

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Stanley A. SZWALBENEST	09/23/2010
RECEIVING PARTY DATA	
Name:	JPMorgan Chase Bank N.A.
Street Address:	270 Park Avenue
City:	New York
State/Country:	NEW YORK
Postal Code:	10036
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	12898145
CORRESPONDENCE DATA	
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Address Line 2:	SUITE 1200
Address Line 4:	WASHINGTON, DISTRICT OF COLUMBIA 20006-1109
ATTORNEY DOCKET NUMBER:	47004.000627
NAME OF SUBMITTER:	David P. McKim
Total Attachments: 2 source=47004o000627Assignment#page1.tif source=47004o000627Assignment#page2.tif	

CH \$40.00 12898145

ASSIGNMENT

WHEREAS, I, **Stanley A. Szwalbenest**, residing at **1409 Chase Road, Newtown, PA 18940** have invented certain new and useful improvements in and to the subject matter of:

SYSTEMS AND METHODS FOR PERFORMING AUTHENTICATION OF A CUSTOMER INTERACTING WITH A BANKING PLATFORM

described in an application for United States Letters Patent being executed simultaneously herewith;

AND, WHEREAS, **JPMorgan Chase Bank, N.A.**, a corporation organized under the laws of the United States of America, having a place of business located at **270 Park Avenue, New York, NY 10036** (hereinafter "ASSIGNEE"), is desirous of acquiring certain rights to the improvements and under the application;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) or the equivalent thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, I do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, our entire right, title and interest in and throughout the United States of America (including its territories and dependencies) and all countries foreign thereto in and to said improvements, said United States application, any other United States applications, including provisional, divisional, renewal, substitute, continuation, reexamination and reissue applications, based in whole or in part on said United States application or in whole or in part on said improvements, any foreign applications, including international and regional applications, based in whole or in part on any of the aforesaid United States applications or in whole or in part on said improvements, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the aforesaid applications or on said improvements or any parts thereof;

AND I hereby authorize and request the agent, **Hunton & Williams LLP**, whose address is **1900 K Street, Suite 1200, Washington, DC 20006-1109**, to insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND I hereby agree for myself and my heirs, executors and administrators to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced application or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions or interference proceedings, or other applications for patents of any region or country, that may be necessary to secure to ASSIGNEE its interest and title in and to said improvements or any parts thereof, and in and to said several patents or any of them;

AND I hereby covenant for myself and my legal representatives, and agree with said ASSIGNEE, its successors and assigns, that I have granted no right or license to make, use, sell or offer to sell said improvements, to anyone except said ASSIGNEE, that prior to the execution of this deed, my right, title and interest in said improvements had not been otherwise encumbered, and that I have not and will not execute any instrument in conflict therewith;

AND I do hereby authorize and request the Director of the United States Patent and Trademark Office to issue any and all letters patent which may be granted upon said United States applications, or upon said improvements or any parts thereof when granted, to said ASSIGNEE.

IN WITNESS WHEREOF, we have hereunto set our hands and seals.

Signature of Inventor:
Inventor's Name:


Stanley A. Szwalbenest

Date of Execution:

9/23/10

Witnessed By:

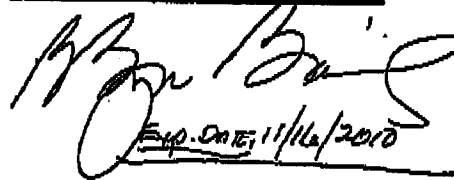
Signature of First Witness:
First Witness's Printed Name:

~~_____
_____~~

Signature of Second Witness:
Second Witness's Printed Name:

~~_____
_____~~

P. BRYAN BAILEY
NOTARY PUBLIC
STATE OF DELAWARE
MY COMMISSION EXPIRES NOV. 18, 2010

 9/23/10
Exp. Date: 11/16/2010

HUNTON & WILLIAMS LLP
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