

UNITED STATES PATENT AND TRADEMARK OFFICE

BEFORE THE PATENT TRIAL AND APPEAL BOARD

JPMORGAN CHASE BANK, N.A.,
Petitioner,

v.

IDENTITH LIMITED,
Patent Owner.

IPR2024-00593
Patent No. 10,984,413

Before MEREDITH C. PETRAVICK, HYUN J. JUNG, and
NEIL T. POWELL, *Administrative Patent Judges*.

PETRAVICK, *Administrative Patent Judge*.

DECISION
Denying Institution of *Inter Partes* Review
35 U.S.C. § 314

I. INTRODUCTION

A. *Background and Summary*

JPMorgan Chase Bank, N.A. (“Petitioner”) filed a Petition requesting *inter partes* review of claims 1–20 of U.S. Patent No. 10,984,413 B2 (Ex. 1001, “the ’413 patent”). Paper 1 (“Pet.”). Identitii Limited (“Patent Owner”) filed a Preliminary Response. Paper 8 (“Prelim. Resp.”).

Under 35 U.S.C. § 314(a), an *inter partes* review may not be instituted unless the information presented in the petition “shows that there is a reasonable likelihood that the petitioner would prevail with respect to at least 1 of the claims challenged in the petition.”

After considering the Petition, the Preliminary Response, and the evidence of record, we determine the information presented fails to show a reasonable likelihood that Petitioner would prevail in establishing the unpatentability of at least one of claims 1–20 of the ’413 patent.

Accordingly, we decline to institute an *inter partes* review of claims 1–20 of the ’413 patent on the grounds asserted in the Petition.

B. *Real Parties-in-Interest*

Petitioner identifies itself as the real party-in-interest. Pet. 72.

Patent Owner identifies itself as the real party-in-interest. Paper 5, 2.

C. *Related Matters*

The parties identify the following related court proceeding: *Identitii Limited v. JPMorgan Chase & Co., et al.*, Case No. 1:23-cv-01095-GBW (U.S. District Court, District of Delaware). Pet. 72, Paper 5, 2.

Petitioner also challenges the '413 patent in IPR2024-00590. Pet. 72. Petitioner filed a Notice Ranking Petitions ranking as first the petition in IPR2024-00590. Paper 3 (“Ranking Notice”). Patent Owner filed a Response to Petitioner’s Notice of Ranking Petitions. Paper 7 (“Ranking Notice Response”).

Because we have denied institution in IPR2024-00590 and deny institution in this proceeding based on the patentability merits, we do not need to reach the issue of whether both Petitions should be instituted.

D. The '413 Patent

1. Summary

The '413 patent is titled “Computer Implemented Method for Processing a Financial Transaction and a System Therefor” and issued on April 20, 2021 from an application filed on February 23, 2017. *See* IPR2024-00590, Ex. 1001, code (45), (54), (87).

Figure 1 of the '413 patent is reproduced below.

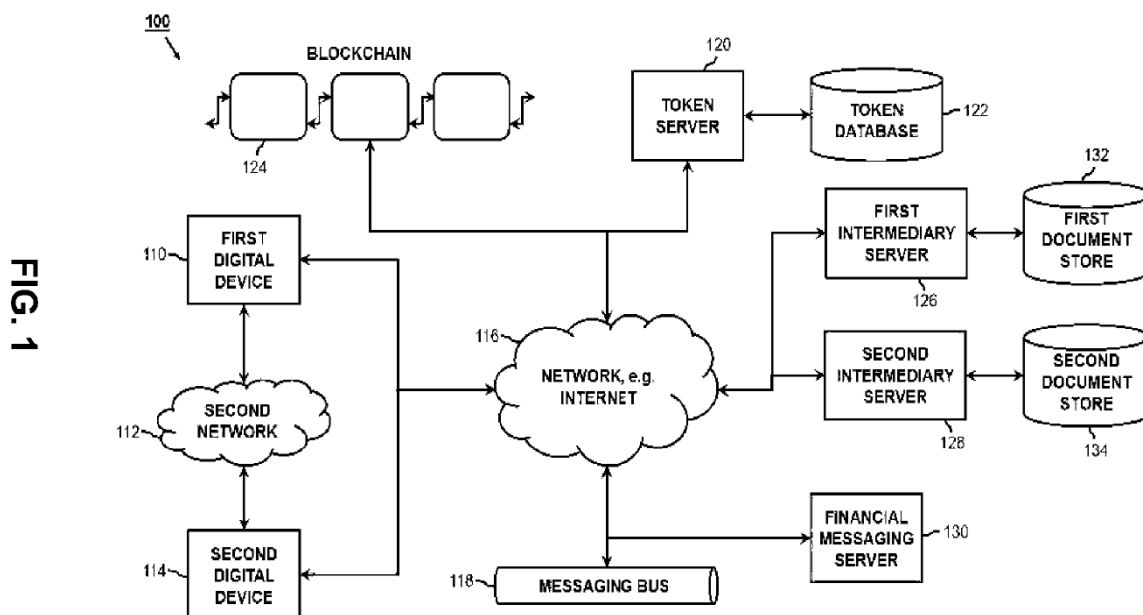


Figure 1 depicts system 100. *Id.* at 9:41–43, 10:35–37. In particular, system 100 includes first and second digital devices 110, 114 connected by network 116 to first and secondary intermediary servers 126, 128, which are connected to first document store 132 and second document store 134, respectively. *Id.* at 10:38–40, 10:56–58, 11:6–9. System 100 also includes token server 120, blockchain 124, and messaging bus 118 connected to network 116. *Id.* at 11:27–31.

Financial messaging server 130 is connected to network 116, which is a known messaging service, such as SWIFT (Society for Worldwide Interbank Financial Telecommunications) or ACH (Automated Clearing House). *Id.* at 11:17–26.

Figure 7 of the '413 patent is reproduced below.

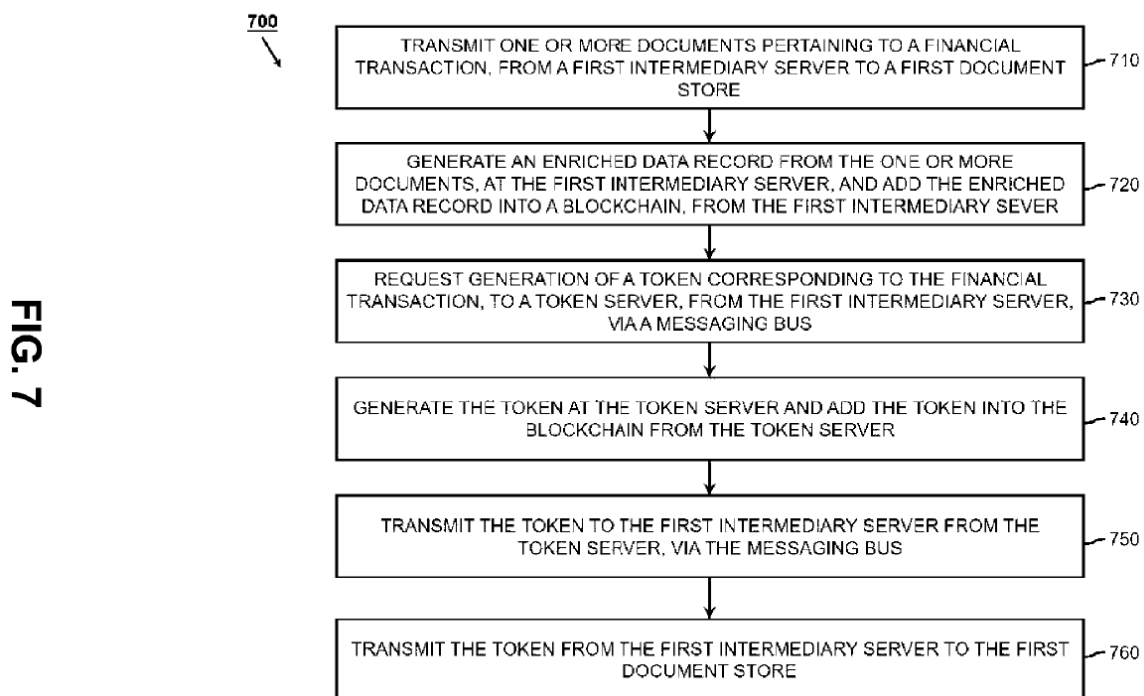


Figure 7 is a flow chart illustrating a preferred embodiment of the method of processing a financial transaction. *Id.* at 9:61–63, 18:16–20. At steps 710 and 720, first intermediary server 126 transmits a financial transaction

document to first document store 132 and generates an enriched document record, which is added to blockchain 124. *Id.* at 9:20–34. At step 730, first intermediary server 126 requests a corresponding token from token server 120. *Id.* at 9:63–65. At step 740, token server 120 generates the token and adds the token to blockchain 124. *Id.* at 18:67–19:1. At steps 750 and 760, token server transmits the token to first intermediary server 126, which then stores the token in first document store 132. *Id.* at 19:1–5.

2. Priority

The '413 patent claims priority to a number of Australian provisional patent applications, including one filed on August 14, 2015. Ex. 1001, code (30). Petitioner asserts that the '413 patent is not entitled to priority to August 14, 2015 because the provisional applications do not provide written description support for certain claim terms. Pet. 6–15.

Patent Owner disputes Petitioner's assertion. Prelim. Resp. 20, n.7.

As both Kennedy and Kurani-816 were filed after August 14, 2015 (*see* Ex. 1033, code (22); Ex. 1034, code (22)), if the '413 patent is entitled to priority to August 14, 2015, then neither Kennedy nor Kurani-816 is available as prior art. We do not need to reach this issue because, regardless of whether Kennedy and Kurani-816 are available as prior art, Petitioner has not shown a reasonable likelihood that it would have been obvious to a POSITA to combine Kennedy and Kurani-816 as proposed by Petitioner.

E. Illustrative Claims

Petitioner challenges claims 1–20 of the '413 patent. Claims 1, 15, and 16 are independent. Claim 2–14 depend directly or indirectly from claim 1. Claims 17–20 depend directly from claim 16.

Claim 1 is illustrative and reproduced below, with element labels added.

1. [pre] A computer implemented method for processing a financial transaction, the method comprising the steps of:

- [1] transmitting one or more documents pertaining to the financial transaction, from a first intermediary server in a centralized financial system to a first document store;
- [2] generating an enriched data record from the one or more documents, at the first intermediary server, and adding the enriched data record into a blockchain being a distributed ledger, from the first intermediary server;
- [3] requesting generation of a token corresponding to the financial transaction to identify the one or more documents, to a token server, from the first intermediary server, via a messaging bus in the centralized financial system;
- [4] generating the token at the token server and adding the token into the blockchain from the token server in association with the enriched data record;
- [5] transmitting the token to the first intermediary server from the token server, via the messaging bus; and
- [6] transmitting the token from the first intermediary server to the first document store in association with the one or more documents.

Ex. 1001, 59:2–23.

F. Asserted Grounds

Petitioner asserts that claims 1–20 would have been unpatentable on the grounds in the table below.

Ground	Claim(s) Challenged	35 U.S.C. §	Basis
1	1–2, 4–20	103	Kennedy ¹ , Kurani-816 ²
2	3	103	Kennedy, Kurani-816, Yago

Petitioner relies on the Declaration of Dr. Chien-Chung Shen. Ex. 1026. Patent Owner relies on the Declaration of James Olivier, Ph.D. Ex. 2013.

II. ANALYSIS

A. Legal Standards

“In an IPR, the petitioner has the burden from the onset to show with particularity why the patent it challenges is unpatentable.” *Harmonic Inc. v. Avid Tech., Inc.*, 815 F.3d, 1356, 1363 (Fed. Cir. 2016) (citing 35 U.S.C. § 312(a)(3) (requiring *inter partes* review petitions to identify “with particularity . . . the evidence that supports the grounds for the challenge to each claim”)); *Dynamic Drinkware, LLC v. Nat’l Graphics, Inc.*, 800 F.3d 1375, 1378 (Fed. Cir. 2015) (discussing the burden of proof in *inter partes* review).

A claim is unpatentable under § 103(a) if the differences between the claimed subject matter and the prior art are such that the subject matter, as a whole, would have been obvious at the time the invention was made to a

¹ U.S. Patent Application Publication No. 2017/0132626 A1 (Ex. 1033).

² U.S. Patent No. 10,719,816 B1 (Ex. 1034).

person having ordinary skill in the art to which said subject matter pertains. *KSR Int’l Co. v. Teleflex Inc.*, 550 U.S. 398, 406 (2007). “[W]hen a patent claims a structure already known in the prior art that is altered by the mere substitution of one element for another known in the field, the combination must do more than yield a predictable result.” *KSR*, 550 U.S. at 416 (citing *U.S. v. Adams*, 383 U.S. 39, 50–51 (1966)).

The question of obviousness is resolved on the basis of underlying factual determinations, including (1) the scope and content of the prior art; (2) any differences between the claimed subject matter and the prior art; (3) the level of skill in the art; and (4) when in evidence, objective indicia of non-obviousness (i.e., secondary considerations). *Graham v. John Deere Co.*, 383 U.S. 1, 17–18 (1966). Here, the record contains no evidence of objective indicia of non-obviousness.

As a factfinder, we also must be aware “of the distortion caused by hindsight bias and must be cautious of arguments reliant upon *ex post* reasoning.” *KSR*, 550 U.S. at 421. But so long as Petitioner’s analysis “takes into account only knowledge which was within the level of ordinary skill [in the art] at the time the claimed invention was made and does not include knowledge gleaned only from applicant’s disclosure,” the analysis is not biased by hindsight. *In re McLaughlin* 443 F.2d 1392, 1395 (CCPA 1971).

A petitioner cannot satisfy its burden of proving obviousness by employing “mere conclusory statements.” *In re Magnum Oil Tools Int’l, Ltd.*, 829 F.3d 1364, 1380 (Fed. Cir. 2016).

B. Level of Ordinary Skill in the Art

Petitioner asserts:

A person of ordinary skill in the art at the time of the claimed invention (“POSITA”) would have at least a bachelor’s degree in computer science, computer engineering, applied mathematics, or equivalent and at least 2 years of experience researching, implementing, programming, or designing computer networks, distributed systems, blockchain technology, applied cryptography, or security. Additional education can supplement practical experience, and vice versa. (Ex. 1026, ¶ 47).

Pet. 6.

Patent Owner does not dispute Petitioner’s proposed definition of the level of ordinary skill in the art. Prelim. Resp. 15; *see also* Ex. 1026 ¶ 31. Patent Owner, however, notes that Dr. Shen’s testimony indicates that a POSITA would have familiarity with concepts and developments in the areas of payment networks, but that Dr. Shen does not have such experience. Prelim. Resp. 15 (citing Ex. 1026 ¶¶ 4–10, 22; Ex. 1036).

For purposes of this Decision, we adopt Petitioner’s assessment of the level of ordinary skill in the art as it is consistent with the ’413 patent and the asserted prior art. *See Okajima v. Bourdeau*, 261 F.3d 1350, 1355 (Fed. Cir. 2001).

C. Claim Construction

In this *inter partes* review, we apply the same claim construction standard that would be used in a civil action under 35 U.S.C. § 282(b). 37 C.F.R. § 42.100(b). In applying this standard, we generally give claim terms their ordinary and customary meaning as would be understood by a person of ordinary skill in the art at the time of the invention and in the

context of the entire patent disclosure. *See id.*; *Phillips v. AWH Corp.*, 415 F.3d 1303, 1312–14 (Fed. Cir. 2005) (en banc).

However, a patentee may act as their own lexicographer by giving the term a particular meaning in the specification with “reasonable clarity, deliberateness, and precision.” *In re Paulsen*, 30 F.3d 1475, 1480 (Fed. Cir. 1994). The ’413 patent contains a section titled “Definitions,” which sets forth explicit definitions for certain claim terms. Ex. 1001, 28:64–29:21. The ’413 patent also sets forth definition terms elsewhere in its specification. *See e.g., id.* at 33:36–45. We give these claim terms the definition set forth in the ’413 patent.

“Petitioner believes no special constructions are necessary to assess whether the Challenged Claims are unpatentable.” Pet. 2. Likewise, Patent Owner does not set forth an explicit construction of any claim term not defined in the ’413 patent. *See generally* Prelim. Resp.

We do not need to explicitly construe any claim to reach our decision on institution. *See Realtime Data LLC v. Iancu*, 912 F.3d 1368, 1375 (Fed. Cir. 2019) (“The Board is required to construe ‘only those terms . . . that are in controversy, and only to the extent necessary to resolve the controversy.’” (quoting *Vivid Techs., Inc. v. Am. Sci. & Eng’g, Inc.*, 200 F.3d 795, 803 (Fed. Cir. 1999))).

D. Analysis

1. Ground 1 – Kennedy and Kurani-816

a) Summary of Kennedy

Kennedy is a U.S. patent application titled “Method and System for Processing of a Blockchain Transaction in a Transaction Processing

Network” and was filed on November 5, 2015. Ex. 1033, codes (22), (54).

Kennedy “relates . . . specifically [to] the posting of transaction message data in a blockchain verified using a transaction processing network and the verification and transmission of blockchain transaction data using a transaction processing network.” *Id.* ¶ 1.

Figure 1 is reproduced below.

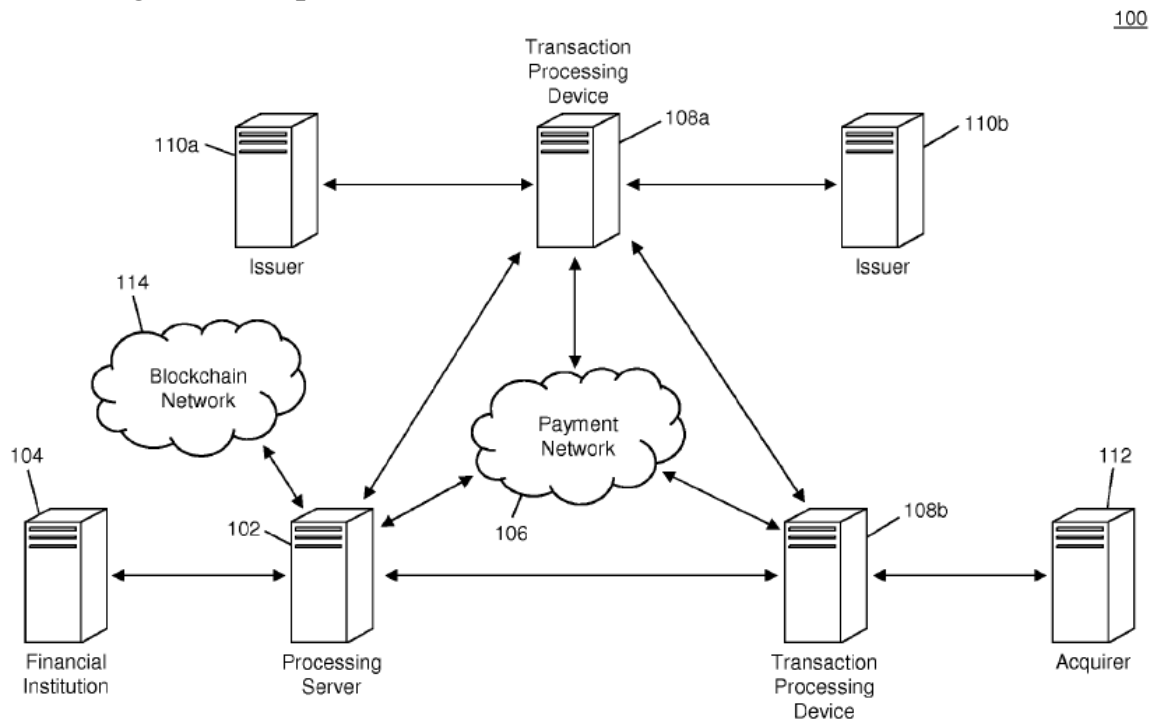


Figure 1 depicts system 100. *Id.* ¶ 8. System 100 includes a payment network 106 connecting processing servers 102, transaction processing devices 108a, 108b, and a blockchain network. *Id.* ¶¶ 20–22. “[P]rocessing server 102 . . . may be configured to assist in the validation of both electronic payment transactions processed using a payment network 106 and blockchain transactions associated with a blockchain network 114.” *Id.* ¶ 20.

Kennedy's Figure 2 is reproduced below.

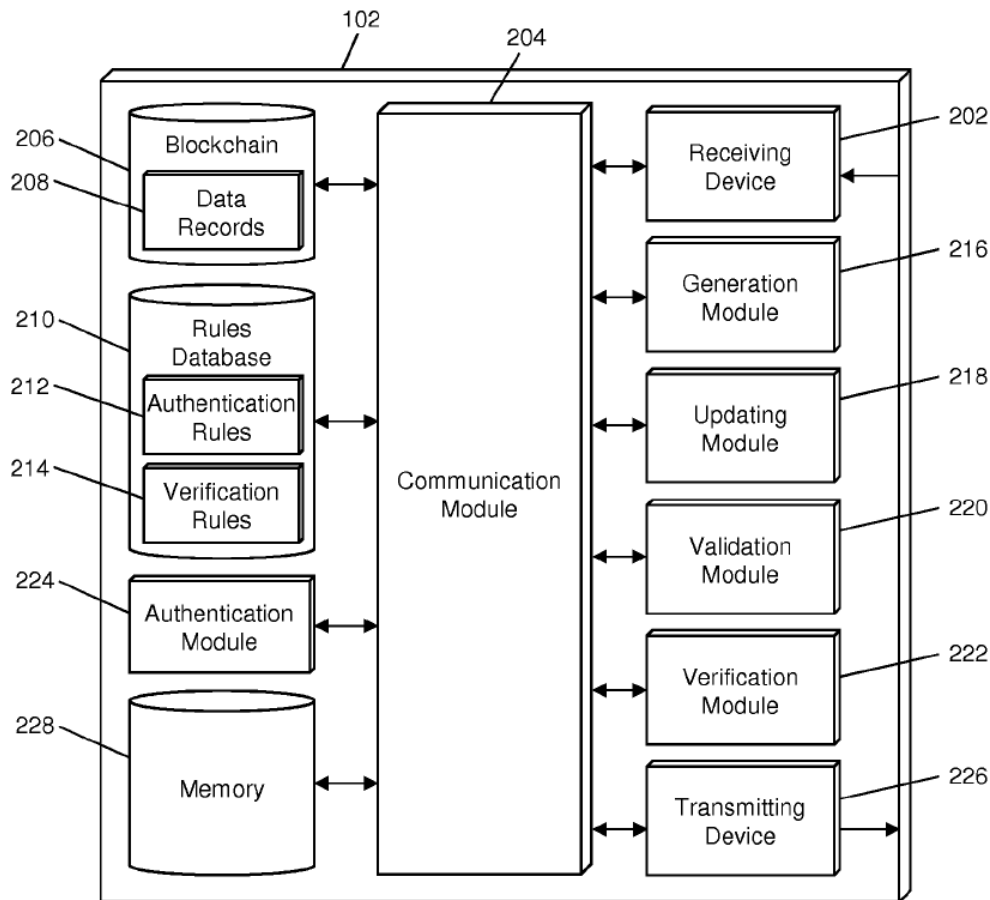


FIG. 2

Figure 2 illustrates processing server 102. *Id.* ¶ 9. Processing server 102 having memory 228 and blockchain 206. *Id.* ¶¶ 37, 46. “[B]lockchain 206 may be configured to store a plurality of data records 208.” *Id.* ¶ 37. “Each data record 208 in the blockchain 206 may be associated with a blockchain transaction and include blockchain data associated therewith, such as a sender address, destination address, and currency amount.” *Id.*

Memory 228 may be configured to store data for use by the processing server 102 in performing its functions. *Id.* ¶ 46. Memory 228

stores data such as encryption keys and algorithms, communication protocols and standards, and program code. *Id.*

Kennedy’s Figure 3 is reproduced below.

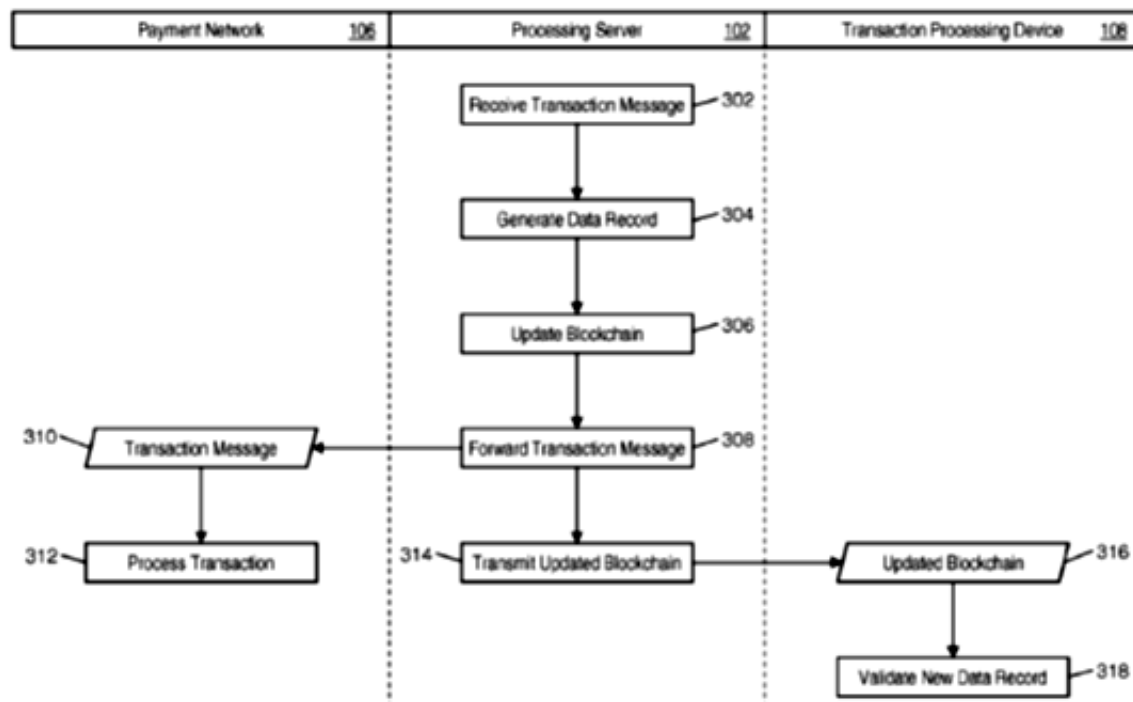


Figure 3 depicts “a flow diagram illustrating a process for validating an electronic transaction using a private block chain using the system of FIG. 1 in accordance with exemplary embodiments.” *Id.* ¶ 10. In step 302, a processing server 102 receives a transaction message via the payment network 106 (receiving path not shown). *Id.* ¶ 48. In step 304, the processing server 102 generates a data record for inclusion in a blockchain (i.e., updating) and validating of the payment transaction. *Id.* ¶ 49. In step 306, the processing server 102 adds the generated data record to the blockchain. *Id.* ¶ 50.

In steps 308 and 310, the transaction message is forwarded from the processing server 102 to the payment network 106 for processing of the

payment transaction. *Id.* ¶ 51. In step 312, the payment network 106 processes the payment transaction. *Id.*

In steps 314 and 316, the updated blockchain is forwarded from the processing server 102 to a transaction processing device 108. *Id.* ¶¶ 52–53. In step 318, transaction processing device 108 identifies the generated data record in the private block chain and accordingly validates the payment transaction. *Id.* ¶ 53.

b) Summary of Kurani-816

Kurani-816 is a U.S. patent titled “Systems and Methods for Math-Based Currency Escrow Transactions” and issued from an application filed on November 19, 2015. Ex. 1034, codes (22), (54).

Kurani-816’s Figure 1 is reproduced below.

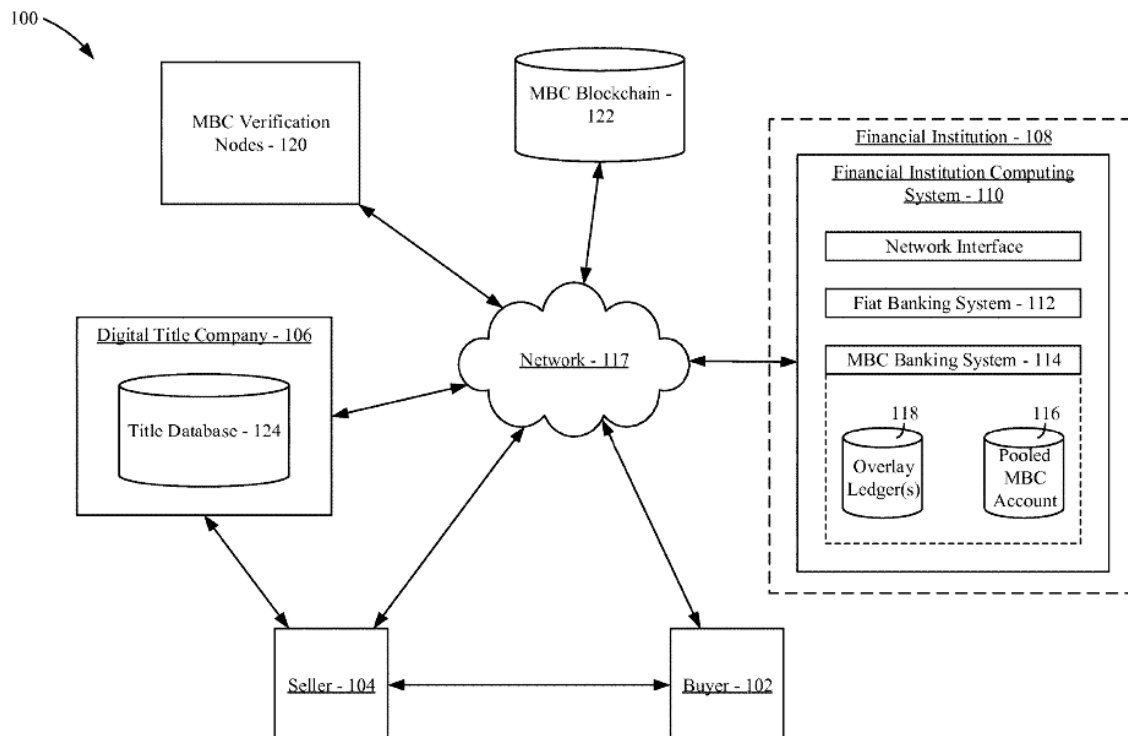


Figure 1 “is a diagram of a computing system according to an example embodiment.” *Id.* at 2:43–44. Kurani-816’s system uses two transactions involving math-based currency (“MBC”) to transfer a digital title of an asset. *Id.* at 1:23–41, 2:54–64. The first transaction passes digital title from seller 104 to buyer 102, while the second transaction passes payment. *Id.* at 2:64–3:2. Digital title company 106 maintains title database 124. *Id.* at 6:34–39. The digital title includes an identifier, description of the asset, and ownership of the asset. *Id.* at 7:1–4.

Financial institution 108 acts as an escrow agent. *Id.* at 7:45–8:8. Buyer 102 deposits an amount with financial institution 108 in MBC or fiat currency. *Id.* at 8:9–10. After confirmation, seller 104 provides financial institution 108 information that can be used to verify asset ownership with digital title company 106. *Id.* at 8:41–54. Digital title company 106 verifies ownership of the asset, and seller 104 then sends digital title to buyer 102. *Id.* at 8:54–9:25. Seller 104 sends a “nominal amount” of MBC to buyer 102 and attaches the digital title or a pointer to the digital title in title database 124 to the MBC transaction and, thereby, records the title transfer in a MBC blockchain. *Id.* at 9:25–47.

Financial institution 108 confirms via the blockchain that title has been transferred and releases payment to seller 104. *Id.* at 9:59–10:37. Upon notification from financial institution 108, digital title company 106 updates the ownership information in title database 124. *Id.* at 10:38–60.

c) Analysis

Petitioner contends that claim 1 is unpatentable over Kennedy and Kurani-816. Pet. 22–43.

Petitioner first asserts that Kennedy teaches claim element 1. *Id.* at 22. Claim element 1 recites “transmitting one or more documents pertaining to the financial transaction from a first intermediary server . . . to a first document store.” Ex. 1001, 59:4–6.

Petitioner equates the claimed documents pertaining to the financial transaction to Kennedy’s transaction messages. Pet. 24 (citing Ex. 1033 ¶¶ 26, 48). Petitioner equates the claimed first intermediary server to Kennedy’s processing server 102 (Pet. 22) and the claimed first document store to processing server 102’s memory 228 (*id.* at 24 (citing Ex. 1033 ¶¶ 46, 97)). Petitioner argues that because processing server 102 functions to generate a data message from the transaction message and to transmit the transaction message to a payment network, a POSITA would know that processing server 102 stores the transaction messages in memory 228 for short or long-term storage. Pet. 24–25 (citing Ex. 1026 ¶ 51).

Patent Owner disputes that Kennedy discloses transmitting the transaction messages to a first document store. Prelim. Resp. 23–24 (“Kennedy never teaches that the processing server stores the transaction message or transmits it to any type of storage.” (citing Ex. 2013 ¶¶ 60–63)). According to Patent Owner, claim element 1 “document store” requires long-term storage and not simply storage in volatile memory while performing processing functions. Prelim. Resp. 24, 26 (citing Ex. 2013 ¶¶ 63–66; Ex. 1001, 11:9–11, 28:56–60).

According to Patent Owner, Kennedy would not store the transaction messages in processing server 102's memory 228 because Kennedy already teaches storage of the data into a blockchain. *Id.* at 24–25. “Kennedy’s blockchain therefore contains a record of the financial transaction, and there would be no need for the processing server to separately store any copies of the transaction message ‘documents.’” *Id.* at 25 (citing Ex. 2013 ¶¶ 64–65; Ex. 1033, Fig. 2).

We agree with Patent Owner that Kennedy does not disclose long-term storage of transaction messages in processing server 102's memory 228. We are not persuaded by Petitioner that because a POSITA would have understood that maintaining a local copy of the transaction messages would be beneficial for recordkeeping and verification purposes (*see* Pet. 25 (citing Ex. 1026 ¶¶ 831–84)) Kennedy teaches storing the transaction message data into processing server 102's blockchain for recordkeeping purposes. Dr. Olivier testifies:

In my opinion, a POSITA would not have found it beneficial to maintain a local copy of transactions in the memory 228 of the processing server because there is already a local copy of the transaction data stored elsewhere in the processing server 102. Specifically, the data records in the blockchain database, stored in the processing server, are data associated with the transaction. EX1033, [0026] (“The processing server 102 may be configured to generate a data record, which may correspond to a blockchain transaction to be posted to the private blockchain.”); [0061] (“the blockchain is a distributed database that includes a plurality of data records (e.g., data records 208), each data record being associated with a processed electronic transaction.”). Figure 2 in Kennedy shows that this blockchain database (206) is separate from the processing server memory (228).

Ex. 2013 ¶ 64.

Claim element 6 also recites “transmitting the token from the first intermediary server to the first document store in association with the one or more documents.” The claimed token having been generated by the token server, as required by claim element 3, and having been transmitted to the first intermediary server by the token server, as required by claim element 5.

Petitioner relies upon Kurani-816’s digital title to teach the claimed token. Pet. 30 (“Kurani-816’s ‘digital title’—‘embodied as a token or a cryptographic string’ []—corresponds to the claimed ‘token,’ identifying the transaction by serving as a ‘unique identifier’ associated with the asset being purchased and used for recording and tracking title transfers.”).

For claim element 5, Petitioner argues that, in a combination of Kennedy and Kurani-816, the digital title would be transmitted to processing server 120 “to ensure that the digital title/token is associated and stored with the transaction record and documents.” Pet. 40–41.

For claim element 6, Petitioner asserts that because Kennedy discloses processing the transaction after storing the transaction message data in the blockchain, “[t]he Kennedy/Kurani-816 combination renders obvious transmitting the token (‘digital title’/‘token’) from the first intermediary server (‘processing server’) to the first document store (‘memory’) in association with the one or more documents (‘transaction messages’).” Pet. 42–43 (citing Ex. 1026 ¶ 125).

Patent Owner first disputes that Kurani-816’s digital title equates to the claimed token because the digital title is specific to an asset and not to a particular financial transaction. Prelim. Resp. 28–29 (noting that claim element 3 recites “requesting generation of a token *corresponding to the financial transaction*”). As to claim element 6, Patent Owner responds that

under Petitioner's theory, the 'document store' is local memory within [processing server 102] that is handling the transaction. [] Kurani-816 teaches that the 'digital titles' are stored in a separate database at the digital title company. [] Thus, there is no need to maintain a local record of any token on a processing server, as Petitioner argues.

Prelim. Resp. 38 (citing Ex. 2013 ¶91).

We agree with Patent Owner. We are not persuaded by Petitioner that it would have been obvious to a POSITA, based on the disclosures of Kennedy and Kurani-816, to store a digital title in memory 228 of processing server 102 for the purpose of record keeping. *See* Ex. 2013 ¶91. Kennedy discloses that processing server 102 includes a memory 228 for storing data used to perform its function, such as encryption keys, algorithms, and application programs. Ex. 1033 ¶46. Kennedy does not disclose memory 228 being a document store for record keeping of transaction messages or other transaction data. *See id.* In Kennedy, a private blockchain 206 stores data record 208 containing the transaction data. *See e.g., id.* ¶¶48–51; Fig. 2. Kurani-816 discloses digital titles that are specific to an asset and not to a particular financial transaction. Ex. 1034, 3:13–15. The digital titles are stored in a database at a digital title company and provided to the seller or buyer during a transaction. *See e.g., id.* at 6:34–9:7. Kurani-816 does not disclose transmitting the digital title to a financial transaction processing server, like processing server 102. *Id.* Thus, neither Kennedy nor Kurani-816 teaches transmitting documents pertaining to a financial transaction and a token corresponding to a financial transaction to identify the document to a first document store, as required by claim elements 1 and 6.

For the reasons above, we are not persuaded by Petitioner that claim 1 would have been obvious to a POSITA over Kennedy and Kurani-816.

Independent claims 15 and 16 recite similar limitations. Ex. 1001, 62:12–13, 62:20, 62:29–30, 62:38.

Claims 2 and 4–14 depend directly or indirectly from claim 1. *Id.* at 50:24–29, 59:35–61:59. Claims 17–20 depend directly or indirectly from claim 16. *Id.* at 62:39–58.

We determine that the information presented fails to show a reasonable likelihood that Petitioner would prevail in establishing that claims 1–2 and 4–20 are unpatentable over Kennedy and Kurani-816.

2. Ground 2 — Kennedy, Kurani-816, and Yago

Claim 3 depends from claim 1. We determine that Petitioner has not met its burden to show a reasonable likelihood that claim 3 would have been obvious over Kennedy, Kurani-816, and Yago. *In re Fritch*, 972 F.2d 1260, 1266 (Fed. Cir. 1992) (“[D]ependent claims are nonobvious if the independent claims from which they depend are nonobvious.”).

E. Patent Owner’s Argument under 35 U.S.C. 311 (b)

As we determine that Petitioner fails to show a reasonable likelihood that at least 1 of claims 1–20 are unpatentable, we do not need to reach Patent Owner’s argument concerning whether Kennedy can be used for purposes of an *inter partes* review. Prelim. Resp. 42–43.

III. CONCLUSION

After considering the evidence and arguments presented in the Petition, Preliminary Response, and the evidence of record, we determine that the information presented fails to show a reasonable likelihood that Petitioner would prevail in establishing that claims 1–20 are unpatentable.

IV. ORDER

In consideration of the foregoing, it is hereby:
ORDERED that the Petition is denied.

IPR2024-00593
Patent No. 10,984,413

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