

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

INTERCURRENCY SOFTWARE LLC	§	
	§	
v.	§	Case No. 2:24-cv-01011-JRG
	§	(Lead Case)
AIRWALLEX PTY. LTD.	§	
	§	
TOR CURRENCY EXCHANGE LIMITED	§	Case No. 2:25-cv-00057-JRG
	§	(Member Case)

PRELIMINARY INFRINGEMENT CONTENTIONS

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

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

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

The Asserted Claims are as follows:

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

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

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

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

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

Dated: May 14, 2025

Respectfully Submitted

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ATTORNEYS FOR PLAINTIFF

Preliminary Infringement Claim Chart
Intercurrency Software LLC v. Airwallex Pty. Ltd.,
Case No. 2:24-cv-1011
U.S. Patent No. 11,620,701
Asserted Claims: 1 and 8.

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

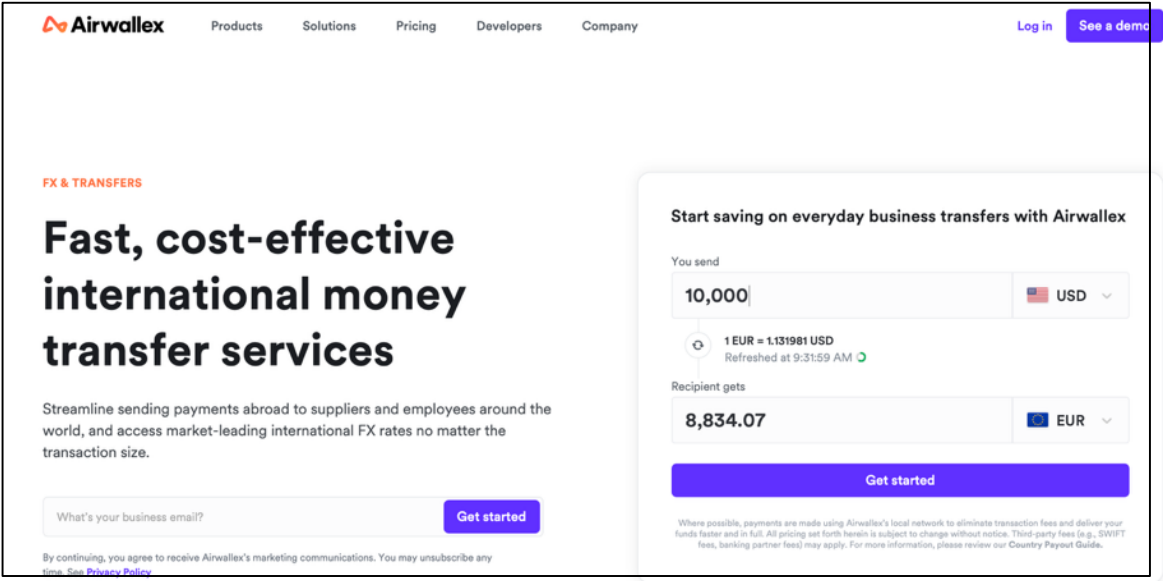
As of the date of preparation of this Infringement Chart, which is being undertaken without the benefit of discovery, Plaintiff believes and alleges that each element is literally present in the Accused Instrumentalities. To the extent discovery reveals infringement occurs in manners or using systems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

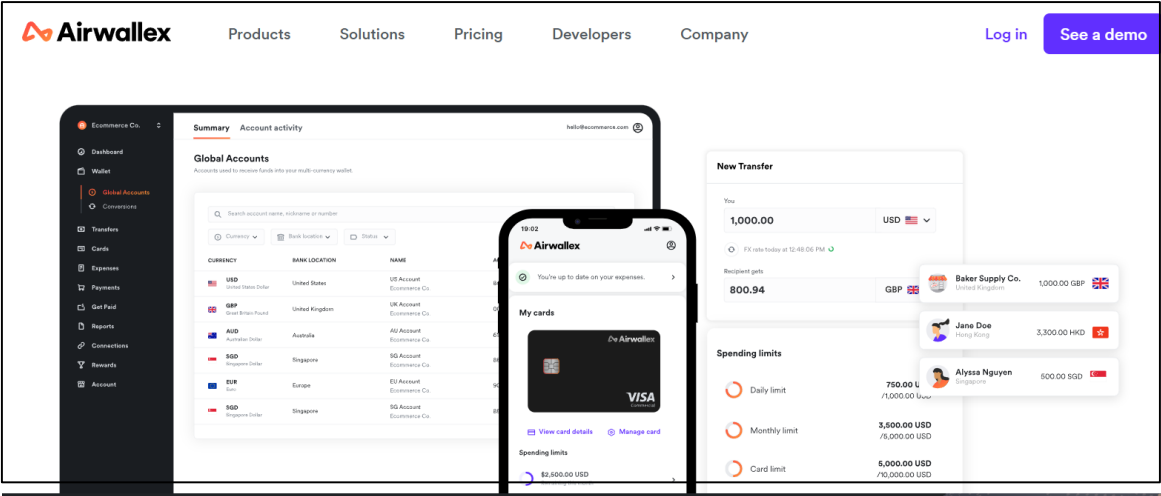
This Infringement Chart is applicable to methods practiced and/or implemented by or in connection with all iterations of the Accused Instrumentalities made, used, sold, and/or offered for sale, from and after the date falling prior to the date of filing of the Original Complaint in this litigation, and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

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

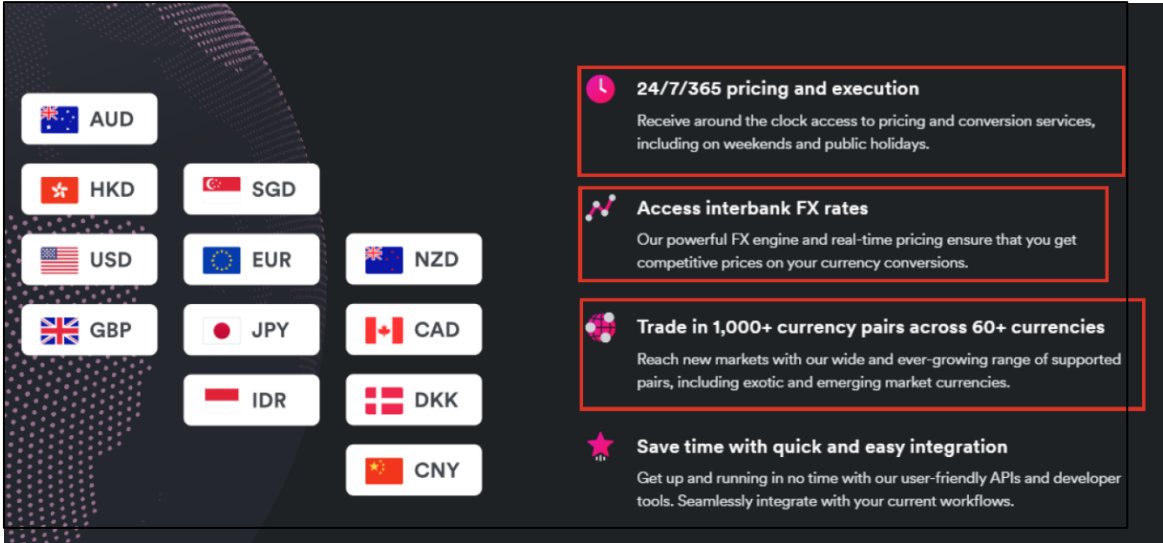
For each element of these Charts, it is herein alleged to infringe literally, or in the alternative, under the doctrine of equivalents.

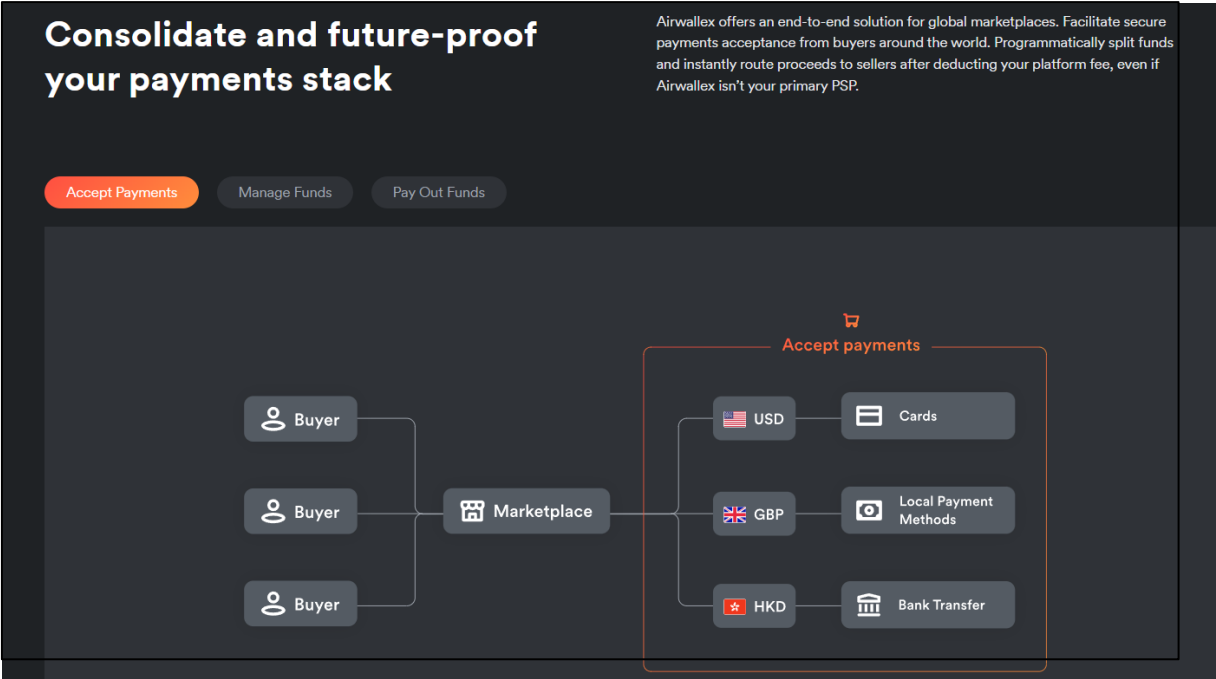
U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
Asserted Claim Element	Preliminary Infringement Contention
Claim 1 [1.P]: A platform for trading an asset, the platform comprising:	To the extent the preamble is limiting, the Accused Instrumentalities offers a platform for trading an asset (e.g. Airwallex, accessed through Airwallex.com website on desktop or mobile application Airwallex Money Transfer on a smartphone device). More specifically, the method of infringement involves offering a platform that empowers users to execute trades across various currency exchange markets such as AUD, EUR, GBP, USD utilizing diverse currencies within their trading account. Traders are afforded the flexibility to designate a base currency or first currency, including options like the GBP or USD, which becomes the universal currency for all transactions on the platform, covering fees and commissions. Additionally, this facilitates the seamless conversion of multiple currencies trading in market into the selected market currency. Airwallex offers real-time quotes for currency trading. This feature empowers users to engage in diverse markets using their preferred currency, whether it be USD, AUD,GBP, EUR or others.

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	 The screenshot displays the Airwallex website's 'FX & TRANSFERS' section. The header includes the Airwallex logo and navigation links: Products, Solutions, Pricing, Developers, and Company. On the right, there are links for 'Log in' and 'See a demo'. The main content area features the heading 'Fast, cost-effective international money transfer services' and a subtext: 'Streamline sending payments abroad to suppliers and employees around the world, and access market-leading international FX rates no matter the transaction size.' Below this is a 'Get started' button and a form asking for a business email. A secondary box on the right shows a transfer example: 'You send 10,000 USD' and 'Recipient gets 8,834.07 EUR', with a 'Get started' button. A small disclaimer at the bottom of this box states: 'Where possible, payments are made using Airwallex's local network to eliminate transaction fees and deliver your funds faster and in full. All pricing set forth herein is subject to change without notice. Third-party fees (e.g., SWIFT fees, banking partner fees) may apply. For more information, please review our Country Payout Guide.' See, https://www.airwallex.com/us/business-account/transfers

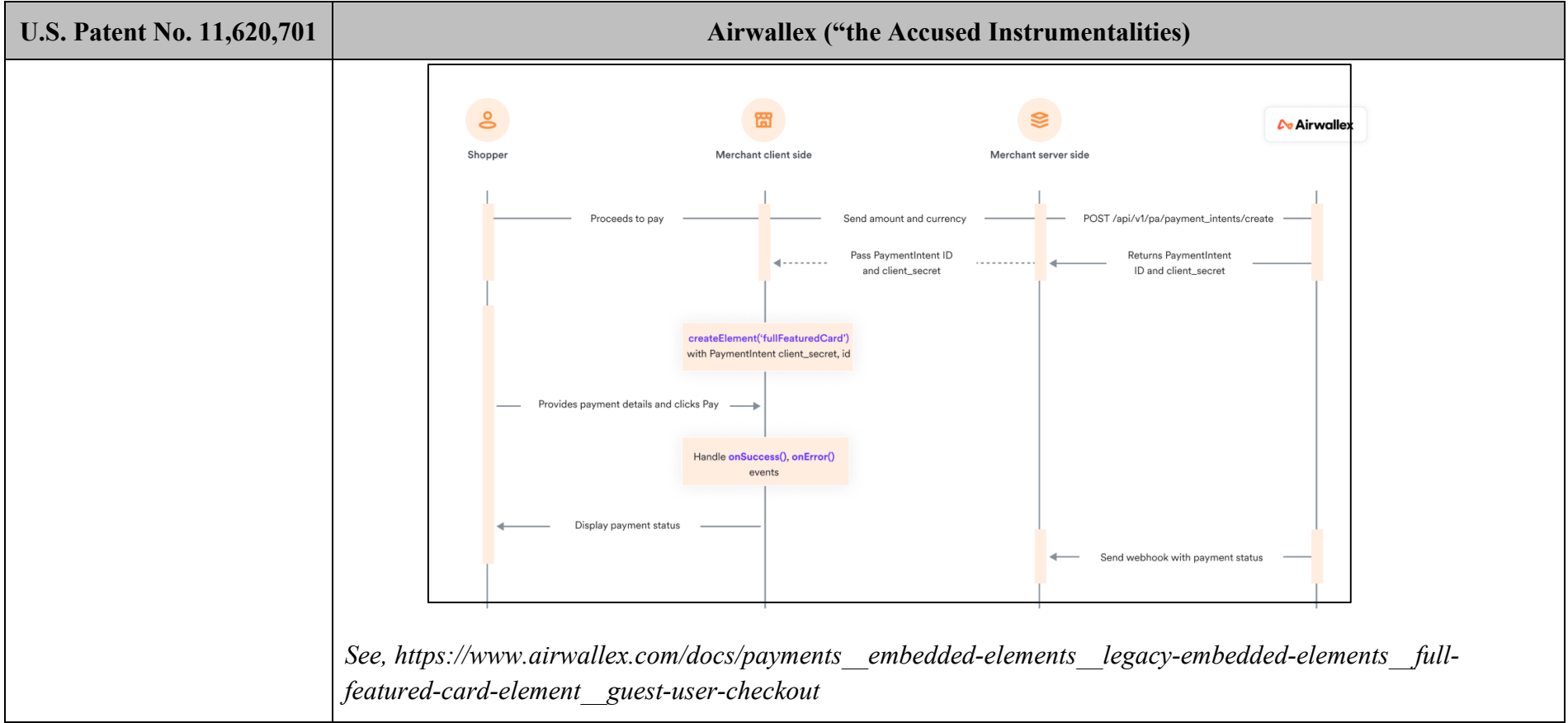


See, <https://www.airwallex.com/us/business-account>

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	 The screenshot displays the Airwallex platform interface. On the left, a grid of currency flags and codes is shown: AUD, HKD, SGD, USD, EUR, NZD, GBP, JPY, CAD, IDR, DKK, and CNY. On the right, four key features are highlighted in red-bordered boxes: 24/7/365 pricing and execution: Receive around the clock access to pricing and conversion services, including on weekends and public holidays. Access interbank FX rates: Our powerful FX engine and real-time pricing ensure that you get competitive prices on your currency conversions. Trade in 1,000+ currency pairs across 60+ currencies: Reach new markets with our wide and ever-growing range of supported pairs, including exotic and emerging market currencies. Save time with quick and easy integration: Get up and running in no time with our user-friendly APIs and developer tools. Seamlessly integrate with your current workflows. See, https://www.airwallex.com/us/platform-api-and-embedded-finance/transactional-fx

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	 See, https://www.airwallex.com/solutions/marketplaces
1[A]: a trading server, coupled to a client machine associated with a user, receiving an indicator of a first currency from the client machine, wherein the trading server is configured to couple to at least one currency exchange server	The Accused Instrumentalities uses a trading server, coupled to a client machine associated with a user, receiving an indicator of a first currency from the client machine, wherein the trading server is configured to couple to at least one currency exchange server and at least one market exchange server, the trading server is further configured to calculate costs and fees in the first currency to own or sell the asset being traded in a second currency, the costs and fees are caused to be displayed on a display device of the client machine and are dynamically changed in accordance with a first prevailing exchange rate between the first currency and the second currency, and even when a market value of the asset remains unchanged. More Particularly, Airwallex.com, in conjunction with the Airwallex platform, offers a comprehensive trading experience accessible via both a web server and a mobile application on a user client machine or device. Users can open a trading account either through the website or its mobile app,

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
and at least one market exchange server, the trading server is further configured to calculate costs and fees in the first currency to own or sell the asset being traded in a second currency, the costs and fees are caused to be displayed on a display device of the client machine and are dynamically changed in accordance with a first prevailing exchange rate between the first currency and the second currency, and even when a market value of the asset remains unchanged, and	which connects seamlessly to the web server. This integrated platform enables traders of currency assets, such as currencies, to access market data and currency conversion information all in one place through their Airwallex account. The platform is compatible with various client devices, including smartphones, desktops, and laptops. When exchanging currency to buy or sell assets on Airwallex, users incur commissions and currency conversion fees, which are displayed in the first currency of a currency pair, typically GBP. The trading server provides real-time exchange rates between the first currency (e.g., AUD) and the second currency (NZD). As detailed in the provided evidence, Airwallex currency exchange server calculates the prevailing exchange rate between first currency as AUD and the selected second currency as NZD. For example, if the current exchange rate is 1 AUD = 1.110416 NZD.

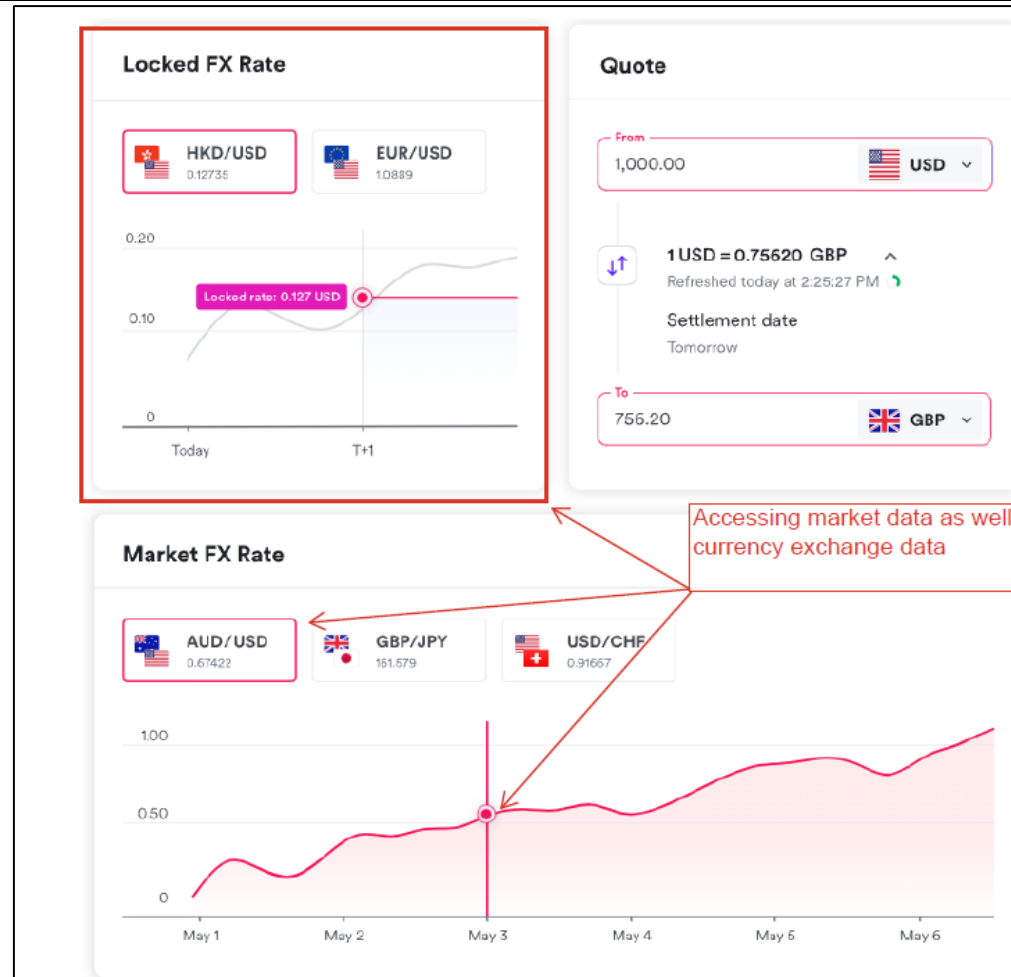


U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	Step 1: <u>Set up the server to create a PaymentIntent</u> When the shopper begins the checkout process, you will need to create a PaymentIntent object to indicate your intent to collect payment from the shopper. When the checkout page loads, on your server, call Create a PaymentIntent API with an amount and currency. Always decide how much to charge on the server side, a trusted environment, as opposed to the client. This prevents malicious shoppers from being able to alter the payment amount. Provide <code>return_url</code> in Create a PaymentIntent API to indicate where Airwallex should redirect the shopper after completing the payment, whether successful or otherwise. The PaymentIntent's <code>id</code> and <code>client_secret</code> are returned in the response — these parameters let you confirm the payment and update card details on the client, without allowing manipulation of sensitive information, like payment amount. <i>See, https://www.airwallex.com/docs/payments__embedded-elements__legacy-embedded-elements__full-featured-card-element__guest-user-checkout#step-1:-set-up-the-server-to-create-a-paymentintent (emphasis added)</i>

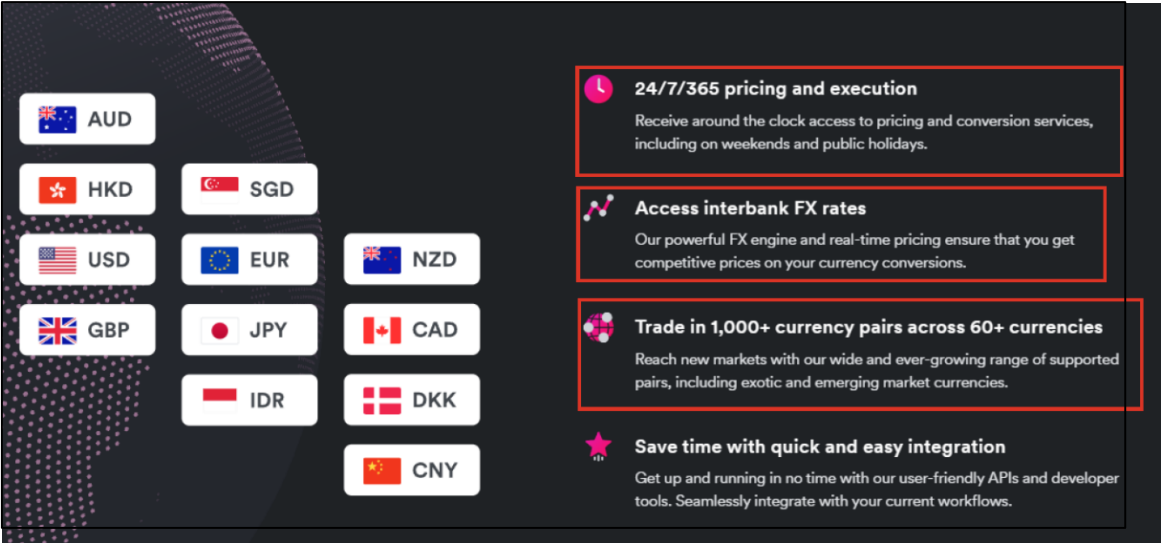
U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	How Airwallex payments work At Airwallex we have challenged ourselves to create a transaction model that suits your needs and focuses on what you, our merchant, cares about. The main concepts: • A Payment Intent represents the intent of your Customer to complete the checkout (and of course pay for your services). In it, you find represented Payment transactions, Refunds and if things go bad also Chargebacks. • A Payment Attempt represents an actual trial to perform a financial transaction. It can be a payment transaction, it can be a refund or even a chargeback. When the customer performs several payment trials before completing the purchase you will have one Payment Attempt for each of the attempts, this way you know what happened and can optimize your checkout. The Payment Attempt tracks each and every individual stage through which the transaction goes. • A Financial Transaction represents actual and real money. For each Payment Attempt that reaches completion, our platform will generate one or several Financial Transactions. They represent not only the principal amount of your transaction but also the fees associated with it (including gateway fees, interchange fees, markup, etc.), you will have one financial transaction for each of the financial components that are part of a Payment Attempt. Ultimately, only financial transactions will make it to your Airwallex Balance in form of real money. See, https://www.airwallex.com/docs/payments__get-started-with-payments__how-airwallex-payments-work (emphasis added)

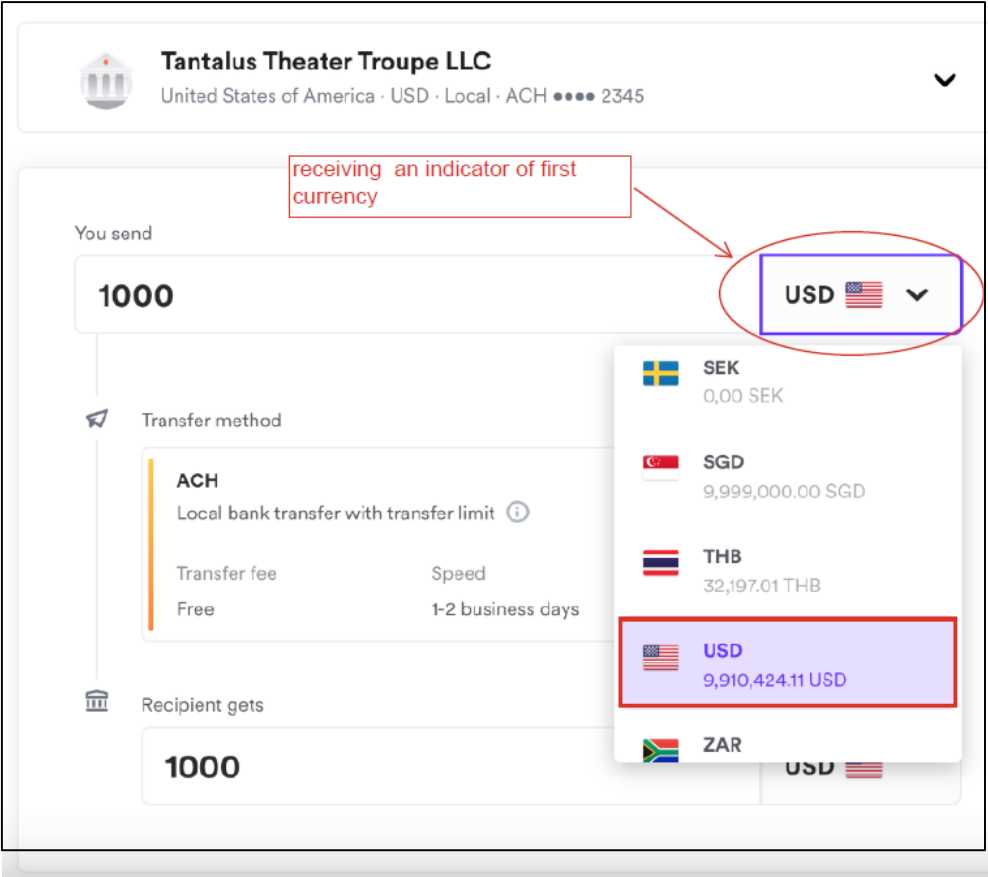
U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	TRANSACTIONAL FX <u>Access interbank FX</u> <u>rates. Manage</u> <u>currency risk</u> <u>programmatically.</u> Our wide range of solutions allow you to tap into interbank exchange rate prices and FX transaction services that best meet your unique needs. <i>See, https://www.airwallex.com/us/platform-api-and-embedded-finance/transactional-fx (emphasis added)</i>

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	How is the foreign exchange rate calculated? Please read below to understand how the Airwallex exchange rate is calculated, what the interbank rate is and when you will receive your rate confirmation. <u>How is the foreign exchange rate calculated?</u> <u>Airwallex has integrated with a number of financial institutions (including liquidity providers) around the world that provide pricing and execution services to Airwallex.</u> <u>Airwallex calculates the foreign exchange rate used based on a wide variety of factors including available liquidity in the market, available prices from liquidity providers, other market conditions and agreed upon sales margins.</u> <u>Confirmation of the foreign exchange rate used in any conversion is provided immediately after a foreign currency transaction.</u> <u>For customers accessing our Quotes solution, the foreign exchange rate used will equal the Quotes rate active at the time of the transaction.</u> <i>See, https://help.airwallex.com/hc/en-gb/articles/900001759283-How-is-the-foreign-exchange-rate-calculated (emphasis added)</i>



See, <https://www.airwallex.com/us/platform-api-and-embedded-finance/transactional-fx> (emphasis added)

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	 The screenshot displays the Airwallex platform interface. On the left, a grid of currency codes is shown, each with a flag icon: AUD (Australia), HKD (Hong Kong), USD (United States), GBP (United Kingdom), SGD (Singapore), EUR (Eurozone), JPY (Japan), IDR (Indonesia), NZD (New Zealand), CAD (Canada), DKK (Denmark), and CNY (China). On the right, four key features are highlighted in red-bordered boxes: 24/7/365 pricing and execution: Receive around the clock access to pricing and conversion services, including on weekends and public holidays. Access interbank FX rates: Our powerful FX engine and real-time pricing ensure that you get competitive prices on your currency conversions. Trade in 1,000+ currency pairs across 60+ currencies: Reach new markets with our wide and ever-growing range of supported pairs, including exotic and emerging market currencies. Save time with quick and easy integration: Get up and running in no time with our user-friendly APIs and developer tools. Seamlessly integrate with your current workflows. See, https://www.airwallex.com/us/platform-api-and-embedded-finance/transactional-fx

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	 receiving an indicator of first currency You send 1000 Transfer method ACH Local bank transfer with transfer limit ⓘ Transfer fee: Free Speed: 1-2 business days Recipient gets 1000 USD [US Flag] ▼ SEK 0,00 SEK SGD 9,999,000.00 SGD THB 32,197.01 THB USD 9,910,424.11 USD ZAR See, https://help.airwallex.com/hc/en-gb/articles/900001756126-How-can-I-create-a-transfer-payout

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	The screenshot displays the Airwallex platform interface with several key elements highlighted by red boxes and arrows: Locked FX Rate: A box labeled "Asset in first currency as HKD while its value displayed in second currency as USD" points to the HKD/USD rate of 0.12735. Below this is a line chart showing the rate from "Today" to "T+1", with a red box labeled "Locked rate: 0.127 USD" indicating the current rate. Prevailing exchange rate: A box labeled "Prevailing exchange rate" points to the EUR/USD rate of 1.0889 and the GBP quote of 1 USD = 0.75620 GBP. Quote: A box labeled "Prevailing exchange rate between first currency and second currency" points to the GBP quote of 1 USD = 0.75620 GBP. Market FX Rate: A box labeled "Prevailing exchange rate between first currency and second currency" points to the AUD/USD rate of 0.67422. See, https://www.airwallex.com/us/platform-api-and-embedded-finance/transactional-fx (emphasis added)

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	<pre> graph TD subgraph Providers BLP1[Bank Liquidity Provider] BLP2[Bank Liquidity Provider] BLP3[Bank Liquidity Provider] end BLP1 -.-> AFE[Airwallex FX Engine] BLP2 -.-> AFE BLP3 -.-> AFE AFE -.-> Rates[Rates] Rates -.-> AWA[Airwallex Web Application] Rates -.-> ACA[Airwallex Client API] Users[Users] -.-> Conversion Request AWA AWA -.-> Conversion Response Users ERP[ERP/TMS system] -.-> Conversion Request ACA ACA -.-> Conversion Response ERP </pre> The diagram illustrates the Airwallex system architecture. At the top, three 'Bank Liquidity Provider' boxes are connected via dashed arrows to the 'Airwallex FX Engine' box. The 'Airwallex FX Engine' box is connected via a dashed arrow to the 'Rates' box, which displays a line graph. Below the 'Rates' box are two boxes: 'Airwallex Web Application' and 'Airwallex Client API'. To the left of the 'Airwallex Web Application' box is a 'Users' box, and to the left of the 'Airwallex Client API' box is an 'ERP/TMS system' box. Dashed arrows indicate the flow of 'Conversion Request' and 'Conversion Response' between the 'Users' box and the 'Airwallex Web Application' box, and between the 'ERP/TMS system' box and the 'Airwallex Client API' box. Additionally, dashed arrows show 'Conversion Request' and 'Conversion Response' flowing from the 'Airwallex Web Application' box to the 'Rates' box, and from the 'Airwallex Client API' box to the 'Rates' box. <i>See, https://www.airwallex.com/docs/transactional-fx__choose-your-fx-solution__rates</i>

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	Pricing <u>Airwallex has integrated with several global and regional banks that provide pricing in both freely traded pairs and in currencies with additional capital controls. Our proprietary Rates pricing engine blends prices from across our panel of banks to generate highly available and stable FX prices accessible by clients 24 hours a day, 7 days a week.</u> <u>Airwallex’s Rates pricing algorithm is designed to deliver the best possible price to clients at the time of execution, taking into account a wide variety of factors which may include, but not limited to, current market volatility, available liquidity in the market, the size of the transaction and the selected date you wish to settle the transaction. Any additional agreed margin will be applied on top of the price produced by our Rates pricing engine.</u> <i>See, https://www.airwallex.com/docs/transactional-fx__choose-your-fx-solution__rates</i>

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	<u>Fees and pricing models</u> The price for each transaction is composed by three different components that are cumulative to each other: • <u>Gateway fee</u>, for every transaction Airwallex receives a routing and gateway service is provided to identify the most suitable provider, and provide the added value services we have created. • <u>Payment method fee</u>, for every transaction Airwallex receives a specific fee will be charged depending on the payment method associated with it. • Fraud Management and 3D Secure, our fraud service leverages large volumes of data and uses 3D Secure services when applicable. A fee will be levied where any of these services is used. Further to these costs, the following items may also trigger a fee based on the service Airwallex provides you: • <u>FX fee</u>, when the processing and settlement currency of your transaction differ, this fee will cover the FX associated costs. • Multi-currency Pricing (MCP) and Dynamic Currency Conversion (DCC) fee, wherever you use these additional services a fee is levied to cope for the FX risk that Airwallex offsets on our behalf. The MCP fee is paid by the Merchant, the DCC fee is paid by the Customer. • Exception handling fee, for each exception we receive from the card schemes or acquirer (i.e. request for information, disputes, etc.) a fee will be levied to compensate all the parties involved in the handling of the exception. <i>See, https://www.airwallex.com/docs/payments__get-started-with-payments__fees-and-pricing-models</i>

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	See, https://help.airwallex.com/hc/en-gb/articles/900001756126-How-can-I-create-a-transfer-payout (emphasis added)

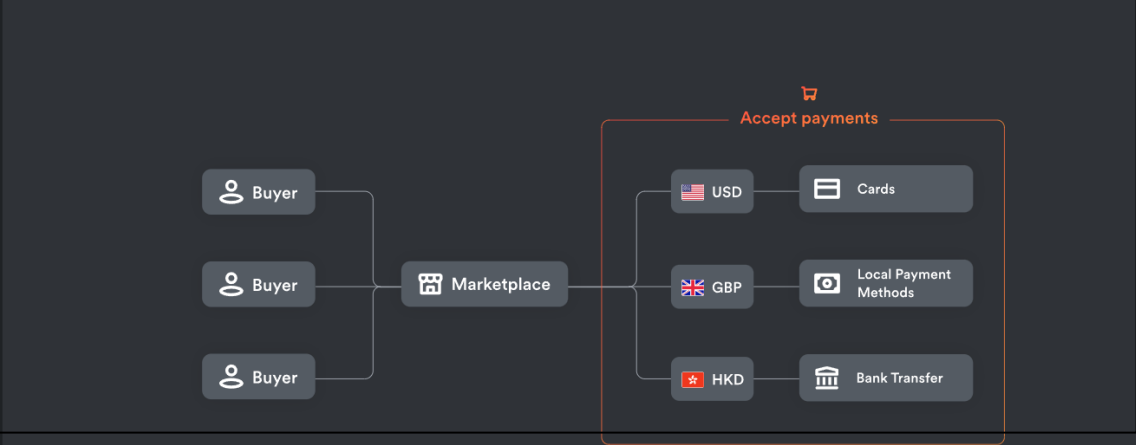
U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
[1.B]: wherein the trading server is configured to conduct a transaction of the asset by transporting a transaction request to the market exchange server upon receiving an order from the trader, and reach a settlement based on a second prevailing exchange rate as soon as the transaction of the asset is performed in accordance with conditions set by the trader, and wherein the second prevailing exchange rate is calculated from the at least one currency exchange server right before the transaction takes place, executed costs and fees in the settlement per the second prevailing exchange rate are not identical to the displayed costs and fees with the first prevailing exchange before the	The Accused Instrumentalities trading server is configured to conduct a transaction of the asset by transporting a transaction request to the market exchange server upon receiving an order from the trader, and reach a settlement based on a second prevailing exchange rate as soon as the transaction of the asset is performed in accordance with conditions set by the trader, and wherein the second prevailing exchange rate is calculated from the at least one currency exchange server right before the transaction takes place, executed costs and fees in the settlement per the second prevailing exchange rate are not identical to the displayed costs and fees with the first prevailing exchange before the transaction of the asset took place. More particularly, The Airwallex account enables traders to specify the amount of first currency or preferred currency for trading an asset. After entering this information, traders can submit their order, which sends a transaction request to the market exchange server. The server then displays the status and details of the trading order on the screen. The Airwallex platform continuously monitors market conditions to execute the received orders. Utilizing its advanced matching engines, Airwallex has access to one of the largest and deepest spot liquidity pools in the U.S and around the world, ensuring efficient trade execution for its clients. Once an order is processed, the Airwallex account provides detailed settlement information, including the quantity of currency, order types, preferred currency, and any associated fees and commissions. Order details also include the prevailing exchange rate at the time the order is placed, which is subject to constant fluctuations. As a result, the actual exchange rate used to execute the transaction just before it is completed in the liquidity market (the second prevailing exchange rate) may differ slightly from the initial exchange rate displayed on the platform when the order was placed (the first prevailing exchange rate). This mechanism ensures that traders have a comprehensive understanding of their transactions, accounting for any variations in exchange rates and associated costs.

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transaction of the asset took place.	<pre> graph TD subgraph Providers BLP1[Bank Liquidity Provider] BLP2[Bank Liquidity Provider] BLP3[Bank Liquidity Provider] end BLP1 -.-> AFE[Airwallex FX Engine] BLP2 -.-> AFE BLP3 -.-> AFE AFE -.-> Rates[Rates] Rates -.-> AWA[Airwallex Web Application] Rates -.-> ACA[Airwallex Client API] Users[Users] -.-> Conversion Request AWA AWA -.-> Conversion Response Users ERP[ERP/TMS system] -.-> Conversion Request ACA ACA -.-> Conversion Response ERP </pre> The diagram illustrates the Airwallex system architecture. At the top, three 'Bank Liquidity Provider' boxes are connected via dashed arrows to the 'Airwallex FX Engine' box. The 'Airwallex FX Engine' box is connected via a dashed arrow to the 'Rates' box, which displays a line graph. Below the 'Rates' box are two boxes: 'Airwallex Web Application' and 'Airwallex Client API'. To the left of these are 'Users' and 'ERP/TMS system' boxes. Dashed arrows show 'Conversion Request' and 'Conversion Response' flows between 'Users' and 'Airwallex Web Application', and between 'ERP/TMS system' and 'Airwallex Client API'. The 'Rates' box also has dashed arrows pointing to both 'Airwallex Web Application' and 'Airwallex Client API'. See, https://www.airwallex.com/docs/transactional-fx__choose-your-fx-solution__rates

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	<u>Fees and pricing models</u> The price for each transaction is composed by three different components that are cumulative to each other: • <u>Gateway fee</u>, for every transaction Airwallex receives a routing and gateway service is provided to identify the most suitable provider, and provide the added value services we have created. • <u>Payment method fee</u>, for every transaction Airwallex receives a specific fee will be charged depending on the payment method associated with it. • Fraud Management and 3D Secure, our fraud service leverages large volumes of data and uses 3D Secure services when applicable. A fee will be levied where any of these services is used. Further to these costs, the following items may also trigger a fee based on the service Airwallex provides you: • <u>FX fee</u>, when the processing and settlement currency of your transaction differ, this fee will cover the FX associated costs. • Multi-currency Pricing (MCP) and Dynamic Currency Conversion (DCC) fee, wherever you use these additional services a fee is levied to cope for the FX risk that Airwallex offsets on our behalf. The MCP fee is paid by the Merchant, the DCC fee is paid by the Customer. • Exception handling fee, for each exception we receive from the card schemes or acquirer (i.e. request for information, disputes, etc.) a fee will be levied to compensate all the parties involved in the handling of the exception. <i>See, https://www.airwallex.com/docs/payments__get-started-with-payments__fees-and-pricing-models</i>

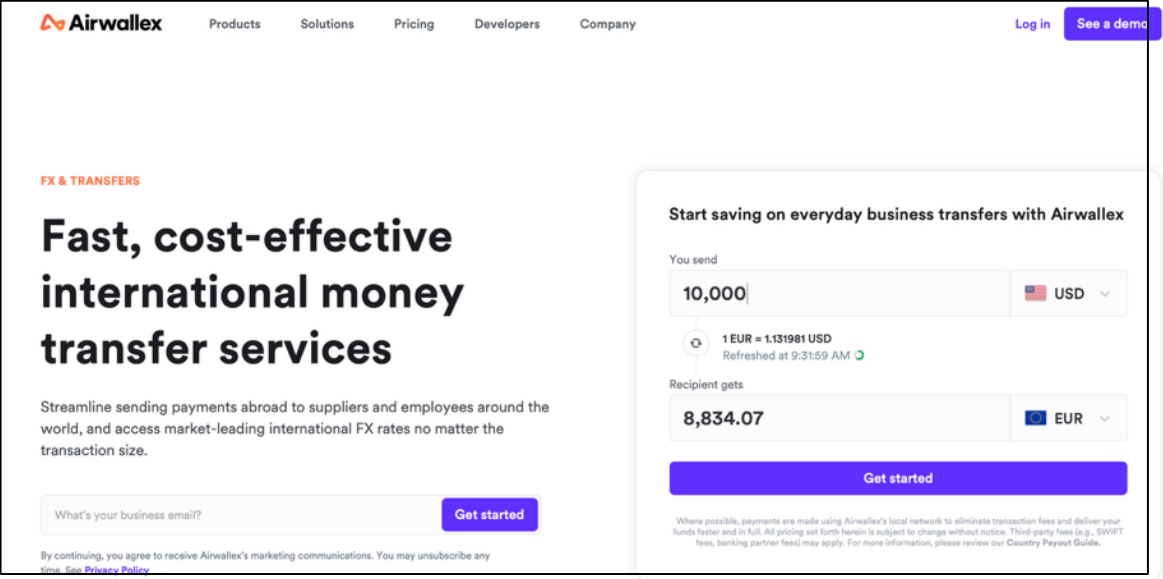
U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
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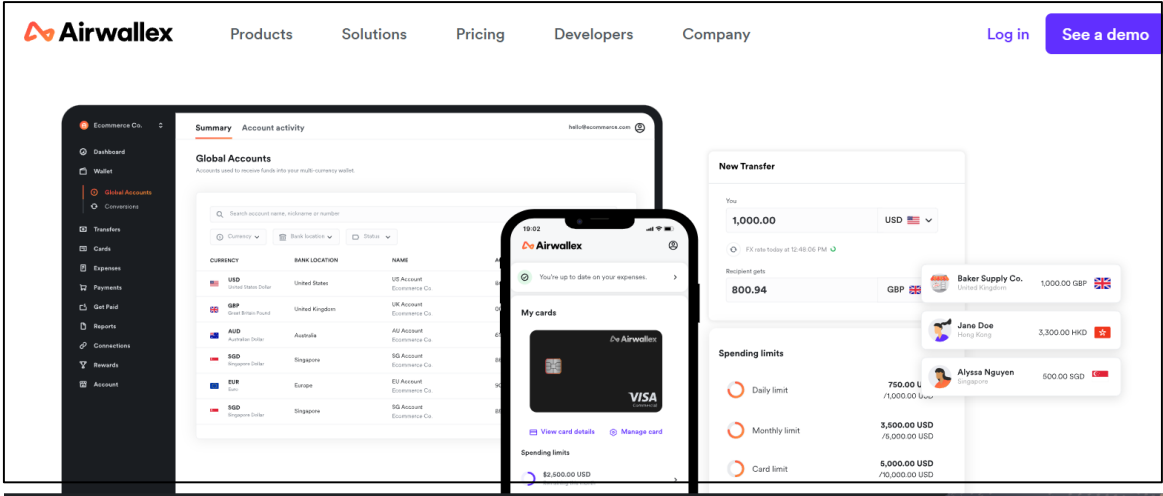
U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	Consolidate and future-proof your payments stack Airwallex offers an end-to-end solution for global marketplaces. Facilitate secure payments acceptance from buyers around the world. Programmatically split funds and instantly route proceeds to sellers after deducting your platform fee, even if Airwallex isn't your primary PSP. Accept PaymentsManage FundsPay Out Funds <pre>graph LR; B1[Buyer] --- M[Marketplace]; B2[Buyer] --- M; B3[Buyer] --- M; M --- AP[Accept payments]; subgraph AP_Box [Accept payments]; AP_Box --- USD[USD]; AP_Box --- GBP[GBP]; AP_Box --- HKD[HKD]; USD --- C[Cards]; GBP --- LPM[Local Payment Methods]; HKD --- BT[Bank Transfer]; end</pre> See, https://www.airwallex.com/solutions/marketplaces

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	4. Create Transfer When creating a transfer, you can have the FX transaction booked automatically and linked to the transfer by specifying a different target currency (in this case HKD) to the source currency (USD in this example). The response will return all requisite details on the transaction, including the amount due to Airwallex for settlement and the cut-off date and time that those funds must be delivered to Airwallex in cleared funds. <i>See, https://www.airwallex.com/docs/api#/Getting_Started</i>

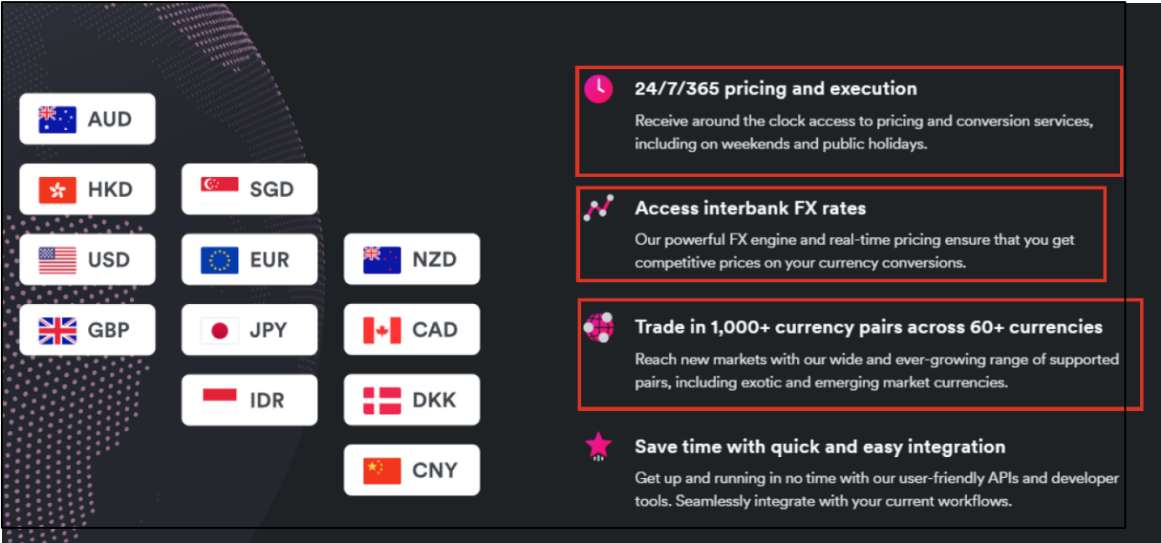
U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	How do I set up transfer notifications for myself? You can go to <u>User profile > Notifications</u> to subscribe to the Transfer emails. The available types of notifications are determined by your user permission. Transfers Transfers that are pending my approval Notify me when a transfer is submitted for my approval Approved transfers that I submitted Notify me when a transfer that I submitted is approved Rejected transfers that I submitted Notify me when a transfer that I submitted is rejected Daily summary of the blocked transfers Notify me at the end of each day about the transfers that are blocked because there are no available approvers to approve it in the current or a future approval step Approval workflow updates Notify me when the approval workflow for Transfers changes Transfer approval workflow change that is pending my approval Notify me when a change in the transfer approval workflow is submitted for my approval Approved transfer approval workflow change that I submitted Notify me when a change in the transfer approval workflow I submitted is approved Rejected transfer approval workflow change that I submitted Notify me when a change in the transfer approval workflow I submitted is rejected See, https://help.airwallex.com/hc/en-gb/articles/4414419699097-Transfer-Notifications#h_01G8HRB152SJGNYBYY8HSP7S28 (emphasis added)

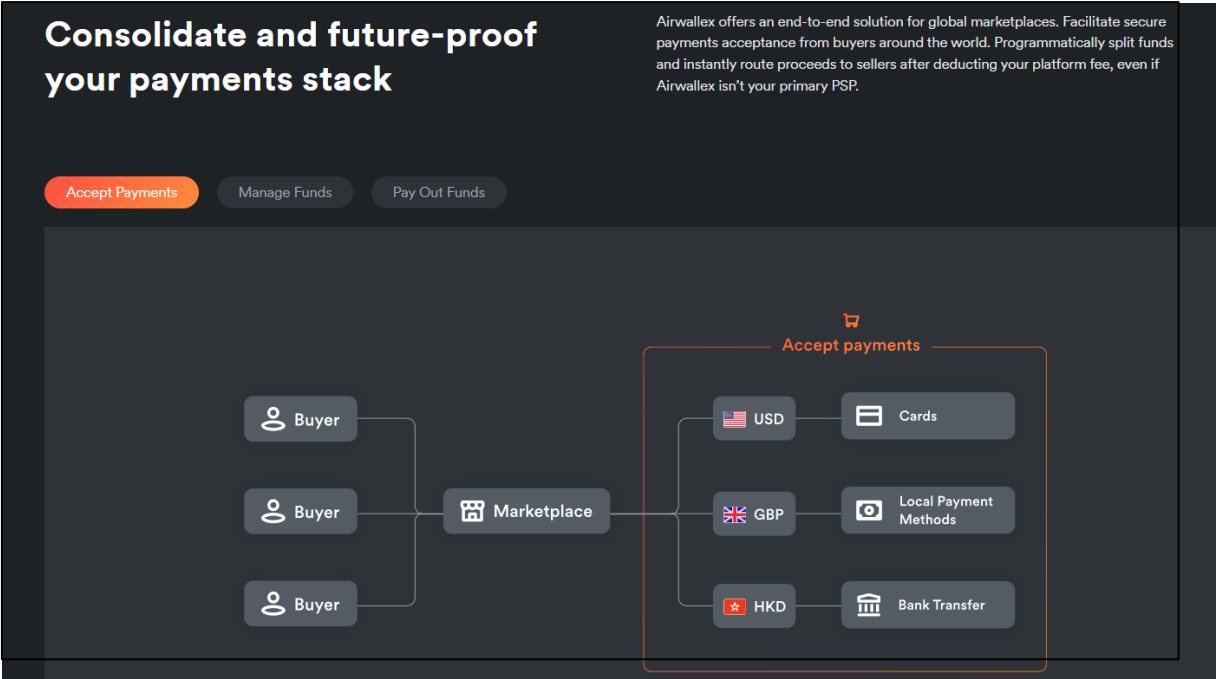
U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
Claim 8 [8.P]: A platform for trading an asset, the platform comprising:	To the extent the preamble is limiting, the Accused Instrumentalities offers a platform for trading an asset (e.g. Airwallex, accessed through Airwallex.com website on desktop or mobile application Airwallex Money Transfer on a smartphone device). More specifically, the method of infringement involves offering a platform that empowers users to execute trades across various currency exchange markets such as AUD, EUR, GBP, USD utilizing diverse currencies within their trading account. Traders are afforded the flexibility to designate a base currency or first currency, including options like the GBP or USD, which becomes the universal currency for all transactions on the platform, covering fees and commissions. Additionally, this facilitates the seamless conversion of multiple currencies trading in market into the selected market currency. Airwallex offers real-time quotes for currency trading. This feature empowers users to engage in diverse markets using their preferred currency, whether it be USD, AUD,GBP, EUR or others.

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	 The screenshot displays the Airwallex website's 'FX & TRANSFERS' section. The header includes the Airwallex logo and navigation links: Products, Solutions, Pricing, Developers, and Company. On the right, there are links for 'Log in' and 'See a demo'. The main content area features the heading 'Fast, cost-effective international money transfer services' and a subtext: 'Streamline sending payments abroad to suppliers and employees around the world, and access market-leading international FX rates no matter the transaction size.' Below this is a 'Get started' button and a form asking for a business email. A secondary section titled 'Start saving on everyday business transfers with Airwallex' shows a transfer example: sending 10,000 USD results in the recipient getting 8,834.07 EUR, with a rate of 1 EUR = 1.131981 USD. A 'Get started' button is also present here. At the bottom, a small disclaimer states: 'Where possible, payments are made using Airwallex's local network to eliminate transaction fees and deliver your funds faster and in full. All pricing set forth herein is subject to change without notice. Third-party fees (e.g., SWIFT fees, banking partner fees) may apply. For more information, please review our Country Payout Guide.' See, https://www.airwallex.com/us/business-account/transfers

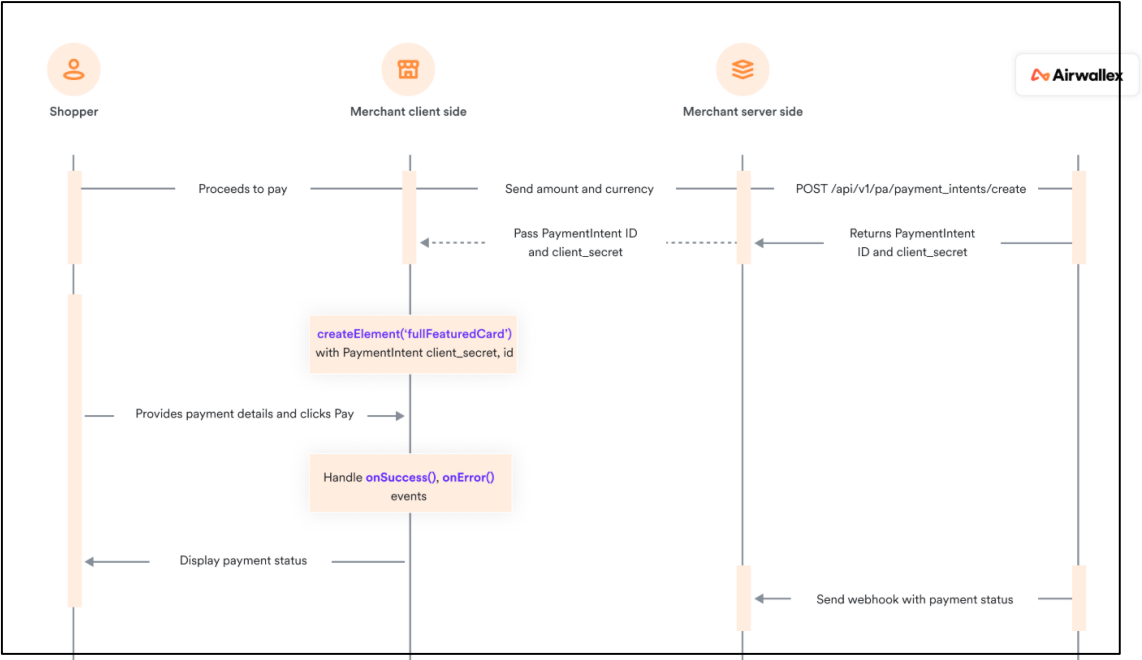


See, <https://www.airwallex.com/us/business-account>

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	 The screenshot displays the Airwallex platform interface. On the left, a grid of currency codes is shown, each with a flag icon: AUD (Australia), HKD (Hong Kong), USD (United States), GBP (United Kingdom), SGD (Singapore), EUR (Eurozone), JPY (Japan), IDR (Indonesia), NZD (New Zealand), CAD (Canada), DKK (Denmark), and CNY (China). On the right, four key features are highlighted in red-bordered boxes: 24/7/365 pricing and execution: Receive around the clock access to pricing and conversion services, including on weekends and public holidays. Access interbank FX rates: Our powerful FX engine and real-time pricing ensure that you get competitive prices on your currency conversions. Trade in 1,000+ currency pairs across 60+ currencies: Reach new markets with our wide and ever-growing range of supported pairs, including exotic and emerging market currencies. Save time with quick and easy integration: Get up and running in no time with our user-friendly APIs and developer tools. Seamlessly integrate with your current workflows. See, https://www.airwallex.com/us/platform-api-and-embedded-finance/transactional-fx

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	 The screenshot shows the Airwallex website with the headline "Consolidate and future-proof your payments stack". Below the headline are three buttons: "Accept Payments" (highlighted in orange), "Manage Funds", and "Pay Out Funds". A diagram illustrates the payment flow: three "Buyer" icons on the left connect to a central "Marketplace" icon. From the "Marketplace", a line leads to a box labeled "Accept payments" (outlined in orange). Inside this box, three currency options are listed: "USD" (with a US flag), "GBP" (with a UK flag), and "HKD" (with a Hong Kong flag). Each currency is paired with a payment method: "Cards" for USD, "Local Payment Methods" for GBP, and "Bank Transfer" for HKD. See, https://www.airwallex.com/solutions/marketplaces
[8.A]: a client machine associated with a user, coupled to a trading server via the Internet, executing a software product to send an indicator of a first currency to the trading server, wherein the trading server is configured to couple to at	The Accused Instrumentalities uses a client machine associated with a user, coupled to a trading server via the Internet, executing a software product to send an indicator of a first currency to the trading server, wherein the trading server is configured to couple to at least one currency exchange server and at least one market exchange server and configured to calculate costs and fees in the first currency to own or sell the asset being traded in second currency, the client machine is caused to display the costs and fees on a display device thereof, the costs and fees being displayed are dynamically changed in accordance with a first prevailing exchange rate between the first currency and the second currency, and even when the market value of the asset remains unchanged. More Particularly, Airwallex.com, in conjunction with the Airwallex platform, offers a comprehensive trading experience accessible via both a web server and a mobile application on a user client machine or device. Users can open a

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
least one currency exchange server and at least one market exchange server and configured to calculate costs and fees in the first currency to own or sell the asset being traded in second currency, the client machine is caused to display the costs and fees on a display device thereof, the costs and fees being displayed are dynamically changed in accordance with a first prevailing exchange rate between the first currency and the second currency, and even when the market value of the asset remains unchanged, and	trading account either through the website or its mobile app, which connects seamlessly to the web server. This integrated platform enables traders of currency assets, such as currencies, to access market data and currency conversion information all in one place through their Airwallex account. The platform is compatible with various client devices, including smartphones, desktops, and laptops. When exchanging currency to buy or sell assets on Airwallex, users incur commissions and currency conversion fees, which are displayed in the first currency of a currency pair, typically GBP. The trading server provides real-time exchange rates between the first currency (e.g., AUD) and the second currency (NZD). As detailed in the provided evidence, Airwallex currency exchange server calculates the prevailing exchange rate between first currency as AUD and the selected second currency as NZD. For example, if the current exchange rate is 1 AUD = 1.110416 NZD.



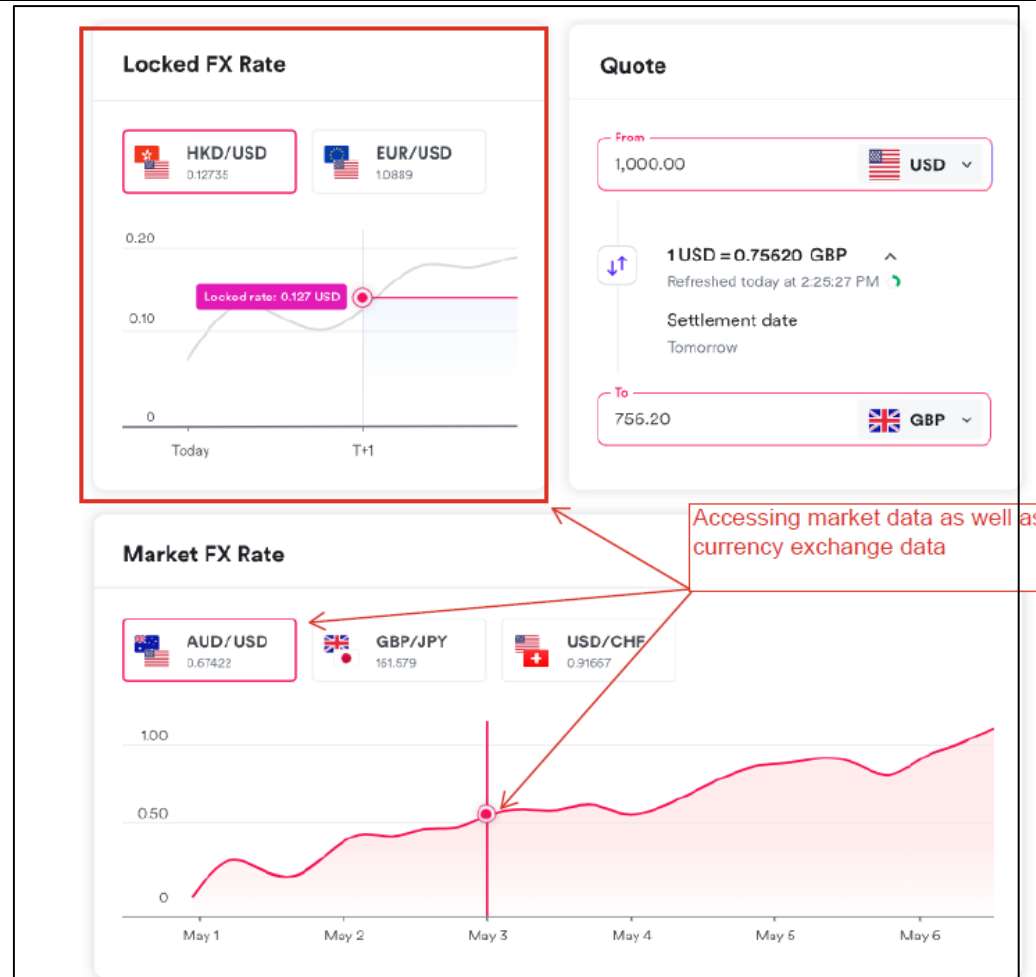
See, https://www.airwallex.com/docs/payments__embedded-elements__legacy-embedded-elements__full-featured-card-element__guest-user-checkout

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	Step 1: <u>Set up the server to create a PaymentIntent</u> When the shopper begins the checkout process, you will need to create a PaymentIntent object to indicate your intent to collect payment from the shopper. When the checkout page loads, on your server, call Create a PaymentIntent API with an amount and currency. Always decide how much to charge on the server side, a trusted environment, as opposed to the client. This prevents malicious shoppers from being able to alter the payment amount. Provide <code>return_url</code> in Create a PaymentIntent API to indicate where Airwallex should redirect the shopper after completing the payment, whether successful or otherwise. The PaymentIntent's <code>id</code> and <code>client_secret</code> are returned in the response — these parameters let you confirm the payment and update card details on the client, without allowing manipulation of sensitive information, like payment amount. <i>See, https://www.airwallex.com/docs/payments__embedded-elements__legacy-embedded-elements__full-featured-card-element__guest-user-checkout#step-1:-set-up-the-server-to-create-a-paymentintent (emphasis added)</i>

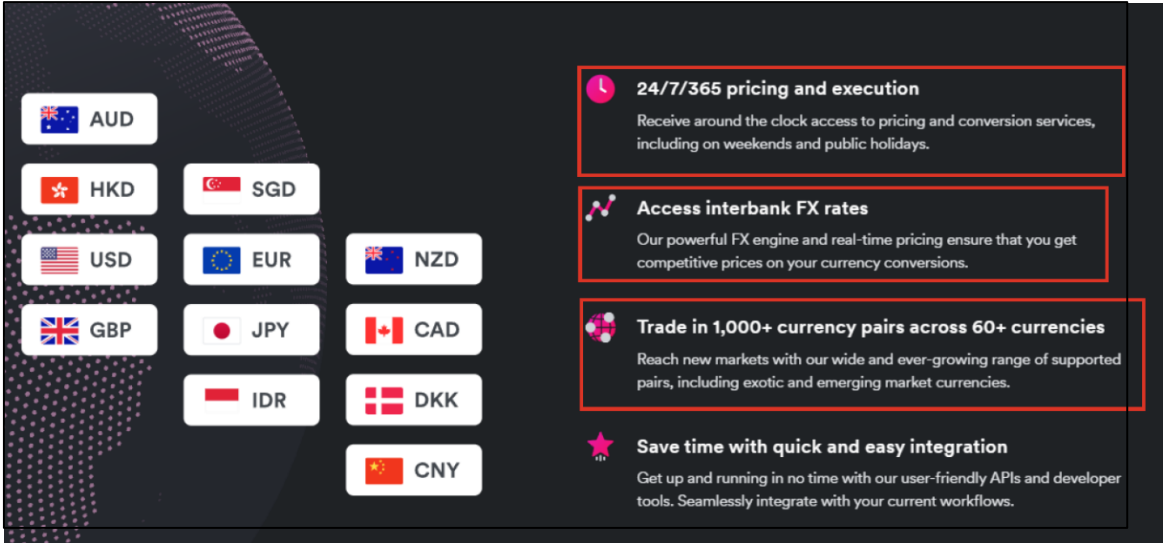
U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	How Airwallex payments work At Airwallex we have challenged ourselves to create a transaction model that suits your needs and focuses on what you, our merchant, cares about. The main concepts: • A Payment Intent represents the intent of your Customer to complete the checkout (and of course pay for your services). In it, you find represented Payment transactions, Refunds and if things go bad also Chargebacks. • A Payment Attempt represents an actual trial to perform a financial transaction. It can be a payment transaction, it can be a refund or even a chargeback. When the customer performs several payment trials before completing the purchase you will have one Payment Attempt for each of the attempts, this way you know what happened and can optimize your checkout. The Payment Attempt tracks each and every individual stage through which the transaction goes. • A Financial Transaction represents actual and real money. For each Payment Attempt that reaches completion, our platform will generate one or several Financial Transactions. They represent not only the principal amount of your transaction but also the fees associated with it (including gateway fees, interchange fees, markup, etc.), you will have one financial transaction for each of the financial components that are part of a Payment Attempt. Ultimately, only financial transactions will make it to your Airwallex Balance in form of real money. See, https://www.airwallex.com/docs/payments__get-started-with-payments__how-airwallex-payments-work (emphasis added)

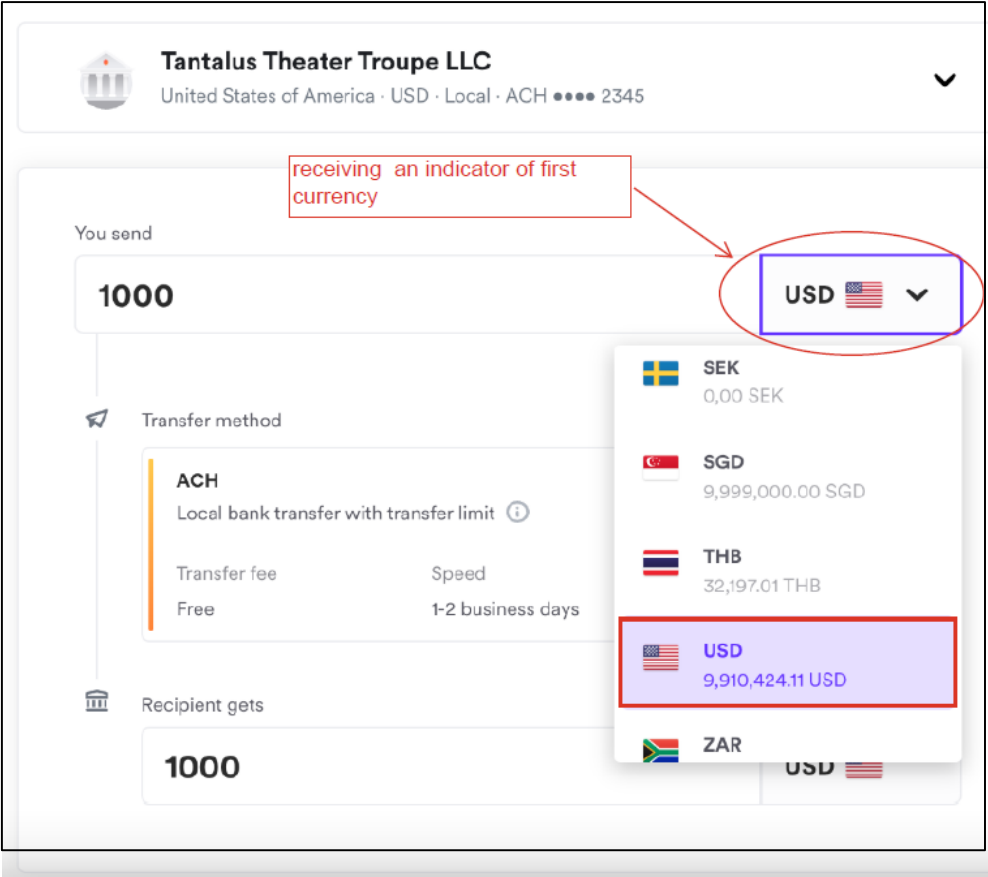
U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	TRANSACTIONAL FX <u>Access interbank FX</u> <u>rates. Manage</u> <u>currency risk</u> <u>programmatically.</u> Our wide range of solutions allow you to tap into interbank exchange rate prices and FX transaction services that best meet your unique needs. <i>See, https://www.airwallex.com/us/platform-api-and-embedded-finance/transactional-fx (emphasis added)</i>

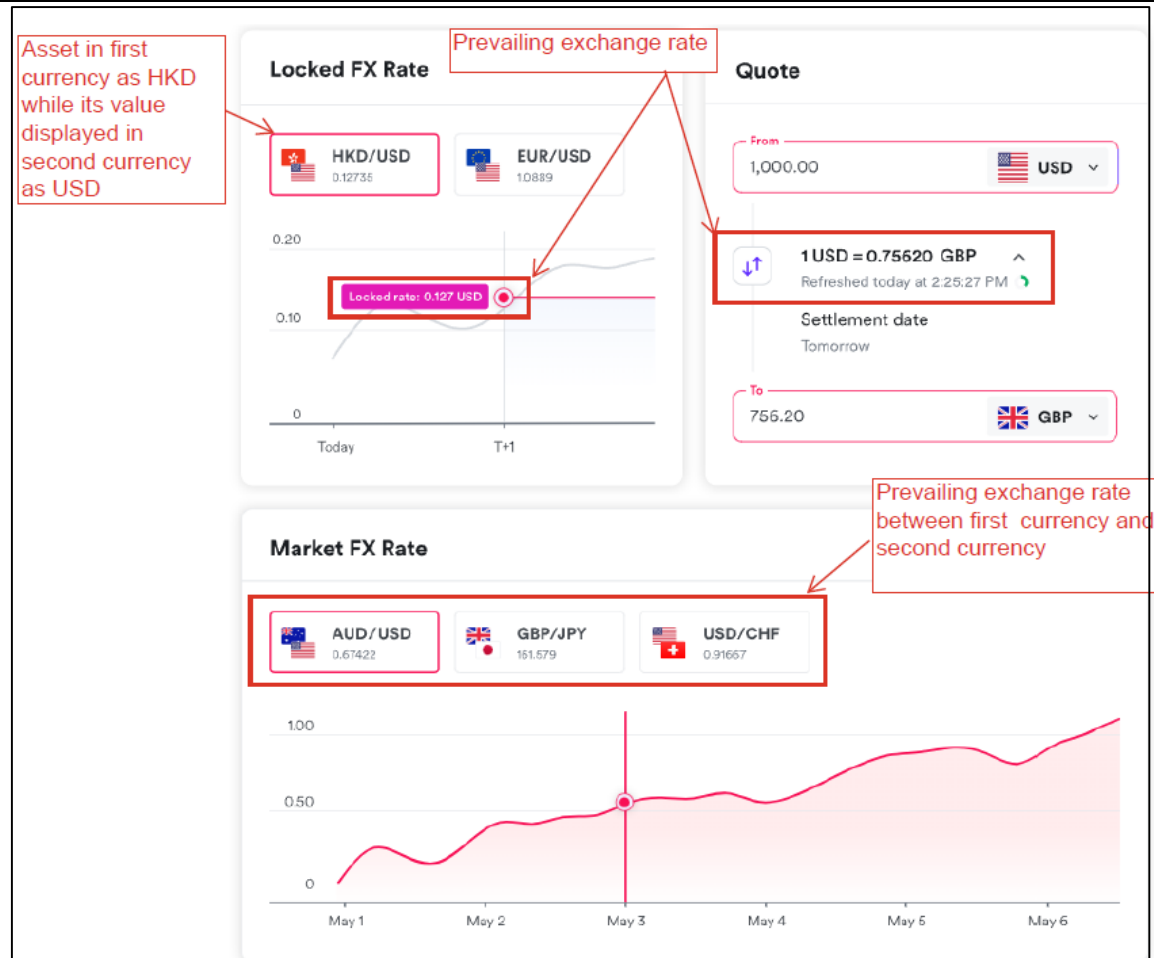
U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	How is the foreign exchange rate calculated? Please read below to understand how the Airwallex exchange rate is calculated, what the interbank rate is and when you will receive your rate confirmation. <u>How is the foreign exchange rate calculated?</u> <u>Airwallex has integrated with a number of financial institutions (including liquidity providers) around the world that provide pricing and execution services to Airwallex.</u> <u>Airwallex calculates the foreign exchange rate used based on a wide variety of factors including available liquidity in the market, available prices from liquidity providers, other market conditions and agreed upon sales margins.</u> <u>Confirmation of the foreign exchange rate used in any conversion is provided immediately after a foreign currency transaction.</u> <u>For customers accessing our Quotes solution, the foreign exchange rate used will equal the Quotes rate active at the time of the transaction.</u> <i>See, https://help.airwallex.com/hc/en-gb/articles/900001759283-How-is-the-foreign-exchange-rate-calculated (emphasis added)</i>



See, <https://www.airwallex.com/us/platform-api-and-embedded-finance/transactional-fx> (emphasis added)

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	 The screenshot displays the Airwallex platform interface. On the left, a grid of currency codes is shown, each accompanied by its respective flag: AUD (Australia), HKD (Hong Kong), SGD (Singapore), USD (United States), EUR (Eurozone), NZD (New Zealand), GBP (United Kingdom), JPY (Japan), CAD (Canada), IDR (Indonesia), DKK (Denmark), and CNY (China). On the right, four key features are highlighted in red-bordered boxes: 24/7/365 pricing and execution: Receive around the clock access to pricing and conversion services, including on weekends and public holidays. Access interbank FX rates: Our powerful FX engine and real-time pricing ensure that you get competitive prices on your currency conversions. Trade in 1,000+ currency pairs across 60+ currencies: Reach new markets with our wide and ever-growing range of supported pairs, including exotic and emerging market currencies. Save time with quick and easy integration: Get up and running in no time with our user-friendly APIs and developer tools. Seamlessly integrate with your current workflows. See, https://www.airwallex.com/us/platform-api-and-embedded-finance/transactional-fx

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	 receiving an indicator of first currency See, https://help.airwallex.com/hc/en-gb/articles/900001756126-How-can-I-create-a-transfer-payout



See, <https://www.airwallex.com/us/platform-api-and-embedded-finance/transactional-fx> (emphasis added)

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	<pre> graph TD subgraph Providers BLP1[Bank Liquidity Provider] BLP2[Bank Liquidity Provider] BLP3[Bank Liquidity Provider] end AFX[Airwallex FX Engine] subgraph Clients UA[Users] ET[ERP/TMS system] end subgraph Servers AW[Airwallex Web Application] AC[Airwallex Client API] end R[Rates] BLP1 -.-> AFX BLP2 -.-> AFX BLP3 -.-> AFX AFX -.-> R UA -.-> Conversion Request AW AW -.-> Conversion Response UA ET -.-> Conversion Request AC AC -.-> Conversion Response ET AW -.-> Conversion Request R R -.-> Conversion Response AW AC -.-> Conversion Request R R -.-> Conversion Response AC </pre> The diagram illustrates the Airwallex system architecture. At the top, three 'Bank Liquidity Provider' boxes are connected via dashed arrows to the 'Airwallex FX Engine' box. The 'Airwallex FX Engine' box is connected via a dashed arrow to the 'Rates' box, which displays a line graph. Below the 'Rates' box, there are two rows of components. The first row consists of 'Users', 'Airwallex Web Application', and 'Rates'. The second row consists of 'ERP/TMS system', 'Airwallex Client API', and 'Rates'. Dashed arrows indicate the flow of 'Conversion Request' and 'Conversion Response' between 'Users' and 'Airwallex Web Application', between 'ERP/TMS system' and 'Airwallex Client API', and between both 'Airwallex Web Application' and 'Airwallex Client API' and the 'Rates' box. <i>See, https://www.airwallex.com/docs/transactional-fx__choose-your-fx-solution__rates</i>

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	Pricing <u>Airwallex has integrated with several global and regional banks that provide pricing in both freely traded pairs and in currencies with additional capital controls. Our proprietary Rates pricing engine blends prices from across our panel of banks to generate highly available and stable FX prices accessible by clients 24 hours a day, 7 days a week.</u> <u>Airwallex’s Rates pricing algorithm is designed to deliver the best possible price to clients at the time of execution, taking into account a wide variety of factors which may include, but not limited to, current market volatility, available liquidity in the market, the size of the transaction and the selected date you wish to settle the transaction.</u> Any additional agreed margin will be applied on top of the price produced by our Rates pricing engine. <i>See, https://www.airwallex.com/docs/transactional-fx__choose-your-fx-solution__rates</i>

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	<u>Fees and pricing models</u> The price for each transaction is composed by three different components that are cumulative to each other: • <u>Gateway fee</u>, for every transaction Airwallex receives a routing and gateway service is provided to identify the most suitable provider, and provide the added value services we have created. • <u>Payment method fee</u>, for every transaction Airwallex receives a specific fee will be charged depending on the payment method associated with it. • Fraud Management and 3D Secure, our fraud service leverages large volumes of data and uses 3D Secure services when applicable. A fee will be levied where any of these services is used. Further to these costs, the following items may also trigger a fee based on the service Airwallex provides you: • <u>FX fee</u>, when the processing and settlement currency of your transaction differ, this fee will cover the FX associated costs. • Multi-currency Pricing (MCP) and Dynamic Currency Conversion (DCC) fee, wherever you use these additional services a fee is levied to cope for the FX risk that Airwallex offsets on our behalf. The MCP fee is paid by the Merchant, the DCC fee is paid by the Customer. • Exception handling fee, for each exception we receive from the card schemes or acquirer (i.e. request for information, disputes, etc.) a fee will be levied to compensate all the parties involved in the handling of the exception. <i>See, https://www.airwallex.com/docs/payments__get-started-with-payments__fees-and-pricing-models</i>

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	See, https://help.airwallex.com/hc/en-gb/articles/900001756126-How-can-I-create-a-transfer-payout (emphasis added)

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
[8.B]: wherein a transaction of the asset is conducted in the trading server in response to the market exchange server upon receiving an order from the client machine; the client machine receives a settlement based on a second prevailing exchange rate, wherein the second prevailing exchange rate is calculated by the trading server from the at least one currency exchange server right before the transaction takes place, executed costs and fees in the settlement per the second prevailing exchange rate are not identical to the displayed costs and fees with the first prevailing exchange before the transaction of the asset took place.	The Accused Instrumentalities trading server is configured to conduct a transaction of the asset in the trading server in response to the market exchange server upon receiving an order from the client machine; the client machine receives a settlement based on a second prevailing exchange rate, wherein the second prevailing exchange rate is calculated by the trading server from the at least one currency exchange server right before the transaction takes place, executed costs and fees in the settlement per the second prevailing exchange rate are not identical to the displayed costs and fees with the first prevailing exchange before the transaction of the asset took place. More particularly, The Airwallex account enables traders to specify the amount of first currency or preferred currency for trading an asset. After entering this information, traders can submit their order, which sends a transaction request to the market exchange server. The server then displays the status and details of the trading order on the screen. The Airwallex platform continuously monitors market conditions to execute the received orders. Utilizing its advanced matching engines, Airwallex has access to one of the largest and deepest spot liquidity pools in the U.S and around the world, ensuring efficient trade execution for its clients. Once an order is processed, the Airwallex account provides detailed settlement information, including the quantity of currency, order types, preferred currency, and any associated fees and commissions. Order details also include the prevailing exchange rate at the time the order is placed, which is subject to constant fluctuations. As a result, the actual exchange rate used to execute the transaction just before it is completed in the liquidity market (the second prevailing exchange rate) may differ slightly from the initial exchange rate displayed on the platform when the order was placed (the first prevailing exchange rate). This mechanism ensures that traders have a comprehensive understanding of their transactions, accounting for any variations in exchange rates and associated costs.

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	<pre> graph TD subgraph Providers BLP1[Bank Liquidity Provider] BLP2[Bank Liquidity Provider] BLP3[Bank Liquidity Provider] end BLP1 -.-> AFE[Airwallex FX Engine] BLP2 -.-> AFE BLP3 -.-> AFE AFE -.-> Rates[Rates] Rates -.-> AWA[Airwallex Web Application] Rates -.-> ACA[Airwallex Client API] Users[Users] -.-> Conversion Request AWA AWA -.-> Conversion Response Users ERP[ERP/TMS system] -.-> Conversion Request ACA ACA -.-> Conversion Response ERP </pre> <i>See, https://www.airwallex.com/docs/transactional-fx__choose-your-fx-solution__rates</i>

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	Pricing <u>Airwallex has integrated with several global and regional banks that provide pricing in both freely traded pairs and in currencies with additional capital controls. Our proprietary Rates pricing engine blends prices from across our panel of banks to generate highly available and stable FX prices accessible by clients 24 hours a day, 7 days a week.</u> <u>Airwallex’s Rates pricing algorithm is designed to deliver the best possible price to clients at the time of execution, taking into account a wide variety of factors which may include, but not limited to, current market volatility, available liquidity in the market, the size of the transaction and the selected date you wish to settle the transaction. Any additional agreed margin will be applied on top of the price produced by our Rates pricing engine.</u> <i>See, https://www.airwallex.com/docs/transactional-fx__choose-your-fx-solution__rates</i>

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	<u>Fees and pricing models</u> The price for each transaction is composed by three different components that are cumulative to each other: • <u>Gateway fee</u>, for every transaction Airwallex receives a routing and gateway service is provided to identify the most suitable provider, and provide the added value services we have created. • <u>Payment method fee</u>, for every transaction Airwallex receives a specific fee will be charged depending on the payment method associated with it. • Fraud Management and 3D Secure, our fraud service leverages large volumes of data and uses 3D Secure services when applicable. A fee will be levied where any of these services is used. Further to these costs, the following items may also trigger a fee based on the service Airwallex provides you: • <u>FX fee</u>, when the processing and settlement currency of your transaction differ, this fee will cover the FX associated costs. • Multi-currency Pricing (MCP) and Dynamic Currency Conversion (DCC) fee, wherever you use these additional services a fee is levied to cope for the FX risk that Airwallex offsets on our behalf. The MCP fee is paid by the Merchant, the DCC fee is paid by the Customer. • Exception handling fee, for each exception we receive from the card schemes or acquirer (i.e. request for information, disputes, etc.) a fee will be levied to compensate all the parties involved in the handling of the exception. <i>See, https://www.airwallex.com/docs/payments__get-started-with-payments__fees-and-pricing-models</i>

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	See, https://help.airwallex.com/hc/en-gb/articles/900001756126-How-can-I-create-a-transfer-payout (emphasis added)

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	Consolidate and future-proof your payments stack Airwallex offers an end-to-end solution for global marketplaces. Facilitate secure payments acceptance from buyers around the world. Programmatically split funds and instantly route proceeds to sellers after deducting your platform fee, even if Airwallex isn't your primary PSP. Accept Payments Manage Funds Pay Out Funds <pre>graph LR; B1[Buyer] --- M[Marketplace]; B2[Buyer] --- M; B3[Buyer] --- M; M --- AP[Accept payments]; subgraph AP_Box [Accept payments]; AP_Box --- USD[USD]; AP_Box --- GBP[GBP]; AP_Box --- HKD[HKD]; USD --- C[Cards]; GBP --- LPM[Local Payment Methods]; HKD --- BT[Bank Transfer]; end</pre> See, https://www.airwallex.com/solutions/marketplaces

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	4. Create Transfer When creating a transfer, you can have the FX transaction booked automatically and linked to the transfer by specifying a different target currency (in this case HKD) to the source currency (USD in this example). The response will return all requisite details on the transaction, including the amount due to Airwallex for settlement and the cut-off date and time that those funds must be delivered to Airwallex in cleared funds. <i>See, https://www.airwallex.com/docs/api#/Getting_Started</i>

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	How do I set up transfer notifications for myself? You can go to <u>User profile > Notifications</u> to subscribe to the Transfer emails. The available types of notifications are determined by your user permission. Transfers Transfers that are pending my approval Notify me when a transfer is submitted for my approval Approved transfers that I submitted Notify me when a transfer that I submitted is approved Rejected transfers that I submitted Notify me when a transfer that I submitted is rejected Daily summary of the blocked transfers Notify me at the end of each day about the transfers that are blocked because there are no available approvers to approve it in the current or a future approval step Approval workflow updates Notify me when the approval workflow for Transfers changes Transfer approval workflow change that is pending my approval Notify me when a change in the transfer approval workflow is submitted for my approval Approved transfer approval workflow change that I submitted Notify me when a change in the transfer approval workflow I submitted is approved Rejected transfer approval workflow change that I submitted Notify me when a change in the transfer approval workflow I submitted is rejected See, https://help.airwallex.com/hc/en-gb/articles/4414419699097-Transfer-Notifications#h_01G8HRB152SJGNYBYY8HSP7S28 (emphasis added)

U.S. Patent No. 11,620,701	Airwallex (“the Accused Instrumentalities”)
	Review You send 1,234.00 USD Available balance 9,910,424.11 USD Transfer fee 0.00 USD Recipient gets Amount 1,234.00 USD Recipient Tantalus Theater Troupe LLC United States of America ACH Routing number 321076506 Account number 12345678912345 Reference Airship Repair Purpose Business expenses Transfer date 2021-12-20 Back Submit for approval Create <i>See, https://help.airwallex.com/hc/en-gb/articles/900001756126-How-can-I-create-a-transfer-payout</i>