FORM PTO-1595 08-30-	SHEET U.S. DEPARTMENT OF COMMERCE
	- Facilitate Materials Office
To the Honorable Commissioner of 10307	10947 larks: Please record the attached original documents or copy thereof.
1. Name of conveying party(ies):	2. Name and address of receiving party(ies):
Renato Cantini & Karin Busch Lauper	Name: Swisscom Mobile AG Street Address: Alte Tiefenaustrasse 6
Additional name(s) of conveying party(ies) attached? Yes No	CH-3050 Bern, SWITZERLAND
3. Nature of Conveyance:	Additional name(s) of receiving party(ies) attached? □ Yes ☑ No
4. Application number(s) or patent number(s):	
If this document is being filed together with a new application, the execution date of the application is: May 25, 2005	
A. Patent Application No.(s):	B. Patent No.(s):
08/25/2005 HMARZI1 00000072 11209138 06 FC:8021 (40.00 OP) Additional numb	per(s) attached? □ Yes 🗷 No
5. Name and address of party to whom correspondence concerning this document should be mailed:	6. Total number of applications and patents involved: 1
Name: Thomas P. Schiller	
Street Address: 1801 East 9th Street Suite 1200	7. Total Fee (37 C.F.R. §3.41)\$40.00 Enclosed
	Authorized to be charged to Deposit Account for any uncovered fees
City: Cleveland State: OH Zip: 44114-3108	8. Deposit Account No.
	16-0820, Order No. 38473 (Attach duplicate copy of this page if paying by deposit account)
DO NOT USE THIS SPACE	
9. Statement and Signature. To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.	
Thomas P. Schiller Name of Person Signing Total number of pages including	Signature ng cover sheet, attachments, and document: 3

PATENT REEL: 016899 FRAME: 0872

ASSIGNMENT

WHEREAS, new and useful improvements have been made by the undersigned in

Method and system for uncovering potential cases of fraud in payment transactions

and are the subject of a patent application prepared for filing in the United States Patent and Trademark Office, and executed by the undersigned on the dates indicated below, which application is further identified as Pearne & Gordon LLP Docket No. ___38473____.

WHEREAS, Swisscom Mobile AG, a corporation of Switzerland, having a place of business CH-3050 Bern, Switzerland, hereinafter referred to as "assignee", is desirous of acquiring all right, title, and interest throughout the world in, to, and under said improvements and inventions and patent rights therefor.

NOW, THEREFORE, be it known that, for valuable consideration, the receipt and sufficiency of which are hereby acknowledged, all right, title, and interest, in the United States and throughout the world, in, to and under said improvements and inventions and all patents, patent applications, patent rights, and inventor's certificates thereof, therefor, and therein, including without limitation said application for patent in the United States, all divisions and continuations thereof, all patents which may be granted thereon, all reissues and extensions thereof, all right to sue for past infringement thereunder, all patents which may be granted for said improvements and inventions by states or nations other than the United States, or by other authority, entity, or organization, and all applications therefor, have been and are hereby sold, assigned, transferred, and delivered unto assignee, its successors and assigns; and it is covenanted and agreed by the undersigned, and for executors, administrators, and legal representatives of the undersigned, that at assignee's request any and all applications, affidavits, assignments, and other instruments will be made, executed, and delivered as may be necessary, or desirable to secure for or vest in assignee, its successors or assigns, any improvement, inventions, right, title, interest, application, patent, patent right or other right or property covered by this assignment, and the United States Commissioner of Patents and Trademarks is hereby requested and authorized to issue any and all United States patents granted on any of said applications to assignee as owner of the entire right, title, and interest in, to, and under the same, and appropriately empowered officials of foreign countries are hereby authorized to issue any letters patent granted on any of said applications to assignee as owner of the entire right, title and interest in, to, and under the same.

The undersigned hereby grants the firm of Pearne & Gordon LLP the power to insert on this assignment any further identification which may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document.

PATENT REEL: 016899 FRAME: 0873 IN WITNESS WHEREOF, this assignment has been executed below by the undersigned:

Inventor Name: Renato Cantini
Signature:
Date:
Witness:
Witness:
Inventor Name: Karin Busch Lauper
Signature: M. Best
Date: 1707 2T, 2005
Witness:
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RECORDED: 08/22/2005

PATENT REEL: 016899 FRAME: 0874