

**IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

<b>MCOM IP, LLC,</b>	)	
<b>Plaintiff,</b>	)	
	)	<b>Civil Action No. 6:21-cv-00989</b>
<b>v.</b>	)	
	)	
<b>WOODFOREST NATIONAL BANK AND INETCO SYSTEMS LTD.</b>	)	<b>JURY TRIAL DEMANDED</b>
<b>Defendants.</b>	)	

**PLAINTIFF’S ORIGINAL COMPLAINT FOR PATENT INFRINGEMENT**

mCom IP, LLC (“mCom”) files this Original Complaint and demand for jury trial seeking relief from patent infringement of the claims of U.S. Patent No. 8,862,508 (“the ‘508 patent”) (referred to as the “Patent-in-Suit”) by Woodforest National Bank (“Woodforest”) and Inetco Systems Ltd. (“Inetco”) (collectively referred to as “Defendants”).

**I. THE PARTIES**

1. Plaintiff mCom is a Texas Limited Liability Company with its principal place of business located in Harris County, Texas.
  
2. On information and belief, Woodforest is a national bank existing under the laws of the State of Texas, with a place of business located at 710 East Ben White, Austin, TX 78704. On information and belief, Woodforest sells, uses and offers to sell products and services throughout Texas, including in this judicial district, and introduces products and services that perform infringing methods or processes into the stream of commerce knowing that they would be sold in Texas and this judicial district. Defendant may be served through its registered agent Lisa J Cotton 25231 Grogan's Mill Road, Suite 100, The Woodlands, TX 77380 or wherever they may be found.

3. On information and belief, Inetco is a Canadian limited company existing under the laws of Canada, with a place of business located at 46664 Lougheed Hwy., Burnaby, BC V5C 3Y2, Canada. On information and belief, Inetco sells, uses and offers to sell products and services throughout Texas, including in this judicial district, and introduces products and services that perform infringing methods or processes into the stream of commerce knowing that they would be sold in Texas and this judicial district. Defendant may be served at its place of business or wherever they may be found.

## **II. JURISDICTION AND VENUE**

4. This Court has original subject-matter jurisdiction over the entire action pursuant to 28 U.S.C. §§ 1331 and 1338(a) because Plaintiff's claim arises under an Act of Congress relating to patents, namely, 35 U.S.C. § 271.

5. This Court has personal jurisdiction over Woodforest because: (i) Defendant is present within or has minimum contacts within the State of Texas and this judicial district; (ii) Defendant has purposefully availed itself of the privileges of conducting business in the State of Texas and in this judicial district; and (iii) Plaintiff's cause of action arises directly from Defendant's business contacts and other activities in the State of Texas and in this judicial district.

6. This Court has personal jurisdiction over Inetco because: (i) Defendant is present within or has minimum contacts within the State of Texas and this judicial district; (ii) Defendant has purposefully availed itself of the privileges of conducting business in the State of Texas and in this judicial district; and (iii) Plaintiff's cause of action arises directly from Defendant's business contacts and other activities in the State of Texas and in this judicial district.

7. Venue is proper in this district under 28 U.S.C. §§ 1391(b) and 1400(b). Defendants have committed acts of infringement and Woodforest has a regular and established place of business in

this District. Further, venue is proper because Defendants conduct substantial business in this forum, directly or through intermediaries, including: (i) at least a portion of the infringements alleged herein; and (ii) regularly doing or soliciting business, engaging in other persistent courses of conduct and/or deriving substantial revenue from goods and services provided to individuals in Texas and this District.

### **III. INFRINGEMENT**

#### **A. Infringement of the '508 Patent**

8. On October 14, 2014, U.S. Patent No. 8,862,508 (“the ‘508 patent”, attached as Exhibit A) entitled “System and method for unifying e-banking touch points and providing personalized financial services” was duly and legally issued by the U.S. Patent and Trademark Office. MCom owns the ‘508 patent by assignment.

9. The ‘508 patent relates to novel and improved systems and methods for constructing a unified banking system.

10. Defendants maintain, operate, and administer methods and systems of unified banking systems that infringe one or more claims of the ‘508 patent, including one or more of claims 1-20, literally or under the doctrine of equivalents. Defendant put the inventions claimed by the ‘508 Patent into service (i.e., used them); but for Defendants’ actions, the claimed-inventions embodiments involving Defendants’ products and services would never have been put into service. Defendants’ acts complained of herein caused those claimed-invention embodiments as a whole to perform, and Defendants’ procurement of monetary and commercial benefit from it.

11. Support for the allegations of infringement may be found in the following preliminary table:

Claim	INETCO
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1. A method for constructing a unified electronic banking environment, said method comprising the steps of:

**INETCO Insight real-time data platform for payment analytics tools and business intelligence streaming**

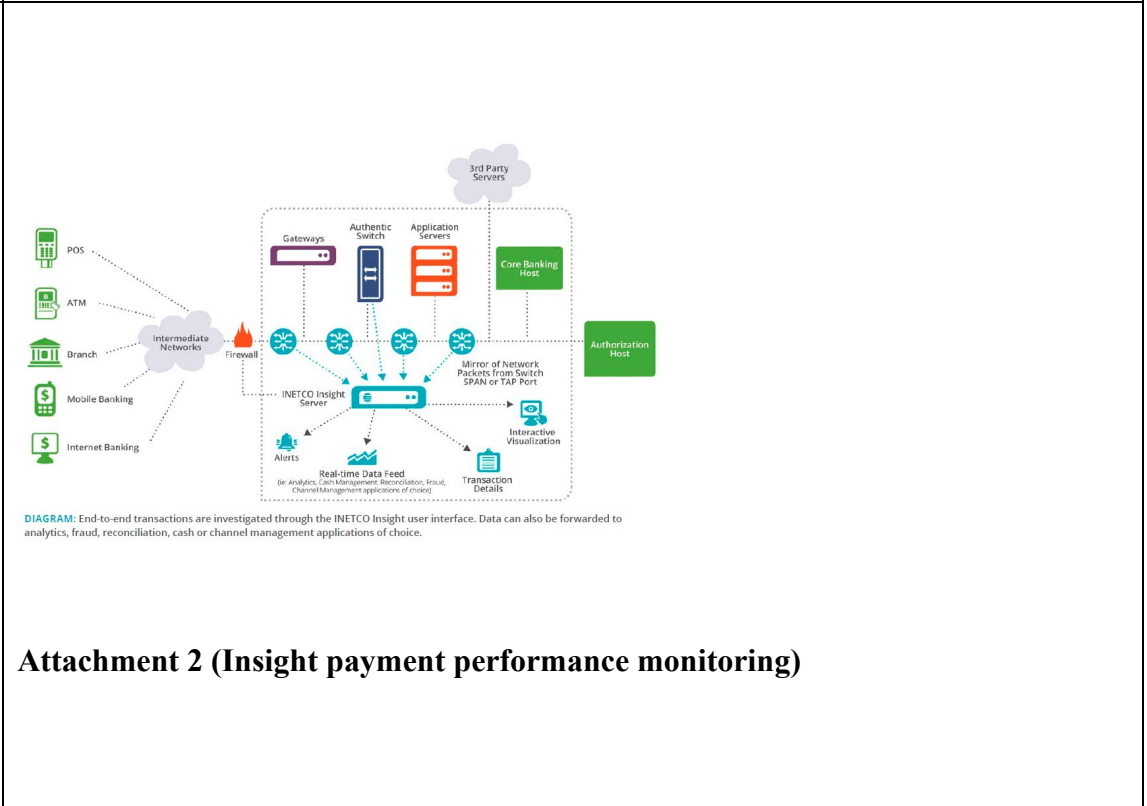
The INETCO Insight real-time data platform makes it easy to harness massive volumes of payment intelligence over multiple card rails, customer facing channels and disparate data stores – in a cost effective, timely way. **Chief data officers, channel managers**, customer experience teams and **card operations teams** gain actionable insights into every customer interaction – continuously gathered across all your payment channels in real-time.

With a full 360-degree view of card usage, channel performance and customer engagement, you can use payment analytics to quickly extract payment intelligence and identify new ways to acquire customers, deliver more value to existing ones, and enhance profitability through faster reporting, better device placement and targeted service offerings.

[Attachment 1 \(INETCO Insight real-time data platform\)](#)


Source: <https://www.inetco.com/products-and-services/inetco-insight-for-payment-analytics/>

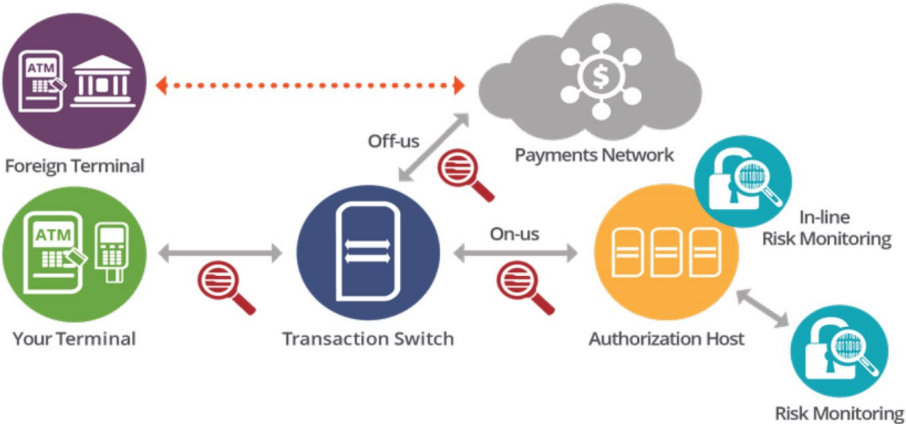
providing at least one common multi-channel server coupled to more than one e-banking touch points and also coupled to at least one computer system configured with at least one control console, said more than one e-banking touch points and said at least one computer system being provided in locations remote



Claim	INETCO
<p>from the other, and further wherein said more than one plurality of e-banking touch points are comprised of at least two different types of e-banking touch point devices, each of which comprise one or more of an automatic teller/transaction machine (ATM), a self service coin counter (SSCC), a kiosk, a digital signage display, an online accessible banking website, a personal digital assistant (PDA), a personal computer (PC), a laptop, a wireless device, or a combination of two or more thereof, and wherein at least one of said e-banking touch points is in communication with one or more financial institutions</p>	<p><b>Source:</b>  <a href="https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Monitoring_Product_Sheet.pdf">https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Monitoring_Product_Sheet.pdf</a></p>

Claim	INETCO
through said multi-channel server;	
receiving an actionable input from at least one e-banking touch point;	<p data-bbox="410 510 1398 541"><b>Adopting end-to-end transaction-level monitoring and real-time alerting</b></p> <p data-bbox="410 556 1386 783">Built specifically for payment environments, INETCO Insight has the unique ability to capture “in-flight” <a href="#">transactions</a>, from multiple links along the transaction path, straight off the network. Multi-protocol transaction links are automatically decoded and correlated across end-to-end payment journeys. Every message field is displayed, along with application response timings and network-level information. By optimizing the acquisition and decoding of real-time transaction data, CIOs, IT and payment operations teams can focus the majority of their efforts on investigating and remediating bottlenecks, unexpected declines and transition point failures as quickly as possible. These teams can configure real-time alerts to immediately pick up on performance issues such as:</p> <p data-bbox="399 890 1179 921"><b>Attachment 2 (Insight payment performance monitoring)</b></p> <p data-bbox="399 1031 1507 1142"><b>Source:</b> <a href="https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Monitoring_Product_Sheet.pdf">https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Monitoring_Product_Sheet.pdf</a></p> <p data-bbox="410 1325 1292 1356"><b>Deepening customer knowledge across all payment channels</b></p> <p data-bbox="410 1371 1474 1493">INETCO Insight creates innovation within your analytics value chain by providing a centralized, trusted source of <a href="#">real-time payment transaction</a> data gathered across ATM, POS, Card, Mobile, Online and Real-time Payments channels — ready to be visually displayed within any analytics application of choice, including Tableau and Microsoft Power BI.</p> <p data-bbox="399 1598 1507 1665"><b>Attachment 3 (Insight payment analytics and business intelligence data streaming) at 2.</b></p> <p data-bbox="399 1707 1495 1818"><b>Source:</b> <a href="https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Analytics_Product_Sheet.pdf">https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Analytics_Product_Sheet.pdf</a></p>

Claim	INETCO
<p>retrieving previously stored data associated with said actionable input, wherein said previously stored data is accessible to any one of said e-banking touch points, and said previously stored data comprises data from one or more financial institutions and one or more user-defined preferences;</p>	<p><b>Improving profitability through data-driven business strategies</b></p> <p>Payment transaction data continuously captured and decoded by INETCO Insight can be blended with other relevant data, including log files, tables and lists. Complementary data, such as customer transactions, BIN lists, competitor locations and population demographics can be displayed together in one centralized view for better transparency and data-driven business decisions. Other relevant data sources, such as electronic journal logs and payment switch logs can be ingested and blended, as well.</p> <p><b>Attachment 3 (Insight payment analytics and business intelligence data streaming) at 3</b></p> <p><b>Source:</b> <a href="https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Analytics_Product_Sheet.pdf">https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Analytics_Product_Sheet.pdf</a></p> <p> <b>Data Streaming and Forwarding Capabilities to Third Party Applications</b></p> <p>Data accessibility is an increasingly important consideration for organizations, as unprecedented volumes of information become available for monitoring and analysis. Acquiring the right data is a key component of the solution to any problem, and should be a top priority. With INETCO Insight, transaction data is centrally collected and stored across all consumer-facing channels, ready to be streamed or forwarded to any system of choice. Transaction intelligence from INETCO Insight is output in five ways:</p> <ul style="list-style-type: none"> <li>• As an <b>open data access source</b>, where transaction message details are stored on a Hadoop data cluster, available to allow other applications or development teams accessibility for any purpose such as data analytics</li> <li>• As a <b>real-time transaction data feed</b> that is configured to continuously forward as much or as little data as your application requires, such as fraud monitoring, risk scoring or dynamic customer segmentation</li> <li>• As <b>custom API connectors</b> that send real-time transaction event alerts and interval statistics to your ATM or channel management system</li> <li>• As <b>securely batched data delivery</b> for applications that require CSV data output files, such as cash management, ticketing or reporting systems</li> <li>• As <b>real-time transaction logs, alerts and event triggers</b> that can be emailed or displayed on the web-based INETCO Insight user interface for operational performance monitoring</li> </ul> <p><b>Attachment 4: (Inetco Insight- Use cases to help you drive more business value from customer transaction data)</b></p> <p><b>Source:</b> <a href="https://www.inetco.com/resources/whitepapers/inetco-insight-use-cases-to-help-you-drive-more-business-value-from-customer-transaction-data/">https://www.inetco.com/resources/whitepapers/inetco-insight-use-cases-to-help-you-drive-more-business-value-from-customer-transaction-data/</a></p>

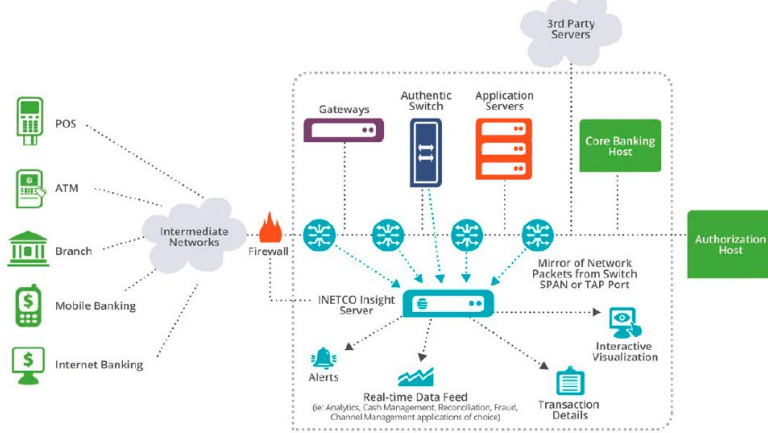
Claim	INETCO
<p>delivering said retrieved data to said at least one e-banking touch point transmitting said actionable input;</p> <p>storing transactional usage data associated with said at least one e-banking touch point transmitting said actionable input, wherein said stored transactional usage data is accessible by any one of said more than one e-banking touch points and said at least one computer system;</p>	 <p><b>Diagram 2:</b> With the ability to correlate front-end and back-end transactions, INETCO Insight can quickly and accurately identify which components of your network have been compromised.</p> <p><b>Attachment 4: (Inetco Insight- Use cases to help you drive more business value from customer transaction data)</b></p> <p><b>Source:</b> <a href="https://www.inetco.com/resources/whitepapers/inetco-insight-use-cases-to-help-you-drive-more-business-value-from-customer-transaction-data/">https://www.inetco.com/resources/whitepapers/inetco-insight-use-cases-to-help-you-drive-more-business-value-from-customer-transaction-data/</a></p> <p>For financial institutions, retailers and payment service providers, a well-managed transaction delivery chain equates to happier customers and more revenue. The goal is to ensure every payment transaction completes as expected — across all ATM, POS, Card, Mobile, Online and Real-time Payments channels.</p>




Claim	INETCO
	<p><b>Attachment 4: (Inetco Insight- Use cases to help you drive more business value from customer transaction data)</b></p> <p><b>Source: <a href="https://www.inetco.com/resources/whitepapers/inetco-insight-use-cases-to-help-you-drive-more-business-value-from-customer-transaction-data/">https://www.inetco.com/resources/whitepapers/inetco-insight-use-cases-to-help-you-drive-more-business-value-from-customer-transaction-data/</a></b></p>
<p>monitoring via said server an active session in real-time for selection of targeted marketing content correlated to said user-defined preferences;</p> <p>subsequent to said monitoring, selecting in real-</p>	<p><b>Collecting and centralizing your customer-centric data in an easy to access, cost-effective way</b></p> <p>Network-based software solutions such as <b>INETCO Insight®</b> are built to handle high-volume electronic transaction environments, easily <u>monitoring any and all types of electronic customer interactions happening within multi-channel retail banking networks</u>. Protocol and platform agnostic, this software platform captures and correlates real-time consumer transaction data in a secure, light-weight fashion, enabling financial institutions to overcome past data mining limitations and avoid high cost, manual data collection and correlation tasks.</p>

Claim	INETCO
<p>time said targeted marketing content correlated to said user-defined preferences; and</p>	<p><b>Attachment 5(Whitepaper-Driving-Banking-Engagement-INETCO)</b></p> <p><b>Source: <a href="https://www.inetco.com/app/uploads/Whitepaper-Driving-Banking-Engagement-INETCO.pdf">https://www.inetco.com/app/uploads/Whitepaper-Driving-Banking-Engagement-INETCO.pdf</a></b></p>
<p>transmitting in real-time said targeted marketing content during said active session to at least one of said e-banking touch points for acceptance, rejection, or no response by a user, wherein said response by said user is used during said active session to determine whether transmission of additional information related to said marketing content occurs</p>	<p><b>Investing in self-serve analytics applications tailored for business users</b></p> <p>A self-serve, analytics application such as <b>INETCO Analytics™</b> is an easy way to see your wealth of customer transaction data – ready to be analyzed any time you need it. With on-demand access to rich records of every consumer transaction, <u>line of business managers and marketers can apply their rich domain expertise, and understand customer behaviors throughout any banking channel</u>, such as:</p> <ul style="list-style-type: none"> <li>• Who uses which ATMs or POS terminals?</li> <li>• What kind of interactions are customers having at my Internet Banking or Mobile Banking application, and when?</li> <li>• What quality of service are customers experiencing?</li> <li>• How profitable is this customer or group of customers?</li> <li>• How did that latest outage affect channel profitability?</li> </ul> <p><b>Attachment 5(Whitepaper-Driving-Banking-Engagement-INETCO)</b></p> <p><b>Source: <a href="https://www.inetco.com/app/uploads/Whitepaper-Driving-Banking-Engagement-INETCO.pdf">https://www.inetco.com/app/uploads/Whitepaper-Driving-Banking-Engagement-INETCO.pdf</a></b></p>

Claim	INETCO
during said active session.	
<p>Claim 7, A method for constructing a unified electronic banking environment, said method comprising the steps of:</p>	<p style="text-align: center;"><b>INETCO Insight real-time data platform for payment analytics tools and business intelligence streaming</b></p> <p><u>The INETCO Insight real-time data platform makes it easy to harness massive volumes of payment intelligence over multiple card rails, customer facing channels and disparate data stores – in a cost effective, timely way.</u> <b>Chief data officers, channel managers,</b> customer experience teams and <b>card operations teams</b> gain actionable insights into every customer interaction – continuously gathered across all your payment channels in real-time.</p> <p>With a full 360-degree view of card usage, channel performance and customer engagement, you can use payment analytics to quickly extract payment intelligence and identify new ways to acquire customers, deliver more value to existing ones, and enhance profitability through faster reporting, better device placement and targeted service offerings.</p> <p><a href="#">Attachment 1 (INETCO Insight real-time data platform)</a></p> <p>Source: <a href="https://www.inetco.com/products-and-services/inetco-insight-for-payment-analytics/">https://www.inetco.com/products-and-services/inetco-insight-for-payment-analytics/</a></p>
<p>providing a common multi-channel server coupled to one or more e-banking touch points and also coupled to one or more computer systems, wherein each computer system is associated with a financial</p>	

Claim	INETCO
<p>institution, said e-banking touch points being provided in locations remote from the other, and each of which comprise one or more of an automatic teller/transaction machine (ATM), a self-service coin counter (SSCC), a kiosk, a digital signage display, an online accessible banking website, a personal digital assistant (PDA), a personal computer (PC), a laptop, a wireless device, or a combination of two or more thereof, and wherein at least one of said e-banking touch points is in communication with one or more financial institutions through said multi-channel server;</p>	 <p>The diagram illustrates the INETCO architecture. On the left, various touchpoints (POS, ATM, Branch, Mobile Banking, Internet Banking) connect to Intermediate Networks. These networks pass through a Firewall to a central network containing Gateways, an Authentic Switch, and Application Servers. A Core Banking Host and an Authorization Host are also connected to this central network. A Mirror of Network Packets from Switch SPAN or TAP Port feeds into the INETCO Insight Server. The server outputs Alerts, a Real-time Data Feed (for Analytics, Cash Management, Reconciliation, Fraud, Channel Management applications of choice), and Transaction Details. Interactive Visualization tools are also shown. 3rd Party Servers are connected to the top of the network.</p> <p><b>DIAGRAM:</b> End-to-end transactions are investigated through the INETCO Insight user interface. Data can also be forwarded to analytics, fraud, reconciliation, cash or channel management applications of choice.</p> <p><b>Attachment 2 (Insight payment performance monitoring)</b></p> <p><b>Source:</b>  <a href="https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Monitoring_Product_Sheet.pdf">https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Monitoring_Product_Sheet.pdf</a></p>

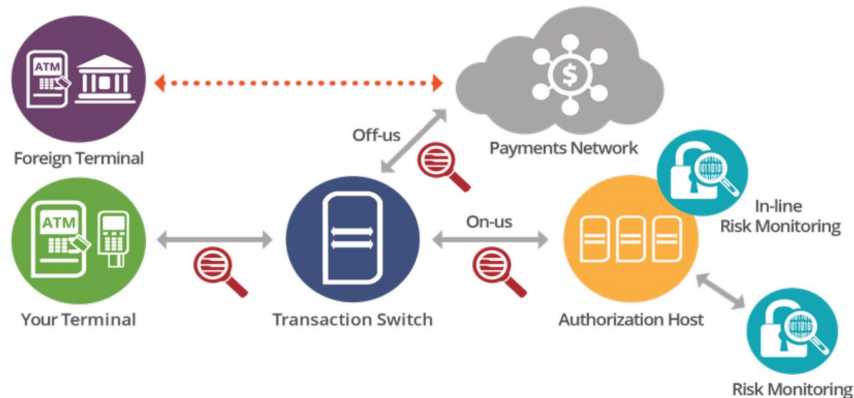
Claim	INETCO
<p>receiving an actionable input from at least one e-banking touch point;</p>	<p><b>Adopting end-to-end transaction-level monitoring and real-time alerting</b></p> <p>Built specifically for payment environments, INETCO Insight has the unique ability to capture “in-flight” <u>transactions</u>, from multiple links along the transaction path, straight off the network. Multi-protocol transaction links are automatically decoded and correlated across end-to-end payment journeys. Every message field is displayed, along with application response timings and network-level information. By optimizing the acquisition and decoding of real-time transaction data, CIOs, IT and payment operations teams can focus the majority of their efforts on investigating and remediating bottlenecks, unexpected declines and transition point failures as quickly as possible. These teams can configure real-time alerts to immediately pick up on performance issues such as:</p> <p><b>Attachment 2 (Insight payment performance monitoring)</b></p> <p><b>Source:</b>  <a href="https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Monitoring_Product_Sheet.pdf">https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Monitoring_Product_Sheet.pdf</a></p> <p><b>Deepening customer knowledge across all payment channels</b></p> <p>INETCO Insight creates innovation within your analytics value chain by providing a centralized, trusted source of <u>real-time payment transaction</u> data gathered across ATM, POS, Card, Mobile, Online and Real-time Payments channels — ready to be visually displayed within any analytics application of choice, including Tableau and Microsoft Power BI.</p> <p><b>Attachment 3 (Insight payment analytics and business intelligence data streaming) at 2.</b></p> <p><b>Source:</b>  <a href="https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Analytics_Product_Sheet.pdf">https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Analytics_Product_Sheet.pdf</a></p>

Claim	INETCO
<p>retrieving previously stored data associated with said actionable input, wherein said previously stored data is accessible to any one of said e-banking touch points, and said previously stored data comprises data from one or more financial institutions and one or more user-defined preferences;</p>	<p><b>Improving profitability through data-driven business strategies</b></p> <p>Payment transaction data continuously captured and decoded by INETCO Insight can be blended with other relevant data, including log files, tables and lists. Complementary data, such as customer transactions, BIN lists, competitor locations and population demographics can be displayed together in one centralized view for better transparency and data-driven business decisions. Other relevant data sources, such as electronic journal logs and payment switch logs can be ingested and blended, as well.</p> <p><b>Attachment 3 (Insight payment analytics and business intelligence data streaming) at 3</b></p> <p><b>Source:</b>  <a href="https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Analytics_Product_Sheet.pdf">https://www.inetco.com/app/uploads/INETCO_Insight_for_Payment_Analytics_Product_Sheet.pdf</a></p> <p> <b>Data Streaming and Forwarding Capabilities to Third Party Applications</b></p> <p>Data accessibility is an increasingly important consideration for organizations, as unprecedented volumes of information become available for monitoring and analysis. Acquiring the right data is a key component of the solution to any problem, and should be a top priority. With INETCO Insight, transaction data is centrally collected and stored across all consumer-facing channels, ready to be streamed or forwarded to any system of choice. Transaction intelligence from INETCO Insight is output in five ways:</p> <ul style="list-style-type: none"> <li>• As an open data access source, where transaction message details are stored on a Hadoop data cluster, available to allow other applications or development teams accessibility for any purpose such as data analytics</li> <li>• As a real-time transaction data feed that is configured to continuously forward as much or as little data as your application requires, such as fraud monitoring, risk scoring or dynamic customer segmentation</li> <li>• As custom API connectors that send real-time transaction event alerts and interval statistics to your ATM or channel management system</li> <li>• As securely batched data delivery for applications that require CSV data output files, such as cash management, ticketing or reporting systems</li> <li>• As real-time transaction logs, alerts and event triggers that can be emailed or displayed on the web-based INETCO Insight user interface for operational performance monitoring</li> </ul> <p><b>Attachment 4: (Inetco Insight- Use cases to help you drive more business value from customer transaction data)</b></p> <p><b>Source:</b> <a href="https://www.inetco.com/resources/whitepapers/inetco-insight-use-cases-to-help-you-drive-more-business-value-from-customer-transaction-data/">https://www.inetco.com/resources/whitepapers/inetco-insight-use-cases-to-help-you-drive-more-business-value-from-customer-transaction-data/</a></p>

<b>Claim</b>	<b>INETCO</b>

delivering said retrieved data to said at least one e-banking touch point transmitting said actionable input;

storing transactional usage data associated with said at least one e-banking touch point transmitting said actionable input, wherein said stored transactional usage data is accessible by any one of said e-banking touch points and said one or more computer systems;



**Diagram 2:** With the ability to correlate front-end and back-end transactions, INETCO Insight can quickly and accurately identify which components of your network have been compromised.

**Attachment 4: (Inetco Insight- Use cases to help you drive more business value from customer transaction data)**

**Source:** <https://www.inetco.com/resources/whitepapers/inetco-insight-use-cases-to-help-you-drive-more-business-value-from-customer-transaction-data/>

For financial institutions, retailers and payment service providers, a well-managed transaction delivery chain equates to happier customers and more revenue. The goal is to ensure every payment transaction completes as expected — across all ATM, POS, Card, Mobile, Online and Real-time Payments channels.

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Claim	INETCO
<p>monitoring via said server said active session in real-time for selection of targeted marketing content correlated to said user-defined preferences;</p> <p>subsequent to said monitoring, selecting in real-time said targeted marketing content correlated to said user-defined preferences; and</p>	<p>Collecting and centralizing your customer-centric data in an easy to access, cost-effective way</p> <p>Network-based software solutions such as <b>INETCO Insight®</b> are built to handle high-volume electronic transaction environments, easily <u>monitoring any and all types of electronic customer interactions happening within multi-channel retail banking networks</u>. Protocol and platform agnostic, this software platform captures and correlates real-time consumer transaction data in a secure, light-weight fashion, enabling financial institutions to overcome past data mining limitations and avoid high cost, manual data collection and correlation tasks.</p> <p><b>Attachment 5(Whitepaper-Driving-Banking-Engagement-INETCO)</b></p> <p><b>Source: <a href="https://www.inetco.com/app/uploads/Whitepaper-Driving-Banking-Engagement-INETCO.pdf">https://www.inetco.com/app/uploads/Whitepaper-Driving-Banking-Engagement-INETCO.pdf</a></b></p>
<p>transmitting in real-time said targeted marketing content during said active session to at least one of said e-banking touch points for acceptance, rejection, or no response by a user,</p>	

Claim	INETCO
<p>wherein said response by said user is used during said active session to determine whether transmission of additional information related to said marketing content occurs during said active session.</p>	<p><b>Investing in self-serve analytics applications tailored for business users</b></p> <p>A self-serve, analytics application such as <b>INETCO Analytics™</b> is an easy way to see your wealth of customer transaction data – ready to be analyzed any time you need it. With on-demand access to rich records of every consumer transaction, <u>line of business managers and marketers can apply their rich domain expertise, and understand customer behaviors throughout any banking channel</u>, such as:</p> <ul style="list-style-type: none"> <li>• Who uses which ATMs or POS terminals?</li> <li>• What kind of interactions are customers having at my Internet Banking or Mobile Banking application, and when?</li> <li>• What quality of service are customers experiencing?</li> <li>• How profitable is this customer or group of customers?</li> <li>• How did that latest outage affect channel profitability?</li> </ul> <p><b>Attachment 5(Whitepaper-Driving-Banking-Engagement-INETCO)</b></p> <p><b>Source: <a href="https://www.inetco.com/app/uploads/Whitepaper-Driving-Banking-Engagement-INETCO.pdf">https://www.inetco.com/app/uploads/Whitepaper-Driving-Banking-Engagement-INETCO.pdf</a></b></p>

These allegations of infringement are preliminary and are therefore subject to change.

12. Defendants have and continue to induce infringement. Defendants have actively encouraged or instructed others (e.g., its customers and/or the customers of its related companies), and continues to do so, on how to construct a unified banking system such as to cause infringement of one or more of claims 1–20 of the '508 patent, literally or under the doctrine of equivalents. Moreover, Defendants have known of the '508 patent and the technology underlying it from at least the date of issuance of the patent and the date of the lawsuit filing.

13. Defendants have and continue to contributorily infringe. Defendants have actively encouraged or instructed others (e.g., its customers and/or the customers of its related companies), and continues to do so, on how to use its products and services (e.g., construction of unified banking system) and related services that provide unified banking systems such as to cause infringement of one or more of claims 1–20 of the '508 patent, literally or under the doctrine of

equivalents. Moreover, Defendants have known of the '508 patent and the technology underlying it from at least the date of issuance of the patent and the date of the lawsuit filing.

14. Defendants have caused and will continue to cause MCom damage by direct and indirect infringement of (including inducing infringement of) the claims of the '508 patent.

#### **IV. JURY DEMAND**

MCom hereby requests a trial by jury on issues so triable by right.

#### **V. PRAYER FOR RELIEF**

WHEREFORE, MCom prays for relief as follows:

- a. enter judgment that Defendants have infringed the claims of the '508 patent;
- b. award MCom damages in an amount sufficient to compensate it for Defendants' infringement of the '508 patent in an amount no less than a reasonable royalty or lost profits, together with pre-judgment and post-judgment interest and costs under 35 U.S.C. § 284;
- c. award MCom an accounting for acts of infringement not presented at trial and an award by the Court of additional damage for any such acts of infringement;
- d. declare this case to be "exceptional" under 35 U.S.C. § 285 and award MCom its attorneys' fees, expenses, and costs incurred in this action;
- e. declare Defendants' infringement to be willful and treble the damages, including attorneys' fees, expenses, and costs incurred in this action and an increase in the damage award pursuant to 35 U.S.C. § 284;
- f. a decree addressing future infringement that either (i) awards a permanent injunction enjoining Defendants and their agents, servants, employees, affiliates, divisions, and

subsidiaries, and those in association with Defendants from infringing the claims of the Patents-in-Suit, or (ii) awards damages for future infringement in lieu of an injunction in an amount consistent with the fact that for future infringement the Defendants will be an adjudicated infringer of a valid patent, and trebles that amount in view of the fact that the future infringement will be willful as a matter of law; and

g. award MCom such other and further relief as this Court deems just and proper.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'WPR', with a large, stylized flourish underneath. The signature is positioned above a solid horizontal line.

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