

PATENT ASSIGNMENT

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EFFECTIVE DATE:	09/24/2007
CONVEYING PARTY DATA	
Name	Execution Date
Michael Frank MORRIS	09/24/2007
RECEIVING PARTY DATA	
Name:	United Services Automobile Association (USAA)
Street Address:	9800 Fredericksburg Road
City:	San Antonio
State/Country:	TEXAS
Postal Code:	78288
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	11861044
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ATTORNEY DOCKET NUMBER:	US-0322.01
NAME OF SUBMITTER:	Richard W. Knight
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PATENT
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s).....Michael Frank MORRIS
Applicant..... United Services Automobile Association (USAA)
USAA Docket No. US-0322.01
Title: SYSTEMS AND METHODS FOR STRONG AUTHENTICATION OF ELECTRONIC
 TRANSACTIONS

PATENT ASSIGNMENT

PARTIES TO THE ASSIGNMENT

Assignor(s):

Michael Frank MORRIS
4911 Brandeis Street
San Antonio, TX 78249

Assignee:

United Services Automobile Association (USAA)
Reciprocal Interinsurance Exchange in the State of Texas
9800 Fredericksburg Road
San Antonio, Texas 78288

AGREEMENT

WHEREAS, ASSIGNOR(S) (listed above) is/are inventor(s) of an invention(s) entitled as described and claimed in the specification forming part of an application(s) for United States letters patent referenced above;

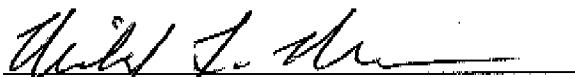
WHEREAS, United Services Automobile Association (USAA) (hereinafter referred to as ASSIGNEE), a reciprocal interinsurance exchange of the State of Texas having a place of business at 9800 Fredericksburg Road, San Antonio, Texas 78288, is desirous of acquiring the entire right, title and interest in and to the invention(s) and in and to any letters patent that may be granted therefor in the United States and in any and all foreign countries;

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NOW, THEREFORE, in exchange for good and valuable consideration, the receipt of which is hereby acknowledged, ASSIGNOR(S) hereby sell, assign, and transfer unto ASSIGNEE, the entire right, title, and interest in and to said invention(s), said application(s), and any and all letters patent which may be granted for said invention(s) in the United States of America and its territorial possessions and in any and all foreign countries, and in any and all divisions, reissues, and continuations thereof, including the right to file foreign applications directly in the name of ASSIGNEE and to claim priority rights deriving from said United States application(s) to which said foreign applications are entitled by virtue of international convention, treaty, or otherwise, said invention(s), application(s), and all letters patent on said invention(s) to be held and enjoyed by ASSIGNEE and its successors and assigns for their use and benefit and of their successors and assigns as fully and entirely as the same would have been held and enjoyed by ASSIGNOR(S) had this assignment, transfer, and sale not been made. ASSIGNOR(S) hereby authorize and request the Commissioner of Patents and Trademarks to issue all letters patent on said invention to ASSIGNEE. ASSIGNOR(S) agree to execute all instruments and documents required for the making and prosecution of applications for United States and foreign letters patent on said invention(s), for litigation regarding said letters patent, or for the purpose of protecting title to said invention(s) or letters patent therefor.

AND this Assignment may be executed in multiple counterparts, each of which shall be deemed to be an original of this Assignment. Additionally, we hereby authorize our attorneys to collect the signature pages of each executed counterpart and to attach those signature pages to a single copy of this instrument, which single copy and attached signature pages together shall constitute an original of this Assignment.


Michael Frank MORRIS

9-24-2007
Date of Signature