

PATENT ASSIGNMENT

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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>Marcel Leyva</td> <td>03/20/2012</td> </tr> <tr> <td>Houman Motaharian</td> <td>04/18/2012</td> </tr> <tr> <td>Robert Phelan</td> <td>03/20/2012</td> </tr> <tr> <td>Hing Seng Too</td> <td>03/19/2012</td> </tr> </tbody> </table>		Name	Execution Date	Marcel Leyva	03/20/2012	Houman Motaharian	04/18/2012	Robert Phelan	03/20/2012	Hing Seng Too	03/19/2012
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Marcel Leyva	03/20/2012										
Houman Motaharian	04/18/2012										
Robert Phelan	03/20/2012										
Hing Seng Too	03/19/2012										
RECEIVING PARTY DATA											
Name:	American Express Travel Related Services Company, Inc.										
Street Address:	200 Vesey Street, 3 World Financial Center										
City:	New York										
State/Country:	NEW YORK										
Postal Code:	10285-4900										
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>13411370</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	13411370						
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Application Number:	13411370										
CORRESPONDENCE DATA											
Fax Number:	(602)382-6070										
Phone:	602-382-6000										
Email:	HSOBELMAN@SWLAW.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:	Snell & Wilmer L.L.P. (AMEX)										
Address Line 1:	ONE ARIZONA CENTER										
Address Line 2:	400 E. VAN BUREN STREET										
Address Line 4:	PHOENIX, ARIZONA 85004-2202										
ATTORNEY DOCKET NUMBER:	11655.1117										
NAME OF SUBMITTER:	Alexander C. Thoreen										

CH \$40.00 13411370

Total Attachments: 5

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ASSIGNMENT*UTILITY PATENT*

WHEREAS, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed and/or claimed in the patent application entitled SYSTEMS AND METHODS FOR ENHANCED AUTHORIZATION FRAUD MITIGATION filed herewith or was filed on March 2, 2012 and assigned U.S. Serial No. 13/411,299; The undersigned ASSIGNOR confirms that the application was created or was authorized to be created by the ASSIGNOR, and ASSIGNOR is believed to be the original inventor or an original joint inventor of a claimed invention(s) in the application;

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., a subsidiary of AMERICAN EXPRESS COMPANY (hereinafter "ASSIGNEE"), a corporation organized and existing under and by virtue of the laws of the State of New York having its principal place of business and mailing address at 200 Vesey Street, 3 World Financial Center, New York, New York 10285-4900, is desirous of memorializing its interest therein;

NOW, THEREFORE, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee, past employee or a contractor of AMERICAN EXPRESS COMPANY or one of its subsidiary companies (collectively "AXP") and that ASSIGNOR developed the subject matter of the inventions on AXP's time and at the expense of AXP and within the scope of ASSIGNOR's duties as an employee of AXP and thereby ASSIGNOR recognizes that AXP owns the inventions as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the inventions, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, including the rights to sue for all past and future causes of action related to said inventions, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

AND HEREBY AGREES to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, related new matter, derivative works, and applications based thereon, growing out of or relating to the inventions; and to provide all reasonable assistance and execute any papers, if accurate, desired

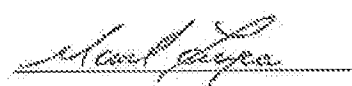
AXP No.: 201200155
14638173.1

Serial No.: 13/411,299
Docket No.: 11655.1100

by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or perfect ASSIGNOR's full protection and title in and to the inventions and any improvements and to file any of the aforementioned applications.

In the event that the Application Number and/or filing date is not available when this Assignment is executed, I hereby authorize and request any attorney associated with Snell & Wilmer L.L.P., Customer No. 66170 or AXP, to insert in this assignment the filing date and/or the application number of said application and/or any further identification that may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document.

EXECUTED as of the date written below by ASSIGNOR:

INVENTOR'S NAME/ADDRESS	SIGNATURE	DATE
Marcel Leyva 1817 E. Coconino Dr. Chandler, AZ 85249		<u>3/20/12</u>
Houman Motaharian 60 Andover Terrace Glen Rock, NJ 07452	_____	_____
Robert Phelan 88 E. Main St., STE 505 Mendham, NJ 07945-1832	_____	_____
Hing Seng Too 7812 W. Acapulco Ln., Peoria, AZ 85381	_____	_____

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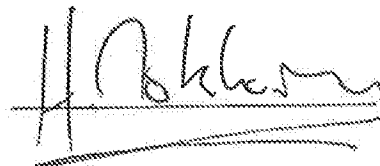
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Apr. 18. 2012.

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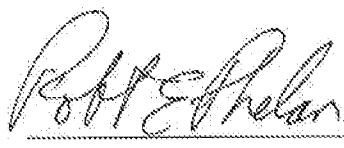
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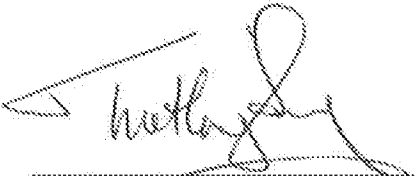
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