

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK**

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WILLIAM GRECIA,

18 Civ. 3696 (AKH)

Plaintiff,

SECOND AMENDED COMPLAINT

v.

JPMORGAN CHASE BANK, N.A.,

JURY TRIAL DEMANDED

Defendant.

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William Grecia brings this patent-infringement action against JPMorgan Chase Bank, N.A. (hereinafter, "Chase").

Parties

1. William Grecia is an individual. He maintains a residence in Downingtown, Pennsylvania.

2. Chase is a national banking association, having a principal place of business in New York, New York.

Jurisdiction and Venue

3. This action arises under the patent laws of the United States, 35 U.S.C. §§ 101 *et seq.*

4. This Court has subject matter jurisdiction over this action under 28 U.S.C. §§ 1331 and 1338(a).

5. This Court may exercise personal jurisdiction over Chase. Chase conducts

continuous and systematic business in New York and in this District. Chase maintains corporate offices in this District. This patent-infringement case arises directly from Chase's continuous and systematic activity in this District. In short, this Court's exercise of jurisdiction over Chase would be consistent with traditional notions of fair play and substantial justice.

6. Venue is proper in this District pursuant to 28 U.S.C. §§ 1391(b)(1) and 1400(b).

Claim Construction

7. On September 8, 2018, the Court (Sullivan, J.) entered an order construing claim terms set forth in the patents-in-suit. *Grecia v. Mastercard Int'l Inc.*, Case No. 15-cv-9059 (RJS) (S.D.N.Y. Sept. 8, 2018) (Doc. 89). "Metadata of the encrypted digital media" means "data that describes the digital media." (*Id.* at 11; *see also id.* at 9 n.4 ("digital media" synonymous with "digital content").) "Encrypted digital media" means "data capable of being processed by a computer." (*Id.* at 11.) "Verified web service" means "a web service that is used to authenticate the identity of a user or device." (*Id.* at 12.) "Corresponding to the encrypted digital media" modifies the claim term "membership verification token." (*Id.* at 13.) "Verification token" means "data that represents permission to access digital media or cloud digital content." (*Id.* at 15.) "Identification reference" means "an identifier that can be used to identify a user or device." (*Id.* at 16.)

Infringement of U.S. Patent No. 8,887,308

8. William Grecia hereby realleges and incorporates by reference, as if fully set forth herein, the allegations of paragraphs 1-6 above.

9. William Grecia is the exclusive owner of the '308 patent, which is attached hereto as "Exhibit 1."

10. The '308 patent is valid and enforceable.

11. Claim 1 covers, “A process for transforming a user access request for cloud digital content into a computer readable authorization object” Chase’s QuickPay service infringes claim 1, transforming a user’s email address, for example, into a payment token that may be used to send and receive money safely.

12. Claim 1 involves, “receiving an access request for cloud digital content through an apparatus in process with at least one CPU, the access request being a write request to a data store, wherein the data store is at least one of: a memory connected to the at least one CPU; a storage connected to the at least one CPU; and a database connected to the at least one CPU through the Internet; wherein the access request further comprises verification data provided by at least one user, wherein the verification data is recognized by the apparatus as a verification token” QuickPay receives a write request for access to Zelle cloud digital financial account data through a CPU to write a Zelle “token” (i.e., a “computer readable authorization object”) to storage. This write request is the Chase customer registering his email address and mobile telephone number with the QuickPay service. The customer’s email address and mobile telephone number is the “verification token.”

13. Next, claim 1 involves “authenticating the verification token of (a) using a database recognized by the apparatus of (a) as a verification token database” Chase QuickPay has a database that Chase uses to authenticate a QuickPay user’s email address and mobile telephone number.

14. Claim 1 involves “establishing an API communication between the apparatus of (a) and a database apparatus, the database apparatus being a different database from the

verification token database of (b) wherein the API is related to a verified web service, wherein the verified web service is a part of the database apparatus, wherein establishing the API communication requires a credential assigned to the apparatus of (a), wherein the apparatus assigned credential is recognized as a permission to conduct a data exchange session between the apparatus of (a) and the database apparatus to complete the verification process, wherein the data exchange session is also capable of an exchange of query data, wherein the query data comprises at least one verified web service account identifier” QuickPay establishes a connection to the Zelle service database that is related to the Zelle services API. This connection is established with a credential assigned to Chase’s QuickPay service (e.g., Participant ID, Partner ID). The Zelle service database is a different database than the database Chase QuickPay uses to authenticate the user’s registered email address and mobile telephone number.

15. Claim 1 next involves “requesting the query data, from the apparatus of (a), from the API communication data exchange session of (c), wherein the query data request is a request for the at least one verified web service identifier; then e) receiving the query data requested in (d) from the API communication data exchange session of (c)” QuickPay infringes claim steps d) and e) when the Zelle service database returns the CXCTokens requested. The claimed credential required RESTful API operation call is `https://<servername:serverport>/fxh/svc/cxctokens/{key}`. After Chase authenticates the user’s email address or telephone number (i.e., verification token), Chase infringes by establishing a connection to the Zelle service database related to the Zelle services API with an assigned credential (e.g., Participant ID, Partner ID). The Zelle web service is a “part” of the FTM database, and the FTM database infringes because the FTM database is a different database than

the Chase QuickPay verification token database. The Zelle database is a different database than the verification token database that Chase uses to authenticate the user's telephone number or email address.

16. Lastly, claim 1 involves "creating a computer readable authorization object by writing into the data store of (a) at least one of: the received verification data of (a); and the received query data of (e); wherein the created computer readable authorization object is recognized by the apparatus of (a) as user access rights associated to the cloud digital content, wherein the computer readable authorization object is processed by the apparatus of (a) using a cross-referencing action during subsequent user access requests to determine one or more of a user access permission for the cloud digital content." QuickPay infringes claim step f) by creating a computer readable authorization object by writing the "enrolled" Chase QuickPay verification data of a) and the "enrolled" Zelle query data received in e) into the QuickPayZelle data storage. The QuickPay authorization object is used in subsequent requests for access to Zelle privileged financial data to "send money" using a cross reference action between the Zelle QuickPay data store and the Zelle web service to determine (e.g., the tokenStatus String) an access permission to the Zelle privy financial data.

Infringement of U.S. Patent No. 8,402,555

17. William Grecia hereby realleges and incorporates by reference, as if fully set forth herein, the allegations of paragraphs 1-15 above.

18. William Grecia is the exclusive owner of the '555 patent, which is attached hereto as "Exhibit 2."

19. The '555 patent is valid and enforceable.

20. Chase QuickPay infringes claim 2 of the '555 patent. Claim 2 covers, "The method according to claim 1, wherein the membership verification token is one or more of a structured password, a random password, e-mail address, payment system and one or more redeemable instruments of trade for access rights of the encrypted digital media." Claim 1 of the '555 patent covers, "A method for monitoring access to an encrypted digital media, the method facilitating interoperability between a plurality of data processing devices, the method comprising" Chase's QuickPay service infringes claim 2, monitoring a user's access to digital content (i.e., data corresponding to a user's money).

21. Claim 1 of the '555 patent, from which claim 2 depends, involves, "receiving an encrypted digital media access branding request from at least one communications console of the plurality of data processing devices, the branding request being a read or write request of metadata of the encrypted digital media, the request comprising a membership verification token provided by a first user, corresponding to the encrypted digital media. . . ." QuickPay receives a write request for access to Zelle cloud digital financial account data through a CPU to write a Zelle "token" (i.e., a "computer readable authorization object") to storage. This write request is the Chase customer registering his email address and mobile telephone number with the QuickPay service. The customer's email address and mobile telephone number is the "verification token." QuickPay receives this write request from the "communications console," which is a combination of the graphical user interface ("GUI") that the Chase customer uses to input his email address and mobile telephone number and an applications programmable interface ("API").

22. Next, claim 1 involves "authenticating the membership verification token, the

authentication being performed in connection with a token database. . . .” Chase QuickPay has a database that Chase uses to authenticate a QuickPay user’s email address and mobile telephone number.

23. Claim 1 involves “establishing connection with the at least one communications console wherein the communications console is a combination of a graphic user interface (GUI) and an Applications Programmable Interface (API) protocol, wherein the API is related to a verified web service, the verified web service capable of facilitating a two way data exchange to complete a verification process” QuickPay establishes a connection to the Zelle service database that is related to the Zelle services API. This connection is established with a credential assigned to Chase’s QuickPay service (e.g., Participant ID, Partner ID). The Zelle service database is a different database than the database Chase QuickPay uses to authenticate the user’s registered email address and mobile telephone number.

24. Claim 1 next involves “requesting at least one electronic identification reference from the at least one communications console wherein the electronic identification reference comprises a verified web service account identifier of the first user; receiving the at least one electronic identification reference from the at least one communications console” QuickPay performs these steps of the method when the Zelle service database returns the CXCTokens requested. The claimed credential required RESTful API operation call is `https://<servername:serverport>/fxh/svc/cxctokens/{key}`. After Chase authenticates the user’s email address or telephone number (i.e., verification token), Chase infringes by establishing a connection to the Zelle service database related to the Zelle services API with an assigned credential (e.g., Participant ID, Partner ID). The Zelle web service is a “part” of the FTM

database, and the FTM database infringes because the FTM database is a different database than the Chase QuickPay verification token database. The Zelle database is a different database than the verification token database that Chase uses to authenticate the user's telephone number or email address.

25. Lastly, claim 1 involves "branding metadata of the encrypted digital media by writing the membership verification token and the electronic identification reference into the metadata." QuickPay infringes this claim step by creating a computer readable authorization object by writing the "enrolled" Chase QuickPay email address or mobile telephone number and the "enrolled" Zelle identification reference into the QuickPayZelle data storage. The QuickPay authorization object is used in subsequent requests for access to Zelle privileged financial data to "send money" using a cross reference action between the Zelle QuickPay data store and the Zelle web service to determine (e.g., the tokenStatus String) an access permission to the Zelle privy financial data.

26. Again, Claim 2 covers, "The method according to claim 1, wherein the membership verification token is one or more of a structured password, a random password, e-mail address, payment system and one or more redeemable instruments of trade for access rights of the encrypted digital media." The "verification token" is the user's email address or mobile telephone number.

27. QuickPay infringes claim 8 of the '555 patent. Claim 8 is, "The method according to claim 1, wherein the encrypted digital media is one of a video file, audio file, container format, document, metadata as part of video game software and other computer based apparatus in which processed data is facilitated." The encrypted digital media is the data associated with

the Chase customer's money that is sent or received according to the '555 patent's method.

Prayer for Relief

WHEREFORE, William Grecia prays for the following relief against Chase:

- (a) Judgment that Chase has directly infringed claim 1 of the '308 patent;
- (b) Judgment that Chase has directly infringed claims 1, 2, and 8 of the '555 patent;
- (c) A reasonable royalty;
- (d) Pre-judgment interest and post-judgment interest at the maximum rate allowed by law;
- (e) Post-judgment injunction; and
- (f) Such other and further relief as the Court may deem just and proper.

Demand for Jury Trial

William Grecia demands a trial by jury on all matters and issues so triable.

Date: September 14, 2018

Respectfully Submitted,

/s/ Matthew M. Wawrzyn

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