

United States District Court  
Northern District of California

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

LORETTA WILLIAMS,  
Plaintiff,  
v.  
DDR MEDIA, LLC, et al.,  
Defendants.

Case No. [22-cv-03789-SI](#)

**ORDER DENYING DEFENDANTS’  
MOTION TO DISMISS SECOND  
AMENDED COMPLAINT WITHOUT  
LEAVE TO AMEND**

Re: Dkt. Nos. 69, 70

Defendants’ motions to dismiss the second amended complaint were scheduled for a hearing on January 12, 2024. Pursuant to Civil Local Rule 7-1(b), the Court determined that the motions are suitable for resolution without oral argument and vacated the hearing. For the reasons set forth below, the Court DENIES the motions.

**BACKGROUND**

A more detailed factual and procedural background of this case is set forth in prior orders and is not recounted here. Williams alleges that defendants unlawfully recorded her name, address and phone number without her consent when she visited defendant DDR Media LLC’s website, [www.snappyrent2own.com](http://www.snappyrent2own.com), and that this information was obtained by a software code called TCPA Guardian that was embedded on the website. TCPA Guardian is a product offered by defendant Lead Intelligence, Inc., d/b/a/ Jornaya (“Jornaya”), to lead generators<sup>1</sup> and telemarketers and it “is

---

<sup>1</sup> Materials from Jornaya state that “[a] lead occurs when a consumer visits a website and fills out a form, entering their personal information. . . . Companies use lead forms on their own websites . . . to collect data from consumers who have an interest in being contacted about their products and services. Companies also purchase ‘3rd party data leads’, where 3rd party lead sellers collect a consumer’s data through a lead form on their owned and operated websites . . . which they then sell to companies as a sales lead: a potential customer who has indicated interest in the

1 designed to allow these lead generators and telemarketers to attempt compliance with the Telephone  
2 Consumer Protection Act by documenting alleged evidence of prior express consent to receive  
3 telemarketing calls provided on websites.” SAC ¶ 5. TCPA Guardian captures strokes, clicks and  
4 other interactions on websites, and Williams claims that this capture or recording constitutes  
5 wiretapping under the California Invasion of Privacy Act (“CIPA”), Cal. Pen. Code § 631(a).

6 In an order filed August 18, 2023, the Court granted defendants’ motions to dismiss the first  
7 amended complaint and granted leave to amend. As relevant here, the Court found that Williams  
8 failed to state a claim under CIPA because Williams’ allegations showed that TCPA Guardian  
9 enabled DDR Media to record its own communications with Williams, but did not show that  
10 Jornaya, through TCPA Guardian, acted as a third-party eavesdropper. The Court stated, “the Court  
11 can think of no sense in which Jornaya has read, attempted to read, or learned the contents or  
12 meaning of the communication at issue here. Jornaya has merely recorded the communication for  
13 retrieval by a party to the same communication. Thus, the Court finds that Jornaya is more akin to  
14 a tape recorder vendor than an eavesdropper.” Dkt. No. 64 at 6. Because DDR Media’s liability  
15 under CIPA is predicated on Jornaya acting as an eavesdropper, the Court dismissed the CIPA  
16 claims against both defendants.

17 On September 20, 2023, Williams filed a second amended complaint asserting a single cause  
18 of action under CIPA. The SAC contains new allegations based on marketing information from  
19 Jornaya’s parent’s website<sup>2</sup> about TCPA Guardian, and attaches as an exhibit a “Guardian TCPA  
20 Report.” SAC ¶¶ 27-34, Ex. A. Williams alleges that based upon the website’s descriptions of  
21 TCPA Guardian’s functionality, Jornaya “must read and learn the content of the communications  
22 (or at least attempt to do so) in order to function.” *Id.* ¶ 30. The SAC contains a picture of a diagram  
23 from Jornaya’s website that Williams contends demonstrates that Jornaya reads or attempts to read  
24 the contents of consumers’ communications on websites that use TCPA Guardian. *Id.* ¶ 28.

25 \_\_\_\_\_  
26 company’s products or services. In some cases, the 3rd party lead seller may collect a consumer’s  
27 data, sell it to another 3rd party entity (known as an aggregator), who then sells that data to  
28 companies as a sales lead.” Second Amended Compl. (“SAC”), Ex. A.

<sup>2</sup> The citations are to Verisk’s website, which Jornaya states is its parent company. For ease  
of reference, this order refers to the website as Jornaya’s website.

1 Williams also alleges,

2 29. Additionally, Jornaya admits on its website that it stores consumers' interactions  
3 internally. That is, one of Jornaya's customers, such as DDR Media, doesn't receive  
4 automatic access to visual playbacks and related data. Rather, if a Jornaya customer  
5 such as DDR wishes to receive the playback, it has to affirmatively request it from  
6 Jornaya via Jornaya's portal. Such requests may take a day or more for Jornaya to  
7 fulfill. But the customer cannot simply retrieve it— it must request it, and then  
8 Jornaya goes back through its retained data and fulfills the request.  
9 <https://marketing.verisk.com/docs/getting-started-with-tpa-guardian>. (Last visited  
10 September 20, 2023).

11 30. All of this is to say that Jornaya doesn't merely "record the communication for  
12 retrieval by a party to the same communication." First of all, again, the "retrieval"  
13 must be requested from Jornaya and can take Jornaya at least a day or more to fulfill  
14 while it retrieves the data it has read and learned and creates the playback. But more  
15 broadly, Jornaya actively reads or learns (or attempts to read or learn) the contents  
16 or meaning of the communications at issue. It also analyzes the communications at  
17 issue. Jornaya's TCPA Guardian cannot work any other way. It must read and learn  
18 the content of the communications (or at least attempt to do so) in order to function.  
19 In order to "route leads based on consent," as its diagram discusses, it must read  
20 and/or learn (or at least attempt to read or learn) the contents of the communication.  
21 In order to retrieve stored data and create a visual playback, it must read and learn  
22 the contents of the communication. In order to, as Jornaya puts it, "track[] the origin  
23 and history of a lead event and the consumer actions that occurred at that event" it  
24 must naturally read or learn the contents of the communication. It could not track  
25 the history of an event without learning that history.

26 *Id.* ¶¶ 29-30. Citing Jornaya's marketing materials, Williams also alleges that Jornaya provides its  
27 subscribers "TCPA Compliance Adoption Reports" that contain data such as "'Audits,' which  
28 indicate 'The number of authentic LeadiDs on which you performed an audit, and Jornaya was able  
29 to evaluate the TCPA Compliance presence on the form,'" *id.* ¶ 32 (quoting Jornaya website), and  
30 that "[t]o provide these Adoption Reports, Jornaya must have read and learned the content of the  
31 communications at issue, or at least attempted to do so." *Id.*; *see also id.* ¶ 33 (describing "flagging"  
32 feature of TCPA Guardian based on information from Jornaya's website and alleging that Jornaya  
33 "must read and learn the content" of communications in order to provide a flagging feature).<sup>3</sup>

---

34  
35  
36  
37  
38  
39  
40  
41  
42  
43  
44  
45  
46  
47  
48  
49  
50  
51  
52  
53  
54  
55  
56  
57  
58  
59  
60  
61  
62  
63  
64  
65  
66  
67  
68  
69  
70  
71  
72  
73  
74  
75  
76  
77  
78  
79  
80  
81  
82  
83  
84  
85  
86  
87  
88  
89  
90  
91  
92  
93  
94  
95  
96  
97  
98  
99  
100

<sup>3</sup> The SAC also contains allegations about Jornaya's "Real-Time Decisions" product, which Williams alleges is part of TCPA Guardian. *Id.* ¶ 34. Jornaya's motion explains how Jornaya's website shows that Real-Time Solutions and TCPA Guardian are separate products. Jornaya's Mtn. at 18 (citing *Real-Time Decisions*, Verisk, <https://marketing.verisk.com/docs/real-time-decisions>). Plaintiff's opposition does not address Real-Time Solutions or dispute that it is in fact a separate product, nor does Williams allege that DDR Media's website also used Real-Time Solutions. Accordingly, the Court considers this allegation abandoned.

**DISCUSSION**

1  
2 Defendants move to dismiss the CIPA cause of action on several grounds. Jornaya argues,  
3 *inter alia*, that the materials that Williams relies on and cites in her SAC – namely, the Jornaya  
4 marketing materials from its website and a TCPA Guardian “Report” attached as an exhibit to the  
5 SAC – directly refute the allegations that Jornaya reads or learns the contents of the communications  
6 at issue. Jornaya argues that those materials, which have been incorporated by reference into the  
7 SAC, show that TCPA Guardian does not capture and store personally identifiable consumer data  
8 about the consumers who visit websites using TCPA Guardian. Both defendants argue that Jornaya  
9 stores data obtained through TCPA Guardian and then provides the stored data upon request of its  
10 customers, without Jornaya ever reading or learning the contents of the data. Jornaya uses the  
11 analogy of a bank safety deposit box, where the bank stores the safety deposit boxes, but the contents  
12 of those boxes are only read by the customers. Jornaya also cites other materials stating that TCPA  
13 Guardian uses a technique called “hashing” to allow its customers to verify whether data they enter  
14 matches information entered by a visitor on a website without Jornaya itself needing to read or learn  
15 the contents of that data.

16 Williams does not dispute that the Jornaya website marketing materials and TCPA Guardian  
17 Report have been incorporated by reference into the SAC. Instead, Williams argues that Jornaya’s  
18 arguments about how TCPA Guardian works raise questions of fact that are not appropriate for  
19 resolution on a motion to dismiss. Williams argues that the Court is required to take the allegations  
20 of the SAC as true, and she argues that she has plausibly alleged that in order for TCPA Guardian  
21 to function, Jornaya “must” read or attempt to read the contents of communications.

22 Although defendants make persuasive arguments about why they are not liable under CIPA  
23 based on how TCPA Guardian works, the Court concludes that a fuller factual record is necessary  
24 to resolve this question. The Court has reviewed all of the cited and incorporated materials from  
25 Jornaya’s website about TCPA Guardian and cannot conclude, as a matter of undisputed fact and  
26 law, that Jornaya did not read or attempt to read the contents of Williams’ communications on DDR  
27 Media’s website. It is the Court’s view that targeted discovery and an early summary judgment  
28 motion could resolve this question, and the Court will discuss this with the parties at the February 9

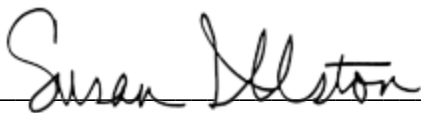
1 initial case management conference. As to the remainder of defendants' arguments for dismissal,  
2 the Court finds that Williams' allegations are sufficient as a pleading matter.

3  
4 **CONCLUSION**

5 For the foregoing reasons, the Court DENIES defendants' motions to dismiss the SAC.

6  
7 **IT IS SO ORDERED.**

8  
9 Dated: January 30, 2024

10   
11 \_\_\_\_\_  
12 SUSAN ILLSTON  
13 United States District Judge  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

United States District Court  
Northern District of California