

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>Michael Grandcolas</td><td>01/12/2005</td></tr><tr><td>Marc Guzman</td><td>01/13/2005</td></tr><tr><td>Thomas Yee</td><td>01/13/2005</td></tr><tr><td>Dilip Parekh</td><td>01/13/2005</td></tr><tr><td>Yongqiang Chen</td><td>01/13/2005</td></tr></tbody></table>	Name	Execution Date	Michael Grandcolas	01/12/2005	Marc Guzman	01/13/2005	Thomas Yee	01/13/2005	Dilip Parekh	01/13/2005	Yongqiang Chen	01/13/2005	
Name	Execution Date												
Michael Grandcolas	01/12/2005												
Marc Guzman	01/13/2005												
Thomas Yee	01/13/2005												
Dilip Parekh	01/13/2005												
Yongqiang Chen	01/13/2005												
RECEIVING PARTY DATA													
Name:	Citibank Development Center, Inc.												
Street Address:	12731 West Jefferson Boulevard												
City:	Los Angeles												
State/Country:	CALIFORNIA												
Postal Code:	90066												
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>13296347</td></tr></tbody></table>	Property Type	Number	Application Number:	13296347									
Property Type	Number												
Application Number:	13296347												
CORRESPONDENCE DATA													
Fax Number:	(240)359-4879												
Phone:	912 257 4864												
Email:	nengle@jm-iplaw.com												
<i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent via US Mail.</i>													
Correspondent Name:	Nichole Weber												
Address Line 1:	317A East Liberty Street												
Address Line 4:	Savannah, GEORGIA 31401												
ATTORNEY DOCKET NUMBER:	CITI-0284C1												
NAME OF SUBMITTER:	Nichole M. Weber												
Total Attachments: 2 source=CITI_0284C1_Assignment#page1.tif source=CITI_0284C1_Assignment#page2.tif													

OP \$40.00 13296347

501723857

PATENT
REEL: 027226 FRAME: 0752

ASSIGNMENT

WHEREAS, MICHAEL GRANDCOLAS, MARC GUZMAN, THOMAS YEE, DILIP PAREKH, and YONGQIANG CHEN (referred to as "ASSIGNORS") has invented certain new and useful improvements in an invention entitled METHOD AND SYSTEM FOR SECURE AUTHENTICATION OF A USER BY A HOST SYSTEM,

- ☒ for which an application for a United States Patent was filed with the United States Patent and Trademark Office on December 16, 2004, Serial Number 11/014,127;
- ☐ for which an application for a United States Patent is being submitted to the United States Patent and Trademark Office herewith; and

WHEREAS, CITIBANK DEVELOPMENT CENTER, INC., a national banking association organized under the laws of the United States of America, doing business at 12731 West Jefferson Boulevard, Los Angeles, CA 90066 (hereinafter referred to as the "ASSIGNEE"), is desirous of acquiring the entire right, title and interest in and to said invention, and in and to said application and any Letters Patent that may issue thereon;

NOW, THEREFORE, for and in consideration of One Dollar (\$1.00), and other good and valuable consideration, the receipt of which is hereby acknowledged, ASSIGNORS hereby sell and transfer to said ASSIGNEE, and to ASSIGNEE'S successors and assigns, ASSIGNORS' entire right, title and interest in and to said invention in the United States and its territorial possessions and in all foreign countries and to all Letters Patent or similar legal protection in the United States and its territorial possessions and in any and all foreign countries to be obtained for said invention by said application or any patent application claiming priority to the application, or any continuation, division, continuation-in-part, reexamination, renewal, substitute, extension or reissue thereof or any legal equivalent thereof in a foreign country for the full term of terms for which the same may be granted; and authorize and request the Commissioner of Patents of the United States and any official of any foreign country whose duty it is to issue patents or legal equivalents thereto, to issue same for this invention to ASSIGNEE, its lawful successors and assigns.

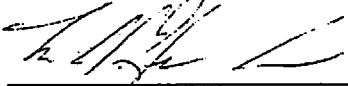
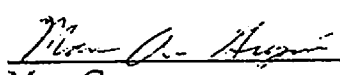
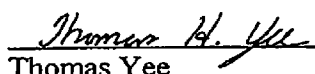
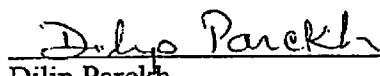
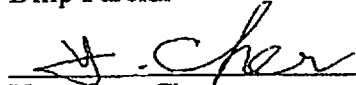
Serial No. 11/014,127

ASSIGNORS further covenant that ASSIGNEE will, upon its request, be provided promptly with all pertinent facts and documents relating to said application, said invention and said Letters Patent and legal equivalents in foreign countries as may be known and accessible to ASSIGNORS and will testify as to the same in any interference or litigation related thereto and will promptly execute and deliver to ASSIGNEE or its legal representative any and all papers, instruments or affidavits required to apply for, obtain, maintain, issue and enforce said application, said invention and said Letters Patent and said equivalents thereof in any foreign country which may be necessary or desirable to carry out the purposes thereof.

IN WITNESS WHEREOF, I/We have hereunto set hand and signed on the date indicated below:

SIGNATURE(S)

The signature(s) must correspond with the name(s) of the inventor(s) above.

	<u>INVENTOR(S)</u>	<u>DATE SIGNED</u>
1)	 Michael Grandcolas	<u>1/12/2005</u>
2)	 Marc Guzman	<u>1/13/2005</u>
3)	 Thomas Yee	<u>1/13/2005</u>
4)	 Dilip Parekh	<u>1/13/2005</u>
5)	 Yongqiang Chen	<u>1/13/2005</u>