

PATENT ASSIGNMENT

Electronic Version v1.1

Stylesheet Version v1.1

| SUBMISSION TYPE: | NEW ASSIGNMENT | | | | | | | | | | |
|--|---|---------------|----------------|---------------------|------------|-------------------|------------|------------------|------------|-------------------|------------|
| NATURE OF CONVEYANCE: | ASSIGNMENT | | | | | | | | | | |
| CONVEYING PARTY DATA | | | | | | | | | | | |
| <table border="1"><thead><tr><th>Name</th><th>Execution Date</th></tr></thead><tbody><tr><td>David C. Boutcher</td><td>06/17/2008</td></tr><tr><td>Raymond K. Harney</td><td>06/27/2008</td></tr><tr><td>Steven J. Munroe</td><td>06/27/2008</td></tr><tr><td>Jeffrey J. Scheel</td><td>06/27/2008</td></tr></tbody></table> | | Name | Execution Date | David C. Boutcher | 06/17/2008 | Raymond K. Harney | 06/27/2008 | Steven J. Munroe | 06/27/2008 | Jeffrey J. Scheel | 06/27/2008 |
| Name | Execution Date | | | | | | | | | | |
| David C. Boutcher | 06/17/2008 | | | | | | | | | | |
| Raymond K. Harney | 06/27/2008 | | | | | | | | | | |
| Steven J. Munroe | 06/27/2008 | | | | | | | | | | |
| Jeffrey J. Scheel | 06/27/2008 | | | | | | | | | | |
| RECEIVING PARTY DATA | | | | | | | | | | | |
| Name: | International Business Machines Corporation | | | | | | | | | | |
| Street Address: | New Orchard Road | | | | | | | | | | |
| City: | Armonk | | | | | | | | | | |
| State/Country: | NEW YORK | | | | | | | | | | |
| Postal Code: | 10504 | | | | | | | | | | |
| PROPERTY NUMBERS Total: 1 | | | | | | | | | | | |
| <table border="1"><thead><tr><th>Property Type</th><th>Number</th></tr></thead><tbody><tr><td>Application Number:</td><td>12168970</td></tr></tbody></table> | | Property Type | Number | Application Number: | 12168970 | | | | | | |
| Property Type | Number | | | | | | | | | | |
| Application Number: | 12168970 | | | | | | | | | | |
| CORRESPONDENCE DATA | | | | | | | | | | | |
| Fax Number: (507)253-2382 <i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i> | | | | | | | | | | | |
| Phone: 507-253-5334 | | | | | | | | | | | |
| Email: lplank@us.ibm.com | | | | | | | | | | | |
| Correspondent Name: IBM Corporation | | | | | | | | | | | |
| Address Line 1: 3605 Hwy 52 North | | | | | | | | | | | |
| Address Line 4: Rochester, MINNESOTA 55901 | | | | | | | | | | | |
| ATTORNEY DOCKET NUMBER: | ROC920070630US1 | | | | | | | | | | |
| NAME OF SUBMITTER: | William J. McGinnis | | | | | | | | | | |
| Total Attachments: 2 source=ROC920070630US1_Assignment#page1.tif | | | | | | | | | | | |

CH \$40.00 12168970

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PATENT
REEL: 021202 FRAME: 0901

ASSIGNMENT

Whereas, we

- | | | |
|-----|--|---|
| (1) | David C. Boutcher County of Olmsted | City of Rochester, and State of Minnesota, |
| (2) | Raymond K. Harney County of Olmsted | City of Rochester, and State of Minnesota, |
| (3) | Steven J. Munroe County of Olmsted | City of Rochester, and State of Minnesota, |
| (4) | Jeffrey J. Scheel County of Olmsted | City of Rochester, and State of Minnesota, |

have invented certain improvements in

REAL-TIME SECURITY VERIFICATION FOR BANKING CARDS

and have executed, respectively, a United States patent application therefor on

Dates Inventors
Signed

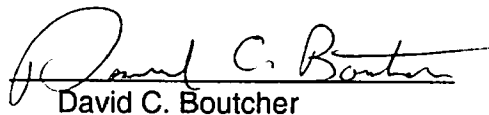
Declaration (1) June 17, 2008 (2) June 27, 2008
(3) June 27, 2008 (4) June 27, 2008

And whereas, INTERNATIONAL BUSINESS MACHINES CORPORATION, a corporation of New York, having a place of business at Armonk, New York 10504, (hereinafter called IBM), desires to acquire the entire right, title and interest in the said application and invention, and to any United States and foreign patents to be obtained therefor;


Now therefore, for a valuable consideration, receipt whereof is hereby acknowledged, we the above named hereby sell, assign, and transfer to IBM, its successors and assigns, the entire right, title and interest in the said application and invention therein disclosed for the United States and foreign countries, and in all foreign countries, and all rights of priority resulting from the filing of said United States application, and we request the Commissioner of Patents to issue any Letters Patent granted upon the invention set forth in said application to IBM, its successors and assigns; and we hereby agree that IBM may apply for foreign Letters Patent on said invention and we will execute all papers necessary in connection with the United States and foreign applications when called upon to do so by IBM.

Signed

Inventor (1) at Rochester, Minnesota
on 6/17, 2008.


David C. Boutcher
Inventor
Signature

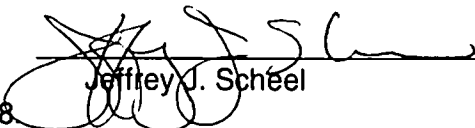
Inventor (2) at Rochester, Minnesota
on 6/27/, 2008.


Raymond K. Harney Inventor
Signature

Inventor (3) at Rochester, Minnesota
on 6/27/, 2008.


Steven J. Monroe Inventor
Signature

Inventor (4) at Rochester, Minnesota
on June 27, 2008


Jeffrey J. Scheel Inventor
Signature