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[Your Name]

[Your Title]

[Your Company]

[Street Address, City, State ZIP]

May 14, 2026

[Opposing Counsel Name]

[Firm Name]

[Address]

Re: U.S. Patent No. 9251531 — Response to Assertion of Infringement

Dear Counsel,

We acknowledge receipt of your correspondence asserting infringement of U.S. Patent No. 9251531 (the "9251531 Patent"). After preliminary review, we have substantial concerns about the validity, enforceability, and scope of the asserted claims, summarized below. We reserve all rights and defenses.

1. Subject Patent — Summary

A technical analysis of U.S. Patent 9,251,531 reveals the following details:

Title: File format and platform for storage and verification of credentials

Assignee: Cortex MCP Inc.

Inventor: Shaunt M. Sarkissian

Filing Date: March 12, 2013

Issue Date: February 2, 2016

Abstract:

The patent describes a computer-implemented method for generating and verifying officially verifiable electronic representations of credentials. The method involves a credential database that receives a request for a credential action. This database stores one or more credentials, each with a status indicator. The system determines a response to the credential action based on the stored user credentials and...

4. Litigation History of the Patent

Public records reflect that the 9251531 Patent has been the subject of the following litigation, which informs our view of the asserted claims and your client's enforcement posture:

- Visa USA Inc v. Cortex MCP Inc — 26-1733 · Court of Appeals for the Federal Circuit · filed

2026-04-23 · Open

• Cortex MCP, Inc. v. Visa, Inc. — 6:23-cv-00048 (W.D. Tex.); 5:23-cv-05720 (N.D. Cal.) · U.S. District Court for the Northern District of California · filed 2023-01-26 · Stayed

3. Request

In light of the foregoing, we request that your client (i) provide a detailed claim chart identifying each accused product or service and mapping every limitation of each asserted claim, (ii) identify any prior art known to your client, including any references cited during prosecution or reexamination, and (iii) substantiate the basis for any damages or licensing demand. We are prepared to discuss the matter further once we have received and reviewed the foregoing.

Sincerely,

[Your Name]

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