

Exhibit 793-A16
Invalidity Chart for U.S. Patent No. 12,028,793 In View of Waters

-[1. WIPO Patent Application Publication No. 2006/087503 (“Waters”) was filed on February 15, 2005, published on August 24, 2006, and therefore qualifies as prior art under at least 35 U.S.C. § 102 as to the asserted claims of U.S. Pat. No. 12,028,793 (“the ’793 Patent”). Waters, including any material incorporated by reference into Waters, anticipates claims 1-11 (“the Asserted Claims”) of the ’793 Patent under 35 U.S.C. § 102. Waters also renders obvious the Asserted Claims under 35 U.S.C. § 103, alone based on the state of the art and/or in combination with one or more references identified in Samsung’s accompanying disclosure for the ’793 Patent.¹

To the extent Plaintiff alleges that the Waters does not disclose any particular limitation of the Asserted Claims of the ’793 Patent, either expressly or inherently, it would have been obvious to a person of ordinary skill in the art as of the priority date of the ’793 Patent to modify the Waters reference and/or to combine the teachings of the Waters reference with other prior art references, including but not limited to the present prior art references found in Exhibit 793-B and the corresponding section(s) of charts for other prior art references for the ’793 Patent in a manner that would have rendered the Asserted Claims invalid as obvious.

With respect to the obviousness of the Asserted Claims under 35 U.S.C. § 103, one or more of the principles enumerated by the United States Supreme Court in *KSR v. Teleflex*, 550 U.S. 398 (2007) apply, including: (a) combining various claimed elements known in the prior art according to known methods to yield a predictable result; and/or (b) making a simple substitution of one or more known elements for another to obtain a predictable result; and/or (c) using a known technique to improve a similar device or method in the same way; and/or (d) applying a known technique to a known device or method ready for improvement to yield a predictable result; and/or (e) choosing from a finite number of identified, predictable solutions with a reasonable expectation of success or, in other words, the solution was one which was “obvious to try”; and/or (f) a known work in one field of endeavor prompting variations of it for use either in the same field or a different field based on given design incentives or other market forces in which the variations were predictable to one of ordinary skill in the art; and/or (g) a teaching, suggestion, or motivation in the prior art that would have led one of ordinary skill in the art to modify the prior art reference or to combine the teachings of various prior art references to arrive at the claimed invention. It therefore would have been obvious to one of ordinary skill in the art to combine the disclosures of these references in accordance with the principles and rationales set forth above.

The citations to portions of any reference in this chart are exemplary only. For example, a citation that refers to or discusses a figure or figure item should be understood to also incorporate by reference that figure and any additional descriptions of that figure as if set

¹ Samsung notes that Plaintiff appears in many instances to be pursuing overly broad constructions of various limitations of the asserted claims of the ’793 Patent in an effort to piece together an infringement claim where none exists and to accuse a product that does not practice the claims. This claim chart may take into account Plaintiff’s overly broad constructions of the claim limitations. Any assertion that a particular limitation is disclosed by a prior art reference may be based on Plaintiff’s apparent constructions and is not intended to be, and is not, an admission that such constructions are supportable or proper.

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forth fully therein. Samsung reserves the right to rely on the entirety of the references cited in this chart to show that the Asserted Claims are invalid. Citations presented for one claim limitation are expressly incorporated by reference into all other limitations for that claim as well as all limitations of all claims on which that claim depends. Samsung also reserves the right to rely on additional citations or sources of evidence that also may be applicable, or that may become applicable in light of claim construction, changes in Plaintiff's infringement contentions, and/or information obtained during discovery as the case progresses.

Claim	U.S. Patent No. 12,028,793	Exemplary Disclosure in Waters
[1.1]	A method comprising:	To the extent the preamble is limiting, Waters discloses "a method comprising:" See e.g.: 1.2-1.11. infra. Apparatus for controlling use of a near field communication device, including smart card means associable with a mobile telecommunications network for authenticating the smart card means with the network, wherein the smart card means is operable to receive from the mobile telecommunications network data for controlling use of the near field communication device and is operable to selectively enable the near field communication device in dependence upon the data. Waters at Claim 1 A method of controlling use of a near field communication device, including associating smart card means with a mobile telecommunications network for authenticating the smart card means with the network, transmitting to the smart card means from the mobile telecommunications network data for controlling use of the near field communication device and selectively enabling the near field communication device in dependence upon the data. Waters at Claim 31 Technical Field The present invention relates to apparatus for controlling use of a near field

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		communication device, including smart card means associable with a mobile telecommunications network for authenticating the smart card means with the network, to a method of controlling use of a near field communication device and to a communication device including near field communication means. Waters at [Page 01] According to another aspect of the present invention, there is provided a method of controlling use of a near field communication device, including associating smart card means with a mobile telecommunications network for authenticating the smart card means with the network, transmitting to the smart card means from the mobile telecommunications network data for controlling use of the near field communication device and selectively enabling the near field communication device in dependence upon the data. Waters at [Page 3]
[1.2]	sensing a physiological parameter; then	Waters discloses “sensing a physiological parameter; then” See e.g.: A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be

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	automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract The apparatus of claim 7, wherein the security data entry means is operable to detect biometric data from a user. Waters at Claim 11 Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15] Figure 5 shows a smart card 100 with an in-built near field tag including an inductive antenna 200, and a biometric system 120 for reading a finger print. The
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		print is ideally compared to a previously taken print stored in the memory 130 of the smart card 100 or may just be judged as having the characteristics of a non-specific fingerprint. Waters at [Page 21] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[1.3]	determining whether or not the physiological parameter sensed satisfies a criterion; then	Waters discloses “determining whether or not the physiological parameter sensed satisfies a criterion; then” See e.g.: A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract The apparatus of claim 7, wherein the security data entry means is operable to detect biometric data from a user.

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		Waters at Claim 11 Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15] Figure 5 shows a smart card 100 with an in-built near field tag including an inductive antenna 200, and a biometric system 120 for reading a finger print. The print is ideally compared to a previously taken print stored in the memory 130 of the smart card 100 or may just be judged as having the characteristics of a non-specific fingerprint. Waters at [Page 21]
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		Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[1.4]	responsive to the physiological parameter sensed satisfying the criterion, enabling at least one first function; then	Waters discloses “responsive to the physiological parameter sensed satisfying the criterion, enabling at least one first function; then” See e.g.: A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract The apparatus of claim 7, wherein the security data entry means is operable to detect biometric data from a user. Waters at Claim 11 According to a first aspect of the present invention, there is provided apparatus for

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	controlling use of a near field communication device, including smart card means associable with a mobile telecommunications network for authenticating the smart card means with the network, wherein the smart card means is operable to receive from the mobile telecommunications network data for controlling use of the near field communication device and is operable to selectively enable the near field communication device in dependence upon the data. Waters at [Page 3] Personal identification number (PIN) entry - the keypad 37 of the mobile terminal 1 is used to enter a PIN (or other secret password) to enable the near field tag 41. The user's PIN may be stored in a secure location in the mobile terminal 1 or in the SIM 15. When the user enters their PIN using the keypad 37, the entered PIN is compared with the stored PIN. If the PINs match, the SIM transmits a message, via link 43, to the near field tag 41 to activate the near field tag. Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently.
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		Waters at [Page 15] Figure 5 shows a smart card 100 with an in-built near field tag including an inductive antenna 200, and a biometric system 120 for reading a finger print. The print is ideally compared to a previously taken print stored in the memory 130 of the smart card 100 or may just be judged as having the characteristics of a non-specific fingerprint. Waters at [Page 21] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[1.5]	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; then	Waters disclose “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; then” See e.g.: A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain

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	entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract The apparatus of claim 7, wherein the security data entry means is operable to detect biometric data from a user. Waters at Claim 11 According to a first aspect of the present invention, there is provided apparatus for controlling use of a near field communication device, including smart card means associable with a mobile telecommunications network for authenticating the smart card means with the network, wherein the smart card means is operable to receive from the mobile telecommunications network data for controlling use of the near field communication device and is operable to selectively enable the near field communication device in dependence upon the data. Waters at [Page 3] Personal identification number (PIN) entry - the keypad 37 of the mobile terminal 1 is used to enter a PIN (or other secret password) to enable the near field tag 41. The user's PIN may be stored in a secure location in the mobile terminal 1 or in the SIM 15. When the user enters their PIN using the keypad 37, the entered PIN is compared with the stored PIN. If the PINs match, the SIM transmits a message, via link 43, to the near field tag 41 to activate the near field tag. Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are
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	determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15] Figure 5 shows a smart card 100 with an in-built near field tag including an inductive antenna 200, and a biometric system 120 for reading a finger print. The print is ideally compared to a previously taken print stored in the memory 130 of the smart card 100 or may just be judged as having the characteristics of a non-specific fingerprint. Waters at [Page 21] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
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[1.6]	responsive to the requesting, receiving the authorization to establish the function to conduct the financial transaction; then	Waters discloses “responsive to the requesting, receiving the authorization to establish the function to conduct the financial transaction; then” See e.g.: A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract The apparatus of claim 7, wherein the security data entry means is operable to detect biometric data from a user. Waters at Claim 11 According to a first aspect of the present invention, there is provided apparatus for controlling use of a near field communication device, including smart card means associable with a mobile telecommunications network for authenticating the smart card means with the network, wherein the smart card means is operable to receive from the mobile telecommunications network data for controlling use of the near field communication device and is operable to selectively enable the near field communication device in dependence upon the data. Waters at [Page 3]
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	Personal identification number (PIN) entry - the keypad 37 of the mobile terminal 1 is used to enter a PIN (or other secret password) to enable the near field tag 41. The user's PIN may be stored in a secure location in the mobile terminal 1 or in the SIM 15. When the user enters their PIN using the keypad 37, the entered PIN is compared with the stored PIN. If the PINs match, the SIM transmits a message, via link 43, to the near field tag 41 to activate the near field tag. Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15] Figure 5 shows a smart card 100 with an in-built near field tag including an inductive antenna 200, and a biometric system 120 for reading a finger print. The print is ideally compared to a previously taken print stored in the memory 130 of the smart card 100 or may just be judged as having the characteristics of a non-specific fingerprint.
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		Waters at [Page 21] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[1.7]	responsive to receiving the authorization, establishing the function to conduct the financial transaction; and then	Waters discloses “responsive to receiving the authorization, establishing the function to conduct the financial transaction; and then” See e.g.: The procedure described above is applied, and the OTA message is passed to the SIM 15 and the instructions therein are processed. A command is sent to the near field tag 41 via link 43 to activate the near field tag (for example, by allowing its antenna to communicate with the reader). When the mobile terminal 1 moves to a different cell, a command is sent from the SIM 15, via the link 43, to disable the near field tag 41. This command may be issued in response to a further OTA message being received from the network 3 when the mobile terminal 1 moves to a different cell, or movement to a different cell may be detected automatically by the SIM (or the mobile terminal 1) and used to generate an appropriate command for sending to the near field tag 41. Waters at [Page 11] The mobile telecommunications network 3 is configured to transmit an OTA message to the mobile terminal 1 at the beginning of the time period during which the commuter begins their normal journey. As before, this message is received and interpreted by the SIM, which sends an instruction to enable the near field tag 41 via the link 43. The near field tag 41 is then able to communicate with readers to allow use of public transport. At the end of the time period during which the commuter completes their usual journey, a second OTA message is sent by the

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	network 3 to the mobile terminal 1. This OTA message is received and interpreted by the SIM 15, and sends an appropriate deactivation instruction to the RF tag 41 via the link 43. The near field tag 41 is thereafter not able to allow the user to obtain access to public transport. Waters at [Page 12] The times at which, and the circumstances in which, the OTA messages are sent by the mobile telecommunications network 3 to the user's SIM card 15 may be set by the user of the mobile terminal 1. For example, the user of the mobile terminal 1 may initiate a communication session (such as a SIP communication session) with the mobile telecommunications network 1 to configure the times or places in which the RF tag 41 should be enabled. This updating process may require entry of a password, or employ some other security mechanism, to prevent unauthorised persons from reconfiguring the times and/or locations at which the near field tag is rendered operable or inoperable. Alternatively, the user may configure the times and/or locations at which the OTA messages are sent by some other mechanism - for example, by providing verbal instructions to the operator of mobile telecommunications network 3 by a mobile or PSTN telephone call, or by visiting the website of the mobile telecommunications network operator (whether using the mobile terminal or independently thereof using a PC connected to the Internet). Waters at [Page 13] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
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[1.8]	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;	Waters discloses “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;” See e.g.: A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract The near field tag 41 may operate in accordance with ISO-IEC 14443 and ISOIEC 15693 standards. The tag 41 includes an inbuilt inductive antenna that allows the card to exchange information with a tag reader when the two are brought into close proximity, as described above. The reader may emit an RF signal to supply power to the tag to communicate with it if the tag is "passive". If the tag is "active" it will have a power supply and its operation is independently of the reader. The near field tag 41 may transmit selected information, such as an ID number (GU ID). Waters at [Page 10]
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		Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Waters at [Page 15] The invention is applicable to any device that uses RF communication and relies on close proximity of a reader for its operation. Waters at [Page 23] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[1.9]	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-range signal that is transmitted by the access point, determining that the physiological parameter sensed satisfies the criterion and	Waters discloses “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-range signal that is transmitted by the access point, determining that the physiological parameter sensed satisfies the criterion 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;” See e.g.: A mobile terminal is disclosed which includes a near field or RF ID tag (41). The

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	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;	mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract As shown in Figure 2, mobile terminal 1 in accordance with the embodiment includes, in addition to SIM 15, a display 34, keypad 37 and an antenna 39 for communicating wirelessly with the mobile communications network 3. Further, the mobile terminal 1 includes a near field or RFID tag 41. The near field tag 41 operates in the unregulated RF band of 13.56 MHz in this embodiment although other frequencies could be used. No licences are required for the use of the near field devices in this RF band. However, each country imposes certain limitations on the electromagnetic emissions in this RF band. Limitations mean that in practice the distance at which the near field tag 41 can communicate with another device is typically less than 20 centimetres. Often the range of communication is such that the RF tag 41 must touch or almost touch the device with which it is to communicate. Communication may be using the Near Field Communication Interface and Protocol (NFCIP-1). Waters at [Page 9] The near field tag 41 may operate in accordance with ISO-IEC 14443 and ISOIEC 15693 standards. The tag 41 includes an inbuilt inductive antenna that allows the
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	card to exchange information with a tag reader when the two are brought into close proximity, as described above. The reader may emit an RF signal to supply power to the tag to communicate with it if the tag is "passive". If the tag is "active" it will have a power supply and its operation is independently of the reader. The near field tag 41 may transmit selected information, such as an ID number (GU ID). Waters at [Page 10] Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Waters at [Page 15] Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur
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		without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15] The invention is applicable to any device that uses RF communication and relies on close proximity of a reader for its operation. Waters at [Page 23] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[1.10]	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; and	Waters discloses “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; and” See e.g.: [1.6] - [1.9], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.

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[1.11]	wherein said paying for a product further comprises deducting/withdrawing an amount of money from an account.	Waters discloses “wherein said paying for a product further comprises deducting/withdrawing an amount of money from an account.” See e.g.: A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract As shown in Figure 2, mobile terminal 1 in accordance with the embodiment includes, in addition to SIM 15, a display 34, keypad 37 and an antenna 39 for communicating wirelessly with the mobile communications network 3. Further, the mobile terminal 1 includes a near field or RFID tag 41. The near field tag 41 operates in the unregulated RF band of 13.56 MHz in this embodiment although other frequencies could be used. No licences are required for the use of the near field devices in this RF band. However, each country imposes certain limitations on the electromagnetic emissions in this RF band. Limitations mean that in practice the distance at which the near field tag 41 can communicate with another device is typically less than 20 centimetres. Often the range of communication is such that the RF tag 41 must touch or almost touch the device with which it is to communicate. Communication may be using the Near Field Communication Interface and Protocol (NFCIP-1).
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	Waters at [Page 9] The near field tag 41 may operate in accordance with ISO-IEC 14443 and ISOIEC 15693 standards. The tag 41 includes an inbuilt inductive antenna that allows the card to exchange information with a tag reader when the two are brought into close proximity, as described above. The reader may emit an RF signal to supply power to the tag to communicate with it if the tag is "passive". If the tag is "active" it will have a power supply and its operation is independently of the reader. The near field tag 41 may transmit selected information, such as an ID number (GU ID). Waters at [Page 10] The near field tag 41 may be selectively enabled and disabled in order to reduce the opportunity to obtain information from the near field tag 41 by an unauthorised reader. Waters at [Page 14] Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Waters at [Page 15] Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are
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		determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[2.1]	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 wherein the method further comprises:	To the extent the preamble is limiting, Waters discloses “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 wherein the method further comprises:” See e.g.: Claim 1, supra.

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	A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract According to an important feature of this embodiment, the near field tag 41 is selectively enabled or disabled for communication with the reader under control of the SIM 15, by means of communication link 43. By means of the link 43, the SIM can enable or disable the near field tag 41 by, for example, rendering its antenna inoperative. In the disabled state, a reader is not able to obtain any information from the near field tag 41, even when brought into close proximity thereto (within a range that, in normal circumstances, near field communication would be possible). Waters at [Page 10] In a first example, it is desired to only enable the near field tag 41 to communicate with the reader when it is in the vicinity of the user's office (where entry is obtained using the near field tag 41). The SMSC 32 may send an OTA update message to the node B 5 associated with the cell or group of cells in which the user's office is located. When the mobile terminal 1 enters a cell in the group, the node B transmits the OTA message to the mobile terminal 1. The procedure
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	described above is applied, and the OTA message is passed to the SIM 15 and the instructions therein are processed. A command is sent to the near field tag 41 via link 43 to activate the near field tag (for example, by allowing its antenna to communicate with the reader). When the mobile terminal 1 moves to a different cell, a command is sent from the SIM 15, via the link 43, to disable the near field tag 41. This command may be issued in response to a further OTA message being received from the network 3 when the mobile terminal 1 moves to a different cell, or movement to a different cell may be detected automatically by the SIM (or the mobile terminal 1) and used to generate an appropriate command for sending to the near field tag 41. Waters at [Page 11] In the second example, a user wishes to use the near field tag 41 of the mobile terminal 1 to pay for travel by public transport (for example on the London Underground), where entry barriers are equipped with a suitable near field tag reader. Because the commuter travels at particular, consistent times of day, it is desirable to enable the near field tag 41 only at those times, in order to provide improved security. When so configured, if the mobile terminal 1 incorporating the near field tag 41 were stolen, the thief would not be able to pay for use of public transport using the near field tag 41 outside the times specified. Waters at [Page 13] The mobile telecommunications network 3 is configured to transmit an OTA message to the mobile terminal 1 at the beginning of the time period during which the commuter begins their normal journey. As before, this message is received and interpreted by the SIM, which sends an instruction to enable the near field tag 41 via the link 43. The near field tag 41 is then able to communicate with readers to allow use of public transport. At the end of the time period during which the commuter completes their usual journey, a second OTA message is sent by the network 3 to the mobile terminal 1. This OTA message is received and interpreted by the SIM 15, and sends an appropriate deactivation instruction to the RF tag 41
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	via the link 43. The near field tag 41 is thereafter not able to allow the user to obtain access to public transport. Waters at [Page 12] Typically, when the mobile terminal 1 is powered up within the coverage area of the mobile telecommunications network 3, the authentication process between the SIM 15 and the authentication processor 17 of the network 3 occurs automatically. When this authentication has been completed, a message is sent to the near field tag 41, via the link 43, to enable operation of the tag. When the SIM 15 is no longer authenticated (for example, when the mobile terminal 1 is powered down), a further message is sent from the SIM 15 to the near field tag 41, via the link 43, to deactivate the near field tag 41. Waters at [Page 14] In the modification to this arrangement, the mobile terminal 1 does not have to be always authenticated with the network 3 for the tag 41 to be enabled. However, the tag 41 is configured so that it is only enabled when it receives messages from the SIM 15 indicating that the SIM 15 has been authenticated at predetermined times or events - for example, once a day or on powering on/off of the mobile terminal 1. Such an embodiment is advantageous because, if the mobile terminal 1 is stolen, both the SIM 15 and the near field tag 41 can be disabled together by sending a single OTA message. Waters at [Page 14] The near field tag 41 may be selectively enabled and disabled in order to reduce the opportunity to obtain information from the near field tag 41 by an unauthorised reader. Waters at [Page 14]
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	Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Waters at [Page 15] Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15]
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		Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[2.2]	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	Waters discloses “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” See e.g.: The procedure described above is applied, and the OTA message is passed to the SIM 15 and the instructions therein are processed. A command is sent to the near field tag 41 via link 43 to activate the near field tag (for example, by allowing its antenna to communicate with the reader). When the mobile terminal 1 moves to a different cell, a command is sent from the SIM 15, via the link 43, to disable the near field tag 41. This command may be issued in response to a further OTA message being received from the network 3 when the mobile terminal 1 moves to a different cell, or movement to a different cell may be detected automatically by the SIM (or the mobile terminal 1) and used to generate an appropriate command for sending to the near field tag 41. Waters at [Page 11] The following arrangements are useful if the near field tag 41 is to be enabled and disabled for fairly long periods of time: (1) Personal identification number (PIN) entry - the keypad 37 of the mobile terminal 1 is used to enter a PIN (or other secret password) to enable the near field tag 41. The user's PIN may be stored in a secure location in the mobile terminal 1 or in the SIM 15. When the user enters their PIN using the keypad 37, the entered PIN is compared with the stored PIN. If the PINs match, the SIM transmits a message, via link 43, to the near field tag 41 to activate the near field tag.

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	(2) Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Waters at [Page 15] Arrangements (1) to (5) immediately above activate the radio frequency tag 41 in dependence upon ambient conditions (light, pressure, heat, movement etc.) which change from when the card is being stored to when the card is required to be active. Other types of ambient sensors could be used and are within the scope of the invention. The arrangements (1) to (5) described above could be combined with an arrangement for automatically deactivating the near field tag 41 after it has been read once, or alternatively the tag 41 may deactivate when the ambient conditions change (for example the light/pressure/heat/movement is no longer applied). Waters at [Page 17]
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		Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[2.3]	maintaining 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	Waters discloses “maintaining 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” See e.g.: A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract The procedure described above is applied, and the OTA message is passed to the SIM 15 and the instructions therein are processed. A command is sent to the near field tag 41 via link 43 to activate the near field tag (for example, by allowing its antenna to communicate with the reader). When the mobile terminal 1 moves to a different cell, a command is sent from the SIM 15, via the link 43, to disable the near field tag 41. This command may be issued in response to a further OTA

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	message being received from the network 3 when the mobile terminal 1 moves to a different cell, or movement to a different cell may be detected automatically by the SIM (or the mobile terminal 1) and used to generate an appropriate command for sending to the near field tag 41. Waters at [Page 11] The following arrangements are useful if the near field tag 41 is to be enabled and disabled for fairly long periods of time: (1) Personal identification number (PIN) entry - the keypad 37 of the mobile terminal 1 is used to enter a PIN (or other secret password) to enable the near field tag 41. The user's PIN may be stored in a secure location in the mobile terminal 1 or in the SIM 15. When the user enters their PIN using the keypad 37, the entered PIN is compared with the stored PIN. If the PINs match, the SIM transmits a message, via link 43, to the near field tag 41 to activate the near field tag. (2) Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41.
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		Waters at [Page 15] Arrangements (1) to (5) immediately above activate the radio frequency tag 41 in dependence upon ambient conditions (light, pressure, heat, movement etc.) which change from when the card is being stored to when the card is required to be active. Other types of ambient sensors could be used and are within the scope of the invention. The arrangements (1) to (5) described above could be combined with an arrangement for automatically deactivating the near field tag 41 after it has been read once, or alternatively the tag 41 may deactivate when the ambient conditions change (for example the light/pressure/heat/movement is no longer applied). Waters at [Page 17] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[2.4]	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.	Waters discloses “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.” See e.g.: A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain

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	entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract The procedure described above is applied, and the OTA message is passed to the SIM 15 and the instructions therein are processed. A command is sent to the near field tag 41 via link 43 to activate the near field tag (for example, by allowing its antenna to communicate with the reader). When the mobile terminal 1 moves to a different cell, a command is sent from the SIM 15, via the link 43, to disable the near field tag 41. This command may be issued in response to a further OTA message being received from the network 3 when the mobile terminal 1 moves to a different cell, or movement to a different cell may be detected automatically by the SIM (or the mobile terminal 1) and used to generate an appropriate command for sending to the near field tag 41. Waters at [Page 11] The following arrangements are useful if the near field tag 41 is to be enabled and disabled for fairly long periods of time: (1) Personal identification number (PIN) entry - the keypad 37 of the mobile terminal 1 is used to enter a PIN (or other secret password) to enable the near field tag 41. The user's PIN may be stored in a secure location in the mobile terminal 1 or in the SIM 15. When the user enters their PIN using the keypad 37, the entered PIN is compared with the stored PIN. If the PINs match, the SIM transmits a message, via link 43, to the near field tag 41 to activate the near field tag. (2) Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints
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	are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Waters at [Page 15] Arrangements (1) to (5) immediately above activate the radio frequency tag 41 in dependence upon ambient conditions (light, pressure, heat, movement etc.) which change from when the card is being stored to when the card is required to be active. Other types of ambient sensors could be used and are within the scope of the invention. The arrangements (1) to (5) described above could be combined with an arrangement for automatically deactivating the near field tag 41 after it has been read once, or alternatively the tag 41 may deactivate when the ambient conditions change (for example the light/pressure/heat/movement is no longer applied). Waters at [Page 17] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as
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		embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[3.1]	The method of claim 1, wherein said paying for a product further comprises wirelessly receiving information from at least one device using unlicensed frequencies.	Waters discloses “The method of claim 1, wherein said paying for a product further comprises wirelessly receiving information from at least one device using unlicensed frequencies.” See e.g.: Claim 1, <i>supra</i>. A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract As shown in Figure 2, mobile terminal 1 in accordance with the embodiment includes, in addition to SIM 15, a display 34, keypad 37 and an antenna 39 for communicating wirelessly with the mobile communications network 3. Further, the mobile terminal 1 includes a near field or RFID tag 41. The near field tag 41 operates in the unregulated RF band of 13.56 MHz in this embodiment although other frequencies could be used. No licences are required for the use of the near field devices in this RF band. However, each country imposes certain limitations on the electromagnetic emissions in this RF band. Limitations mean that in practice the distance at which the near field tag 41 can communicate with another

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	device is typically less than 20 centimetres. Often the range of communication is such that the RF tag 41 must touch or almost touch the device with which it is to communicate. Communication may be using the Near Field Communication Interface and Protocol (NFCIP-1). Waters at [Page 9] The near field tag 41 may operate in accordance with ISO-IEC 14443 and ISOIEC 15693 standards. The tag 41 includes an inbuilt inductive antenna that allows the card to exchange information with a tag reader when the two are brought into close proximity, as described above. The reader may emit an RF signal to supply power to the tag to communicate with it if the tag is "passive". If the tag is "active" it will have a power supply and its operation is independently of the reader. The near field tag 41 may transmit selected information, such as an ID number (GU ID). Waters at [Page 10] Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Waters at [Page 15] Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF
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		tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15] The invention is applicable to any device that uses RF communication and relies on close proximity of a reader for its operation. Waters at [Page 23] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[4.1]	The method of claim 3,	To the extent the preamble is limiting, Waters discloses “The method of claim 3,” See e.g.:

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		Claim 3, supra.
[4.2]	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; and	Waters discloses “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; and” See e.g.: A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract As shown in Figure 2, mobile terminal 1 in accordance with the embodiment includes, in addition to SIM 15, a display 34, keypad 37 and an antenna 39 for communicating wirelessly with the mobile communications network 3. Further, the mobile terminal 1 includes a near field or RFID tag 41. The near field tag 41 operates in the unregulated RF band of 13.56 MHz in this embodiment although other frequencies could be used. No licences are required for the use of the near field devices in this RF band. However, each country imposes certain limitations on the electromagnetic emissions in this RF band. Limitations mean that in

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	practice the distance at which the near field tag 41 can communicate with another device is typically less than 20 centimetres. Often the range of communication is such that the RF tag 41 must touch or almost touch the device with which it is to communicate. Communication may be using the Near Field Communication Interface and Protocol (NFCIP-1). Waters at [Page 9] The near field tag 41 may operate in accordance with ISO-IEC 14443 and ISO/IEC 15693 standards. The tag 41 includes an inbuilt inductive antenna that allows the card to exchange information with a tag reader when the two are brought into close proximity, as described above. The reader may emit an RF signal to supply power to the tag to communicate with it if the tag is "passive". If the tag is "active" it will have a power supply and its operation is independently of the reader. The near field tag 41 may transmit selected information, such as an ID number (GU ID). Waters at [Page 10] Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Waters at [Page 15] Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are
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		determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15] The invention is applicable to any device that uses RF communication and relies on close proximity of a reader for its operation. Waters at [Page 23] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[4.3]	wherein said selectively and wirelessly transmitting information to the at least one device further comprises selectively and wirelessly	Waters discloses “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; and further comprises

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	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 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.	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.” See e.g.: A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract As shown in Figure 2, mobile terminal 1 in accordance with the embodiment includes, in addition to SIM 15, a display 34, keypad 37 and an antenna 39 for communicating wirelessly with the mobile communications network 3. Further, the mobile terminal 1 includes a near field or RFID tag 41. The near field tag 41 operates in the unregulated RF band of 13.56 MHz in this embodiment although other frequencies could be used. No licences are required for the use of the near field devices in this RF band. However, each country imposes certain limitations on the electromagnetic emissions in this RF band. Limitations mean that in practice the distance at which the near field tag 41 can communicate with another device is typically less than 20 centimetres. Often the range of communication is such that the RF tag 41 must touch or almost touch the device with which it is to communicate. Communication may be using the Near Field Communication
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	Interface and Protocol (NFCIP-1). Waters at [Page 9] The near field tag 41 may operate in accordance with ISO-IEC 14443 and ISOIEC 15693 standards. The tag 41 includes an inbuilt inductive antenna that allows the card to exchange information with a tag reader when the two are brought into close proximity, as described above. The reader may emit an RF signal to supply power to the tag to communicate with it if the tag is "passive". If the tag is "active" it will have a power supply and its operation is independently of the reader. The near field tag 41 may transmit selected information, such as an ID number (GU ID). Waters at [Page 10] The near field tag 41 may be selectively enabled and disabled in order to reduce the opportunity to obtain information from the near field tag 41 by an unauthorised reader. Waters at [Page 14] Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Waters at [Page 15] Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in
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		the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[5.1]	A wireless device that comprises a smartphone and a sensor; wherein the wireless device is configured to perform operations comprising:	To the extent the preamble is limiting, Waters discloses “a wireless device that comprises a smartphone and a sensor; wherein the wireless device is configured to perform operations comprising:” See e.g.: Apparatus for controlling use of a near field communication device, including smart card means associable with a mobile telecommunications network for authenticating the smart card means with the network, wherein the smart card

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		means is operable to receive from the mobile telecommunications network data for controlling use of the near field communication device and is operable to selectively enable the near field communication device in dependence upon the data. Waters at Claim 1 Figure 1 shows schematically a network with which the invention may be used. Mobile terminal 1 is registered with GSM/GPRS or UMTS (3G) mobile or cellular telecommunications network 3. The mobile terminal 1 may be a handheld mobile telephone, a personal digital assistant (PDA) or a laptop computer equipped with a datacard. The mobile terminal 1 communicates wirelessly with mobile telecommunications network 3 via the radio access network (RAN) of the mobile telecommunications network 3, comprising, in the case of a UMTS network, base station (Node B) 5, and radio network controller (RNC) 7. Communications between the mobile terminal 1 and the mobile telecommunications network 3 are routed from the radio access network via GPRS support nodes (SGSN) 9, which may be connected by a fixed (cable) link to the mobile telecommunications network 3. Waters at [Page 5] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[5.2]	sensing, by the sensor, a physiological parameter of a user of the wireless device; then	Waters discloses “sensing, by the sensor, a physiological parameter of a user of the wireless device; then” See e.g.: [1.2], supra.

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		Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[5.3]	determining whether or not the physiological parameter sensed satisfies a criterion; then	Waters discloses “determining whether or not the physiological parameter sensed satisfies a criterion; then” See e.g.: [1.3], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[5.4]	responsive to the physiological parameter sensed satisfying the criterion, enabling at least one first function of the wireless device; then	Waters discloses “responsive to the physiological parameter sensed satisfying the criterion, enabling at least one first function of the wireless device; then” See e.g.: [1.4], supra. A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain

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	entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract The apparatus of claim 7, wherein the security data entry means is operable to detect biometric data from a user. Waters at Claim 11 According to a first aspect of the present invention, there is provided apparatus for controlling use of a near field communication device, including smart card means associable with a mobile telecommunications network for authenticating the smart card means with the network, wherein the smart card means is operable to receive from the mobile telecommunications network data for controlling use of the near field communication device and is operable to selectively enable the near field communication device in dependence upon the data. Waters at [Page 3] Personal identification number (PIN) entry - the keypad 37 of the mobile terminal 1 is used to enter a PIN (or other secret password) to enable the near field tag 41. The user's PIN may be stored in a secure location in the mobile terminal 1 or in the SIM 15. When the user enters their PIN using the keypad 37, the entered PIN is compared with the stored PIN. If the PINs match, the SIM transmits a message, via link 43, to the near field tag 41 to activate the near field tag. Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are
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	determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15] Figure 5 shows a smart card 100 with an in-built near field tag including an inductive antenna 200, and a biometric system 120 for reading a finger print. The print is ideally compared to a previously taken print stored in the memory 130 of the smart card 100 or may just be judged as having the characteristics of a non-specific fingerprint. Waters at [Page 21] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
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[5.5]	while said at least one 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; then	Waters discloses “while said at least one 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; then” See e.g.: [1.5], supra. A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract The apparatus of claim 7, wherein the security data entry means is operable to detect biometric data from a user. Waters at Claim 11 According to a first aspect of the present invention, there is provided apparatus for controlling use of a near field communication device, including smart card means associable with a mobile telecommunications network for authenticating the smart card means with the network, wherein the smart card means is operable to receive from the mobile telecommunications network data for controlling use of the near
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		field communication device and is operable to selectively enable the near field communication device in dependence upon the data. Waters at [Page 3] Personal identification number (PIN) entry - the keypad 37 of the mobile terminal 1 is used to enter a PIN (or other secret password) to enable the near field tag 41. The user's PIN may be stored in a secure location in the mobile terminal 1 or in the SIM 15. When the user enters their PIN using the keypad 37, the entered PIN is compared with the stored PIN. If the PINs match, the SIM transmits a message, via link 43, to the near field tag 41 to activate the near field tag. Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15]
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		Figure 5 shows a smart card 100 with an in-built near field tag including an inductive antenna 200, and a biometric system 120 for reading a finger print. The print is ideally compared to a previously taken print stored in the memory 130 of the smart card 100 or may just be judged as having the characteristics of a non-specific fingerprint. Waters at [Page 21] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[5.6]	responsive to the requesting, receiving from the second device the authorization to establish the function to conduct the financial transaction; then	Waters discloses “responsive to the requesting, receiving from the second device the authorization to establish the function to conduct the financial transaction; then” See e.g.: [1.6], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[5.7]	responsive to receiving the authorization, establishing at the wireless device the function to	Waters discloses “responsive to receiving the authorization, establishing at the wireless device the function to conduct the financial transaction; and then” See e.g.: [1.7], supra.

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	conduct the financial transaction; and then	The procedure described above is applied, and the OTA message is passed to the SIM 15 and the instructions therein are processed. A command is sent to the near field tag 41 via link 43 to activate the near field tag (for example, by allowing its antenna to communicate with the reader). When the mobile terminal 1 moves to a different cell, a command is sent from the SIM 15, via the link 43, to disable the near field tag 41. This command may be issued in response to a further OTA message being received from the network 3 when the mobile terminal 1 moves to a different cell, or movement to a different cell may be detected automatically by the SIM (or the mobile terminal 1) and used to generate an appropriate command for sending to the near field tag 41. Waters at [Page 11] The mobile telecommunications network 3 is configured to transmit an OTA message to the mobile terminal 1 at the beginning of the time period during which the commuter begins their normal journey. As before, this message is received and interpreted by the SIM, which sends an instruction to enable the near field tag 41 via the link 43. The near field tag 41 is then able to communicate with readers to allow use of public transport. At the end of the time period during which the commuter completes their usual journey, a second OTA message is sent by the network 3 to the mobile terminal 1. This OTA message is received and interpreted by the SIM 15, and sends an appropriate deactivation instruction to the RF tag 41 via the link 43. The near field tag 41 is thereafter not able to allow the user to obtain access to public transport. Waters at [Page 12] The times at which, and the circumstances in which, the OTA messages are sent by the mobile telecommunications network 3 to the user's SIM card 15 may be set by the user of the mobile terminal 1. For example, the user of the mobile terminal 1 may initiate a communication session (such as a SIP communication session) with the mobile telecommunications network 1 to configure the times or places in which the RF tag 41 should be enabled. This updating process may require entry
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		of a password, or employ some other security mechanism, to prevent unauthorised persons from reconfiguring the times and/or locations at which the near field tag is rendered operable or inoperable. Alternatively, the user may configure the times and/or locations at which the OTA messages are sent by some other mechanism - for example, by providing verbal instructions to the operator of mobile telecommunications network 3 by a mobile or PSTN telephone call, or by visiting the website of the mobile telecommunications network operator (whether using the mobile terminal or independently thereof using a PC connected to the Internet). Waters at [Page 13] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[5.8]	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;	Waters discloses “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;” See e.g.: [1.8], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as

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		embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[5.9]	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-range signal that is transmitted by the access point, determining that the physiological parameter sensed satisfies the criterion 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;	Waters discloses “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-range signal that is transmitted by the access point, determining that the physiological parameter sensed satisfies the criterion 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;” See e.g.: [1.9], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[5.10]	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; and	Waters discloses “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; and” See e.g.: [1.10], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.

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[5.11]	wherein said paying for a product further comprises deducting/withdrawing an amount of money from an account.	Waters discloses “wherein said paying for a product further comprises deducting/withdrawing an amount of money from an account.” See e.g.: [1.11], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[6.1]	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 wherein the operations further comprise:	To the extent the preamble is limiting, Waters discloses “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 wherein the operations further comprise:” See e.g.: Claim 5, supra. [2.1], supra Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[6.2]	repeatedly sensing the physiological parameter and repeatedly deciding, based on comparing the physiological parameter sensed to the criterion, whether or not to	Waters discloses “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” See e.g.:

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	maintain enabled said at least one first function while maintaining disabled said second function; and	[2.2], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[6.3]	maintaining 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	Waters discloses “maintaining 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” See e.g.: [2.3], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[6.4]	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.	Waters discloses “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.” See e.g.: [2.4], supra Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as

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		embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[7.1]	The wireless device of claim 5, wherein said conducting the financial transaction by paying for a product comprises:	To the extent the preamble is limiting, Waters discloses “The wireless device of claim 5, wherein said conducting the financial transaction by paying for a product comprises.” See e.g.: Claim 5, <i>supra</i>. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[7.2]	establishing by the wireless device a short-range wireless link with the entity;	Waters discloses “establishing by the wireless device a short-range wireless link with the entity;” See e.g.: [1.9] and [1.10], <i>supra</i>. A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present.

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	Waters at Abstract As shown in Figure 2, mobile terminal 1 in accordance with the embodiment includes, in addition to SIM 15, a display 34, keypad 37 and an antenna 39 for communicating wirelessly with the mobile communications network 3. Further, the mobile terminal 1 includes a near field or RFID tag 41. The near field tag 41 operates in the unregulated RF band of 13.56 MHz in this embodiment although other frequencies could be used. No licences are required for the use of the near field devices in this RF band. However, each country imposes certain limitations on the electromagnetic emissions in this RF band. Limitations mean that in practice the distance at which the near field tag 41 can communicate with another device is typically less than 20 centimetres. Often the range of communication is such that the RF tag 41 must touch or almost touch the device with which it is to communicate. Communication may be using the Near Field Communication Interface and Protocol (NFCIP-1). Waters at [Page 9] The near field tag 41 may operate in accordance with ISO-IEC 14443 and ISO/IEC 15693 standards. The tag 41 includes an inbuilt inductive antenna that allows the card to exchange information with a tag reader when the two are brought into close proximity, as described above. The reader may emit an RF signal to supply power to the tag to communicate with it if the tag is "passive". If the tag is "active" it will have a power supply and its operation is independently of the reader. The near field tag 41 may transmit selected information, such as an ID number (GU ID). Waters at [Page 10] Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further
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	reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Waters at [Page 15] Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15] The invention is applicable to any device that uses RF communication and relies on close proximity of a reader for its operation. Waters at [Page 23] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill
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		in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[7.3]	wirelessly transmitting information to the entity using unlicensed frequencies; and	Waters discloses “wirelessly transmitting information to the entity using unlicensed frequencies; and” See e.g.: [4.2], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[7.4]	wirelessly receiving information from the entity using unlicensed frequencies;	Waters discloses “wirelessly receiving information from the entity using unlicensed frequencies;” See e.g.: [3.1] and [4.2], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[7.5]	wherein said wirelessly transmitting information to the entity and said wirelessly receiving information from the entity comprises using	Waters discloses “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” See e.g.: [4.2], supra

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	unlicensed frequencies in a time division duplex operation; and	Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[7.6]	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.	Waters discloses “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.” See e.g.: [1.9], supra. A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract

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	As shown in Figure 2, mobile terminal 1 in accordance with the embodiment includes, in addition to SIM 15, a display 34, keypad 37 and an antenna 39 for communicating wirelessly with the mobile communications network 3. Further, the mobile terminal 1 includes a near field or RFID tag 41. The near field tag 41 operates in the unregulated RF band of 13.56 MHz in this embodiment although other frequencies could be used. No licences are required for the use of the near field devices in this RF band. However, each country imposes certain limitations on the electromagnetic emissions in this RF band. Limitations mean that in practice the distance at which the near field tag 41 can communicate with another device is typically less than 20 centimetres. Often the range of communication is such that the RF tag 41 must touch or almost touch the device with which it is to communicate. Communication may be using the Near Field Communication Interface and Protocol (NFCIP-1). Waters at [Page 9] The near field tag 41 may operate in accordance with ISO-IEC 14443 and ISO/IEC 15693 standards. The tag 41 includes an inbuilt inductive antenna that allows the card to exchange information with a tag reader when the two are brought into close proximity, as described above. The reader may emit an RF signal to supply power to the tag to communicate with it if the tag is "passive". If the tag is "active" it will have a power supply and its operation is independently of the reader. The near field tag 41 may transmit selected information, such as an ID number (GU ID). Waters at [Page 10] Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the
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	mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Waters at [Page 15] Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15] The invention is applicable to any device that uses RF communication and relies on close proximity of a reader for its operation. Waters at [Page 23]
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		Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[8.1]	The wireless device 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:	To the extent the preamble is limiting, Waters discloses “The wireless device 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.” See e.g.: Claim 5, supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[8.2]	establishing by the wireless device a link with the second device, said link comprising a wireless link;	Waters discloses “establishing by the wireless device a link with the second device, said link comprising a wireless link;” See e.g.: [1.9], supra. A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The

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		input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract The mobile telecommunications network 3 includes a gateway GPRS support node (GGSN) 17 which enables IP-based communications with other networks, such as the Internet 19 via an appropriate link 21. A multiplicity of terminals are connected to the Internet (by fixed or wireless links), and a PC terminal 23 and a PDA terminal 25 are shown by way of example. Waters at [Page 6] In another example, the SIM and the near field tag may be incorporated in a data card, which allows a notebook computer or other device to communicate wirelessly with mobile telecommunications network 3. Waters at [Page 21] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[8.3]	wirelessly transmitting information to the second device over said	Waters discloses “wirelessly transmitting information to the second device over said wireless link using unlicensed and/or licensed frequencies; and” See e.g.:

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	wireless link using unlicensed and/or licensed frequencies; and	[4.2], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[8.4]	wirelessly receiving information from the second device over said wireless link using unlicensed and/or licensed frequencies;	Waters discloses “wirelessly receiving information from the second device over said wireless link using unlicensed and/or licensed frequencies;” See e.g.: [3.1] and [4.2], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[8.5]	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; and	Waters discloses “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; and” See e.g.: [8.3] and [8.4], supra. A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light

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	sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract As shown in Figure 2, mobile terminal 1 in accordance with the embodiment includes, in addition to SIM 15, a display 34, keypad 37 and an antenna 39 for communicating wirelessly with the mobile communications network 3. Further, the mobile terminal 1 includes a near field or RFID tag 41. The near field tag 41 operates in the unregulated RF band of 13.56 MHz in this embodiment although other frequencies could be used. No licences are required for the use of the near field devices in this RF band. However, each country imposes certain limitations on the electromagnetic emissions in this RF band. Limitations mean that in practice the distance at which the near field tag 41 can communicate with another device is typically less than 20 centimetres. Often the range of communication is such that the RF tag 41 must touch or almost touch the device with which it is to communicate. Communication may be using the Near Field Communication Interface and Protocol (NFCIP-1). Waters at [Page 9] The near field tag 41 may operate in accordance with ISO-IEC 14443 and ISO/IEC 15693 standards. The tag 41 includes an inbuilt inductive antenna that allows the card to exchange information with a tag reader when the two are brought into close proximity, as described above. The reader may emit an RF signal to supply power to the tag to communicate with it if the tag is "passive". If the tag is "active" it will have a power supply and its operation is independently of the reader. The near
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	field tag 41 may transmit selected information, such as an ID number (GU ID). Waters at [Page 10] Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Waters at [Page 15] Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently.
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		Waters at [Page 15] The invention is applicable to any device that uses RF communication and relies on close proximity of a reader for its operation. Waters at [Page 23] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[8.6]	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.	Waters discloses “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.” See e.g.: [1.3], [1.4], and [1.8] supra. A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be

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	automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present. Waters at Abstract As shown in Figure 2, mobile terminal 1 in accordance with the embodiment includes, in addition to SIM 15, a display 34, keypad 37 and an antenna 39 for communicating wirelessly with the mobile communications network 3. Further, the mobile terminal 1 includes a near field or RFID tag 41. The near field tag 41 operates in the unregulated RF band of 13.56 MHz in this embodiment although other frequencies could be used. No licences are required for the use of the near field devices in this RF band. However, each country imposes certain limitations on the electromagnetic emissions in this RF band. Limitations mean that in practice the distance at which the near field tag 41 can communicate with another device is typically less than 20 centimetres. Often the range of communication is such that the RF tag 41 must touch or almost touch the device with which it is to communicate. Communication may be using the Near Field Communication Interface and Protocol (NFCIP-1). Waters at [Page 9] The near field tag 41 may operate in accordance with ISO-IEC 14443 and ISO/IEC 15693 standards. The tag 41 includes an inbuilt inductive antenna that allows the card to exchange information with a tag reader when the two are brought into close proximity, as described above. The reader may emit an RF signal to supply power to the tag to communicate with it if the tag is "passive". If the tag is "active" it will have a power supply and its operation is independently of the reader. The near field tag 41 may transmit selected information, such as an ID number (GU ID). Waters at [Page 10] Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the
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	user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Waters at [Page 15] Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15] The invention is applicable to any device that uses RF communication and relies on close proximity of a reader for its operation.
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		Waters at [Page 23] Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[9.1]	The wireless device of claim 5,	To the extent the preamble is limiting, Waters discloses “The wireless device of claim 5,” See e.g.: Claim 5, <i>supra</i>.
[9.2]	wherein said using unlicensed frequencies comprises using unlicensed frequencies over a short-range link in a Time Division Duplex operation; and	Waters discloses “wherein said using unlicensed frequencies comprises using unlicensed frequencies over a short-range link in a Time Division Duplex operation; and” See e.g.: [1.10], [3.1], and [4.2], <i>supra</i>. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[9.3]	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	Waters discloses “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; and 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.” See e.g.:

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	at least one other device that is predetermined; and 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.	[4.3], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[10.1]	The wireless device of claim 5, wherein said paying for a product further comprises wirelessly receiving information from at least one device using unlicensed frequencies.	Waters discloses “The wireless device of claim 5, wherein said paying for a product further comprises wirelessly receiving information from at least one device using unlicensed frequencies.” See e.g.: Claim 5 supra. [3.1], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[11.1]	The wireless device of claim 10,	To the extent the preamble is limiting, Waters discloses “ The wireless device of claim 10,” See e.g.: Claim 10, supra.
[11.2]	wherein said wirelessly transmitting information to the at least one device using unlicensed frequencies and said wirelessly receiving information from at least one device	Waters discloses “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; and” See e.g.:

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	using unlicensed frequencies comprises using unlicensed frequencies over a short-range link in a Time Division Duplex operation; and	[4.2], supra. Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
[11.3]	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; and 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.	Waters discloses “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; and 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.” See e.g.: [1.3], [4.3], supra. A mobile terminal is disclosed which includes a near field or RF ID tag (41). The mobile terminal (1) communicates with the mobile telecommunications network and is authenticated with that network using the SIM (15). The mobile terminal (1) is operable to obtain security data from the user thereof, such as a PIN or biometric data, or the mobile terminal (1) incorporates a sensor such as a light sensor, pressure sensor, heat sensor, skin resistant sensor or inertial sensor. The input device or sensor is used to confirm the identity of the user or to evaluate whether the user wishes to use the near field tag (41) to make a payment or obtain entry to a building (for example). Data from the sensor is passed to the SIM (15), which issues a command enabling the near field tag (41), via link (43). The near field tag (41) may then be read by a reader. The near field tag (41) may be automatically disabled after being read by the reader, after a predetermined time, or when the stimulus to the sensor is no longer present.

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		Waters at Abstract As shown in Figure 2, mobile terminal 1 in accordance with the embodiment includes, in addition to SIM 15, a display 34, keypad 37 and an antenna 39 for communicating wirelessly with the mobile communications network 3. Further, the mobile terminal 1 includes a near field or RFID tag 41. The near field tag 41 operates in the unregulated RF band of 13.56 MHz in this embodiment although other frequencies could be used. No licences are required for the use of the near field devices in this RF band. However, each country imposes certain limitations on the electromagnetic emissions in this RF band. Limitations mean that in practice the distance at which the near field tag 41 can communicate with another device is typically less than 20 centimetres. Often the range of communication is such that the RF tag 41 must touch or almost touch the device with which it is to communicate. Communication may be using the Near Field Communication Interface and Protocol (NFCIP-1). Waters at [Page 9] The near field tag 41 may operate in accordance with ISO-IEC 14443 and ISOIEC 15693 standards. The tag 41 includes an inbuilt inductive antenna that allows the card to exchange information with a tag reader when the two are brought into close proximity, as described above. The reader may emit an RF signal to supply power to the tag to communicate with it if the tag is "passive". If the tag is "active" it will have a power supply and its operation is independently of the reader. The near field tag 41 may transmit selected information, such as an ID number (GU ID). Waters at [Page 10] The near field tag 41 may be selectively enabled and disabled in order to reduce the opportunity to obtain information from the near field tag 41 by an unauthorised reader.
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	Waters at [Page 14] Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Waters at [Page 15] Biometric data entry - the mobile terminal 1 may incorporate a fingerprint reader 45. The fingerprint reader 45 scans the fingerprint of the user when the user's finger is placed on the reader 45 and compares it to the user's fingerprint stored in the memory of the mobile terminal 1 or the SIM 15. If the fingerprints are determined to match, the message is sent from the SIM 15, via link 43, to the RF tag 41. As an alternative to a fingerprint, other biometric data could be used - for example, voice recognition (using the mobile terminal's built-in microphone and a voice recognition algorithm within the mobile terminal 1 or SIM card 15) or retinal scanning (using the mobile terminal's built-in camera). Arrangements (1) and (2) above may advantageously be combined with an RF tag 41 that automatically deactivates after it has been read by a reader. That is, the user will activate the RF tag by entering their PIN or biometric data prior to bringing the mobile terminal 1 into proximity to the reader. After successful reading of the RF tag 41, the RF tag automatically disables itself so that no further reading can occur without the PIN or biometric data being re-entered. If the mobile terminal 1 is lost or stolen, an unauthorised person cannot use the RF tag 41. Arrangements (1) and (2) above are fairly inconvenient if a user wishes to activate their RF tag 41 fairly frequently. Waters at [Page 15]
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		Furthermore, this claim element is obvious in light of Waters itself, when combined with any of the other references as charted for this claim element in Exs. 793-A01-A23, Ex. 793-B, and/or when combined with the knowledge of one of ordinary skill in the art. Motivations to combine may come from the knowledge of the person of ordinary skill themselves, or from the known problems and predictable solutions as embodied in these references. Further motivations to combine references and additional details may be found in the Cover Pleading and Ex. 793-B.
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