

PATENT ASSIGNMENT

Electronic Version v1.1

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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>Jim Newman</td><td>06/20/2011</td></tr><tr><td>Bart Lonchar</td><td>06/20/2011</td></tr><tr><td>Scott Waddell</td><td>06/20/2011</td></tr></tbody></table>		Name	Execution Date	Jim Newman	06/20/2011	Bart Lonchar	06/20/2011	Scott Waddell	06/20/2011				
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<table border="1"><tr><td>Name:</td><td>iovation Inc.</td></tr><tr><td>Street Address:</td><td>111 S.W. Fifth Avenue</td></tr><tr><td>Internal Address:</td><td>Suite 3200</td></tr><tr><td>City:</td><td>Portland</td></tr><tr><td>State/Country:</td><td>OREGON</td></tr><tr><td>Postal Code:</td><td>97204</td></tr></table>		Name:	iovation Inc.	Street Address:	111 S.W. Fifth Avenue	Internal Address:	Suite 3200	City:	Portland	State/Country:	OREGON	Postal Code:	97204
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PROPERTY NUMBERS Total: 1													
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CORRESPONDENCE DATA													
Fax Number: (213)633-6899													
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<i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent via US Mail.</i>													
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ATTORNEY DOCKET NUMBER:	0086500-008US2												
NAME OF SUBMITTER:	Seth D. Levy-ca												
Total Attachments: 3 source=86500-008US2-Signed_assignment#page1.tif source=86500-008US2-Signed_assignment#page2.tif source=86500-008US2-Signed_assignment#page3.tif													

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PATENT
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ASSIGNMENT

WHEREAS, we, Jim Newman, Bart Lonchar, and Scott Waddell (hereinafter referred to as ASSIGNORS), having post office addresses of 1703 S.E. 55th Ave., Portland, Oregon, 97215, 2815 N.E. 37th Ave., Portland, Oregon, 97212, and 17257 Bryant Rd., Lake Oswego, Oregon, 97035,, respectively, are the joint inventors of an invention entitled "SYSTEM AND METHOD FOR EVALUATING RISK IN FRAUD PREVENTION," as described and claimed in the specification forming part of an application for United States letters patent filed April 12, 2011, as United States Patent Application No. 13/085,418. The application claims the benefit of Provisional Application No. 61/323,184, filed on April 12, 2010.

WHEREAS, Iovation Inc. (hereinafter referred to as ASSIGNEE), a corporation of the State of Oregon having a place of business at 111 S.W. Fifth Avenue, Suite 3200, Portland, Oregon 97204, is desirous of acquiring the entire right, title and interest in and to the invention and in and to any letters patent that may be granted therefor in the United States and in any and all foreign countries;

NOW, THEREFORE, in exchange for good and valuable consideration, the receipt of which is hereby acknowledged, ASSIGNORS hereby sell, assign and transfer unto said ASSIGNEE, the entire right, title and interest in and to said invention, said application and any and all letters patent which may be granted for said invention 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 to which said foreign applications are entitled by virtue of international convention, treaty or otherwise, said invention, application and all letters patent on said invention 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 ASSIGNORS had this assignment, transfer and sale not been made. ASSIGNORS hereby authorize and request that any letters patent that may be granted issue to ASSIGNEE. ASSIGNORS agree to execute all instruments and documents required for the making and prosecution of applications for United States and foreign letters patent

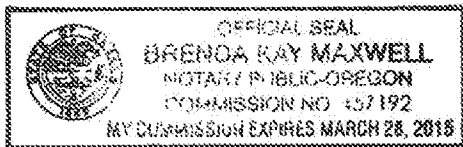
on said invention, for litigation regarding said letters patent, or for the purpose of protecting title to said invention or letters patent therefor.

6/20/2011
Date

By Jim Newman
Jim Newman

STATE OF Oregon)
COUNTY OF Multnomah) ss.

I certify that I know or have satisfactory evidence that Jim Newman is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.



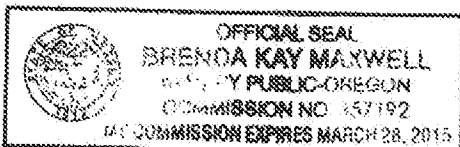
Dated Brenda Maxwell 6/20/11
Signature of
Notary Public
Printed Name Brenda Maxwell
My appointment expires March 28, 2015

6/20/2011
Date

By Bart Lonchar
Bart Lonchar

STATE OF Oregon)
COUNTY OF _____) ss.

I certify that I know or have satisfactory evidence that Bart Lonchar is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.



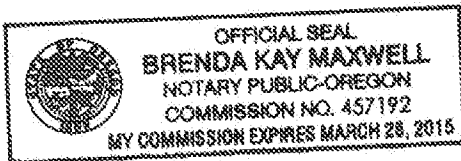
Dated Brenda Maxwell 6/20/11
Signature of
Notary Public
Printed Name Brenda Maxwell
My appointment expires March 28, 2015

6/20/11
Date

By [Signature]
Scott Waddell

STATE OF Oregon)
) ss.
COUNTY OF MULTNOMAH)

I certify that I know or have satisfactory evidence that Scott Waddell is the person who appeared before me, and said person acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.



Dated 6-20-2011
Signature of [Signature]
Notary Public
Printed Name Brenda Maxwell
My appointment expires March 28, 2015