

Exhibit 2004

U.S. Patent No. 8,887,308: Chase Quickpay Zelle

Claim 1	Analysis	Select Evidence
<p>A process for transforming a user access request for cloud digital content into a computer readable authorization object, the process for transforming comprising:</p>	<p>Chase Quickpay ZELLE (CQZ) apparatus performs the '308 patent process of transforming.</p>	 <p>Send and receive money from virtually anyone bank.</p> <p><small>Zelle® is a person-to-person payment service that offers a similar experience across banks so it makes paying learn more about Chase QuickPay with Zelle, go to chase.com/quickpay.</small></p> <p>Source: https://www.chase.com/personal/quickpay/login-quickpay</p>

a) 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; then

CQZ receives a write request for access to Zelle privy cloud digital financial data through a CPU apparatus to write a Zelle "token" to storage (see page 6).

The verification token is the user email and mobile number.

STEP 03/04

Register Your Email And Mobile Phone

So that payments sent to you are only delivered to you, Chase asks that you verify your email addresses and mobile phone number – but you'll only have to do this once.

Source: <https://www.chase.com/content/dam/chasecom/en/personal-banking>
Wayback: https://web.archive.org/web/20180426111215/https://www.chase.com/content/dam/chasecom/en/personal-banking/documents/Guide_QuickPay.pdf

ENROLL

Enroll your mobile number or email address with Chase QuickPay[®] and Zelle[®] so you can start sending and receiving money.

Source: <https://www.zellepay.com/go/chase>

b) authenticating the verification token of (a) using a database recognized by the apparatus of (a) as a verification token database; then

CQZ authenticates the verification token using a verification token database.



STEP 04/04
Verify Chase QuickPay Info
Next, you'll receive a message with a verification code.
Enter the code into the space provided.
Continue to Chase QuickPay.

Source: https://www.chase.com/content/dam/chasecom/en/personal-banking/quickpay/documents/Guide_QuickPay.pdf
Wayback: https://web.archive.org/web/20180426111215/https://www.chase.com/content/dam/chasecom/en/personal-banking/quickpay/documents/Guide_QuickPay.pdf

c) 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; then

CQZ establishes a connection to the Zelle service database related to the Zelle services API with an assigned credential (e.g., Participant ID, Partner ID).

"We expose our API system to the banks when they join our network. At this point service to the banks so that we can have the most robust and secure network available by opening our APIs more broadly, but at this point we are exposing them to the banks," said Mike.

About Early Warning

Early Warning provides risk management solutions to a diverse network of 2,300+ entities and payment companies, enabling businesses and consumers to transact safely and governed by Bank of America, BB&T, Capital One, JPMorgan Chase and Wells Fargo. The business model facilitates a data exchange system based on collaborative, shared risk. The company has worked with organizations of all sizes to advance collaborative risk management. For more information please [visit](#).

Source: <https://letstalkpayments.com/interview-with-early-warning-an-early-warning-powerful-bank-focused-alliance-in-the-authentication-and-digital-payments>

ZELLE RESTful API DOCUMENTATION

	organization IDs.
<i>participantID</i>	A 64-byte string used to uniquely identify a Zelle participant. NOTE: This value corresponds to the ID of the Zelle participant in the Zelle network or may not be the same as the partner ID of the Zelle participant. When the participant ID match the partner ID.
<i>partnerID</i>	A 20-byte string used to uniquely identify a Zelle participant in FTM. NOTE: This value corresponds to the ID of the Zelle participant in the FTM network or may not be the same as the participant ID of the Zelle participant. When the partner ID match the participant ID.

Source: <http://www-01.ibm.com/support/docview.wss?uid=swg27050366&aid=1>
Wayback: <https://web.archive.org/web/20180214204352/http://www-01.ibm.com/support/docview.wss?uid=swg27050366&aid=1>

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