502516692 10/01/2013

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
B. Scott Boding	09/23/2013
Andrew Naumann zu Koenigsbrueck	09/13/2013

RECEIVING PARTY DATA

Name:	Visa International Service Association	
Street Address:	PO Box 8999	
City:	San Francisco	
State/Country:	CALIFORNIA	
Postal Code:	94128	

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	13925656

CORRESPONDENCE DATA

Fax Number:

Correspondence will be sent via US Mail when the fax attempt is unsuccessful.

Phone: 415-576-0200

Email: djones@kilpatricktownsend.com

Correspondent Name: KILPATRICK TOWNSEND & STOCKTON LLP/VISA
Address Line 1: TWO EMBARCADERO CENTER, 8TH FLOOR
Address Line 4: SAN FRANCISCO, CALIFORNIA 94111

ATTORNEY DOCKET NUMBER:	79900-872558
NAME OF SUBMITTER:	Danielle M. Jones
Signature:	/Danielle M. Jones/
Date:	10/01/2013

Total Attachments: 2

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> PATENT REEL: 031320 FRAME: 0547

OP \$40.00 13925656

Client Ref. No. 276US02 Attorney Docket No.: 79900-872558

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, B. Scott Boding, of 405 Poppy Place, Mountain View, CA 94043 and Andrew Naumann zu Koenigsbrueck of 14315 107th Way SW, Vashon, WA 98070, hereinafter referred to as "Assignors," are the inventors of the invention described and set forth in the below-identified patent application:

Title of Invention:

METHOD AND SYSTEM FOR DATA SECURITY

UTILIZING USER BEHAVIOR AND DEVICE

IDENTIFICATION

Filing Date:

June 24, 2013

Application No.:

13/925,656; and

WHEREAS, Visa International Service Association, a corporation of the state of Delaware, located at P. O. Box 8999, San Francisco, California 94128, hereinafter referred to as "ASSIGNEE," is desirous of acquiring an interest in the invention and application and in any U.S. Letters Patent and Registrations which may be granted on any patent application claiming priority from the same;

For good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial designs), and in and to any Letters Patent and Registrations which may hereafter be granted on any patent application claiming priority from the same in the United States and all countries throughout the world, and to claim the priority from the application as provided by the Paris Convention. The right, title and interest is to be held and enjoyed by Assignee and Assignee's successors and assigns as fully and exclusively as it would have been held and enjoyed by Assignors had this Assignment not been made, for the full term of any Letters Patent and Registrations which may be granted thereon, or of any division, renewal, continuation in whole or in part, substitution, conversion, reissue, prolongation or extension thereof.

Assignors further agree that they will, without charge to Assignor, but at Assignee's expense, (a) cooperate with Assignee in the prosecution of U.S. Patent applications and foreign counterparts on the invention and any improvements, (b) execute, verify, acknowledge and deliver all such further papers, including applications and instruments of transfer, and (c) perform such other acts as Assignee lawfully may request to obtain or maintain Letters Patent and Registrations for the invention and improvements in any and all countries, and to vest title thereto in Assignee, or Assignee's successors and assigns.

Dated: _	in testimony 9/23/13	WHEREOF, Assignors have signed their planes on the dates indicated B. Scott Boding
Dated:_		Andrew Naumann zu Koenigsbrueck

65686159v1

Client Ref. No. 276US02 Attorney Docket No.: 79900-872558

ASSIGNMENT OF PATENT APPLICATION

JOINT

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IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Dated: 9/13/2013

65686159v1

PATENT REEL: 031320 FRAME: 0549

RECORDED: 10/01/2013