

Exhibit H

Claim Chart for U.S. Patent 12,028,793

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. 12,028,793 (the “’793 Patent”) as set forth herein. Samsung directly infringes claims 1-11 of the ’793 Patent when it makes, uses, sells, offers for sale, and/or imports the Accused Products. Samsung indirectly infringes claims 1-11 of the ’793 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.

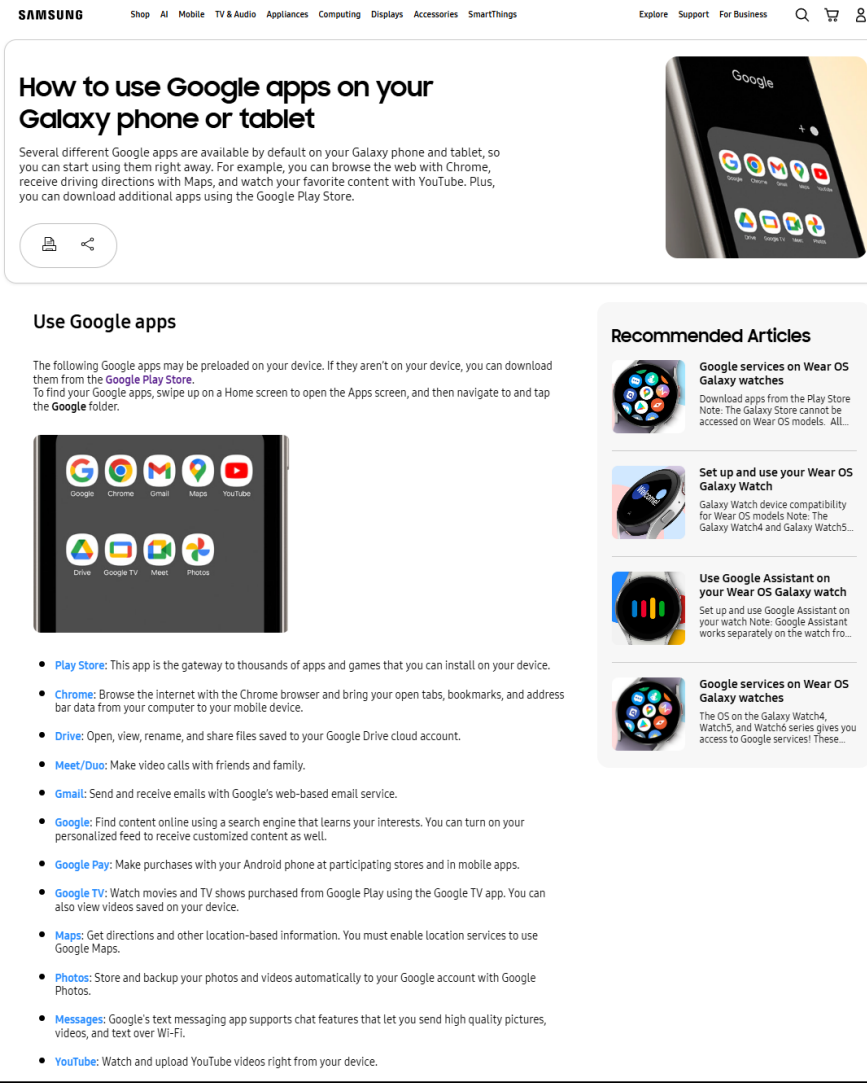
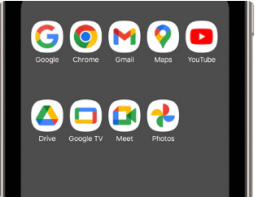
Claim	Exemplary Infringement Analysis ¹
[1.p.] A method comprising:	The Accused Products perform “a method.”

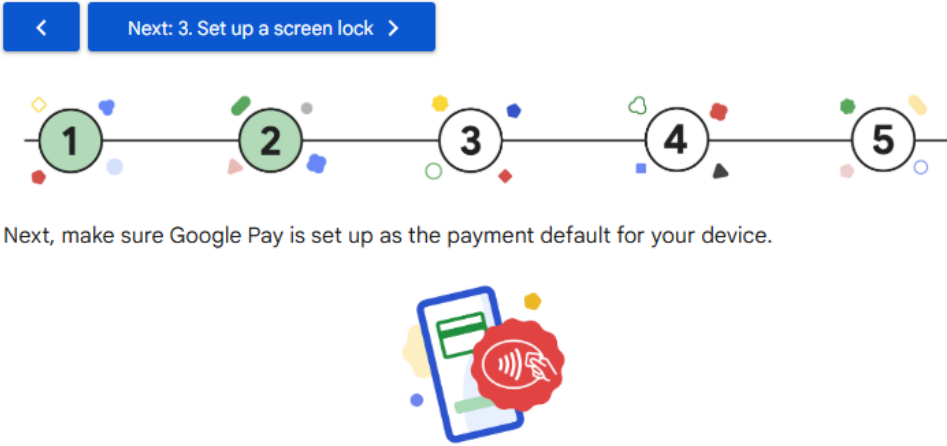
¹ These infringement contentions are prepared with publicly available information. Telcom’s investigation is ongoing, and discovery has not yet begun. Telcom hereby incorporates by reference the cover pleading to which this claim chart is attached. Telcom reserves the right to seek leave of the Court to amend or supplement these contentions after further investigation and discovery from Samsung and non-parties. Such supplemental information may include, but is not

Claim	Exemplary Infringement Analysis ¹
	For example, using a Samsung smartphone to conduct financial transactions via Samsung Pay and/or Google Pay satisfies claim 1. 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/

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
	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

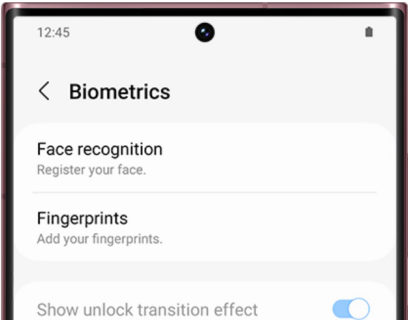
Claim	Exemplary Infringement Analysis ¹
	 SAMSUNG Shop AI Mobile TV & Audio Appliances Computing Displays Accessories SmartThings Explore Support For Business How to use Google apps on your Galaxy phone or tablet Several different Google apps are available by default on your Galaxy phone and tablet, 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, 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.] sensing a physiological parameter;	The Accused Products use a method that involves “sensing a physiological parameter.” 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 sensing (using a smartphone-based fingerprint scanner, iris scanner, or facial recognition) a physiological parameter such as an iris, a fingerprint, or face associated with the human user of a Samsung smartphone. 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/ Q. What do I need to start using Samsung Pay? A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/

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/

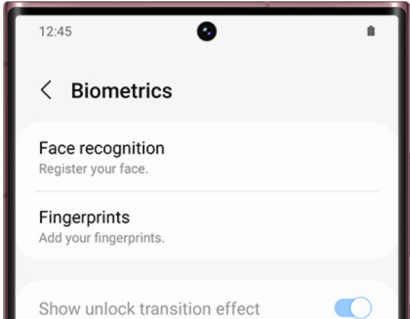
Claim	Exemplary Infringement Analysis ¹
	Hello, Welcome to the Google Wallet community. Set up screen lock for tap to pay transactions Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. 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.
[1.b.] then determining	The Accused Products use a method that involves “then determining whether or not the physiological parameter sensed satisfies a criterion.”

Claim	Exemplary Infringement Analysis ¹
whether or not the physiological parameter sensed satisfies a criterion;	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, after sensing a physiological parameter, the Samsung smartphone determines whether the physiological parameter (e.g., facial recognition, an iris, or a fingerprint) satisfies a criterion (the face, iris, or fingerprint is recognized) before unlocking the Samsung smartphone or application. 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/ Q. What do I need to start using Samsung Pay? A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/

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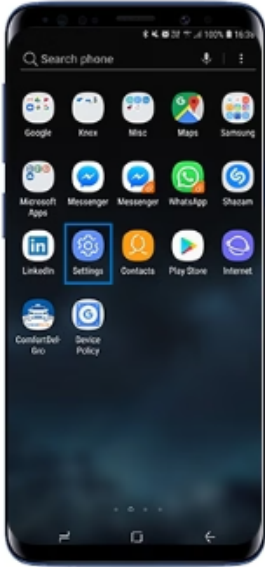
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	Set up and use fingerprint unlock  It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located. 1 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/

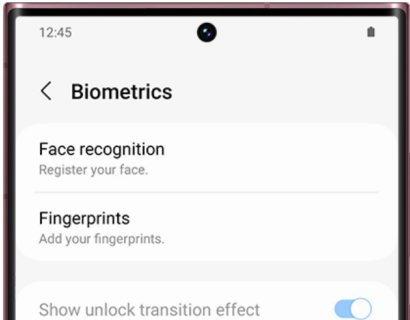
Claim	Exemplary Infringement Analysis ¹
	How to enable Iris authentication for Samsung Pay? Last Update date : Oct 08. 2020 The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device. Once your irises are registered, you can set the device to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

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	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.
[1.c.] then responsive to	The Accused Products use a method that involves, “then responsive to the physiological parameter sensed satisfying the criterion, enabling at least one first function.”

Claim	Exemplary Infringement Analysis ¹
the physiological parameter sensed satisfying the criterion, enabling at least one first function;	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. Upon recognizing, for example, facial recognition, an iris, or a fingerprint, then a first function is enabled because the Samsung smartphone or application is unlocked. 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/

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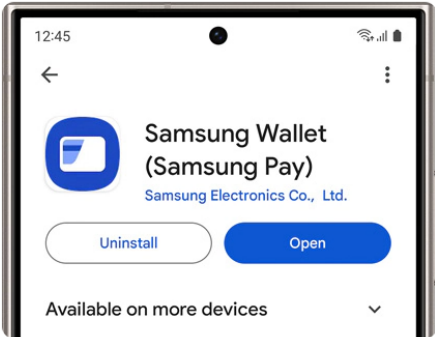
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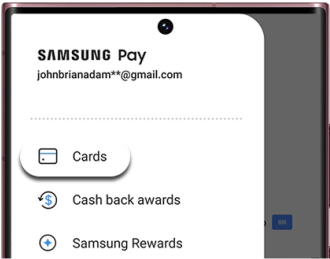
Claim	Exemplary Infringement Analysis ¹
	Q. What do I need to start using Samsung Pay? ^ A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/ 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
	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/ 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.d.] then while said at least one first function is enabled, responsive to having sensed the physiological parameter and responsive to having determined that the physiological parameter sensed satisfies the criterion, requesting an authorization to establish a function to conduct a financial transaction;	The Accused Products use a method that involves “then while said at least one first function is enabled, responsive to having sensed the physiological parameter and responsive to having determined that the physiological parameter sensed satisfies the criterion, requesting an authorization to establish a function to conduct 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, while the Samsung smartphone or application is unlocked (e.g., the first function is enabled) and responsive to recognizing, for example, an iris, face, or fingerprint (e.g., responsive to determining that the physiological parameter satisfies the criterion), then the user may set up a payment method in Samsung Pay and/or Google Pay by, for example, adding a credit card (e.g., requesting an authorization to establish a function to conduct a financial transaction). To add a credit card, the Samsung smartphone transmits to the card issuer data requesting authorization to use the credit card in future transactions. Q. What do I need to start using Samsung Pay? ^ A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/

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.  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! https://www.samsung.com/us/support/answer/ANS00045170/

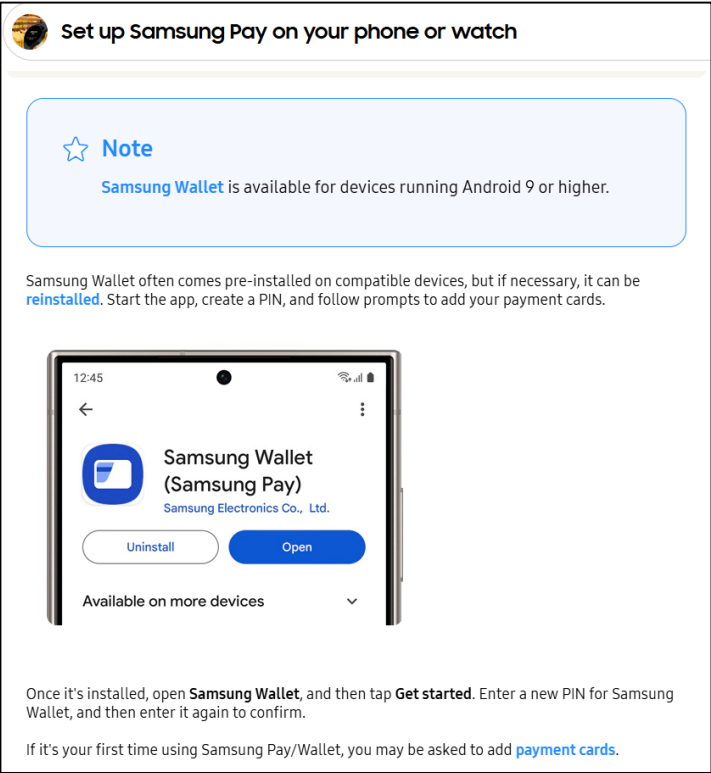
Claim	Exemplary Infringement Analysis ¹
	How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) 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

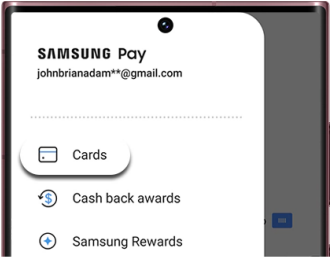
Claim	Exemplary Infringement Analysis ¹
	If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps: 1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment cards. The app will activate the camera and ask you to aim it at the front 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. 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. 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. 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
	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
	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 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.e.] then responsive to the requesting, receiving the authorization to establish the function to conduct the financial transaction;	The Accused Products use a method that involves, “then responsive to the requesting, receiving the authorization to establish the function to conduct the 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, in response to requesting authorization, then the Samsung smartphone receives the authorization from the card issuer if the card is eligible for Samsung Pay and/or Google Pay. The authorization establishes the ability to conduct a financial transaction using Samsung Pay and/or Google Pay.  The screenshot shows the 'Set up Samsung Pay on your phone or watch' screen. It includes a 'Note' 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 icon, 'Uninstall' and 'Open' buttons, and the text 'Available on more devices'. At the bottom, instructions read: '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.' and '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/

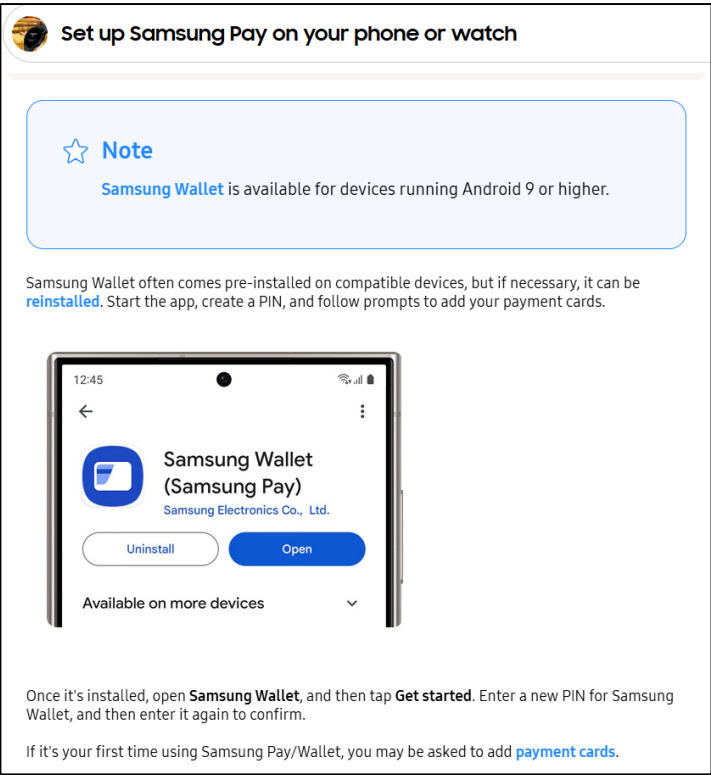
Claim	Exemplary Infringement Analysis ¹
	Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on 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/

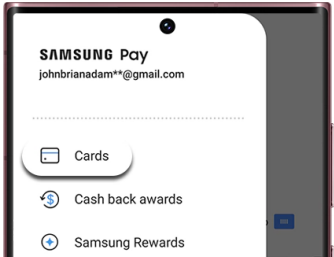
Claim	Exemplary Infringement Analysis ¹
	How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) 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
	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 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.f.] then responsive to receiving the authorization, establishing the function to conduct the financial transaction;	The Accused Products use a method that involves, “then responsive to receiving the authorization, establishing the function to conduct the 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, when the Samsung smartphone receives the authorization, then the Samsung smartphone user may conduct a financial transaction using Samsung Pay and/or Google Pay.  The screenshot shows the 'Set up Samsung Pay on your phone or watch' page. It includes a 'Note' 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 app interface, displaying 'Samsung Wallet (Samsung Pay)' and 'Samsung Electronics Co., Ltd.' with 'Uninstall' and 'Open' buttons. At the bottom, it says 'Available on more devices' with a dropdown arrow. Below the image, it instructs: '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.' and '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

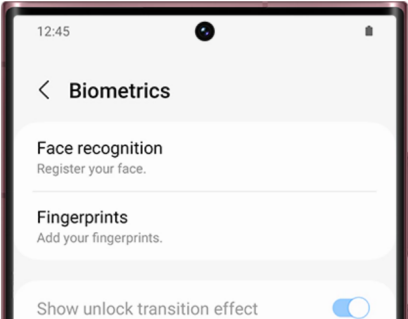
Claim	Exemplary Infringement Analysis ¹
	Verify your payment method in the Google Wallet app After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification 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 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.g.] and then responsive to satisfying a proximity condition relative to an entity and responsive to sensing the physiological parameter and determining that the physiological parameter sensed satisfies the criterion, using the function that has been established to conduct the financial transaction and conducting the financial transaction by paying for a product;	The Accused Products use a method that involves, “and then responsive to satisfying a proximity condition relative to an entity and responsive to sensing the physiological parameter and determining that the physiological parameter sensed satisfies the criterion, using the function that has been established to conduct the financial transaction and conducting the financial transaction by paying for a product.” 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 a financial transaction via Samsung Pay and/or Google Pay includes using Samsung Pay and/or Google Pay (the function that was established) to conduct the financial transaction by paying for a product. Use of the function (Samsung Pay and/or Google Pay functionality) to pay for a product is in response to satisfaction of a proximity criterion between the Samsung smartphone and a point-of-sale terminal (the entity) and in response to sensing the physiological parameter and determining that the sensed physiological parameter satisfies a criterion. The proximity criterion is satisfied by the Samsung smartphone being within range of the point-of-sale terminal for NFC communications. Also, conducting the transaction via Samsung Pay and/or Google Pay includes recognizing and accepting a fingerprint, face, or iris associated with the user. 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/ 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/

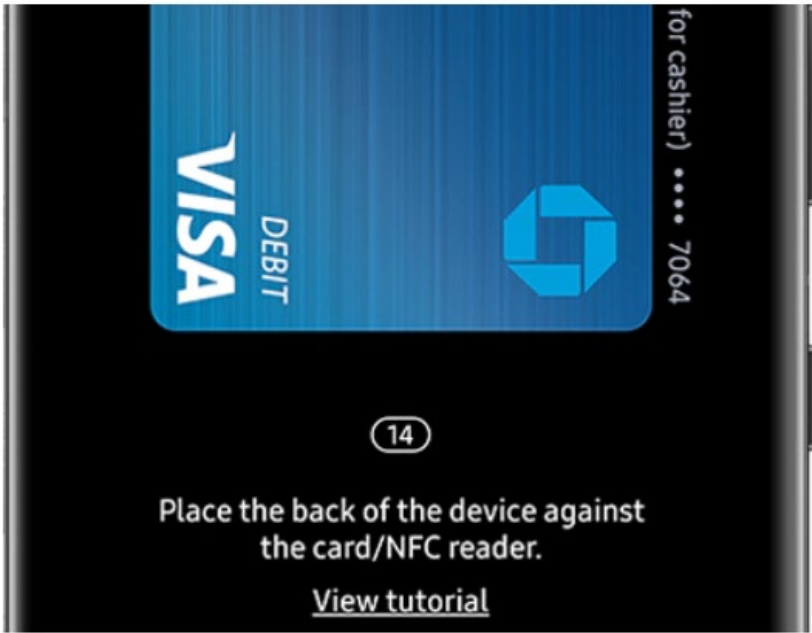
Claim	Exemplary Infringement Analysis ¹
	Q. What do I need to start using Samsung Pay? ^ A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/

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
	 The screenshot shows a black background with a blue Visa Debit card at the top. The card displays the Visa logo, the word 'DEBIT', and a blue geometric logo. To the right of the card, the text 'for cashier) 7064' is visible. Below the card, the number '14' is enclosed in a circle. The text 'Place the back of the device against the card/NFC reader.' is centered below the circle. At the bottom, the text 'View tutorial' is underlined. 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

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.
[1.h.] wherein said paying for a	The Accused Products perform the method above, “wherein said paying for a product comprises sensing that the proximity condition is satisfied relative to an access point maintained by a vendor at a point of purchase counter, by detecting a short-

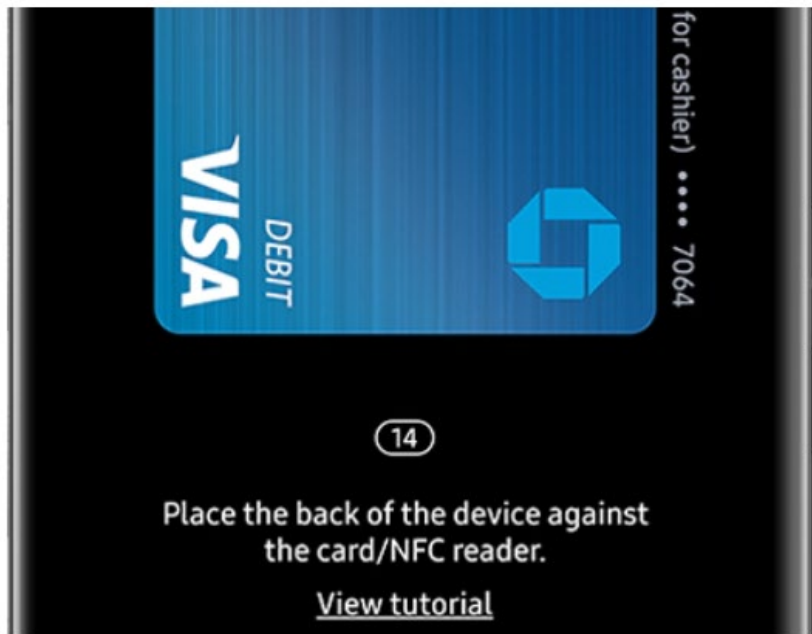
Claim	Exemplary Infringement Analysis ¹
product comprises sensing that the proximity condition is satisfied relative to an access point maintained by a vendor at a point of purchase counter, by detecting a short-range signal that is transmitted by the access point, determining that the physiological parameter sensed satisfies the criterion	range signal that is transmitted by the access point, determining that the physiological parameter sensed satisfies the criterion.” 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 a financial transaction via Samsung Pay and/or Google Pay includes paying for a product by sensing that the Samsung smartphone is within range of the point-of-sale terminal’s access point (maintained by a vendor at a point of purchase counter) via NFC. The method includes detecting a short-range signal (NFC) transmitted by the point-of-sale terminal’s access point. The communicating is also responsive to a parameter sensed by the Samsung smartphone (e.g., a physiological parameter) satisfying a criterion. Conducting a transaction via Samsung Pay and/or Google Pay includes recognizing and accepting a face, fingerprint, or iris associated with the user. 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/ 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
	Q. What do I need to start using Samsung Pay? ^ A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/

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
	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

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.i.] and then, responsive to having sensed that the proximity condition is satisfied relative to the access point and having determined that the physiological parameter sensed satisfies the criterion, paying for the product by selectively sending information to at least one device;	The Accused Products use a method that involves, “and then, responsive to having sensed that the proximity condition is satisfied relative to the access point and having determined that the physiological parameter sensed satisfies the criterion, paying for the product by selectively sending information to at least one 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 pays for a product by selectively sending information to a device (such as the point-of-sale terminal, which is a device) in response to having sensed that the proximity criterion is satisfied relative to the point-of-sale terminal’s access point and in response to having determined that the sensed physiological parameter (e.g., a fingerprint, face, or iris associated with the user) satisfies a criterion. 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
	When you make a payment When you make a payment, you will need to authenticate your identity by using your fingerprint or Samsung Pay PIN before the information can be sent to the payment terminal. The merchant will only receive a token, and your payment information will be kept secure. The token will be sent to the payment network, where it will be decrypted and verified against the information stored in a secure vault on internal networks. Once authenticated, the payment will be approved and sent back to the merchant. Only the payment network and your bank will have information about the transaction. https://www.samsung.com/us/support/answer/ANS00043932/ 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#

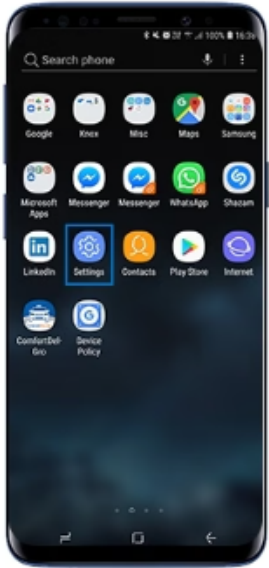
Claim	Exemplary Infringement Analysis ¹
	What device tokens are When you pay for something with a physical card — credit, debit or prepaid — the merchant usually charges you through the printed number on the front of your card, known as the Funding Primary Account Number (FPAN). Every time this happens, 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.
[1.j.] wherein said paying for the product by selectively sending information to at least one device comprises selectively and	The Accused Products perform the method above, “wherein said paying for the product by selectively sending information to at least one device comprises selectively and wirelessly transmitting information to the at least one device using unlicensed frequencies.” 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 step of paying for a product (as described above) includes selectively transmitting information to the device (point-of-sale terminal) using an unlicensed frequency. In particular, the wireless short-range communications link used by NFC is based upon the unlicensed 13.56 MHz frequency.

Claim	Exemplary Infringement Analysis ¹
wirelessly transmitting information to the at least one device using unlicensed frequencies; and	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.
[1.k.] wherein said paying for a product further comprises deducting/withdrawing an amount of money from an account.	The Accused Products perform the method above, “wherein said paying for a product further comprises deducting/withdrawing an amount of money from an account.” For example, using a Samsung smartphone to conduct a financial transaction via Samsung Pay and/or Google Pay results in deducting/withdrawing an amount of money from an account associated with the credit card used by Samsung Pay and/or Google Pay. 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/

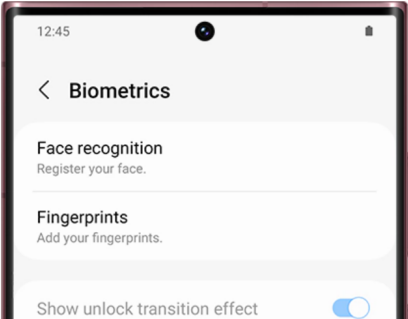
Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google 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 Why is the transaction amount in my Samsung Pay[®] transaction history different from what's in my Online or Mobile account detail? If you make a Samsung Pay purchase with your Debit Card, the merchant may request authorization for an initial amount and send us the actual transaction amount for payment. The initial authorized amount appears in your Samsung Pay transaction history, but the actual transaction amount is deducted from your account. https://www.hrcu.org/resources/faq/?faq_cat=samsung-pay

Claim	Exemplary Infringement Analysis ¹
	Why is the transaction amount in my Google Pay transaction history different from what's in my HRCU Online or Mobile account detail? If you make a Google Pay purchase with your Debit Card, the merchant may request authorization for an initial amount and send us the actual transaction amount for payment. The initial authorized amount appears in your Google Pay transaction history, but the actual transaction amount is deducted from your account. This happens in places where: https://www.hrcu.org/resources/faq/?faq_cat=google-pay 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.a.] The method of claim 1, wherein said enabling at least one first function comprises enabling the at least one first function and disabling a second function; and	The Accused Products perform the method above, “wherein said enabling at least one first function comprises enabling the at least one first function and disabling a second function.” 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 uses the above method wherein said enabling at least one first function (unlocking the Samsung smartphone or application) comprises enabling the at least one first function and disabling a second function (locking the Samsung smartphone or application). 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
	Q. What do I need to start using Samsung Pay? ^ A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/

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/

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	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/ 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

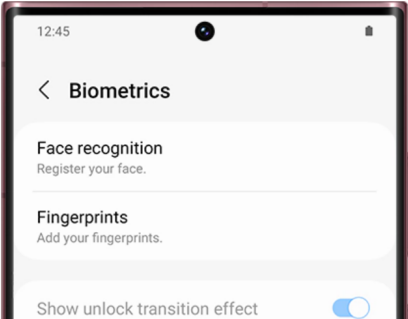
Claim	Exemplary Infringement Analysis ¹
	Hello, Welcome to the Google Wallet community. Set up screen lock for tap to pay transactions Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. 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# 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
[2.b.] wherein the method further comprises: repeatedly sensing the physiological parameter and repeatedly deciding, based on comparing the physiological parameter sensed to the criterion, whether or not to maintain enabled said at least one first function while maintaining disabled said second function; and	The Accused Products perform the method above, “repeatedly sensing the physiological parameter and repeatedly deciding, based on comparing the physiological parameter sensed to the criterion, whether or not to maintain enabled said at least one first function while maintaining disabled said second function.” 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 uses the above method including repeatedly sensing the physiological parameter (a fingerprint, face, or iris) and repeatedly deciding, based on comparing the physiological parameter sensed to the criterion (a fingerprint, face, or iris associated with the user), whether or not to maintain enabled said at least one first function (unlocking the Samsung smartphone or application) while maintaining disabled said second function (locking the Samsung smartphone or application). 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/ Q. What do I need to start using Samsung Pay? A. To use Samsung Pay, you need: - A compatible Samsung device* - A supported payment card from a participating bank - A Samsung account - Registered fingerprint, iris image or Samsung Pay PIN - To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay

Claim	Exemplary Infringement Analysis ¹
	Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/ 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/

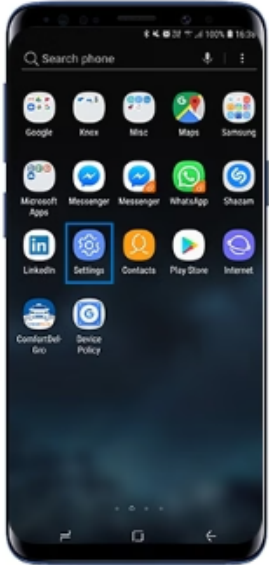
Claim	Exemplary Infringement Analysis ¹
	How to enable Iris authentication for Samsung Pay? Last Update date : Oct 08, 2020 The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device. Once your irises are registered, you can set the device to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

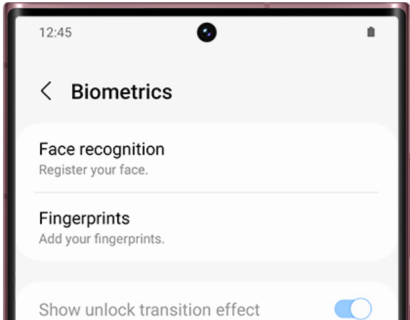
Claim	Exemplary Infringement Analysis ¹
	Hello, Welcome to the Google Wallet community. Set up screen lock for tap to pay transactions Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. 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# 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.c] maintaining	The Accused Products use the above method including “maintaining enabled said at least one first function while maintaining disabled said second function responsive to deciding that the physiological parameter sensed satisfies the

Claim	Exemplary Infringement Analysis ¹
enabled said at least one first function while maintaining disabled said second function responsive to deciding that the physiological parameter sensed satisfies the criterion; or disabling said at least one first function and enabling said second function responsive to deciding that the physiological parameter sensed no longer satisfies the criterion.	criterion; or disabling said at least one first function and enabling said second function responsive to deciding that the physiological parameter sensed no longer satisfies the criterion.” 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 Apple Pay includes maintaining enabled said at least one first function (unlocking the Samsung smartphone or application) while maintaining disabled said second function (locking the Samsung smartphone or application) responsive to deciding that the physiological parameter sensed satisfies the criterion, or disabling said first function and enabling said second function responsive to deciding that the physiological parameter sensed no longer satisfies the criterion. 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/ Q. What do I need to start using Samsung Pay? A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay

Claim	Exemplary Infringement Analysis ¹
	Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/ 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/ 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# 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,	The Accused Products use a method “wherein said paying for a product further comprises wirelessly receiving information from at least one device using unlicensed frequencies.”

Claim	Exemplary Infringement Analysis ¹
wherein said paying for a product further comprises wirelessly receiving information from at least one device using unlicensed frequencies.	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 wirelessly receiving information from at least one device (the entity/point-of-sale terminal) using unlicensed frequencies (NFC) to pay for a product. 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 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.
[4.a.] The method of claim 3, wherein said wirelessly transmitting information to the at least one device using unlicensed frequencies and said wirelessly receiving information from at least one device using unlicensed frequencies comprises using unlicensed frequencies over a short-range link in a Time Division Duplex operation;	The Accused Products use a method including “wherein said wirelessly transmitting information to the at least one device using unlicensed frequencies and said wirelessly receiving information from at least one device using unlicensed frequencies comprises using unlicensed frequencies over a short-range link in a Time Division Duplex operation.” 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 using unlicensed frequencies over a short-range link (NFC) in a Time Division Duplex operation. 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 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
	NFC is a short-range half duplex communication technology which provide secure communication between devices in near field region. Near field communication, is a technology that allows two devices in close range to securely exchange data wirelessly. NFC is a short-range (< 10 cm) wireless connectivity technology that operates at high frequency (HF) range with low bandwidth of radio waves, mainly at 13.56 MHz [13]. NFC comprises of three basic components - an antenna, a reader, and a tag. A reader (transmitter) sends a https://www.intechopen.com/chapters/75600 What Does Time Division Duplex Mean? Time division duplex (TDD) refers to duplex communication links where uplink is separated from downlink by the allocation of different time slots in the same frequency band. It is a transmission scheme that allows asymmetric flow for uplink and downlink data transmission. Users are allocated time slots for uplink and downlink transmission. Time division multiplexing separates uplink and downlink signals by matching full duplex communication over a half-duplex communication link. This method is highly advantageous in case there is an asymmetry of uplink and downlink data rates. TDD divides a data stream into frames and assigns different time slots to forward and reverse transmissions, thereby allowing both types of transmissions to share the same transmission medium. https://www.techopedia.com/definition/27019/time-division-duplex-tdd 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.b.] and wherein said selectively and wirelessly transmitting information to the at least one	The Accused Products perform the method including “wherein said selectively and wirelessly transmitting information to the at least one device further comprises selectively and wirelessly transmitting information to the access point maintained by the vendor at the point of purchase counter and to at least one other device that is predetermined.” 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 selectively sending information

Claim	Exemplary Infringement Analysis ¹
device further comprises selectively and wirelessly transmitting information to the access point maintained by the vendor at the point of purchase counter and to at least one other device that is predetermined; and	(e.g., a transaction-specific dynamic digital token) to the access point maintained by the vendor at the point of purchase counter (the point-of-sale terminal, which includes an access point) and to at least one other device that is predetermined (a base station). 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/ 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/ Q. What do I need to start using Samsung Pay? ^ A. - To use Samsung Pay, you need: - A compatible Samsung device* - A supported payment card from a participating bank - A Samsung account - Registered fingerprint, iris image or Samsung Pay PIN - To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay

Claim	Exemplary Infringement Analysis ¹
	Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/ 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/ 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.
[4.c.] further comprises wirelessly receiving information from the access point maintained by the vendor at	The Accused Products perform the method including “further comprises wirelessly receiving information from the access point maintained by the vendor at the point of purchase counter and from at least one other device that is predetermined.” 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 selectively receiving information (e.g., confirmation of the transaction) from the access point maintained by the vendor at the point of purchase counter (the

Claim	Exemplary Infringement Analysis ¹
the point of purchase counter and from at least one other device that is predetermined.	point-of-sale terminal, which includes an access point) and from at least one other device that is predetermined (a base station). 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/ 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/ Q. What do I need to start using Samsung Pay? ^ A. - To use Samsung Pay, you need: - A compatible Samsung device* - A supported payment card from a participating bank - A Samsung account - Registered fingerprint, iris image or Samsung Pay PIN - To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay

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	Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/ 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/ 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

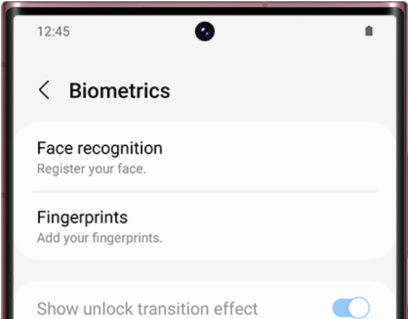
Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. 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.
[5.p.] A wireless device that comprises a smartphone and a sensor; wherein the wireless device is configured to perform	Each of the Accused Products are “[a] wireless device that comprises a smartphone and a sensor; wherein the wireless device is configured to perform operations.” For example, a Samsung smartphone conducting financial transactions via Samsung Pay and/or Google Pay is configured to perform operations and comprises a smartphone and a sensor.

Claim	Exemplary Infringement Analysis ¹
operations comprising:	Smartphone Samsung Exynos processors for smartphone is designed to deliver a superior experience with powerful performance, energy efficiency, and fast internet connection. Galaxy S22 Ultra Exynos 2200 https://semiconductor.samsung.com/processor/showcase/ 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/

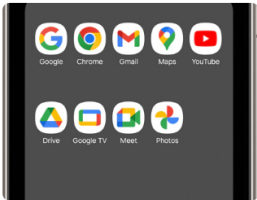
Claim	Exemplary Infringement Analysis ¹
	Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps: 1 Tap Settings  https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/

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
	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/

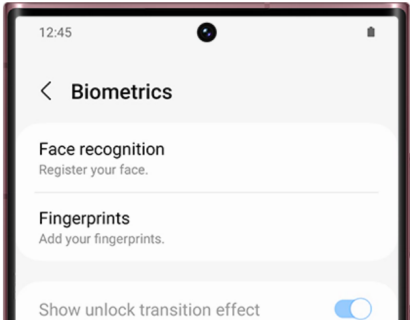
Claim	Exemplary Infringement Analysis ¹
	Set up tap to pay on your phone 2. Set Google Pay as your default payment app  Next, make sure Google Pay is set up as the payment default for your device.  1. On your Android device, open the Settings app. 2. In the search bar, type "NFC." 3. Tap NFC > Contactless 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

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.
[5.a.] sensing, by the sensor, a physiological parameter of a user of the wireless device;	The Accused Products are configured to perform operations including “sensing, by the sensor, a physiological parameter of a user of the wireless 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 sensing

Claim	Exemplary Infringement Analysis ¹
	(using a smartphone-based fingerprint scanner, iris scanner, or facial recognition) a physiological parameter such as an iris, face, or a fingerprint associated with the human user of a Samsung smartphone. 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/ Q. What do I need to start using Samsung Pay? A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/

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/

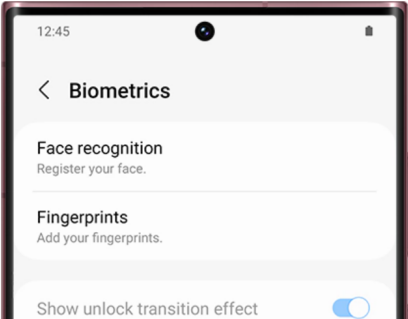
Claim	Exemplary Infringement Analysis ¹
	Hello, Welcome to the Google Wallet community. Set up screen lock for tap to pay transactions Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. 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.
[5.b.] then determining	The Accused Products are configured to perform operations including “then determining whether or not the physiological parameter sensed satisfies a criterion.”

Claim	Exemplary Infringement Analysis ¹
whether or not the physiological parameter sensed satisfies a criterion;	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, after sensing a physiological parameter of a user, then the Samsung smartphone determines whether the physiological parameter (e.g., facial recognition, an iris, or a fingerprint) satisfies a criterion (the iris, face, or fingerprint is recognized) before unlocking the Samsung smartphone or application. 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/ Q. What do I need to start using Samsung Pay? A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/

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/

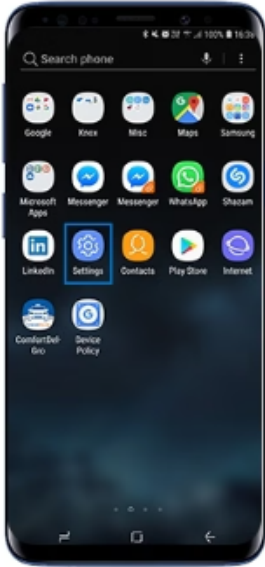
Claim	Exemplary Infringement Analysis ¹
	Set up and use fingerprint unlock  It's time to set up fingerprint security and register your prints. The steps will be almost exactly the same, no matter what device you have. The only difference will be where the fingerprint sensor is located. 1 Navigate to 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/

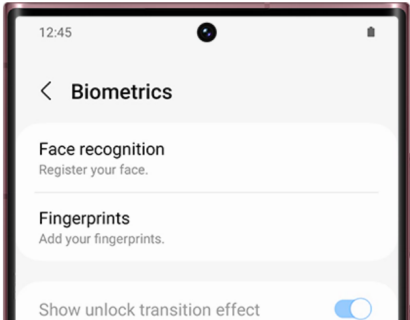
Claim	Exemplary Infringement Analysis ¹
	How to enable Iris authentication for Samsung Pay? Last Update date : Oct 08. 2020 The iris recognition feature uses the unique characteristics of your irises to strengthen the security of your device. Once your irises are registered, you can set the device to enable Iris authentication for Samsung Pay. https://www.samsung.com/sg/support/mobile-devices/how-to-enable-iris-authentication-for-samsung-pay/ 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
	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.
[5.c.] then responsive to	The Accused Products are configured to perform operations including, “then responsive to the physiological parameter sensed satisfying the criterion, enabling at least one first function of the wireless device.”

Claim	Exemplary Infringement Analysis ¹
the physiological parameter sensed satisfying the criterion, enabling at least one first function of the wireless 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. Upon recognizing, for example, facial recognition, an iris, or a fingerprint, then a first function of the Samsung smartphone is enabled because the Samsung smartphone or application is unlocked. 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/

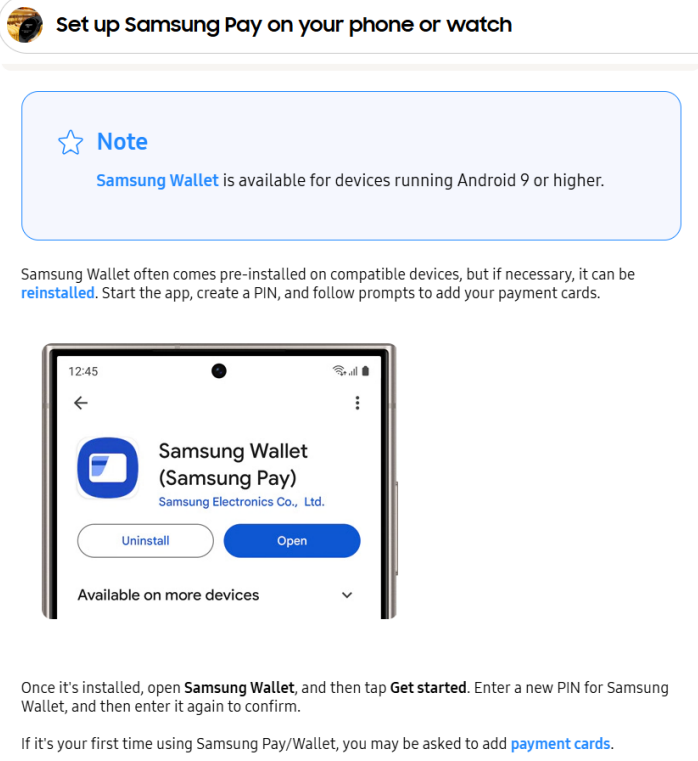
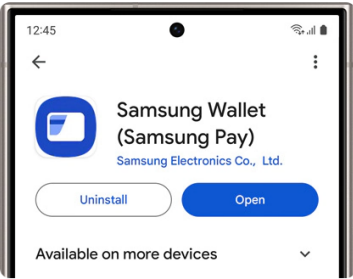
Claim	Exemplary Infringement Analysis ¹
	Set up Facial recognition Note: To use Face recognition, you need to set a PIN, Pattern, or Password first. Your face is unique to you, which makes it one of the best security features in your arsenal. 1. From Settings, swipe to and tap Security and privacy, and 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 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/

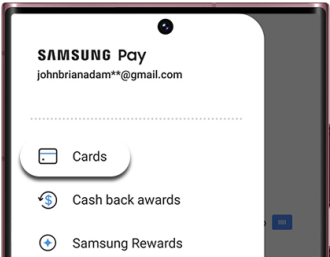
Claim	Exemplary Infringement Analysis ¹
	Q. What do I need to start using Samsung Pay? ^ A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/ 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
	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/ 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.
[5.d.] then while said at least one	The Accused Products are configured to perform operations including “then while said at least one first function is enabled, responsive to having sensed the physiological parameter and responsive to having determined that the physiological

Claim	Exemplary Infringement Analysis ¹
first function is enabled, responsive to having sensed the physiological parameter and responsive to having determined that the physiological parameter sensed satisfies the criterion, requesting from a second device an authorization to establish a function to conduct a financial transaction;	parameter sensed satisfies the criterion, requesting from a second device an authorization to establish a function to conduct 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, while the Samsung smartphone or application is unlocked (e.g., the first function is enabled) and responsive to recognizing, for example, an iris, face, or fingerprint (e.g., responsive to determining that the physiological parameter satisfies the criterion), then the user may set up a payment method in Samsung Pay and/or Google Pay by, for example, adding a credit card (e.g., requesting an authorization from a base station (second device) to establish a function to conduct a financial transaction). To add a credit card, the Samsung smartphone transmits to the base station (a second device) data requesting authorization to use the credit card in future transactions. Q. What do I need to start using Samsung Pay? ^ A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/

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.  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.  The screenshot shows the Samsung Pay app interface. At the top, it says 'SAMSUNG Pay' followed by the email address 'johnbrianadam**@gmail.com'. Below this, there are three options: 'Cards' (with a card icon), 'Cash back awards' (with a dollar sign icon), and 'Samsung Rewards' (with a plus icon). The 'Cards' option is highlighted with a white background. 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/

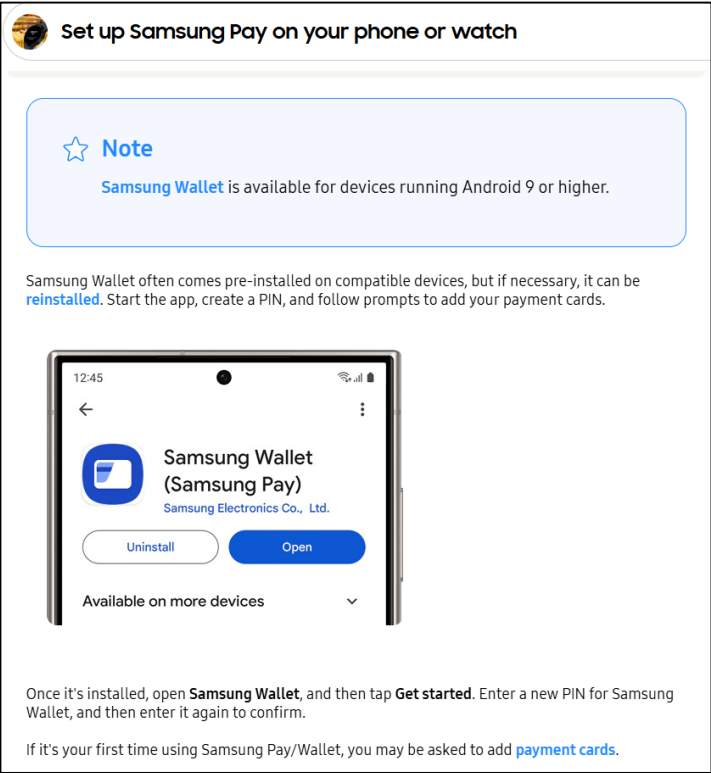
Claim	Exemplary Infringement Analysis ¹
	How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) 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

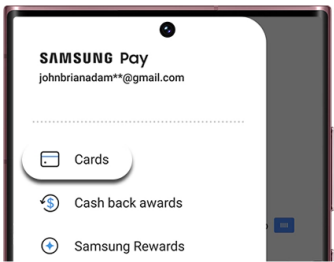
Claim	Exemplary Infringement Analysis ¹
	If you want to use Samsung Pay and need to know how to add your cards to the app, follow these steps: 1 Run your Samsung Pay app. To add your card, tap on the plus icon (+) over Payment cards. The app will activate the camera and ask you to aim it at the front 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. 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. 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. 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
	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
	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 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
[5.e.] responsive to the requesting, receiving from the second device the authorization to establish the function to conduct the financial transaction;	The Accused Products are configured to perform operations including, “responsive to the requesting, receiving from the second device the authorization to establish the function to conduct the 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, in response to requesting authorization, the Samsung smartphone receives the authorization from the base station (the second device) if the card is eligible for Samsung Pay and/or Google Pay. The authorization establishes the ability to conduct a financial transaction using Samsung Pay and/or Google Pay.  The screenshot shows the 'Set up Samsung Pay on your phone or watch' screen. It includes a 'Note' 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. At the bottom, instructions read: '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/

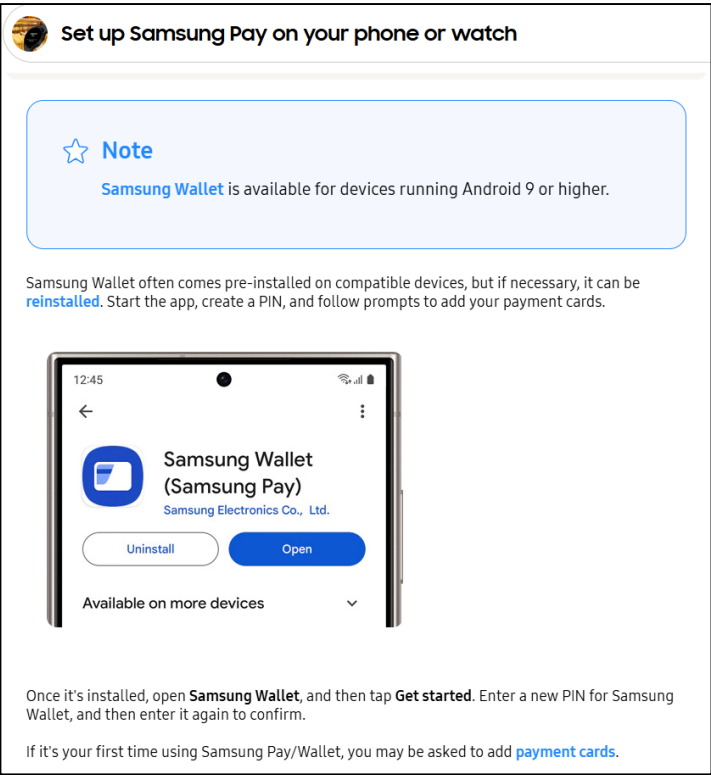
Claim	Exemplary Infringement Analysis ¹
	Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on 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! https://www.samsung.com/us/support/answer/ANS00045170/

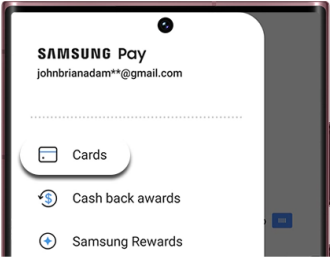
Claim	Exemplary Infringement Analysis ¹
	How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) 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 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
[5.f.] responsive to receiving the authorization, establishing at the wireless device the function to conduct the financial transaction;	The Accused Products are configured to perform operations including “responsive to receiving the authorization, establishing at the wireless device the function to conduct the 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, when the Samsung smartphone receives the authorization, the Samsung smartphone user may conduct a financial transaction using Samsung Pay and/or Google Pay.  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/?msockid=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

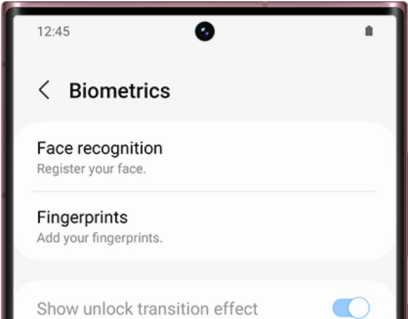
Claim	Exemplary Infringement Analysis ¹
	Verify your payment method in the Google Wallet app After you add a payment method, you may be asked to verify it. This step helps Google Wallet and your bank to protect your account. Based on your bank, you can choose from the following options. Your verification 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 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
[5.g.] responsive to the wireless device satisfying a proximity condition relative to an entity and responsive to the wireless device sensing the physiological parameter and determining that the physiological parameter sensed satisfies the criterion, using the function that has been established at the wireless device to conduct the financial transaction and conducting the financial transaction by paying for a product;	The Accused Products are configured to perform operations including “responsive to the wireless device satisfying a proximity condition relative to an entity and responsive to the wireless device sensing the physiological parameter and determining that the physiological parameter sensed satisfies the criterion, using the function that has been established at the wireless device to conduct the financial transaction and conducting the financial transaction by paying for a product.” 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 using Samsung Pay and/or Google Pay (the function that was established) to conduct the financial transaction by paying for a product. Use of the function (Samsung Pay and/or Google Pay) to pay for a product is in response to satisfaction of a proximity criterion between the Samsung smartphone and a point-of-sale terminal (the entity) and in response to sensing the physiological parameter and determining that the sensed physiological parameter satisfies a criterion. The proximity criterion is satisfied by the Samsung smartphone being within range of the point-of-sale terminal for NFC communications. Also, conducting the transaction via Samsung Pay and/or Google Pay includes recognizing and accepting a face, fingerprint, or iris associated with the user. 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/ 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/

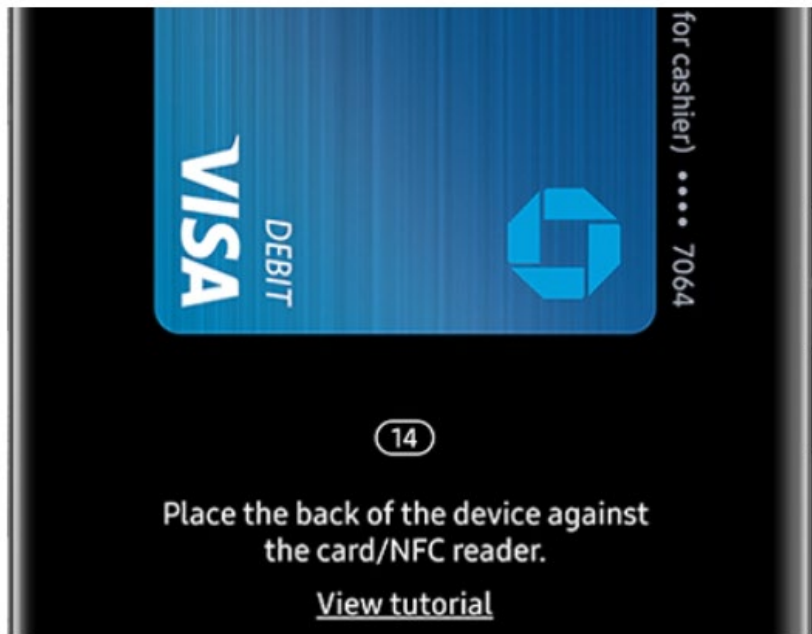
Claim	Exemplary Infringement Analysis ¹
	Q. What do I need to start using Samsung Pay? ^ A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/

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
	 The screenshot shows a black background with a blue Visa Debit card at the top. The card displays the Visa logo, the word 'DEBIT', and a blue geometric logo. To the right of the card, the text 'for cashier) 7064' is visible. Below the card, the number '14' is enclosed in a circle. Further down, the text 'Place the back of the device against the card/NFC reader.' is displayed, followed by a link '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

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

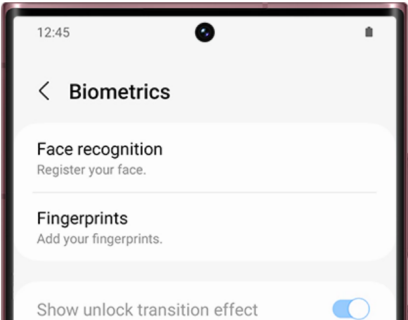
Claim	Exemplary Infringement Analysis ¹
	Pay in a store Step 1: Wake up & unlock your phone Important: For users with a Pixel 7 or Pixel 7 Pro, Face Unlock is currently not supported for tap to pay transactions. Turn on your screen, then unlock your phone. You don't need to open the Google Wallet app. 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.
[5.h.] wherein said paying for a	The Accused Products are configured to perform operations including “wherein said paying for a product comprises sensing that the proximity condition is satisfied relative to an access point maintained by a vendor at a point of purchase counter,

Claim	Exemplary Infringement Analysis ¹
product comprises sensing that the proximity condition is satisfied relative to an access point maintained by a vendor at a point of purchase counter, by detecting a short-range signal that is transmitted by the access point, determining that the physiological parameter sensed satisfies the criterion	by detecting a short-range signal that is transmitted by the access point, determining that the physiological parameter sensed satisfies the criterion.” 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 paying for a product by sensing that the Samsung smartphone is within range of the point-of-sale terminal’s access point (maintained by a vendor at a point of purchase counter) via NFC. The method includes detecting a short-range signal (NFC) transmitted by the point-of-sale terminal’s access point. The communicating is also responsive to a parameter sensed by the Samsung smartphone (e.g., a physiological parameter) satisfying a criterion. Conducting a transaction via Samsung Pay and/or Google Pay includes recognizing and accepting a face, fingerprint, or iris associated with the user. 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/ 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/

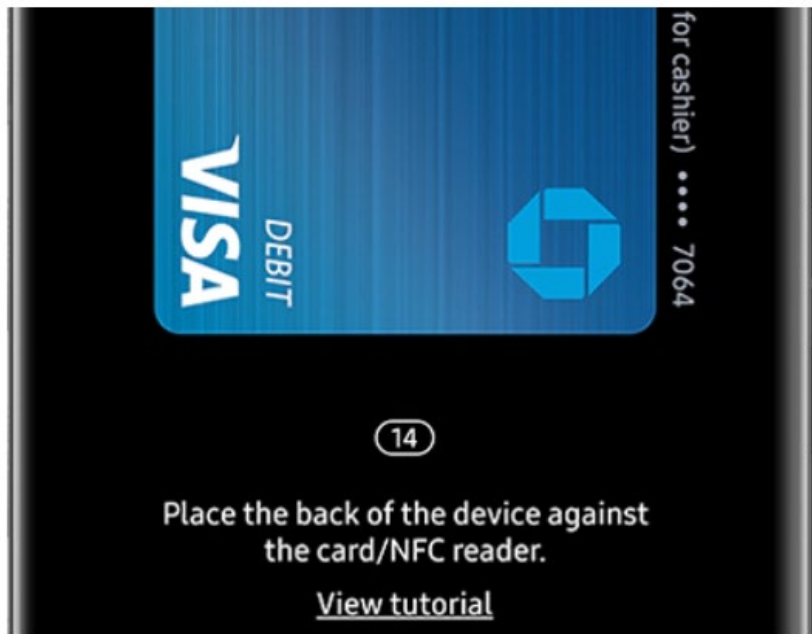
Claim	Exemplary Infringement Analysis ¹
	Q. What do I need to start using Samsung Pay? ^ A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/

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

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
[5.i.] and then, responsive to having sensed that the proximity condition is satisfied relative to the access point and having determined that the physiological parameter sensed satisfies the criterion, paying for the product by selectively sending information to at least one device;	The Accused Products are configured to perform operations including “and then, responsive to having sensed that the proximity condition is satisfied relative to the access point and having determined that the physiological parameter sensed satisfies the criterion, paying for the product by selectively sending information to at least one 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 pays for a product by selectively sending information to a device (such as the point-of-sale terminal, which is a device) in response to having sensed that the proximity criterion is satisfied relative to the point-of-sale terminal’s access point and in response to having determined that the sensed physiological parameter (e.g., a face, fingerprint, or iris associated with the user) satisfies a criterion. 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
	When you make a payment When you make a payment, you will need to authenticate your identity by using your fingerprint or Samsung Pay PIN before the information can be sent to the payment terminal. The merchant will only receive a token, and your payment information will be kept secure. The token will be sent to the payment network, where it will be decrypted and verified against the information stored in a secure vault on internal networks. Once authenticated, the payment will be approved and sent back to the merchant. Only the payment network and your bank will have information about the transaction. https://www.samsung.com/us/support/answer/ANS00043932/ 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.
[5.j.] wherein said paying for the product by selectively sending information to at least one device comprises selectively and	The Accused Products are configured to perform operations including “wherein said paying for the product by selectively sending information to at least one device comprises selectively and wirelessly transmitting information to the at least one device using unlicensed frequencies.” 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 step of paying for a product by selectively sending information (as described above) includes selectively transmitting information to the device (point-of-sale terminal) using an unlicensed frequency. In particular, the wireless short-range communications link used by NFC is based upon the unlicensed 13.56 MHz frequency.

Claim	Exemplary Infringement Analysis ¹
wirelessly transmitting information to the at least one device using unlicensed frequencies; and	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.k.] wherein said paying for a product further comprises deducting/withdrawing an amount of money from an account.	The Accused Products are configured to perform operations including “wherein said paying for a product further comprises deducting/withdrawing an amount of money from an account.” For example, a Samsung smartphone conducting a financial transaction via Samsung Pay and/or Google Pay results in deducting/withdrawing an amount of money from an account associated with the credit card used by Samsung Pay and/or Google Pay. 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/

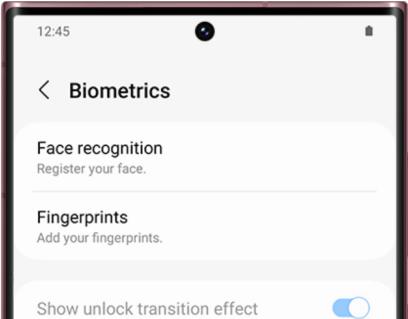
Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google 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 Why is the transaction amount in my Samsung Pay[®] transaction history different from what's in my Online or Mobile account detail? If you make a Samsung Pay purchase with your Debit Card, the merchant may request authorization for an initial amount and send us the actual transaction amount for payment. The initial authorized amount appears in your Samsung Pay transaction history, but the actual transaction amount is deducted from your account. https://www.hrcu.org/resources/faq/?faq_cat=samsung-pay

Claim	Exemplary Infringement Analysis ¹
	Why is the transaction amount in my Google Pay transaction history different from what's in my HRCU Online or Mobile account detail? If you make a Google Pay purchase with your Debit Card, the merchant may request authorization for an initial amount and send us the actual transaction amount for payment. The initial authorized amount appears in your Google Pay transaction history, but the actual transaction amount is deducted from your account. This happens in places where: https://www.hrcu.org/resources/faq/?faq_cat=google-pay 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 wireless device of claim 5, wherein said enabling at least one first function of the wireless device comprises enabling the at least one first function of the wireless device and disabling a second function of the wireless device; and	The Accused Products perform the method above, “wherein said enabling at least one first function of the wireless device comprises enabling the at least one first function of the wireless device and disabling a second function of the wireless 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 uses the above method wherein said enabling at least one first function (unlocking the Samsung smartphone or application) comprises enabling the at least one first function and disabling a second function (locking the Samsung smartphone or application). 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
	Q. What do I need to start using Samsung Pay? ^ A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/

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/ 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

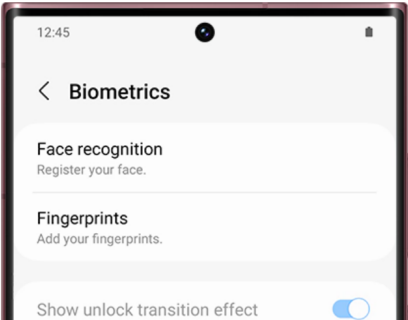
Claim	Exemplary Infringement Analysis ¹
	Hello, Welcome to the Google Wallet community. Set up screen lock for tap to pay transactions Important: Coming soon, your credit and debit card won't be charged for retail payments unless you've recently used a verification method, like your fingerprint or PIN. 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# 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
[6.b.] wherein the operations further comprise: repeatedly sensing the physiological parameter and repeatedly deciding, based on comparing the physiological parameter sensed to the criterion, whether or not to maintain enabled said at least one first function while maintaining disabled said second function; and	The Accused Products perform the method above, “wherein the operations further comprise: repeatedly sensing the physiological parameter and repeatedly deciding, based on comparing the physiological parameter sensed to the criterion, whether or not to maintain enabled said at least one first function while maintaining disabled said second function.” 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 uses the above method including repeatedly sensing the physiological parameter (a fingerprint, face, or iris) and repeatedly deciding, based on comparing the physiological parameter sensed to the criterion (a fingerprint, face, or iris associated with the user), whether or not to maintain enabled said at least one first function (unlocking the Samsung smartphone or application) while maintaining disabled said second function (locking the Samsung smartphone or application). 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/ Q. What do I need to start using Samsung Pay? A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay

Claim	Exemplary Infringement Analysis ¹
	Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/ 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/

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	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/ 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

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	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.
[6.c.] maintaining	The Accused Products are configured to perform operations including “maintaining enabled said at least one first function while maintaining disabled said second function responsive to deciding that the physiological parameter sensed satisfies the

Claim	Exemplary Infringement Analysis ¹
enabled said at least one first function while maintaining disabled said second function responsive to deciding that the physiological parameter sensed satisfies the criterion; or disabling said at least one first function and enabling said second function responsive to deciding that the physiological parameter sensed no longer satisfies the criterion.	criterion; or disabling said at least one first function and enabling said second function responsive to deciding that the physiological parameter sensed no longer satisfies the criterion.” 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 Apple Pay is configured to perform operations including maintaining enabled said at least one first function (unlocking the Samsung smartphone or application) while maintaining disabled said second function (locking the Samsung smartphone or application) responsive to deciding that the physiological parameter sensed satisfies the criterion, or disabling said first function and enabling said second function responsive to deciding that the physiological parameter sensed no longer satisfies the criterion. 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
	Q. What do I need to start using Samsung Pay? ^ A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/

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
	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/ 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# 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 wireless device	The Accused Products are configured to perform operations including “wherein said conducting the financial transaction by paying for a product comprises: establishing by the wireless device a short-range wireless link with the entity.”

Claim	Exemplary Infringement Analysis ¹
of claim 5, wherein said conducting the financial transaction by paying for a product comprises: establishing by the wireless device a short-range wireless link with the 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 by the wireless device a short-range link (NFC) with the entity (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 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.
[7.b.] wirelessly transmitting information to the entity using unlicensed frequencies; and	The Accused Products are configured to perform operations including “wirelessly transmitting information to the entity using unlicensed frequencies.” 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 transmitting information to the entity (point-of-sale terminal) using unlicensed frequencies (NFC). 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 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.
[7.c.] wirelessly receiving information from the entity using unlicensed frequencies;	The Accused Products are configured to perform operations including “wirelessly receiving information from the entity using unlicensed frequencies.” 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 receiving information from the entity (point-of-sale terminal) using unlicensed frequencies (NFC). 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/

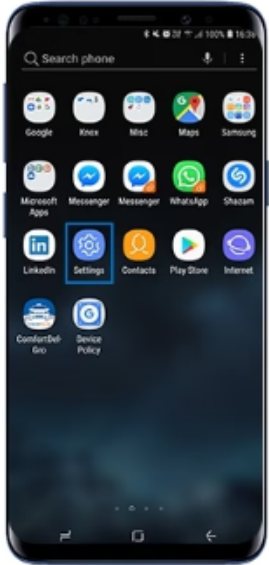
Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google 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 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.
[7.d.] wherein said wirelessly transmitting information to the entity and said wirelessly receiving information from the entity comprises using unlicensed frequencies in a time division duplex operation; and	The Accused Products are configured to perform operations including “wherein said wirelessly transmitting information to the entity and said wirelessly receiving information from the entity comprises using unlicensed frequencies in a time division duplex operation.” 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 wirelessly transmitting information to the entity (point-of sale terminal) and wirelessly receiving information from the entity (point-of sale terminal) uses unlicensed frequencies (NFC) in a time domain duplex operation. 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/

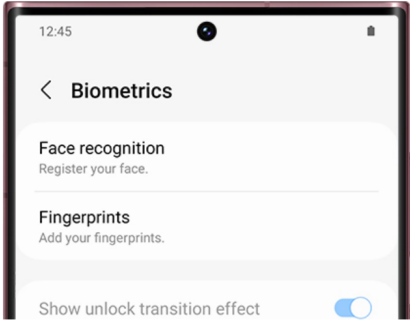
Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google 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 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
	NFC is a short-range half duplex communication technology which provide secure communication between devices in near field region. Near field communication, is a technology that allows two devices in close range to securely exchange data wirelessly. NFC is a short-range (< 10 cm) wireless connectivity technology that operates at high frequency (HF) range with low bandwidth of radio waves, mainly at 13.56 MHz [13]. NFC comprises of three basic components - an antenna, a reader, and a tag. A reader (transmitter) sends a https://www.intechopen.com/chapters/75600 What Does Time Division Duplex Mean? Time division duplex (TDD) refers to duplex communication links where uplink is separated from downlink by the allocation of different time slots in the same frequency band. It is a transmission scheme that allows asymmetric flow for uplink and downlink data transmission. Users are allocated time slots for uplink and downlink transmission. Time division multiplexing separates uplink and downlink signals by matching full duplex communication over a half-duplex communication link. This method is highly advantageous in case there is an asymmetry of uplink and downlink data rates. TDD divides a data stream into frames and assigns different time slots to forward and reverse transmissions, thereby allowing both types of transmissions to share the same transmission medium. https://www.techopedia.com/definition/27019/time-division-duplex-tdd 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.e.] wherein said establishing by the wireless device a short-range wireless link with the entity comprises	The Accused Products are configured to perform operations including “wherein said establishing by the wireless device a short-range wireless link with the entity comprises establishing the short-range wireless link with the entity responsive to the wireless device satisfying the proximity condition relative to the entity and responsive to the wireless device sensing the physiological parameter and determining that the physiological parameter sensed satisfies the criterion.” 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

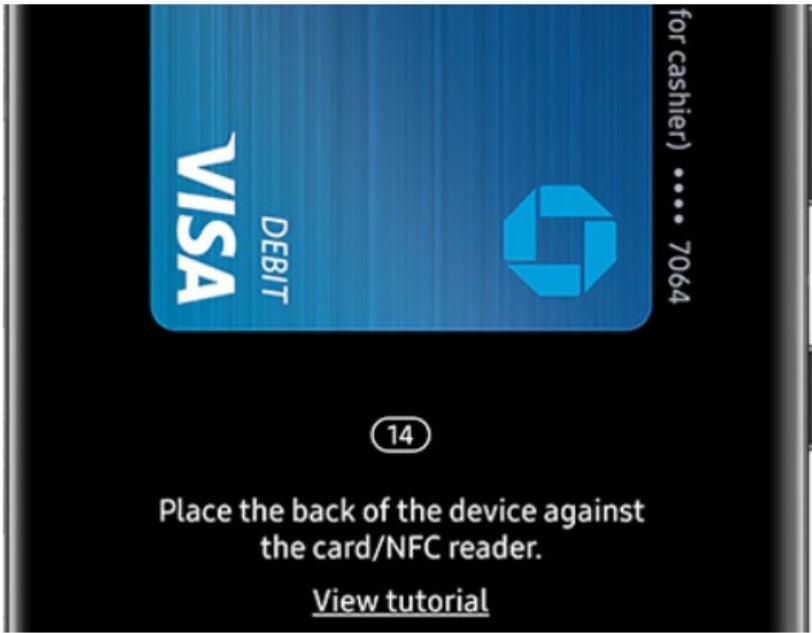
Claim	Exemplary Infringement Analysis ¹
establishing the short-range wireless link with the entity responsive to the wireless device satisfying the proximity condition relative to the entity and responsive to the wireless device sensing the physiological parameter and determining that the physiological parameter sensed satisfies the criterion.	conducting financial transactions via Samsung Pay and/or Google Pay is configured to perform operations including establishing the short-range wireless link (NFC) with the entity (the point-of-sale terminal) responsive to the Samsung smartphone satisfying the proximity condition relative to the entity (the point-of-sale terminal) and responsive to the Samsung smartphone sensing the physiological parameter (a fingerprint, face, or iris) and determining that the physiological parameter sensed satisfies the criterion (a fingerprint, face, or iris associated with the user). 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/ 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/ Q. What do I need to start using Samsung Pay? ^ A. - To use Samsung Pay, you need: - A compatible Samsung device* - A supported payment card from a participating bank - A Samsung account - Registered fingerprint, iris image or Samsung Pay PIN - To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay

Claim	Exemplary Infringement Analysis ¹
	Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/ 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/

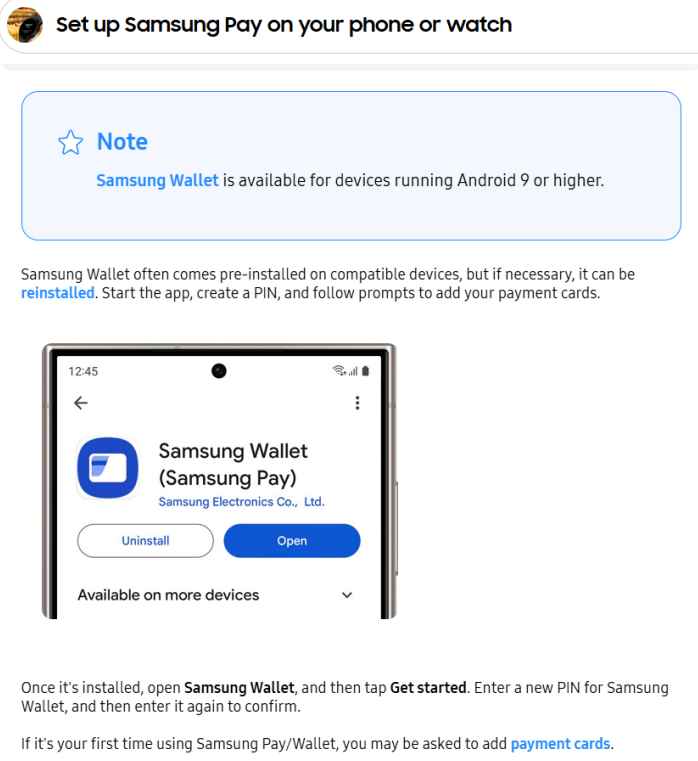
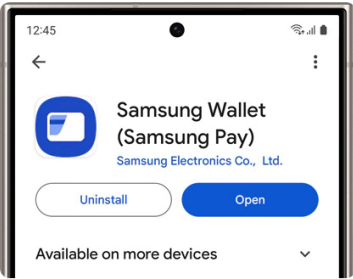
Claim	Exemplary Infringement Analysis ¹
	 The screenshot shows a black background with a blue Visa Debit card at the top. The card displays the Visa logo, the word 'DEBIT', and a blue geometric logo. To the right of the card, the text 'for cashier) 7064' is visible. Below the card, the number '14' is enclosed in a circle. The text 'Place the back of the device against the card/NFC reader.' is centered below the circle. At the bottom, the text 'View tutorial' is underlined. https://www.samsung.com/us/support/answer/ANS00045102/

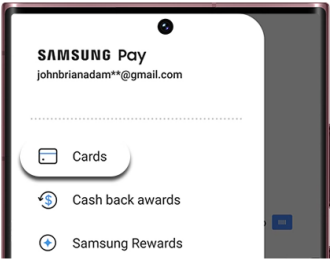
Claim	Exemplary Infringement Analysis ¹
	Where you can use Google Wallet Important: To make contactless payments, Near Field Communication (NFC) must be on. To turn on NFC, check your phone settings app. To use tap to pay on Pixel Fold or another foldable device, fold your device. You can pay with Google 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

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.
[8.a.] The wireless device	The Accused Products are configured to perform operations including “wherein said requesting from a second device an authorization to establish a function to conduct a financial transaction and/or said receiving from the second device the

Claim	Exemplary Infringement Analysis ¹
of claim 5, wherein said requesting from a second device an authorization to establish a function to conduct a financial transaction and/or said receiving from the second device the authorization to establish the function to conduct the financial transaction comprises: establishing by the wireless device a link with the second device, said link comprising a wireless link;	authorization to establish the function to conduct the financial transaction comprises: establishing by the wireless device a link with the second device, said link comprising a wireless link.” 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 by the Samsung smartphone a wireless link (via a cellular network or WiFi) with the base station (a second device) to establish the function to conduct a financial transaction. 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
	 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.  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/

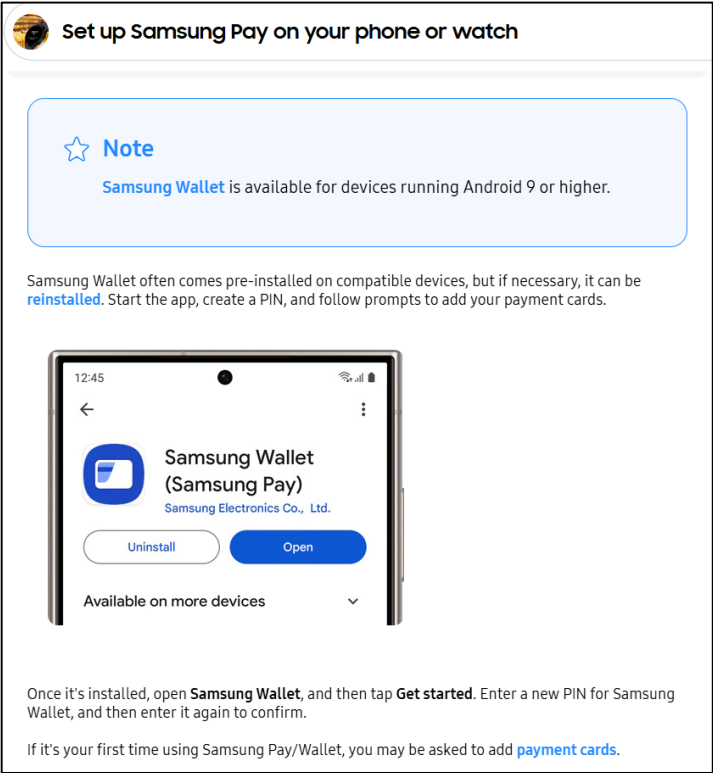
Claim	Exemplary Infringement Analysis ¹
	Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on 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! https://www.samsung.com/us/support/answer/ANS00045170/

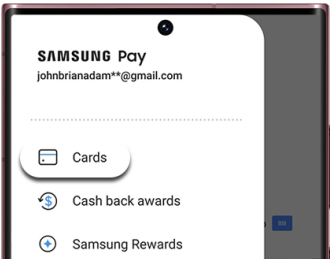
Claim	Exemplary Infringement Analysis ¹
	How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) 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 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
[8.b.] wirelessly transmitting information to the second device over said wireless link using unlicensed and/or licensed frequencies; and	The Accused Products are configured to perform operations including “wirelessly transmitting information to the second device over said wireless link using unlicensed and/or licensed frequencies.” 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, Samsung smartphones may use licensed frequencies through a cellular data network or WiFi to wirelessly transmit information (e.g., the data requesting authorization to establish the capability to perform a financial transaction by Samsung Pay and/or Google Pay) to the second device (base station).  The screenshot shows the 'Set up Samsung Pay on your phone or watch' screen. It includes a 'Note' 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 icon, 'Uninstall' and 'Open' buttons, and the text 'Available on more devices'. At the bottom, instructions read: '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.' and '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/

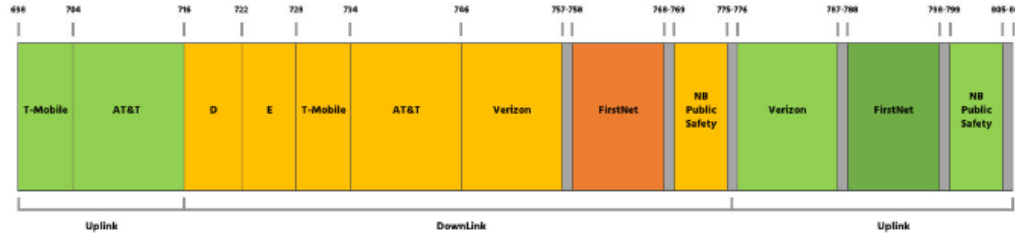
Claim	Exemplary Infringement Analysis ¹
	Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on 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/

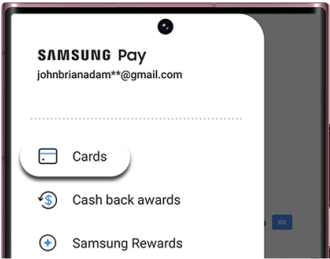
Claim	Exemplary Infringement Analysis ¹
	How Samsung Wallet protects your data When you add a card When you add your payment card to Samsung Wallet, the information is encrypted and sent to Samsung servers and, ultimately, to the card issuer's payment network (such as Visa, MasterCard, or American Express) 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
	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
	Why Do Cellular Carriers Have Multiple Frequencies?  Cellular carriers need licenses from the FCC to use specific cellular bands. Usually, one license within a large band only gives carriers rights to a small section. This is known as a block or channel. As you'll notice later, many carriers utilize similar bands. However, they operate on different blocks to avoid interfering with each other. Smaller bands, on the other hand, are not made up of multiple blocks and are usually exclusive to one carrier. https://www.wilsonamplifiers.com/blog/frequencies-by-provider/ 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.c.] wirelessly receiving information from the second device over said wireless link using unlicensed and/or licensed frequencies;	The Accused Products are configured to perform operations including “wirelessly receiving information from the second device over said wireless link using unlicensed and/or licensed frequencies.” 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, Samsung smartphones may use licensed frequencies through a cellular data network or WiFi to wirelessly receive information (e.g., an authorization to establish the capability to perform a financial transaction by Samsung Pay and/or Google Pay) from the second device (base station).

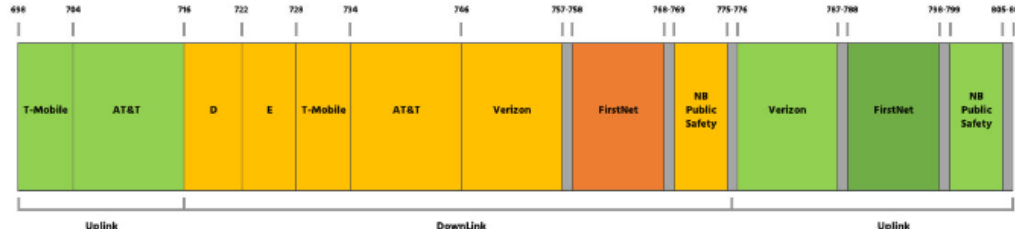
Claim	Exemplary Infringement Analysis ¹
	Add a card Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners. 1. Navigate to and open Samsung Pay on 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

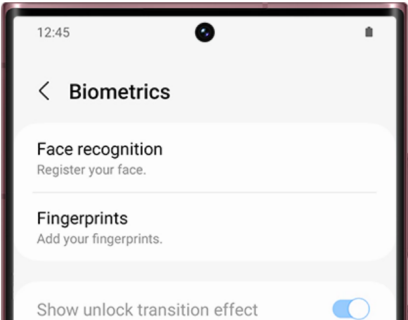
Claim	Exemplary Infringement Analysis ¹
	Why Do Cellular Carriers Have Multiple Frequencies?  Cellular carriers need licenses from the FCC to use specific cellular bands. Usually, one license within a large band only gives carriers rights to a small section. This is known as a block or channel. As you'll notice later, many carriers utilize similar bands. However, they operate on different blocks to avoid interfering with each other. Smaller bands, on the other hand, are not made up of multiple blocks and are usually exclusive to one carrier. https://www.wilsonamplifiers.com/blog/frequencies-by-provider/ 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.d.] wherein said wirelessly transmitting information to the second device and/or said wirelessly receiving information	The Accused Products are configured to perform operations including “wherein said wirelessly transmitting information to the second device and/or said wirelessly receiving information from the second device comprises using a WiFi air interface protocol, an orthogonal frequency division multiplexing air interface protocol and/or an orthogonal frequency division multiple access air interface protocol.” 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 transmitting and receiving information to and from the base station (the second device) using a WiFi air interface

Claim	Exemplary Infringement Analysis ¹
from the second device comprises using a WiFi air interface protocol, an orthogonal frequency division multiplexing air interface protocol and/or an orthogonal frequency division multiple access air interface protocol; and	protocol, an orthogonal frequency division multiplexing air interface protocol and/or an orthogonal frequency division multiple access air interface 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 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 its contentions, including adding additional claims and evidence, as the litigation progresses and discovery is provided by the defendant.
[8.e.] wherein said establishing by the wireless device a link with the second device comprises establishing the	The Accused Products are configured to perform operations including, “wherein said establishing by the wireless device a link with the second device comprises establishing the link with the second device responsive to the wireless device sensing the physiological parameter and determining that the physiological parameter sensed satisfies the criterion.” 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, in response to the Samsung smartphone sensing the face, fingerprint, or iris and determining that the face, fingerprint, or iris satisfies the

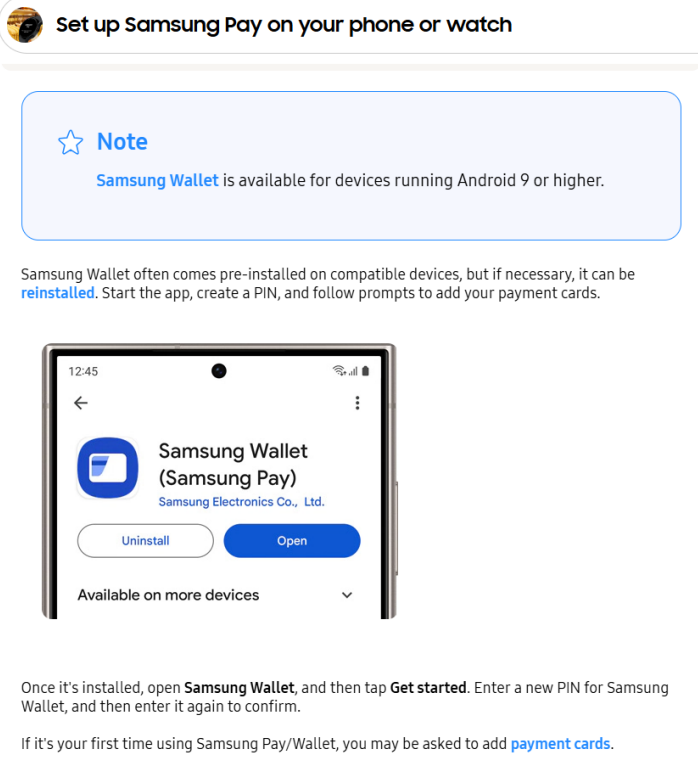
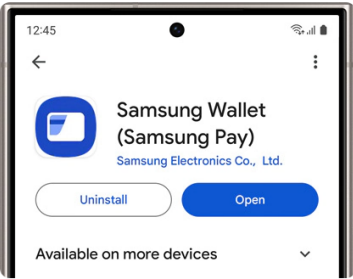
Claim	Exemplary Infringement Analysis ¹
link with the second device responsive to the wireless device sensing the physiological parameter and determining that the physiological parameter sensed satisfies the criterion.	criterion (the face, fingerprint, or iris is associated with the user), the Samsung smartphone establishes the link with the base station (the second device). Q. What do I need to start using Samsung Pay? ^ A. To use Samsung Pay, you need: A compatible Samsung device* A supported payment card from a participating bank A Samsung account Registered fingerprint, iris image or Samsung Pay PIN To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/

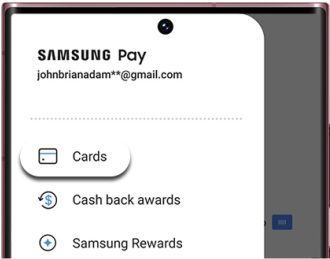
Claim	Exemplary Infringement Analysis ¹
	Face recognition lets you unlock your phone in one quick move. To use Face Recognition, follow these steps: 1 Tap Settings  https://www.samsung.com/sg/support/mobile-devices/how-to-use-face-recognition-to-unlock-samsung-mobile-device/

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
	 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.  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! 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. 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. 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. 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
	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
	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 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
[9.a.] The wireless device of claim 5, wherein said using unlicensed frequencies comprises using unlicensed frequencies over a short-range link in a Time Division Duplex operation; and	The Accused Products are configured to perform operations including “wherein said using unlicensed frequencies comprises using unlicensed frequencies over a short-range link in a Time Division Duplex operation.” 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 using unlicensed frequencies over a short-range link (NFC) in a Time Division Duplex operation. 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 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
	NFC is a short-range half duplex communication technology which provide secure communication between devices in near field region. Near field communication, is a technology that allows two devices in close range to securely exchange data wirelessly. NFC is a short-range (< 10 cm) wireless connectivity technology that operates at high frequency (HF) range with low bandwidth of radio waves, mainly at 13.56 MHz [13]. NFC comprises of three basic components - an antenna, a reader, and a tag. A reader (transmitter) sends a https://www.intechopen.com/chapters/75600 What Does Time Division Duplex Mean? Time division duplex (TDD) refers to duplex communication links where uplink is separated from downlink by the allocation of different time slots in the same frequency band. It is a transmission scheme that allows asymmetric flow for uplink and downlink data transmission. Users are allocated time slots for uplink and downlink transmission. Time division multiplexing separates uplink and downlink signals by matching full duplex communication over a half-duplex communication link. This method is highly advantageous in case there is an asymmetry of uplink and downlink data rates. TDD divides a data stream into frames and assigns different time slots to forward and reverse transmissions, thereby allowing both types of transmissions to share the same transmission medium. https://www.techopedia.com/definition/27019/time-division-duplex-tdd 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.b.] wherein said selectively sending information to at least one device further comprises	The Accused Products are configured to perform operations including “wherein said selectively sending information to at least one device further comprises selectively sending information to the access point maintained by the vendor at the point of purchase counter and to at least one other device that is predetermined.” 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

Claim	Exemplary Infringement Analysis ¹
selectively sending information to the access point maintained by the vendor at the point of purchase counter and to at least one other device that is predetermined; and	selectively sending information (e.g., a transaction-specific dynamic digital token) to the access point maintained by the vendor at the point of purchase counter (the point-of-sale terminal, which includes an access point) and to at least one other device that is predetermined (a base station). 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/ 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/ Q. What do I need to start using Samsung Pay? ^ A. - To use Samsung Pay, you need: - A compatible Samsung device* - A supported payment card from a participating bank - A Samsung account - Registered fingerprint, iris image or Samsung Pay PIN - To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay

Claim	Exemplary Infringement Analysis ¹
	Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/ 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/ 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.
[9.c.] selectively receiving information from the access point maintained by the vendor at the point of purchase	The Accused Products perform the method including “selectively receiving information from the access point maintained by the vendor at the point of purchase counter and from at least one other device that is predetermined.” 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 selectively receiving information (e.g., confirmation of the transaction) from the access point maintained by the vendor at the point of purchase counter (the

Claim	Exemplary Infringement Analysis ¹
counter and from at least one other device that is predetermined.	point-of-sale terminal, which includes an access point) and from at least one other device that is predetermined (a base station). 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/ 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/ Q. What do I need to start using Samsung Pay? ^ A. - To use Samsung Pay, you need: - A compatible Samsung device* - A supported payment card from a participating bank - A Samsung account - Registered fingerprint, iris image or Samsung Pay PIN - To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay

Claim	Exemplary Infringement Analysis ¹
	Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/ 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/ 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.] The wireless device of claim 5, wherein said paying for a product further comprises wirelessly receiving	The Accused Products are configured to perform operations including “wherein said paying for a product further comprises wirelessly receiving information from at least one device using unlicensed frequencies.” 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 includes wirelessly receiving information from the point-of-sale terminal (at least one device) using unlicensed frequencies (NFC) to pay for a product.

Claim	Exemplary Infringement Analysis ¹
information from at least one device using unlicensed frequencies.	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
	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.
[11.a.] The wireless device of claim 10, wherein said wirelessly transmitting information to the at least one device using unlicensed frequencies and said wirelessly receiving information from at least one device using unlicensed	The Accused Products are configured to perform operations including “wherein said wirelessly transmitting information to the at least one device using unlicensed frequencies and said wirelessly receiving information from at least one device using unlicensed frequencies comprises using unlicensed frequencies over a short-range link in a Time Division Duplex operation.” 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 wirelessly transmitting information to and wirelessly receiving information from the device (the point-of-sale terminal) using unlicensed frequencies over a short-range link (NFC) in a Time Division Duplex operation.

Claim	Exemplary Infringement Analysis ¹
frequencies comprises using unlicensed frequencies over a short-range link in a Time Division Duplex operation; and	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
	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/ NFC is a short-range half duplex communication technology which provide secure communication between devices in near field region. Near field communication, is a technology that allows two devices in close range to securely exchange data wirelessly. NFC is a short-range (< 10 cm) wireless connectivity technology that operates at high frequency (HF) range with low bandwidth of radio waves, mainly at 13.56 MHz [13]. NFC comprises of three basic components - an antenna, a reader, and a tag. A reader (transmitter) sends a https://www.intechopen.com/chapters/75600

Claim	Exemplary Infringement Analysis ¹
	What Does Time Division Duplex Mean? Time division duplex (TDD) refers to duplex communication links where uplink is separated from downlink by the allocation of different time slots in the same frequency band. It is a transmission scheme that allows asymmetric flow for uplink and downlink data transmission. Users are allocated time slots for uplink and downlink transmission. Time division multiplexing separates uplink and downlink signals by matching full duplex communication over a half-duplex communication link. This method is highly advantageous in case there is an asymmetry of uplink and downlink data rates. TDD divides a data stream into frames and assigns different time slots to forward and reverse transmissions, thereby allowing both types of transmissions to share the same transmission medium. https://www.techopedia.com/definition/27019/time-division-duplex-tdd 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.b.] wherein said selectively and wirelessly transmitting information to the at least one device further comprises selectively and wirelessly transmitting information to the access point maintained by the vendor at the point of purchase	The Accused Products are configured to perform operations including “wherein said selectively and wirelessly transmitting information to the at least one device further comprises selectively and wirelessly transmitting information to the access point maintained by the vendor at the point of purchase counter and to at least one other device that is predetermined.” 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 selectively and wirelessly transmitting information (e.g., a transaction-specific dynamic digital token) to the access point maintained by the vendor at the point of purchase counter (the point-of-sale terminal, which includes an access point) and to at least one other device that is predetermined (a base station).

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counter and to at least one other device that is predetermined; and	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/ 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/ Q. What do I need to start using Samsung Pay? ^ A. - To use Samsung Pay, you need: - A compatible Samsung device* - A supported payment card from a participating bank - A Samsung account - Registered fingerprint, iris image or Samsung Pay PIN - To be located in the country of the participating bank***Supported devices list **For the verification purposes, you must be located in the same country of the participating bank when adding a payment card in Samsung Pay

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	Q. Which devices will support iris image authentication for Samsung Pay? A. Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment. https://www.samsung.com/my/samsung-pay/frequently-asked-questions/getting-started/ 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/ 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.
[11.c.] further comprises wirelessly receiving information from the access point maintained by the vendor at	The Accused Products perform the method that “further comprises wirelessly receiving information from the access point maintained by the vendor at the point of purchase counter and from at least one other device that is predetermined.” 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 wirelessly receiving information (e.g., confirmation of the transaction) from the access point maintained by the vendor at the point of purchase counter (the

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the point of purchase counter and from at least one other device that is predetermined.	point-of-sale terminal, which includes an access point) and from at least one other device that is predetermined (a base station). 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

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	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.