

EXHIBIT 4

**Analysis of Infringement of U.S. Patent No. 6,574,239 by JPMorgan Chase & Co.
(Based on Public Information Only)**

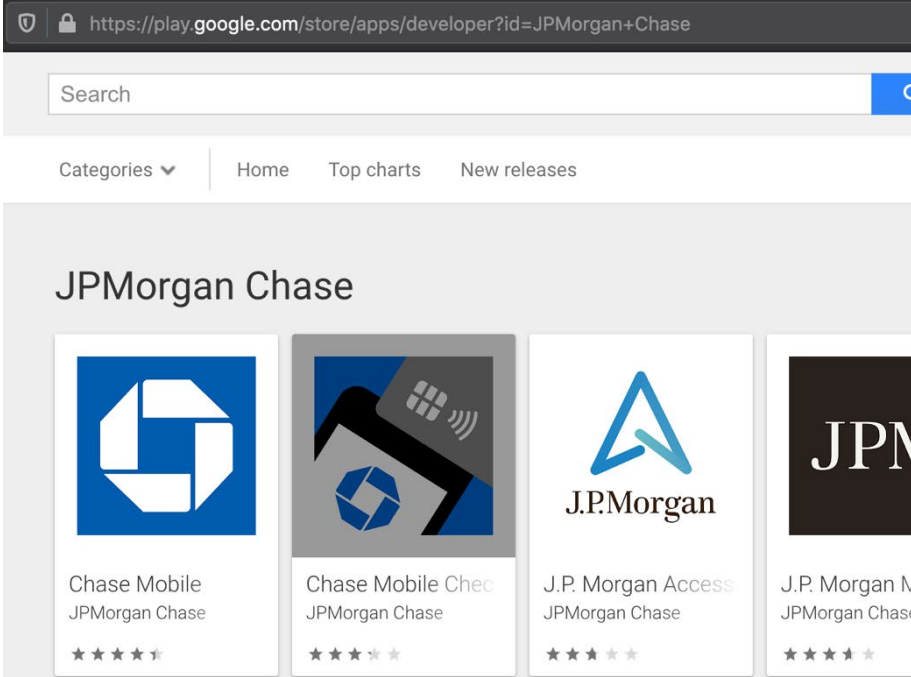
Communication Interface Technologies, LLC (“CIT”) provides this preliminary and exemplary infringement analysis regarding the alleged infringement of U.S. Patent No. 6,574,239, entitled “*Virtual Connection of a Remote Unit to a Server*” (“the ‘239 patent” (“Chase”). The following chart illustrates an exemplary analysis regarding infringement by Chase’s commercial mobile devices, including Chase Mobile, Chase Mobile Checkout, J.P. Morgan Access Mobile, J.P. Morgan Mobile, and Chase Mobile. CIT believes that any hardware and/or software for provisioning that mobile device application (collectively, the “Accused Instrumentalities”) operated materially in the same manner as the Accused Instrumentalities distributed prior to expiration of the ‘239 patent.

The analysis set forth below is based only upon information from publically available resources regarding the Accused Instrumentalities. Chase has not yet provided any non-public information.

Unless otherwise noted, CIT contends that Chase directly infringes the ‘239 patent in violation of 35 U.S.C. § 271(a) by selling, making, using, and/or importing the Accused Instrumentalities. The following exemplary analysis demonstrates that Chase directly infringes the ‘239 patent.

Unless otherwise noted, CIT believes and contends that each element of each claim asserted herein is literally met by the Accused Instrumentalities. However, to the extent that Chase attempts to allege that any asserted claim element is not met by the Accused Instrumentalities, CIT believes and contends that such elements are met under the doctrine of equivalents. More specifically, in its investigation of the Accused Instrumentalities, CIT did not identify any substantial differences between the elements of the patent claims and the corresponding elements of the Accused Instrumentalities, as set forth herein. In each instance, the identified feature of the Accused Instrumentality performs substantially the same function in substantially the same way to achieve substantially the same result as the corresponding feature of the patent claim.

CIT notes that the present claim chart and analysis are necessarily preliminary in that CIT has not obtained substantial evidence of non-infringement, nor has Chase disclosed any detailed analysis for its non-infringement position, if any. Further, CIT does not have the benefit of expert discovery. CIT reserves the right to supplement and/or amend the positions taken in this preliminary and exemplary analysis, including with respect to literal infringement and infringement under the doctrine of equivalents, if and when warranted by the evidence obtained by CIT, including but not limited to information adduced through information exchanges between the parties, expert testimony, construction, expert discovery, and/or further analysis.

	Claim 7	Chase Service
7	For use in controlling a virtual session on a server, a method comprising:	<p>A method is specified for controlling a virtual session on a server. The session is described section 7a below.</p> <p>See https://play.google.com/store/apps/developer?id=JPMorgan+Chase.</p> 
7a	establishing a virtual session with a remote unit, the virtual session being instantiated to support at least one application layer program;	<p>Wireless push notification messages are sent over Transport Layer Security (TLS) sessions. The push message includes an encrypted push token as per Endnote #1. The push notification message is sent over TLS sessions from the Chase Server to the mobile device (application program, application layer program) running on a user's smartphone (remote unit).</p> <p>See https://play.google.com/store/apps/details?id=com.chase.sig.android.</p>

https://play.google.com/store/apps/details?id=com.chase.sig.android

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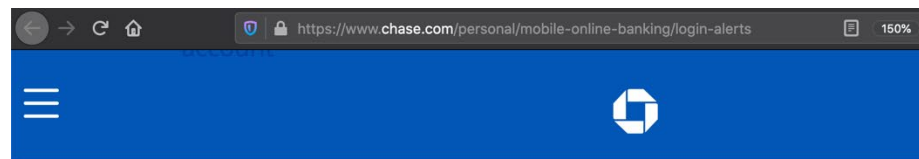
Manage Your Accounts

- [+] View your account balance at Sign in using Account Preview.
- [+] Monitor your checking, savings, credit card or J.P. Morgan investment activities.
- [+] Set up travel notifications for your debit and credit cards.
- [+] **Set up Account Alerts and adjust your preferences.**
- [+] Use Chase QuickDeposit® to deposit a check just by taking a photo.
- [+] Check and get updates on your credit score.
- [+] Access your personal Chase Home Lending dashboard for ways to make the most of homeownership.

In the Chase application, for example, a push notification contains info

refunds, balance transfers, payments, balances, credit limit amounts, du
transactions and account information.

See <https://www.chase.com/personal/mobile-online-banking/login-alerts>



Frequently Asked Questions

∨ How do I sign up for alerts?

To sign up for Account Alerts, you'll need to sign in to your account and ch
then "Alerts," then "Choose alerts" in the left-hand menu under the Alerts s
list of available alerts for your account, and you can sign up for as many as
repeat these steps for each account you'd like to sign up for alerts.

> How do I edit my alerts or delivery preferences?

> Where can I change or delete my email address or phone number for

∨ What account alerts are available to me?

You can receive alerts by email, text message and push notification when t
other transaction on your account, when a balance transfer or payment ha
and available credit limit amounts, when a payment is due, or when a paym

Also, the Server Application and the client-side App establish a separa
traditional client-server communications. For example, the Chase App
establishes a TLS session with the Chase App.

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