around the world, or when foreign exchange markets are volatile. We’ll always be upfront about our fees, so if you don’t see the dynamic charge in the calculator starting a new payment, it means it doesn’t apply to you. Will this mean an increase in prices? Dynamic charges don’t necessarily mean an increase in prices. In fact, it may mean a decrease. <u>These charges show the latest cost of exchanging currencies — so they may go up or down.</u> Why do we use dynamic charges? <u>The fees you pay include the cost of currencies we buy or sell to move your money around. For most of them, this cost is relatively stable, but in some cases, it can change often and fast.</u> When this happens, we often have to stop transactions with these currencies. That’s why sometimes we may show the dynamic charges to make sure our services remain available to you. See, https://wise.com/help/articles/2amMyWoOyhgTL0CkDcY2m4/what-are-dynamic-charges (emphasis added)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	How do live rate transfers work? There are 2 types of exchange rates you can get on your transfer: a live rate, and a <u>guaranteed rate</u>. <u>A live rate means that your transfer will be converted using the rate that's live at the time your money gets to Wise. It means that when you set up your transfer, you won't know exactly how much your recipient will get, because the rate will change in the time it takes your money to reach Wise from your bank account.</u> How do I know if I've got a live rate for my transfer? <u>Most of the time, your transfer will have a guaranteed rate. But sometimes, Wise can't offer you a guaranteed rate. This can happen if the exchange rate is really volatile.</u> You can tell if your transfer is using the live rate, because when you set it up you'll see a message saying the exchange rate isn't guaranteed. <i>See, https://wise.com/help/articles/2978018/how-do-live-rate-transfers-work (emphasis added)</i>

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	How we work out a comparison for exact amounts that we haven’t collected When we collect data from providers, we do it using different “amounts”. So, pretending we’re a customer again, we might go through the transfer process with £100, £500 and £2000. What that means, is that for some providers, the amount(s) we entered when we used their service might not be the same as the one you’ve just seen in the comparison table. The data is collected in specific thresholds and if the amount of transfer is in between these thresholds, we used the provider's rate applicable for the higher transfer threshold. For example, if a provider has a threshold of 5,000 EUR and 10,000 EUR, and we want to calculate the total cost of sending 5,500 EUR, then we will use the exchange rate and fee for sending 10,000 EUR. Generally, providers give better exchange rates and charge smaller fees for higher-value transfers, this approach helps to reduce the risk of inflating the cost of using the relevant provider, in fact it may show a better rate for the relevant providers than what they may actually be. What all this means for you <u>This means that the ‘transfer fee’ and ‘rate’ you see in the comparison table might be slightly different to the ones each provider currently has on their website. In fact, the comparison table might show a better transfer fee and a better exchange rate for all the providers.</u> <i>See, https://wise.com/gb/compare/disclaimer (emphasis added)</i>

LIVE EXCHANGE RATES[Edit table](#)

Currency	Amount	Change (24h)	Chart (24h)	Send with Wise
 USD US Dollar	1			
 KRW South Korean Won	1,439	▼ 0.8296%		Send KRW
 INR Indian Rupee	86.66	▼ 0.3701%		Send INR
 JPY Japanese Yen	152	▼ 1.0725%		Send JPY
 Add currency				

Beware of bad exchange rates. Banks and traditional providers often have extra costs, which they pass to you by marking up the exchange rate. Our smart tech means we're more efficient – which means you get a great rate. Every time.



Refresh rates in 36
Last updated today, 19:23

See, <https://wise.com/us/currency-converter/> (emphasis added)

U.S. Patent No. 11,620,701	WISE (“the Accused Instrumentalities”)
	How can I check the status of my transfer? For every transfer you set up, we try to give you as much information as possible in our money tracker. It’s so you can see where your money is at every step. To check the money tracker: 1. <u>Log in</u> to your Wise account 2. Click Details on the transfer you’d like to track Today, we deliver over 80% of transfers within 2 hours of the estimated time you see on the money tracker. But sometimes, it can take a little longer. Here are some of the most common reasons why your transfer might be delayed, and what you can do about them. See, https://wise.com/help/articles/2452305/how-can-i-check-the-status-of-my-transfer?origin=related-article-2977947