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Corporate Communications

TO: **ELSA BROEKER, RICHARD GIACOMO**
Apple, Inc.
12545 Riata Vista Circle,
Austin, Texas, 78727

October 10th, 2023 RE: Patent Portfolio of CardWare Inc.

Dear Ms. Broeker and Mr. Giacomo,

I am the inventor of a number of patents related to mobile payment technology, including those listed below, all of which are assigned to CardWare, Inc. (formerly, Virtual Electric, Inc.), including:

U.S. Patent No.	Issue Date	Title
9,022,286	May 5, 2015	Multi-functional credit card type portable electronic device
9,224,083	Dec. 29, 2015	Multi-functional credit card type portable electronic device
9,430,765	Aug. 30, 2016	Multi-functional credit card type portable electronic device
9,760,884	Sept. 12, 2017	Multi-functional credit card type portable electronic device
10,013,693	July 3, 2018	Multi-functional credit card type portable electronic device
10,339,520	Jul. 2, 2019	Multi-functional credit card type portable electronic device
10,628,820	Apr. 21, 2020	Multi-function electronic payment device
10,810,579	Oct. 20, 2020	Smart tokenizing payment card and device and transaction processing thereof, system and method
11,176,538	Nov. 16, 2022	Multi-function smart tokenizing electronic payment device
11,328,286	May 10, 2022	Multi-function electronic payment card and device system
11,620,634	Apr. 4, 2023	Multi-function smart tokenizing electronic payment device

As well as additional continuations in progress.

I believe that Apple may be in need of a license to these patents as it concerns the Apple Card and Apple-branded devices compatible with Apple Pay, including without limitation the Apple Card and Apple-branded iPhone mobile devices, Watch smartwatches, iPad tablets, Mac laptop computers, and Vision Pro spatial computers. These patents focus, for example: payment cards without fixed numbers on them, as well as electronic devices that generate limited-use numbers comprising both static & dynamic components, for use in tokenized payment transactions in place of issuer payment information. Certain patents and claims also recite device-specific account numbers, as well as interactions with a personal computing device, between electronic devices, payment readers and ATM's. In addition, CardWare's pending U.S. Patent Application 17/716,942, 18/125,624, and 17/741,260 may

further become relevant to Apple Card and Apple-branded devices compatible with Apple Pay as they reach issuance.

On behalf of CardWare, I would be happy to discuss a potential collaboration with Apple that provides for a license to the aforementioned patents and applications, as well as a business collaboration. CardWare has used the patented technology to develop its own payment products providing elegant, secure, and effective payments solutions for convenient use, in-store as well as online, and compatible with the existing payment infrastructure.

I can be reached at the included contact information should you wish to discuss this further.

Best regards,

David Wyatt

CTO / President

CardWare, Inc.

Email : dwyatt@cardware.com