

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
 Stylesheet Version v1.2

EPAS ID: PAT2821998

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.	03/24/2014

RECEIVING PARTY DATA

Name:	III HOLDINGS 1, LLC
Street Address:	2711 CENTERVILLE RD
Internal Address:	SUITE 400
City:	WILMINGTON
State/Country:	DELAWARE
Postal Code:	19808

PROPERTY NUMBERS Total: 687

Property Type	Number
Patent Number:	8306986
Application Number:	13644462
Patent Number:	8060502
Patent Number:	8521729
Application Number:	13953542
Patent Number:	6819270
Patent Number:	7966255
Patent Number:	8073776
Application Number:	14099365
Patent Number:	8117116
Patent Number:	8438104
Application Number:	13861171
Patent Number:	7606730
Patent Number:	7788129
Patent Number:	8321270
Patent Number:	8423401
Patent Number:	8478639
Application Number:	13868935
Application Number:	14134477
Patent Number:	7909247

PATENT

Property Type	Number
Patent Number:	8070058
Patent Number:	8201733
Patent Number:	8348159
Patent Number:	8584938
Application Number:	14059224
Patent Number:	7021532
Patent Number:	7837100
Application Number:	12907955
Patent Number:	8473394
Patent Number:	7904386
Patent Number:	8417635
Patent Number:	7542931
Application Number:	11614784
Patent Number:	6601759
Patent Number:	7979351
Patent Number:	8275712
Patent Number:	8275713
Patent Number:	8423464
Patent Number:	7726560
Patent Number:	8413160
Patent Number:	8255268
Patent Number:	8265609
Patent Number:	8437455
Patent Number:	8261998
Patent Number:	7421739
Patent Number:	7143936
Patent Number:	7309008
Patent Number:	7940897
Application Number:	13085162
Patent Number:	7257225
Patent Number:	7731086
Patent Number:	7680694
Patent Number:	8069095
Patent Number:	8326704
Patent Number:	8589255
Application Number:	14061565
Patent Number:	7310631
Patent Number:	7249113
Patent Number:	7725385

PATENT

Property Type	Number
Patent Number:	8332310
Patent Number:	7957999
Application Number:	10718004
Patent Number:	7287040
Patent Number:	7801849
Patent Number:	8037020
Patent Number:	8538913
Patent Number:	7440771
Patent Number:	7480898
Patent Number:	8286140
Application Number:	12415390
Patent Number:	7512451
Patent Number:	7565268
Patent Number:	7607045
Patent Number:	7568187
Patent Number:	8286189
Application Number:	13618418
Patent Number:	8176062
Patent Number:	8326705
Application Number:	13670180
Patent Number:	7433878
Patent Number:	7349918
Patent Number:	8566902
Application Number:	14046578
Application Number:	11509046
Application Number:	11757203
Patent Number:	8032485
Patent Number:	8195603
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Patent Number:	8307291
Application Number:	12394813
Application Number:	12033115
Application Number:	12126755
Application Number:	11537634
Patent Number:	7844966
Patent Number:	8281310
Patent Number:	8332378
Application Number:	12620849
Application Number:	12620875

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Property Type	Number
Application Number:	12620906
Patent Number:	7386528
Patent Number:	7610261
Patent Number:	8090734
Application Number:	12052644
Application Number:	12243660
Patent Number:	8561159
Patent Number:	7562093
Patent Number:	8156127
Patent Number:	8589787
Application Number:	14061502
Application Number:	11833870
Patent Number:	8458704
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Application Number:	12372423
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Application Number:	13168827
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Patent Number:	8141775
Patent Number:	8136724
Patent Number:	8235285
Application Number:	13168850

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Property Type	Number
Application Number:	13619131
Application Number:	13619391
Application Number:	13173132
Application Number:	12874063
Application Number:	13620054
Patent Number:	8285637
Application Number:	13619720
Application Number:	13215145
Application Number:	13280938
Application Number:	13215111
Application Number:	13282169
Patent Number:	8412631
Application Number:	13781306
Patent Number:	6290137
Patent Number:	6296188
Patent Number:	6732936
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Application Number:	13947974
Patent Number:	7500598
Patent Number:	7861923
Patent Number:	8083132
Application Number:	11448767
Application Number:	12205412
Patent Number:	7413112
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Patent Number:	7635083
Patent Number:	8204825
Application Number:	13481543
Application Number:	11277452

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Application Number:	14072364
Application Number:	12554142
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Application Number:	12857393
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Application Number:	12437491
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Patent Number:	8301485
Patent Number:	7761359
Patent Number:	7650301
Patent Number:	7398918
Patent Number:	8104675
Application Number:	13328657
Patent Number:	8276813
Application Number:	13353072
Application Number:	13353084

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Property Type	Number
Patent Number:	8434677
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Patent Number:	8150754
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Application Number:	12692144
Application Number:	12061497
Patent Number:	8027903
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Patent Number:	8265993
Patent Number:	8401898
Application Number:	12948629
Patent Number:	8190517
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Patent Number:	8595133
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Patent Number:	8317095
Patent Number:	8602302
Application Number:	14072470
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Patent Number:	7757957
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Patent Number:	8571929
Application Number:	14035184
Application Number:	12147790
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Application Number:	10925614
Patent Number:	8527330
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Patent Number:	7788116
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Patent Number:	6901387
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Patent Number:	7577585
Patent Number:	7181432
Patent Number:	7584151
Application Number:	12355576
Patent Number:	8069120
Patent Number:	8195574

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Property Type	Number
Application Number:	13302454
Application Number:	13302514
Application Number:	13302560
Application Number:	11314090
Application Number:	11406390
Application Number:	12265280
Application Number:	12690798
Patent Number:	7848950
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Patent Number:	8204784
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Application Number:	13467247
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Application Number:	10688628
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Application Number:	13353525
Application Number:	13353532
Application Number:	12970511
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Application Number:	13632887
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Application Number:	13193400
Application Number:	13193418
Application Number:	13193432
Application Number:	13193443
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Application Number:	12038384
Patent Number:	8326712
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Application Number:	11970298
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Patent Number:	8600880
Patent Number:	7908189
Application Number:	12917165
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Patent Number:	7454622
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Patent Number:	D543351
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Patent Number:	7356694
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Application Number:	11645596
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Property Type	Number
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Application Number:	12870174
Patent Number:	7548615
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Patent Number:	8411825
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Patent Number:	8195787
Application Number:	13467601
Patent Number:	7681118
Patent Number:	8255794
Application Number:	12188552
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Patent Number:	8036892
Application Number:	13227219
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Property Type	Number
Patent Number:	7536307
Application Number:	11161467
Application Number:	13368201
Patent Number:	7207058
Patent Number:	7761909
Patent Number:	8181231
Patent Number:	8607314
Application Number:	14072405
Patent Number:	7314164
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Application Number:	13195561
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Property Type	Number
Patent Number:	7873579
Patent Number:	7933842
Patent Number:	7873580
Patent Number:	7983992
Patent Number:	7286998
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Patent Number:	7222363
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Application Number:	13467391
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Application Number:	11741243
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Application Number:	10091612
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Patent Number:	8117129
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Application Number:	13160270

PATENT

Property Type	Number
Application Number:	13160319
Patent Number:	7383190
Patent Number:	7599857
Patent Number:	7571472
Patent Number:	8474025
Patent Number:	8515840
Application Number:	13604976
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Patent Number:	7809592
Application Number:	11831602
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Application Number:	11161740
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Patent Number:	7827106
Application Number:	10787716
Patent Number:	7925535

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Property Type	Number
Patent Number:	7070112
Patent Number:	7093767
Patent Number:	7542942
Patent Number:	7503480
Patent Number:	7137552
Patent Number:	7463133
Patent Number:	6997378
Patent Number:	7347360
Application Number:	10709977
Patent Number:	7835960
Application Number:	10883458
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Patent Number:	7805378
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Patent Number:	8538863
Application Number:	10711968
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Application Number:	10907602
Patent Number:	7505941
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Application Number:	11552886
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Property Type	Number
Patent Number:	7721956
Patent Number:	7953671
Application Number:	12338976
Patent Number:	8418918
Application Number:	12367414
Patent Number:	7837118
Application Number:	12816311
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Patent Number:	8186598
Application Number:	13307976
Application Number:	13308025
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Application Number:	14010367
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Application Number:	14170285
Application Number:	14182648
Application Number:	14183361
Application Number:	14184556
Application Number:	14185100

PATENT

Property Type	Number
Application Number:	14157301
Application Number:	13197574
Application Number:	13215115
Patent Number:	RE42001

CORRESPONDENCE DATA

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Address Line 4: AUSTIN, TEXAS 78746

ATTORNEY DOCKET NUMBER:	6857-00000
NAME OF SUBMITTER:	DEAN M. MUNYON
SIGNATURE:	/Dean M. Munyon/
DATE SIGNED:	04/21/2014

Total Attachments: 63

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ASSIGNMENT OF PATENT RIGHTS

For good and valuable consideration, the receipt of which is hereby acknowledged, American Express Travel Related Services Company, Inc., a New York corporation, with an office at World Financial Center, 200 Vesey Street, New York, New York 10285 (“*Assignor*”), does hereby sell, assign, transfer, and convey unto III Holdings 1, LLC, a Delaware limited liability company, with an address at 2711 Centerville Rd, Suite 400, Wilmington, DE 19808 (“*Assignee*”), or its designees, all right, title, and interest that exist today and may exist in the future in and to any and all of the following (collectively, the “*Patent Rights*”):

(a) the provisional patent applications, patent applications and patents listed in the attached Exhibits A-1 and A-2 (the “*Patents*”);

(b) all patents and patent applications (i) to which any of the Patents directly or indirectly claims priority, and/or (ii) for which any of the Patents directly or indirectly forms a basis for priority;

(c) all reissues, reexaminations, extensions, continuations, continuations in part, continuing prosecution applications, requests for continuing examinations, divisions, registrations of any item in any of the foregoing categories (a) and (b);

(d) all foreign patents, patent applications, and counterparts relating to any item in any of the foregoing categories (a) through (c), including, without limitation, certificates of invention, utility models, industrial design protection, design patent protection, and other governmental grants or issuances;

(e) all items in any of the foregoing in categories (b) through (d), whether or not expressly listed as Patents below and whether or not claims in any of the foregoing have been rejected, withdrawn, cancelled, or the like;

(f) inventions, invention disclosures, and discoveries described in any of the Patents and/or any item in the foregoing categories (b) through (e) that (i) are included in any claim in the Patents and/or any item in the foregoing categories (b) through (e), (ii) are subject matter capable of being reduced to a patent claim in a reissue or reexamination proceedings brought on any of the Patents and/or any item in the foregoing categories (b) through (e), and/or (iii) could have been included as a claim in any of the Patents and/or any item in the foregoing categories (b) through (e);

(g) all rights to apply in any or all countries of the world for patents, certificates of invention, utility models, industrial design protections, design patent protections, or other governmental grants or issuances of any type related to any item in any of the foregoing categories (a) through (f), including, without limitation, under the Paris Convention for the

PATENTS TO BE ASSIGNED – TRANCHE 1

<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
8306986	US	09/29/2006	Method, system, and computer program product for linking customer information Nicholas K. Routson
13/644462	US	10/04/2012	Method, system, and computer program product for linking customer information Nicholas K. Routson
8060502	US	10/04/2007	Methods, Systems, and Computer Program Products for Generating Data Quality Indicators for Relationships in a Database Prashant Sharad Churi
8521729	US	10/03/2011	Methods, Systems, and Computer Program Products for Generating Data Quality Indicators for Relationships in a Database Prashant Sharad Churi
13/953542	US	07/29/2013	Methods, Systems, and Computer Program Products for Generating Data Quality Indicators for Relationships in a Database Prashant Sharad Churi
6819270	US	06/30/2003	Method and system for universal conversion of MCC, SIC or other codes Cales Lori J
7966255	US	11/01/2002	Method and apparatus for a no pre-set spending limit transaction card Karen L Wong
8073776	US	06/20/2011	Method and apparatus for a no pre-set spending limit transaction card Karen L Wong
14/099365	US	12/06/2013	Method and apparatus for a no pre-set spending limit transaction card Karen L Wong
8117116	US	12/21/2006	Using a transaction card account to make recurring loan payments Ruth L. Aloni
8438104	US	01/19/2012	Using a transaction card account to make recurring loan payments Ruth L. Aloni

Patent or Application No.	Country	Filing Date	Title of Patent and First Named Inventor
13/861171	US	04/11/2013	Using a transaction card account to make recurring loan payments Ruth L. Aloni
7606730	US	06/25/2002	System and method for a multiple merchant stored value card Donna A. Antonucci
7788129	US	03/03/2003	System and method for redeeming vouchers Donna A. Antonucci
8321270	US	09/21/2009	System and method for a multiple merchant stored value card Donna A. Antonucci
8423401	US	07/08/2010	System and method for redeeming vouchers Donna A. Antonucci
8478639	US	10/23/2012	System and method for a multiple merchant stored value card Donna A. Antonucci
13/868935	US	04/23/2013	System and method for a multiple merchant stored value card Donna A. Antonucci
14/134477	US	12/19/2013	System and method for a multiple merchant stored value card Donna A. Antonucci
7909247	US	04/23/2007	Wireless transaction medium having combined magnetic stripe and radio frequency communications David S. Bonalle
8070058	US	02/21/2011	Wireless transaction medium having combined magnetic stripe and radio frequency communications David S. Bonalle
8201733	US	10/13/2011	Wireless transaction medium having combined magnetic stripe and radio frequency communications David S. Bonalle
8348159	US	05/10/2012	Wireless transaction medium having combined magnetic stripe and radio frequency communications David S. Bonalle
8584938	US	12/13/2012	Wireless transaction medium having combined magnetic stripe and radio frequency communications David S. Bonalle
14/059224	US	10/21/2013	Wireless Transaction Medium Having Combined Magnetic Stripe and Radio Frequency Communications David S. Bonalle

Patent or Application No.	Country	Filing Date	Title of Patent and First Named Inventor
7021532	US	06/02/2004	Transaction authorization system and method Greg D. Garrison
7837100	US	06/30/2006	System, method, and computer program product for issuing and using debit cards David S. Bonalle
12/907955	US	10/19/2010	System, method, and computer program product for issuing and using debit cards David S. Bonalle
8473394	US	11/22/2010	System, method, and computer program product for issuing automatic payments linked transaction account Vernon Marshall
7904386	US	07/27/2006	System, method, and computer program product for saving and investing through use of transaction cards Simran K. Kalra
8417635	US	01/31/2011	System, method, and computer program product for saving and investing through use of transaction cards Simran K. Kalra
7542931	US	06/03/2002	System and method for global automated address verification Catherine B. Black
11/614784	US	12/21/2006	Network/Processor Fraud Scoring for Card Not Present Transactions Janet L. Biffle
6601759	US	10/04/2001	System and method for providing feedback in an interactive payment system John P. Fife
7979351	US	10/15/2004	Prepaid transaction card activation system and method Nicole Milne Vollmer
8275712	US	07/11/2011	Prepaid transaction card activation system and method Nicole Milne Vollmer
8275713	US	03/14/2012	Prepaid transaction card activation system and method Nicole Milne Vollmer
8423464	US	08/16/2012	Prepaid transaction card activation system and method Nicole Milne Vollmer
7726560	US	01/23/2006	System and method for managing information of accounts Manish Mittal

Patent or Application No.	Country	Filing Date	Title of Patent and First Named Inventor
8413160	US	06/22/2007	Systems, methods, and computer program products for transaction based load balancing David Armes
8255268	US	01/20/2010	System and method for matching merchants based on consumer spend behavior Rajendra R. Rane, Melissa Schwartz
8265609	US	01/12/2010	System, method and computer program product for providing customer service on a mobile device Manish K. Deliwala
8437455	US	01/12/2010	System, method and computer program product for globally portable interactive voice response (IVR) systems Siddhartha Dutta
8261998	US	11/01/2010	Customizable transaction card Christopher Michael Roncari
7421739	US	10/04/2004	System and method for monitoring and ensuring data integrity in an enterprise security system Michael R Barrett
7143936	US	02/09/2005	System and method for calculating expected approval rates Gordon Emory Anderson
BR05198798	BR	02/17/2005	System and method for calculating expected approval rates Gordon Emory Anderson
KR10-1179287	KR	02/17/2005	System and method for calculating expected approval rates Gordon Emory Anderson
7309008	US	10/23/2006	System and method for calculating expected approval rates Gordon Emory Anderson
7940897	US	06/24/2005	Word recognition system and method for customer and employee assessment Chin H. Khor
13/085162	US	04/12/2011	Word recognition system and method for customer and employee assessment Chin H. Khor

PATENTS TO BE ASSIGNED – TRANCHE 2

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	7257225	US	12/29/2003	System and method for high speed reversible data encryption Srinivas V. Dasari
	7731086	US	06/09/2006	System and method for mass transit merchant payment Peter D. Saunders
	7680694	US	03/11/2004	Method and apparatus for a user to shop online in a three dimensional virtual reality setting Elliott Glazer
	8069095	US	01/25/2010	Virtual reality shopping experience Elliott Glazer
	8326704	US	10/13/2011	Virtual reality shopping experience Elliott Glazer
	8589255	US	11/06/2012	Virtual reality shopping experience Elliott Glazer
	14/061565	US	10/23/2013	Unable to Verify Unable to Verify
	7310631	US	03/12/2004	Method and system for facilitating access to external data Martin Kartzmark
	7249113	US	03/29/2000	System and method for facilitating the handling of a dispute Judith Continelli
	7725385	US	03/18/2003	System and method for facilitating the handling of a dispute using disparate architectures Coby Royer
	8332310	US	03/24/2010	System and method for facilitating the handling of a dispute using disparate architecture Coby Royer
	7957999	US	02/05/2002	Electronic acquisition system and method Paul Stoxen
	10/718004	US	11/20/2003	Electronic acquisition system and method using a portal to facilitate data validation and to provide a universal client interface Suzanne Berlin
	7287040	US	02/04/2004	Test strategy system and method for accounts held direct at-fund Beth Bolstad
	7801849	US	08/16/2007	Test Strategy System and Method for Accounts Held Direct At-Fund Beth Bolstad

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	8037020	US	08/12/2010	Test strategy system and method for accounts held direct at-fund Beth Bolstad
	8538913	US	09/07/2011	Test strategy system and method for accounts held direct at-fund Beth Bolstad
	7440771	US	02/28/2003	Transaction card providing displayed information Gary Purk
	7480898	US	06/11/2004	System and method for building full batch test environments David J Batten
	8286140	US	10/10/2008	System, computer program, and method for a static code coverage analyzer for computer programs Alan S. Sadowsky
	12/415390	US	03/31/2009	Facilitating Discovery and Re-Use of Information Constructs Marc Gregory Cantwell
	7512451	US	09/20/2005	System and method for interactive process management Sandra Pearson
	7565268	US	12/28/2006	Systems and methods for reporting performance metrics Chad W. Smith
	7607045	US	11/01/2006	System and method for testing a modification to a process using a simulator Kevin D. Sagis
	7568187	US	12/09/2004	System and method for runtime detection of program parameters Kevin T. Harvey
	8286189	US	09/27/2007	System and method for automatically generating computer code for message flows Girish G. Kukreja
	13/618418	US	09/14/2012	System and method for automatically generating computer code for message flows Girish G. Kukreja
	8176062	US	04/28/2008	Service provider framework John Fife
	8326705	US	12/22/2006	Restaurant yield management portal Aileen Kheraj
	13/670180	US	11/06/2012	Restaurant yield management portal Aileen Kheraj
	7433878	US	06/23/2003	Method and system for interfacing with accounting systems Lawrence J. Mika

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	7349918	US	06/30/2003	Method and system for searching binary files Luis Azcona
	8566902	US	06/23/2003	Secure Messaging Center Alex J. Draughon
	AU2004235134	AU	04/20/2004	Secure messaging center Alex J. Draughon
	EP04750339.6	EP	04/20/2004	Secure messaging center Alex J. Draughon
	TW1247514	TW	04/23/2004	Secure messaging center Alex J. Draughon
	MX272405	MX	10/20/2005	Secure messaging center Richard Cinanni
	14/046578	US	10/04/2013	Secure Messaging Center John Allen
	11/509046	US	08/24/2006	Method and system for managing a process through an e-mail client Piyush Ahuja
	11/757203	US	06/01/2007	SYSTEM AND METHOD FOR FACILITATING STRATEGIC SOURCING AND VENDOR MANAGEMENT Paul Stewart Britton
	8032485	US	02/01/2008	Rapid caching and data delivery system and method Eddie J Alvarez
	8195603	US	09/01/2011	Rapid caching and data delivery system and method Eddie J. Alvarez
	8515899	US	05/09/2012	RAPID CACHING AND DATA DELIVERY SYSTEM AND METHOD Eddie J. Alvarez
	8307291	US	08/11/2005	Web page security system and method Srinivas V Dasari
	12/394813	US	02/27/2009	WEB PAGE SECURITY SYSTEM Srinivas V. Dasari
	12/033115	US	02/19/2008	POLICY AND CONTRACT COMPLIANCE SYSTEM AND METHOD Rohit Arora
	12/126755	US	05/23/2008	Regulatory Survey Automation System (RSAS) Prashant Bidkar

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	11/537634	US	09/30/2006	SYSTEM AND METHOD FOR SERVER MIGRATION SYNCHRONIZATION Masood Reza
	7844966	US	07/12/2005	System and method for generating computing system job flowcharts Bing-Kong Chan
	8281310	US	10/26/2010	System and method for generating computing system job flowcharts Bing-Kong Chan
	8332378	US	11/18/2009	File listener system and method Robert Clayton
	12/620849	US	11/18/2009	BUSINESS TO BUSINESS TRADING NETWORK SYSTEM AND METHOD Robert Clayton
	12/620875	US	11/18/2009	METADATA DRIVEN PROCESSING Robert Clayton
	12/620906	US	11/18/2009	DATA PROCESSING FRAMEWORK Robert Clayton
	CA2686096	CA	11/20/2009	FILE LISTENER SYSTEM AND METHOD Prashant Hurria
	CA2686098	CA	11/20/2009	BUSINESS TO BUSINESS TRADING NETWORK SYSTEM AND METHOD Robert Clayton
	CA2686296	CA	11/23/2009	METADATA DRIVEN PROCESSING Robert Clayton
	CA2686297	CA	11/23/2009	DATA PROCESSING FRAMEWORK Robert Clayton
	AU2010322243	AU	11/10/2010	File listener system and method Robert Clayton
	AU2010322244	AU	11/10/2010	Business to business trading network system and method Robert Clayton
	AU2010322245	AU	11/10/2010	Metadata driven processing Robert Clayton
	AU2010322247	AU	11/10/2010	Data processing framework Robert Clayton
	7386528	US	05/31/2002	System and method for acquisition, assimilation and storage of information Donald M. Maloche

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	CA2487028	CA	07/09/2002	SYSTEM AND METHOD FOR FACILITATING INFORMATION COLLECTION, STORAGE, AND DISTRIBUTION Donald M. Maloche
	AU2002327216	AU	07/09/2002	SYSTEM AND METHOD FOR FACILITATING INFORMATION COLLECTION, STORAGE, AND DISTRIBUTION Donald M. Maloche
	TWI232387	TW	05/07/2003	System and method for facilitating information collection, storage, and distribution Donald M. Maloche
	MXPA04011896 (now patented as MX270156)	MX	11/29/2004	SYSTEM AND METHOD FOR FACILITATING INFORMATION COLLECTION, STORAGE, AND DISTRIBUTION. Donald M Maloche
	7610261	US	10/31/2007	System and method for acquisition, assimilation and storage of information Donald M Maloche
	8090734	US	09/16/2009	System and method for assessing risk Donald M. Maloche
	12/052644	US	03/20/2008	SYSTEM AND METHOD FOR PROCESSING INTERFACE REQUESTS IN BATCH Krishna K. Lingamneni
	12/243660	US	10/01/2008	SYSTEMS AND METHODS FOR COMPREHENSIVE CONSUMER RELATIONSHIP MANAGEMENT Zane Bohrer
	8561159	US	09/26/2007	SYSTEM AND METHOD FOR DATA CAPTURE AND REPORTING Elizabeth A. Gelb
	7562093	US	09/26/2007	METHOD FOR CREATING A STORED QUERY Elizabeth A. Gelb
	8156127	US	01/22/2009	Method and system for data arbitration Oliver Winslow Selwyn
	8589787	US	10/13/2004	CENTRALIZED FIELD RENDERING SYSTEM AND METHOD Suzanne Berlin
	14/061502	US	10/23/2013	Centralized Field Rendering System and Method Suzanne Berlin
	11/833870	US	08/03/2007	Identifying and Managing Strategic Partner Relationships Sastry Vsm Durvasula
	8458704	US	03/20/2007	System and method for an improved merge utility Dharmendra W. Gudimetla

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	7437341	US	12/22/2005	System and method for selecting a suitable technical architecture to implement a proposed solution Robert E. Morgan
	12/372423	US	02/17/2009	METHOD AND SYSTEM FOR MANAGING FINANCIAL TRANSACTION DATA Naveen Ahuja
	7454434	US	04/08/2005	System and method for stepped loading of web page content Jerome Anthony Cohen, Jr.
	12/250051	US	10/13/2008	System and Method for Stepped Loading of Web Page Content Jerome Anthony Cohen, Jr.
X	11/614788	US	12/21/2006	E-mail Address Management Jiten Bhalgat
	7577653	US	06/30/2003	Registration system and duplicate entry detection algorithm Srinivas V. Dasari
	8170998	US	09/12/2007	Methods, systems, and computer program products for estimating accuracy of linking of customer relationships Prashant Sharad Churi
	12/471941	US	05/26/2009	Enhancing Quality of Contact Lists for Direct Marketing Campaigns Sharat Rapur
	8417745	US	04/27/2004	System and method for file services Diana M. Lafoley
	6886101	US	10/30/2002	Privacy service Elliott Glazer
	TW1280024	TW	10/17/2003	Method and system for providing privacy service Elliott Glazer
	11/751165	US	05/21/2007	System and Method For Delegating Program Management Authority Todd Davis
X	13/076985	US	03/31/2011	DIGITAL TRAVEL RECORD Harg Malhi
	13/104850	US	05/10/2011	SYSTEM AND METHOD FOR MANAGING A RESOURCE Abdul G Balogun
	13/160361	US	06/14/2011	SYSTEMS AND METHODS FOR COOPERATIVE DATA EXCHANGE Patrick R. Lowery

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	13/205317	US	08/08/2011	SYSTEMS AND METHODS FOR PROVIDING REAL TIME EMAIL CONTENT Sastry Vsm Durvasula
	13/290241	US	11/07/2011	Systems and Methods for Providing Electronic Help Hans-Jurgen Greiner
	8172135	US	06/24/2011	Systems and methods for gesture-based interaction with computer systems Dilip Aidasani
	13/168807	US	06/24/2011	Systems and methods for gesture-based interaction with computer systems Dilip Aidasani
	13/168823	US	06/24/2011	Systems and methods for gesture-based interaction with computer systems Dilip Aidasani
	13/168827	US	06/24/2011	Systems and methods for gesture-based interaction with computer systems Dilip Aidasani
	8544729	US	06/24/2011	Systems and methods for gesture-based interaction with computer systems Dilip Aidasani
	8245919	US	06/24/2011	Systems and methods for gesture-based interaction with computer systems Dilip Aidasani
	8141775	US	06/24/2011	Systems and methods for gesture-based interaction with computer systems Dilip Aidasani
	8136724	US	06/24/2011	Systems and methods for gesture-based interaction with computer systems Dilip Aidasani
	8235285	US	06/24/2011	Systems and methods for gesture-based interaction with computer systems Dilip Aidasani
	13/168850	US	06/24/2011	Systems and methods for gesture-based interaction with computer systems Dilip Aidasani
	13/619131	US	09/14/2012	Systems and methods for gesture-based interaction with computer systems Dilip Aidasani
	13/619391	US	09/14/2012	Systems and methods for gesture-based interaction with computer systems Dilip Aidasani
	13/173132	US	06/30/2011	METHOD AND SYSTEM FOR WEBPAGE REGRESSION TESTING Keshav A. Narsipur
	PCT/US2012/044823	WO	06/29/2012	METHOD AND SYSTEM FOR WEBPAGE REGRESSION TESTING Keshav A. Narsipur

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	12/874063	US	09/01/2010	APPLICATION PROGRAM INTERFACE BASED FRAUD MITIGATION Kristin Hoyne Gomes
	13/620054	US	09/14/2012	SOFTWARE DEVELOPMENT KIT BASED FRAUD MITIGATION Kristin Gomes
	8285637	US	04/01/2009	Authorization request for financial transactions Chanderpreet Singh Duggal
	13/619720	US	09/14/2012	AUTHORIZATION REQUEST FOR FINANCIAL TRANSACTIONS Meghan Mary Paciorek Kronman
	13/197574	US	08/03/2011	SYSTEMS AND METHODS FOR SECURELY PROCESSING TRANSACTIONS Daniel W. Yong
	13/215145	US	08/22/2011	METHODS AND SYSTEMS FOR CONTACTLESS PAYMENTS I-Hsin Chuang
	13/280938	US	10/25/2011	METHODS AND SYSTEMS FOR CONTACTLESS PAYMENTS AT A MERCHANT Brian Brendell
	13/215111	US	08/22/2011	METHODS AND SYSTEMS FOR CONTACTLESS PAYMENTS FOR ONLINE ECOMMERCE CHECKOUT I-Hsin Chuang
	13/215115	US	08/22/2011	METHODS AND SYSTEMS FOR CONTACTLESS PAYMENTS FOR ONLINE ECOMMERCE CHECKOUT Brian Brendell
	13/282169	US	10/26/2011	SYSTEMS AND METHODS FOR TRANSACTION ACCOUNT CUSTOMER ACQUISITION, ENROLLMENT, AND MANAGEMENT Hans-Jurgen Greiner
	8412631	US	05/13/2011	Cloud enabled payment processing system and method Jeff W. Fromm
	PCT/US2012/037486	WO	05/11/2012	CLOUD ENABLED PAYMENT PROCESSING SYSTEM AND METHOD Paul M. Crofts
	13/781306	US	02/28/2013	Cloud Enabled Payment Processing System and Method Jeff W. Fromm
	6290137	US	10/01/1999	Transparent/translucent financial transaction card including an infrared light filter John H. Kiekhaefer

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	6296188	US	11/24/1999	Transparent/translucent financial transaction card including an infrared light filter John H. Kiekhaefer
	6732936	US	09/29/2000	Transparent/translucent financial transaction card John H. Kiekhaefer
	6705530	US	01/10/2003	Transparent/translucent financial transaction card John H. Kiekhaefer
	6986465	US	12/15/2003	Transparent/translucent financial transaction card John H. Kiekhaefer
	11/677906	US	02/22/2007	Method, System, and Computer Program Product for Managing Business Customer Contacts David Y. Choi
	11/108836	US	04/19/2005	Method for facilitating payment of a billing statement Douglas Dipaola
	7778920	US	02/25/2002	Method and apparatus for providing pre-existing and prospective customers with an immediately accessible account Timothy Patrick Lewis
	7930244	US	07/06/2010	Method and apparatus for providing pre-existing customers and prospective customers with an immediately accessible account Rhene Meyer
	13/047450	US	03/14/2011	METHOD AND APPARATUS FOR PROVIDING PRE-EXISTING AND PROSPECTIVE CUSTOMERS WITH AN IMMEDIATELY ACCESSIBLE ACCOUNT Heather D. Kay
	8005732	US	12/31/2003	System for reducing information required to open a new account Yelena Khandros
	8341055	US	07/15/2011	System for reducing information required to open a new account Yelena Khandros
	8515845	US	11/27/2012	System for Reducing Information Required to Open a New Account Yelena Khandros
	13/947974	US	07/22/2013	System for Reducing Information Required to Open a New Account Yelena Khandros
	7500598	US	11/25/2003	Negotiable instruments and systems and processing same Gladys A. Perez
	7861923	US	12/18/2008	Negotiable instruments and systems and processing same Joan-Astrid Davis

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	8083132	US	12/01/2010	Negotiable instruments and systems and processing same Joan-Astrid Davis
	11/448767	US	06/08/2006	Method, system, and computer program product for customer-level data verification Pradeep V. Ramesh
	12/205412	US	09/05/2008	Method, System, and Computer Program Product for Customer-Level Data Verification Danielle R. Domenica
	7413112	US	03/16/2004	Method and system for manual authorization David O. Nelson
	7735720	US	08/19/2008	Method and system for manual authorization David O. Nelson
	7909240	US	12/15/2009	Method and system for manual authorization David O. Nelson
	7635083	US	09/19/2006	System and method for utilizing a mobile device to obtain a balance on a financial transaction instrument Kazuyuki Fukuda
	8204825	US	10/02/2007	System, method and computer program product for processing payments Charlie L. Kimes
	13/481543	US	05/25/2012	SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR PROCESSING PAYMENTS Charlie L. Kimes
	11/277452	US	03/24/2006	Expedited Issuance and Activation of a Transaction Instrument Jon C. Patton
	7870071	US	09/08/2004	Systems, methods, and devices for combined credit card and stored value transaction accounts Ashish Gupta
	8606709	US	12/07/2010	SYSTEMS, METHODS, AND DEVICES FOR COMBINED CREDIT CARD AND STORED VALUE TRANSACTION ACCOUNTS Ashish Gupta
	14/072364	US	11/05/2013	Systems, Methods, and Devices for Combined Credit Card and Stored Value Transaction Accounts Ashish Gupta
	12/554142	US	09/04/2009	SYSTEM, METHOD AND APPARATUS FOR PROVIDING MESSAGES TO A TRANSACTION INSTRUMENT Kirk J. Thompson

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	7849014	US	08/29/2007	System and method for facilitating a financial transaction with a dynamically generated identifier Glade Raymond Erikson
	8086493	US	10/27/2010	System and method for facilitating a financial transaction with a dynamically generated identifier Glade Raymond Erikson
	8195517	US	11/18/2011	System and method for facilitating a financial transaction with a dynamically generated identifier Glade Raymond Erikson
	13/467910	US	05/09/2012	System and method for facilitating a financial transaction with a dynamically generated identifier Glade Raymond Erikson
	7431207	US	01/05/2005	System and method for two-step payment transaction authorizations Fred Bishop
	7366703	US	01/04/2001	Smartcard internet authorization system Lee J. Peart
	7801829	US	12/12/2007	Smartcard internet authorization system Lee J Peart
	12/857393	US	08/16/2010	SMARTCARD INTERNET AUTHORIZATION SYSTEM Lee J. Peart
	7644035	US	05/19/2005	Method and apparatus for reducing fraudulent credit transactions by requiring merchant return of multi-digit authorization codes Jan L. Biffle
X	8386348	US	12/01/2005	System and method for comparing and analyzing expenditures and savings over different time periods Olivier Sauser
	12/336682	US	12/17/2008	SYSTEM, METHOD, APPARATUS AND COMPUTER PROGRAM PRODUCT FOR INTERFACING A MULTI-CARD RADIO FREQUENCY (RF) DEVICE WITH A MOBILE COMMUNICATIONS DEVICE Colin T. McCabe
	8301554	US	11/28/2005	System and method for managing meetings budgets and allocating and reconciling expenditures Olivier B. Sauser
	8458058	US	12/18/2009	System and method for determining tax liability in response to a mobility Deborah Thomas
	11/752134	US	05/22/2007	Kiosk and Method for Vending Stored Value Cards Mario Furgiuele

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	11/409095	US	04/24/2006	System, method, and computer program product for processing payments with a virtual preauthorized draft Thomas M. Bauer
	8086511	US	12/29/2006	System and method for presenting a competitive comparison of a recommended or custom card Rachel Moore
	8195551	US	11/23/2011	System and method for presenting a competitive comparison of a recommended or custom card Rachel Moore
	13/467742	US	05/09/2012	System and method for presenting a competitive comparison of a recommended or custom card Rachel Moore
	7913901	US	12/07/2006	Spend diagnostics and lead management Allison M. Romano
	8177130	US	03/02/2011	Spend diagnostics and lead management Allison M. Romano
	13/448587	US	04/17/2012	SPEND DIAGNOSTICS AND LEAD MANAGEMENT Allison M. Romano
	8261982	US	03/07/2008	Solicitation-response lifecycle tracking and management Ronald William Oestreicher
	8412595	US	04/21/2009	Lifecycle tracking and management using RF Brian William Ford
	12/437491	US	05/07/2009	MARKETING COMMUNICATION TRACKING Brian William Ford
	8370221	US	05/07/2009	Survey lifecycle tracking Brian William Ford
	12/437496	US	05/07/2009	NOTICE AND NON-RESPONSE TRACKING Brian William Ford
	8301485	US	09/02/2009	Work optimization based upon lifecycle tracking data Brian William Ford
	7761359	US	10/21/2005	System and method for optimizing investments within an organization Anand K. Sanwal
	7650301	US	09/05/2007	System and method for monitoring acquisition channels Burgess Bharucha

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	7398918	US	04/04/2005	Systems and method for risk triggering values William S. Schwartz, Jr.
	8104675	US	06/28/2008	Systems and methods for risk triggering values Fred Bishop
	13/328657	US	12/16/2011	Systems and methods for risk triggering values Fred Bishop
	8276813	US	01/18/2012	Systems and methods for risk triggering values Fred Bishop
	13/353072	US	01/18/2012	Systems and methods for risk triggering values Fred Bishop
	13/353084	US	01/18/2012	Systems and methods for risk triggering values Fred Bishop
	8434677	US	01/18/2012	Systems and methods for risk triggering values Fred Bishop
	09/934818	US	08/22/2001	Method and apparatus for enrolling with multiple request for quote providers Anne O'Malley
	8150754	US	12/23/2008	Methods, apparatus and computer program products for interfacing automatic bill payment systems with card issuer database systems Lesley Leggatt
	7552866	US	12/05/2005	System and method for transferring a financial transaction account according to predetermined criteria Noga Ruttenberg
	12/692144	US	01/22/2010	SYSTEMS, METHODS, AND COMPUTER PRODUCTS FOR PROCESSING PAYMENTS USING A PROXY CARD Robert E. Morgan
	12/061497	US	04/02/2008	BILL PAYMENT SYSTEM AND METHOD Janet Leslee Biffle
	8027903	US	03/29/2005	Technology portfolio health assessment system and method Fred Bishop
	8156028	US	08/29/2011	Technology portfolio health assessment system and method Fred Bishop
	8046256	US	04/13/2001	System and method for using loyalty rewards as currency Emily Chien
	8265993	US	09/23/2011	System and method for using loyalty rewards as currency Emily Chien

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	8401898	US	08/16/2012	System and method for using loyalty rewards as currency Emily Chien
	12/948629	US	11/17/2010	Internet facilitation of fraud services Charlie Kimes
	AU2011250840	AU	11/17/2011	Internet facilitation of fraud services Charlie Kimes
	8190517	US	03/01/2005	System and method for transferring a line of credit balance to a cash account Thomas C Baker
	8332316	US	04/27/2012	System and method for transferring a line of credit balance to a cash account Thomas C Baker
	8589294	US	11/09/2012	System and method for transferring a line of credit balance to a cash account Thomas C Baker
	14/059155	US	10/21/2013	System and method for transferring a line of credit balance to a cash account Thomas C Baker
	13/023915	US	02/09/2011	SYSTEMS AND METHODS FOR FACILITATING SECURE TRANSACTIONS Robert E. Morgan
	13/024486	US	02/10/2011	SYSTEMS AND METHODS FOR FACILITATING SECURE TRANSACTIONS Robert E. Morgan
	13/024516	US	02/10/2011	SYSTEMS AND METHODS FOR FACILITATING SECURE TRANSACTIONS Robert E. Morgan
	13/024541	US	02/10/2011	SYSTEMS AND METHODS FOR FACILITATING SECURE TRANSACTIONS Robert E. Morgan
	13/024564	US	02/10/2011	SYSTEMS AND METHODS FOR FACILITATING SECURE TRANSACTIONS Robert E. Morgan
	13/024779	US	02/10/2011	SYSTEMS AND METHODS FOR FACILITATING SECURE TRANSACTIONS Hitesh Seth
	13/024847	US	02/10/2011	SYSTEMS AND METHODS FOR FACILITATING SECURE TRANSACTIONS Robert E. Morgan

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	13/024877	US	02/10/2011	SYSTEMS AND METHODS FOR FACILITATING SECURE TRANSACTIONS Hitesh Seth
	13/024904	US	02/10/2011	SYSTEMS AND METHODS FOR FACILITATING SECURE TRANSACTIONS Hitesh Seth
	13/024942	US	02/10/2011	SYSTEMS AND METHODS FOR FACILITATING SECURE TRANSACTIONS Hitesh Seth
	13/024962	US	02/10/2011	SYSTEMS AND METHODS FOR FACILITATING SECURE TRANSACTIONS Robert E. Morgan
	13/029760	US	02/17/2011	SYSTEMS AND METHODS FOR AUTOMATICALLY PROVIDING RELEVANT OFFERS TO CUSTOMERS Thomas Hochstatter
	8595133	US	03/02/2011	System and Method for Satisfying a Transaction Amount from an Alternative Funding Source I-Hsin Chuang
	14/067834	US	10/30/2013	System and Method for Satisfying a Transaction Amount from an Alternative Funding Source I-Hsin Chuang
	8447686	US	09/22/2004	System and method for mitigating merchant debit balances Qingli Wang
	11/755313	US	05/30/2007	Method, System, and Computer Program Product for Customer Linking and Identification Capability for Institutions Sastry Vsm Durvasula
	8600845	US	10/25/2006	System and Method for Reconciling One or More Financial Transactions Preeti Lobana
	14/071323	US	11/04/2013	System and Method for Reconciling One or More Financial Transactions Preeti Lobana
	7970673	US	10/31/2005	Method, apparatus, and computer program product for repository data maximization Renee Epple
	8214292	US	04/01/2009	Post-authorization message for a financial transaction Chanderpreet Singh Duggal
	7472827	US	10/07/2004	Limited use PIN system and method Christopher John Fletcher

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	7441697	US	06/07/2007	Limited use pin system and method Christopher John Fletcher
	7448538	US	07/13/2007	Limited use pin system and method Christopher John Fletcher
	7487911	US	10/26/2004	Exception notification system and method Greg Webb
	8056801	US	01/07/2009	Exception notification system and method Greg Webb
	8317095	US	09/23/2011	Exception notification system and method Greg Webb
	8602302	US	11/14/2012	Exception notification system and method Greg Webb
	14/072470	US	11/05/2013	Exception notification system and method Greg Webb
	7702547	US	10/21/2005	Calculating and displaying interest avoided by use of a particular interest calculation method Simran Kalra
	7757957	US	08/11/2005	Textured transaction cards and methods of making the same Kimberly A. Cranston
	7669758	US	04/04/2006	Obtaining transaction accounts using identification cards Glade Erikson
	7891558	US	03/01/2010	Obtaining transaction accounts using identification cards Glade Erikson
	8190470	US	02/16/2007	Non pre-approved channel filtering for card acquisition Atul K. Srivastava
	8571929	US	04/30/2012	Non pre-approved channel filtering for card acquisition Atul K. Srivastava
	14/035184	US	09/24/2013	Non pre-approved channel filtering for card acquisition Atul K. Srivastava
	12/147790	US	06/27/2008	AUTOMATED EXPENSE REPORT Shane Joseph
	7912777	US	03/12/2004	System and method for using cash rebates Aliza Freud

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	7617153	US	12/19/2002	Global procurement bypass shutdown process and method Maureen Cecelia Kenny
	10/925614	US	08/25/2004	Method and apparatus for processing financial transactions subject to different financing terms Julia Menichilli
X	8527330	US	11/21/2005	System and method for calculating savings Brian Charles Bender
	11/246135	US	10/11/2005	System and method for delegating management of a financial transaction account to a designated assistant Jane H.C. Thompson
	CA2610770	CA	06/09/2006	SYSTEM AND METHOD FOR DELEGATING MANAGEMENT OF A FINANCIAL TRANSACTION ACCOUNT TO A DESIGNATED ASSISTANT Jane H.C. Thompson
	12/690772	US	01/20/2010	SYSTEM AND METHOD FOR INCREASING MARKETING PERFORMANCE USING SPEND LEVEL DATA Melissa Schwartz
	8267313	US	10/31/2006	System and method for providing a gift card which affords benefits beyond what is purchased Lisa Gordon
	13/587727	US	08/16/2012	SYSTEM AND METHOD FOR PROVIDING A GIFT CARD WHICH AFFORDS BENEFITS BEYOND WHAT IS PURCHASED Scott Scovel
	8458063	US	12/29/2006	System and method for profiling consumers and creating a recommended or custom card Rachel Moore
	12/172115	US	07/11/2008	PROVIDING A REAL TIME CREDIT SCORE AS PART OF A TRANSACTION REQUEST Dwayne Fisher
	11/256950	US	10/25/2005	Method and computer program product for creating a unique online auction Caroline Ramsey
	8386376	US	02/09/2005	System and method using enhanced authorization data to reduce travel-related transaction fraud Sabyasachi Mohanty
	11/303018	US	12/16/2005	System, method and computer program product for authorizing transactions using enhanced authorization data Stuart Goulden

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	12/873992	US	09/01/2010	REWARDS PROGRAM BONUS Mary Beth Boppert
	8301566	US	10/20/2005	System and method for providing a financial transaction instrument with user-definable authorization criteria Stuart Andrew Mears
	13/645156 (Now patented as 8666897)	US	10/04/2012	System and method for providing a financial transaction instrument with user-definable authorization criteria Stuart Andrew Mears
	7613632	US	11/14/2005	System and method for performing automated testing of a merchant message Steve T. Chiappetti, John R. Nelson
	7603316	US	05/31/2005	Message delivery delegate system and method John P Fife
	12/512873	US	07/30/2009	METHODS, APPARATUS AND COMPUTER PROGRAM PRODUCTS FOR SECURELY ACCESSING ACCOUNT DATA Blayn W. Bennau
	12/639731	US	12/16/2009	SYSTEMS, METHODS, AND COMPUTER PROGRAM PRODUCTS FOR REWARDS INTEGRATION FOR AN ONLINE TOOL Blayn W. Bennau
	7606766	US	12/21/2006	Computer system and computer-implemented method for selecting invoice settlement options Matthew V. Anderson
	12/884606	US	09/17/2010	SYSTEM AND METHOD FOR CAREER ASSISTANCE Doreen Amorosa
	7765156	US	12/31/2003	Method and apparatus for automatically processing invoiced payments with selectable payment terms Jud C. Staniar, Kristen A. Tsarnas
	7881997	US	10/28/2005	System and method for quantitative peer travel and expense benchmarking analysis Toni Elizabeth Scanlan
	AU2006246368	AU	04/28/2006	System and method for quantitative peer travel and expense benchmarking analysis Toni Elizabeth Scanlan
	CA2605371	CA	04/28/2006	System and method for quantitative peer travel and expense benchmarking analysis Toni Elizabeth Scanlan

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	8190511	US	10/05/2001	Systems, methods and computer program products for offering consumer loans having customized terms for each customer Brian Ericksen
	8489503	US	05/09/2012	Systems, methods and computer program products for offering consumer loans having customized terms for each customer Brian Ericksen
	7909243	US	09/27/2007	System and method for completing a secure financial transaction using a wireless communications device Mark Merkow, James Petrone
	11/053394	US	02/07/2005	Credit card reward program Claudia A. Baron
	11/439436	US	05/24/2006	Method, system and computer program product for rewarding purchase of branded products Nancy E. Hood
	11/439336	US	05/24/2006	Method, system, and computer program product for rewarding customer loyalty Robert F. Ganjon
	11/608644	US	12/08/2006	Method, System, and Computer Program Product for Spend Mapping Tool Joshua M. Berwitz
	10/882815	US	07/01/2004	Deferred loyalty points redemption method Trey Neemann
	7788116	US	08/05/2005	Travel savings assessment Dionino Di Florio
	7143069	US	05/23/2002	System and method for interactive secure dialog between card holder and issuer Dennis Laciivita
X	11/617930	US	12/29/2006	SYSTEM AND METHOD FOR REDEMPTION AND EXCHANGE OF UNUSED TICKETS Traci L. Harris
X	11/617922	US	12/29/2006	SYSTEM AND METHOD FOR CENTRALIZING AND PROCESSING TICKET EXCHANGE INFORMATION Diego Espinosa
	11/694086	US	03/30/2007	Increasing Incremental Spend By A Consumer Lulinyu Laura Chang
	12/098897	US	04/07/2008	Portfolio Modeling and Campaign Optimization Lulinyu Laura Chang
X	12/826987	US	06/30/2010	METHOD AND SYSTEM FOR FACILITATING ANCILLARY SERVICES Jonathan Hamblett

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	11/214797	US	08/31/2005	System, method, and computer program product for allowing access to a promotion Christopher Hobbs
	12/690712	US	01/20/2010	SYSTEM AND METHOD FOR USING SPEND BEHAVIOR TO IDENTIFY A POPULATION OF CONSUMERS THAT MEET A SPECIFIED CRITERIA Rajendra R. Rane
	12/269459	US	11/12/2008	MOBILE CONCIERGE SYSTEM AND METHOD Ralph William Brunner
	12/110822	US	04/28/2008	MERCHANT RECOMMENDATION SYSTEM AND METHOD Eduardo J. Alvarez
	8412639	US	11/01/2007	System and method for facilitating a secured financial transaction using an alternate shipping address Lee C Chau
	12/832240	US	07/08/2010	SYSTEMS AND METHODS FOR TRANSACTION ACCOUNT OFFERINGS Clinton Allen
	11/246139	US	10/11/2005	System and method for providing loyalty rewards to an assistant designated to manage a financial transaction account Brent M. Edwards
	11/270670	US	11/10/2005	Joint redemption account David Kroner
	11/613596	US	12/20/2006	Joint Redemption Account Adrienna M. Edwards
	12/690669	US	01/20/2010	SYSTEM AND METHOD FOR CLUSTERING A POPULATION USING SPEND LEVEL DATA Rajendra R. Rane, Melissa Schwartz
	11/256951	US	10/25/2005	Method and computer program product for redeeming loyalty points in an online raffle Trey L. Neemann
	8332265	US	12/28/2006	System and methods for online performance management Chris S. Tonielli
	11/412093	US	04/27/2006	Rewarding frequent fliers with last seat availability Mark Douglas Becker
	8571953	US	04/22/2008	System and Method for Processing Travel Expense Vouchers Sharat Kumar

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	12/690784	US	01/20/2010	SYSTEM AND METHOD FOR IDENTIFYING A SELECTED DEMOGRAPHIC'S PREFERENCES USING SPEND LEVEL DATA Melissa Schwartz
	12/690759	US	01/20/2010	SYSTEM AND METHOD FOR USING SPEND LEVEL DATA TO MATCH A POPULATION OF CONSUMERS TO MERCHANTS Melissa Schwartz
	12/690725	US	01/20/2010	SYSTEM AND METHOD FOR USING SPEND BEHAVIOR TO IDENTIFY A POPULATION OF MERCHANTS Melissa Schwartz
	12/060521	US	04/01/2008	POINTS BASED ONLINE AUCTION Ashwini Gupta
	6901387	US	06/14/2002	Electronic purchasing method and apparatus for performing the same Jonathan B. Wells, Hans D. Buehler
	AU2002359630	AU	12/05/2002	Electronic purchasing method and apparatus for performing the same Hans D. Buehler
	CA2469493	CA	12/05/2002	Electronic purchasing method and apparatus for performing the same Hans D. Buehler
	7805376	US	03/19/2003	Methods and apparatus for facilitating a transaction Michael S. Smith
	7577585	US	12/01/2003	Method and system for completing transactions involving partial shipments Darin Horrocks
	7181432	US	12/06/2004	Electronic purchasing method and apparatus for performing the same Hans D. Buehler
	7584151	US	01/12/2007	Electronic purchasing method and apparatus for performing the same Hans D. Buehler
	12/355576	US	01/16/2009	Authorization refresh system and method Kathi L. Bernstein
	8069120	US	08/04/2009	Electronic purchasing method and apparatus Hans D. Buehler
	AU2009217450	AU	09/22/2009	Electronic purchasing method and apparatus for performing the same Hans D. Buehler
	8195574	US	11/25/2009	System and method for setting up a pre-authorization record Hans D. Buehler
	AU2009337085	AU	12/02/2009	Authorization refresh system and method Kathi L. Bernstein

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	CA2753246	CA	12/02/2009	Authorization refresh system and method Kathi L. Bernstein
	13/302454	US	11/22/2011	Authorization refresh system and method Michael S. Smith, Kathi L. Bernstein
	13/302514	US	11/22/2011	Authorization refresh system and method Michael S. Smith, Kathi L. Bernstein
	13/302560	US	11/22/2011	Authorization refresh system and method Michael S. Smith, Kathi L. Bernstein
	11/314090	US	12/22/2005	System and method for express redemption of accrued rewards David Kroner
	11/406390	US	04/19/2006	System and method for insuring frequent traveler reward miles Deanna E. Brannon
	12/265280	US	11/05/2008	Implementing a Promotional Campaign Across a Plurality of Rewards Programs Kimberly A. Alderfer
	12/690798	US	01/20/2010	SYSTEM AND METHOD FOR MATCHING CONSUMERS BASED ON SPEND BEHAVIOR Melissa Schwartz
	7848950	US	12/23/2005	Method and apparatus for collaborative filtering of card member transactions Paul A. Herman
	7792697	US	08/08/2006	System and method for predicting card member spending using collaborative filtering Puneet B. Bhagchandani
	AU2007284858	AU	08/07/2007	Method for predicting card member spending using collaborative filtering Puneet B. Bhagchandani
	JP5108012	JP	08/07/2007	Method for predicting card member spending using collaborative filtering Puneet B. Bhagchandani
	8204784	US	06/22/2010	System and method for predicting card member spending using collaborative filtering Puneet B. Bhagchandani
	8190478	US	10/19/2010	Method and apparatus for collaborative filtering of card member transactions Paul A. Herman
	13/467247	US	05/09/2012	METHOD AND APPARATUS FOR COLLABORATIVE FILTERING OF CARD MEMBER TRANSACTIONS Paul A. Herman

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	13/474563	US	05/17/2012	System and Method for Predicting Card Member Spending Using Collaborative Filtering Ali H. Baqri
	10/688628	US	10/17/2003	Electronic shopping cart for transactions Trey Neemann
	10/142683	US	05/10/2002	Real-time promotion engine system and method Donna A. Antonucci
	12/873975	US	09/01/2010	System and Method for Account Reconciliation John R. Roberts
	NZ587772	NZ	09/03/2010	System and method for account reconciliation John R. Roberts
	AU2010219311	AU	09/06/2010	System and method for account reconciliation John R. Roberts
	11/404080	US	04/14/2006	Search, transfer, and booking tool for multiple rewards programs Marnice L. Nottingham
	8571919	US	01/20/2010	SYSTEM AND METHOD FOR IDENTIFYING ATTRIBUTES OF A POPULATION USING SPEND LEVEL DATA Melissa Schwartz
	7870038	US	05/05/2005	System and method for managing electronic catalogs within an enterprise Jeffrey T Hammond
	12/323937	US	11/26/2008	System and Method for Managing Electronic Catalogs Within an Enterprise Description Amir Aliabadi
	12/060327	US	04/01/2008	SYSTEMS, METHODS AND COMPUTER PRODUCTS FOR RUNNING A MULTI-STAGE ONLINE ELIMINATION COMPETITION BASED ON MEMBER GENERATED CONTENT Belinda Lang
X	12/652972	US	01/06/2010	SYSTEMS AND METHODS FOR OPTIMIZING ORGANIZATIONAL SPEND Frank E. Schnur
	12/690739	US	01/20/2010	SYSTEM AND METHOD FOR MATCHING MERCHANTS TO A POPULATION OF CONSUMERS Rajendra R. Rane
	12/692171	US	01/22/2010	Systems and Methods For Optimizing Marketing Decisions Based On Visitor Profitability Tamar R. Shapiro

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	13/353525	US	01/19/2012	SYSTEMS AND METHODS FOR OPTIMIZING MARKETING DECISIONS BASED ON VISITOR PROFITABILITY Tamar R. Shapiro
	13/353532	US	01/19/2012	SYSTEMS AND METHODS FOR OPTIMIZING MARKETING DECISIONS BASED ON VISITOR PROFITABILITY Tamar R. Shapiro
X	12/970511	US	12/16/2010	SYSTEMS AND METHODS FOR GENERATING A DYNAMIC OPTIMAL TRAVEL SOLUTION Sangita R. Shah
	13/011643	US	01/21/2011	SYSTEMS AND METHODS FOR VIRTUAL MOBILE TRANSACTION Stuart Rolinson
	13/011999	US	01/24/2011	SYSTEMS AND METHODS FOR VIRTUAL MOBILE TRANSACTION Stuart Rolinson
	13/034227	US	02/24/2011	SYSTEMS AND METHODS FOR ENCODED ALIAS BASED TRANSACTIONS Man Sugathan
X	13/080575	US	04/05/2011	SYSTEMS AND METHODS FOR PROVIDING MARKET INSIGHT David R. Heath
	13/095529	US	04/27/2011	SYSTEMS AND METHODS FOR SPEND ANALYSIS Rajendra Rane
	7953627	US	12/12/2006	Identifying industry segments with highest potential for new customers or new spending for current customers Eliot R. Hamlich
	8229783	US	04/22/2011	Identifying industry segments with highest potential for new customers or new spending for current customers Eliot R. Hamlich
	13/530900	US	06/22/2012	IDENTIFYING INDUSTRY SEGMENTS WITH HIGHEST POTENTIAL FOR NEW CUSTOMERS OR NEW SPENDING FOR CURRENT CUSTOMERS Eliot R. Hamlich
	8412849	US	04/27/2011	Systems and methods for lossless compression of data and high speed manipulation thereof Joseph Lesko
	13/591013	US	08/21/2012	Systems and methods for lossless compression of data and high speed manipulation thereof Richard A. Evans

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	7917446	US	10/31/2007	Latency locator Jon E. Atkinson
	8280820	US	02/25/2011	Latency locator Jon E. Atkinson
	13/632887	US	10/01/2012	Latency locator Jon E. Atkinson
	13/193282	US	07/28/2011	SYSTEMS AND METHODS FOR GENERATING AND USING A DIGITAL PASS Dilip Aidasani
	13/193400	US	07/28/2011	Systems and methods for generating and using a digital pass Dilip Aidasani
	13/193418	US	07/28/2011	Systems and methods for generating and using a digital pass Dilip Aidasani
	13/193432	US	07/28/2011	Systems and methods for generating and using a digital pass Dilip Aidasani
	13/193443	US	07/28/2011	Systems and methods for generating and using a digital pass Dilip Aidasani
	13/193455	US	07/28/2011	Systems and methods for generating and using a digital pass Dilip Aidasani
	13/193464	US	07/28/2011	Systems and methods for generating and using a digital pass Dilip Aidasani
	13/193493	US	07/28/2011	Systems and methods for generating and using a digital pass Kate T. King
	13/193500	US	07/28/2011	Systems and methods for generating and using a digital pass Dilip Aidasani
	13/193503	US	07/28/2011	Systems and methods for generating and using a digital pass Dilip Aidasani
	PCT/US2012/048673	WO	07/27/2012	SYSTEMS AND METHODS FOR GENERATING AND USING A DIGITAL PASS Dilip Aidasani
	13/237702	US	09/20/2011	SYSTEMS AND METHODS FOR GENERATING BUSINESS INSIGHTS Joakim Alex
	13/285343	US	10/31/2011	Methods and Systems for Source Control Management Uma S. Kedla

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	8336764	US	12/29/2006	Fraud control when granting instant credit Stacey J. Crawford
	AU2007208251	AU	01/25/2007	Fraud control when granting instant credit Stacey J. Crawford
	NZ593732	NZ	01/25/2007	Fraud control when granting instant credit Stacey J. Crawford
	NZ570617	NZ	01/25/2007	Fraud control when granting instant credit Stacey J. Crawford
	13/725792	US	12/21/2012	Fraud control when granting instant credit Stacey J. Crawford
	7644013	US	02/03/2004	System and method for resource optimization Maria Nastacio
	12/038384	US	02/27/2008	Approval Repository Manik A. Ahluwalia
	8326712	US	07/28/2003	Method and system for technology consumption management Manish K. Deliwala
	8326713	US	03/11/2004	Method and system for technology consumption management including allocation of fees Manish K. Deliwala
	11/970298	US	01/07/2008	SYSTEM FOR PERFORMING PERSONNEL EVALUATIONS AND COMPUTER PROGRAM THEREOFOR Amit Arora
	11/275066	US	12/07/2005	SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR AN ACQUISITION PARTNER INTERFACE FOR INTEGRATING MULTIPLE PARTNER CHANNELS INTO A TRANSACTION ACCOUNT ISSUER PLATFORM Simon R. Bentley
	11/487989	US	07/18/2006	System and method for analyzing and comparing cost increases Stuart Alderoty
	7647257	US	06/27/2003	System and method for web access to financial data Ken Sheehan
	11/551778	US	10/23/2006	SYSTEM AND METHOD FOR ADMINISTERING SPEND DRIVEN REBATES Marie Steels

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	11/689958	US	03/22/2007	System and Method for Producing Transaction Level Detail Based on a Card Spend Transaction Malinda Pittson
X	8458067	US	10/15/2009	System and method for emergency tracking Stacey Edwards
	12/468558	US	05/19/2009	Systems, methods, apparatus and computer program products for interfacing payment systems to a network associated with a referral David S. Bonalle
	7509272	US	06/16/2004	Calendar auction method and computer program product William Bailey
	11/496720	US	08/01/2006	Integrated technology quality model Anju Tandon
	7594222	US	06/01/2005	System and method for source code analysis Jeffrey Stuart Horwitz
	7895094	US	12/15/2003	Global account reconciliation tool Vandana Malik
	8150746	US	01/19/2011	Global account reconciliation tool Anju Tandon
	10/707715	US	01/06/2004	Donation system and method Karen Aviles
	7792721	US	06/28/2005	System and method for approval and allocation of costs in electronic procurement Pamela G. Urbank
	7933822	US	08/02/2010	System and method for approval and allocation of costs in electronic procurement Pamela G. Urbank
	13/085121	US	04/12/2011	SYSTEM AND METHOD FOR APPROVAL AND ALLOCATION OF COSTS IN ELECTRONIC PROCUREMENT Courtney A. Licardi
	8255252	US	01/10/2008	System and method for facilitating strategic contract audit, resolution and recovery Arpit Chug
	11/529365	US	09/29/2006	Method, system, and computer program product for honoring customer privacy and preferences Nicholas K. Roufson

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	11/970356	US	01/07/2008	System And Method For Identifying Targeted Consumers Using Partial Social Security Numbers Wenhan Chen
	7970668	US	06/18/2008	System and method for automated comprehensive reconciliation processing Manik Ahluwalia
	11/175205	US	07/07/2005	System and method for leveraging a payment authorization environment for offering and fulfilling the cross selling of products to existing customers, up selling, and acquisition of new customers William S. Schwarz
	8600880	US	03/12/2004	Method and system for providing point of sale services Shreyas J. Kamat
	7908189	US	02/27/2006	System, method, and computer program product for automatically posting transactions associated with a transaction account into a general ledger Cheung Tat Chan
	12/917165	US	11/01/2010	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR TECHNOLOGY ECOSYSTEM William Berde
	13/294595	US	11/11/2011	Presort Scheme Optimizer and Simulator Celeste Patterson
	7454622	US	12/31/2002	Method and system for modular authentication and session management Robert Laidlaw
	8291228	US	10/21/2008	Method and system for modular authentication and session management Robert Laidlaw
	13/623347	US	09/20/2012	METHOD AND SYSTEM FOR MODULAR AUTHENTICATION AND SESSION MANAGEMENT Rick D. Johnson
	7827294	US	09/17/2004	System and method for dynamic security provisioning of computing resources James F. Petrone
	8266670	US	12/16/2004	System and method for dynamic security provisioning of data resources James F. Petrone
	8112536	US	09/24/2010	System and method for dynamic security provisioning of computing resources Mark Merkow
	8195820	US	01/03/2012	System and method for dynamic security provisioning of computing resources Mark Merkow
	8606945	US	05/09/2012	System and method for dynamic security provisioning of computing resources Mark Merkow

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	D543351	US	03/07/2005	FOB Peter Kirwan Bates
	7604176	US	03/07/2005	Radio frequency fobs and methods of using the same Peter Kirwan Bates
	7798415	US	09/19/2005	Wireless transaction fobs and methods of using the same Peter Kirwan Bates
	D543018	US	01/09/2006	FOB Peter Kirwan Bates
	D554361	US	02/06/2007	FOB Peter Kirwan Bates
	D554362	US	02/06/2007	FOB Peter Kirwan Bates
	D554363	US	02/06/2007	FOB Peter Kirwan Bates
	D559530	US	02/06/2007	FOB Peter Kirwan Bates
	8157181	US	08/16/2010	WIRELESS TRANSACTION FOBS AND METHODS OF USING THE SAME Peter Kirwan Bates
	7720782	US	12/22/2006	Automated predictive modeling of business future events based on historical data Jayatu Sen Chaudhury
	7912795	US	04/07/2010	Automated predictive modeling of business future events based on transformation of modeling variables Jayatu Sen Chaudhury
	11/042663	US	01/24/2005	Method and system for improved travel transaction billing and reconciling Val Moore
	AU2005271396	AU	08/04/2005	Method and system for improving travel transaction billing and reconciling Val Moore
	MX274726	MX	08/04/2005	Method and system for improved travel transaction billing and reconciling Sarah Tasker
	JP4908412	JP	08/04/2005	Method and system for improved travel transaction billing and reconciling Sarah Tasker

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	IN1262/DELNP/2007	IN	08/04/2005	Method and system for improving travel transaction billing and reconciling Sarah Tasker
	CR20070008890	CR	08/04/2005	Method and system for improving travel transaction billing and reconciling Val Moore
	SG129645	SG	08/04/2005	METHOD AND SYSTEM FOR IMPROVING TRAVEL TRANSACTION BILLING AND RECONCILING Val Moore
	7356694	US	03/10/2004	Security session authentication system and method Trey Neemann
	7747942	US	12/20/2005	System and method for obtaining a markup language template through reversing engineering Cathy Sockrider
X	11/645596	US	12/27/2006	System and method for improved itinerary providing merchant information Lisa Durocher
	7565543	US	03/23/2005	System and method for authenticating a web page Ajit S. Mungale
	11/741288 (now patented as 8620260)	US	04/27/2007	Payment application download to mobile phone and phone personalization Blayn W. Beenau
	AU2008245668	AU	04/25/2008	Payment application download to mobile phone and phone personalization Blayn W. Beenau
	CA2685414	CA	04/25/2008	Payment application download to mobile phone and phone personalization Blayn W. Beenau
	MXPA09011633 (now patented as MX314030)	MX	04/25/2008	Payment Application Download to Mobile Phone and Phone Personalization Blayn W. Beenau
	14/086080	US	11/21/2013	Payment Application Download to Mobile Phone and Phone Personalization Blayn W. Beenau
	11/314093	US	12/22/2005	System and method for monitoring system performance levels across a network Supratim Banerjee
	8346910	US	11/30/2004	METHOD AND APPARATUS FOR MANAGING AN INTERACTIVE NETWORK SESSION Michael Barrett
	13/644559	US	10/04/2012	METHOD AND APPARATUS FOR MANAGING AN INTERACTIVE NETWORK SESSION Michael Barrett

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	8412802	US	02/11/2009	System and method to optimize data communication in a computational network Hans-Jurgen Greiner
	8025223	US	04/28/2010	SYSTEM AND METHOD FOR MASS TRANSIT MERCHANT PAYMENT Peter D. Saunders
	8387873	US	08/12/2011	System and method for mass transit merchant payment Peter D. Saunders
	7802723	US	04/19/2005	System and method for nameless biometric authentication and non-repudiation validation Mark S. Merkow
	12/870174	US	08/27/2010	SYSTEM AND METHOD FOR NAMELESS BIOMETRIC AUTHENTICATION AND NON-REPUDIATION VALIDATION Mark S. Merkow
X	7548615	US	09/28/2004	Rate validation system and method Jitendra K. Bhalgat
	7539860	US	03/18/2004	Single use user IDS Elliott Glazer
	7860228	US	12/09/2004	SYSTEM AND METHOD FOR PROVISIONING TELEPHONY SERVICES William Bailey
	8503649	US	12/15/2010	System and method for provisioning telephony services Jeffrey Scott Fehlhaber
	8411825	US	01/20/2010	Method, system, and computer program product for contacting intended customers Siddhartha Dutta
	7117260	US	07/02/2001	Content management application for an interactive environment Andrea Bimson
	7401138	US	07/20/2006	Content management application for an interactive environment Andrea Bimson
	7818411	US	04/21/2008	Content management application for an interactive environment Andrea Bimson
	7958223	US	09/17/2010	Content management application for an interactive environment Andrea Bimson
	8065407	US	05/02/2011	Content management application for an interactive environment Andrea Bimson

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	13/467601	US	05/09/2012	Content management application for an interactive environment Meena Gopakumar
	7681118	US	01/31/2005	Methods and apparatus for creating markup language documents Kevin T. Harvey
	8255794	US	01/25/2010	METHODS AND APPARATUS FOR CREATING MARKUP LANGUAGE DOCUMENTS Srinivas Dasari
	12/188552	US	08/08/2008	Method, System, And Computer Program Product For Identifying An Authorized Officer Of A Business Atul K. Srivastava
	8126449	US	11/13/2008	Servicing attributes on a mobile device Blayn W Beenau
	8401539	US	01/31/2012	Servicing attributes on a mobile device Blayn W. Beenau
	7428582	US	12/29/2005	Semantic interface for publishing a web service to and discovering a web service from a web service registry James D. Bean
	7574483	US	12/21/2004	System and method for change management process automation James Alger
	13/099165	US	05/02/2011	GUARANTEED RESPONSE PATTERN Sendhil M. Chokkalingam
	13/151485	US	06/02/2011	METHODS AND SYSTEMS FOR PROVIDING MOBILE CUSTOMER SUPPORT Siddhartha Dutta
	PCT/US2012/039800	WO	05/29/2012	METHODS AND SYSTEMS FOR PROVIDING MOBILE CUSTOMER SUPPORT Siddhartha Dutta
	8572264	US	07/15/2011	Systems and methods for state awareness across communication channels and statefully transitioning between communication channels Siddhartha Dutta
	PCT/US2012/046031	WO	07/10/2012	Systems and methods for state awareness across communication channels and statefully transitioning between communication channels Siddhartha Dutta

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	13/198905	US	08/05/2011	Systems and Methods for Providing a Virtual Currency Exchange Kimberly Alderfer
	13/340004	US	12/29/2011	SYSTEMS AND METHODS FOR DATA BRICK CREATION AND USE Joe M. Fenicle
	5991750	US	10/24/1997	System and method for pre-authorization of individual account transactions Craig Watson
	CA2340621	CA	10/21/1998	System and method for pre-authorization of individual account transactions Craig Watson
	GB2345999	GB	10/21/1998	System and method for pre-authorization of individual account transactions Craig Watson
	6226624	US	03/25/1999	System and method for pre-authorization of individual account remote transactions Craig J. Watson
	CA2332955	CA	03/24/2000	System and method for pre-authorization of individual account remote transactions Craig J. Watson
	GB2353390	GB	03/24/2000	System and method for pre-authorization of individual account remote transactions Craig J. Watson
	7299177	US	05/30/2003	Speaker recognition in a multi-speaker environment and comparison of several voice prints to many Vicki Broman
	CA2524226	CA	05/17/2004	Speaker recognition in a multi-speaker environment and comparison of several voice prints to many Vicki Broman
	AU2004246586	AU	05/17/2004	Speaker recognition in a multi-speaker environment and comparison of several voice prints to many Vicki Broman
	MX266479	MX	05/17/2004	Speaker recognition in a multi-speaker environment and comparison of several voice prints to many Vicki Broman
	7778832	US	09/26/2007	Speaker recognition in a multi-speaker environment and comparison of several voice prints to many Vicki Broman

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	13/366851	US	02/06/2012	Speaker recognition in a multi-speaker environment and comparison of several voice prints to many Vicki Broman
	8046299	US	01/12/2004	Systems, methods, and devices for selling transaction accounts Rachel Heitz
	CA2542692	CA	10/01/2004	Systems, methods, and devices for selling transaction accounts Rachel Heitz
	MX272966	MX	10/01/2004	Systems, methods, and devices for selling transaction accounts Rachel Heitz
	HK06109096.8	HK	10/01/2004	Systems, methods, and devices for selling transaction accounts Rachel Heitz
	EP04785322.1	EP	10/01/2004	Systems, methods, and devices for selling transaction accounts Rachel Heitz
	7407093	US	09/30/2005	System, method, and computer program product for packaging and activating stored value cards David A. Ashby
	CA2602873	CA	06/07/2006	System, method, and computer program product for packaging and activating stored value cards David A. Ashby
	13/098245	US	04/29/2011	Generating an Identity Theft Score Chanderpreet Singh Duggal
X	7228313	US	07/01/1999	Ticket tracking and refunding system and method Richard Hand
X	7529681	US	11/14/2002	Ticket tracking, reminding, and redeeming system and method Robert G. Barnes
X	7536307	US	02/10/2004	Ticket tracking and redeeming system and method Robert G. Barnes
X	CA2496219	CA	02/04/2005	Ticket tracking and redeeming system and method Robert G. Barnes

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X	13/368201	US	02/07/2012	Ticket tracking, reminding, and redeeming system and method Robert G. Barnes
	7207058	US	12/31/2002	Method and system for transmitting authentication context information Michael Richard Barrett
	7761909	US	02/09/2007	Method and system for transmitting authentication context information Michael Richard Barrett
	8181231	US	06/09/2010	Method and system for transmitting authentication context information Michael Barrett
	8607314	US	03/14/2012	Method and System for Transmitting Authentication Context Information Michael Richard Barrett
	14/072405	US	11/05/2013	Method and System for Transmitting Authentication Context Information Michael Barrett
	7314164	US	07/01/2004	System for biometric security using a smartcard David S. Bonalle
	7341181	US	07/01/2004	Method for biometric security using a smartcard David S. Bonalle
	7314165	US	07/01/2004	Method and system for smelprint recognition biometrics on a smartcard David S. Bonalle
	7363504	US	07/01/2004	Method and system for keystroke scan recognition biometrics on a smartcard David S. Bonalle
	7325724	US	07/01/2004	Method for registering a biometric for use with a smartcard David S. Bonalle
	7318550	US	07/01/2004	Biometric safeguard method for use with a smartcard David S. Bonalle
	CA2570739	CA	06/02/2005	System for biometric security using a smartcard David S. Bonalle
	AU2005270228	AU	06/02/2005	System for biometric security using a smartcard David S. Bonalle
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	7451924	US	09/21/2007	System for biometric security using a smartcard David S. Bonalle
	7451925	US	09/21/2007	System for biometric security using a smartcard David S. Bonalle
	7438234	US	09/25/2007	System for biometric security using a smartcard David S. Bonalle
	7445149	US	09/25/2007	System for biometric security using a smartcard David S. Bonalle
	7494058	US	09/26/2007	Smartcard transaction method and system using voiceprint recognition David S. Bonalle
	7510115	US	09/26/2007	Smartcard transaction method and system using auditory scan recognition David S. Bonalle
	7497375	US	09/26/2007	Smartcard transaction method and system using smellprint recognition David S. Bonalle
	7506806	US	09/26/2007	Smartcard transaction method and system using fingerprint recognition David S. Bonalle
	7533827	US	09/26/2007	Smartcard transaction method and system using signature recognition David S. Bonalle
	7523860	US	09/26/2007	Smartcard transaction method and system using facial scan recognition David S. Bonalle
	7530493	US	09/26/2007	Smartcard transaction method and system using iris scan recognition David S. Bonalle
	7597265	US	09/27/2007	Method and system for vascular scan recognition with a smartcard David S. Bonalle
	7594612	US	09/27/2007	Smartcard transaction method and system using retinal scan recognition David S. Bonalle
	7793845	US	08/03/2009	Smartcard transaction system and method David S. Bonalle
	8016191	US	08/09/2010	Smartcard transaction system and method David S. Bonalle

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	13/728131	US	12/27/2012	System and method of a smartcard transaction with biometric scan recognition David S. Bonalle
	7207479	US	07/09/2003	Systems and methods for automatically establishing merchant accounts for transaction card usage Abner E. Moreau, Jr.
	7293230	US	01/25/2001	Information architecture for the interactive environment Andrea Bimson
	7992079	US	10/13/2007	Information architecture for the interactive environment Andrea Bimson
	13/195561	US	08/01/2011	Information architecture for the interactive environment Andrea Bimson
	7292999	US	08/30/2001	Online card present transaction Carol Lee Hobson
	8484134	US	09/24/2007	Online card present transaction Carol Lee Hobson
	7415443	US	09/24/2007	Online card present transaction Carol Lee Hobson
	8538891	US	09/24/2007	Online card present transaction Carol Lee Hobson
	7873579	US	02/23/2009	Merchant facilitation of online card present transaction Carol Lee Hobson
	7933842	US	02/23/2009	Client facilitation of online card present transaction Carol Lee Hobson
	7873580	US	02/23/2009	Merchant system facilitating an online card present transaction Carol Lee Hobson
	7983992	US	02/23/2009	Client system facilitating an online card present transaction Carol Lee Hobson
X	AU2002258901	AU	04/22/2002	System and method for travel carrier contract management and optimization Olivier B. Sauser
X	7286998	US	04/22/2002	System and method for travel carrier contract management and optimization using spend analysis Olivier Sauser

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	7222363	US	12/09/2002	Device independent authentication system and method Sineesh Keshav
	TWI227986	TW	10/17/2003	Device independent authentication system and method Keshav Sineesh
	8156549	US	04/30/2007	DEVICE INDEPENDENT AUTHENTICATION SYSTEM AND METHOD Sineesh Keshav
	8572712	US	03/07/2012	DEVICE INDEPENDENT AUTHENTICATION SYSTEM AND METHOD Mike Rice
X	7395231	US	07/13/2001	Fee allocator system and method John Berkley
X	7672881	US	06/25/2007	Fee allocator system and method Corbett Bloom
X	8195538	US	06/25/2007	Fee allocator system and method Corbett Bloom
X	13/467391	US	05/09/2012	FEE ALLOCATOR SYSTEM AND METHOD Lisa Steury
	8543496	US	04/27/2007	User experience on mobile phone Lee J. Peart
	AU2008245666	AU	04/25/2008	User experience on mobile phone Blayn W. Beenau
	CA2685412	CA	04/25/2008	User experience on mobile phone Blayn W. Beenau
	EP08746926.8	EP	04/25/2008	User experience on mobile phone Blayn W. Beenau
	MXPA09011630	MX	10/27/2009	User experience on mobile phone Blayn W. Beenau
	7680688	US	09/30/2002	System and method for exchanging loyalty points for acquisitions Julie Sanoff
	7828206	US	09/27/2007	System and method for exchanging loyalty points for acquisitions Julie Sanoff

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	12/891452	US	09/27/2010	SYSTEM AND METHOD FOR EXCHANGING LOYALTY POINTS FOR ACQUISITIONS Sunen Rodriguez
	8595074	US	07/14/2004	System and method for activating or changing the status of an account associated with a prepaid card Bansi L. Sharma
	14/067823	US	10/30/2013	SYSTEM AND METHOD FOR ACTIVATING OR CHANGING THE STATUS OF AN ACCOUNT ASSOCIATED WITH A PREPAID CARD Bansi L. Sharma
	8335742	US	12/05/2005	Method, system, and computer program product for electronic messaging Richard A. Forbes
	CA2602193	CA	03/30/2006	Method, system, and computer program product for electronic messaging Richard A. Forbes
	BRPI607924	BR	03/30/2006	METHOD, SYSTEM, AND COMPUTER PROGRAM PRODUCT FOR ELECTRONIC MESSAGING Mark McIver
	IN4262/CHENP/2007	IN	03/30/2006	Method, system, and computer program product for electronic messaging Richard A. Forbes
	CNZL200680010848.6	CN	03/30/2006	Method, system, and computer program product for electronic messaging Richard A. Forbes
	MXPA07011983 (now patented as MX283754)	MX	09/27/2007	Method, system, and computer program product for electronic messaging Richard A. Forbes
	13/717482	US	12/17/2012	METHOD, SYSTEM, AND COMPUTER PROGRAM PRODUCT FOR ELECTRONIC MESSAGING Richard A. Forbes
	5863073	US	11/14/1996	Refundable travellers cheques John M. Taskett
	ZA1997/10070	ZA	11/07/1997	Refundable travellers cheques. John M. Taskett
	TW1107061	TW	11/14/1997	Refundable travellers cheques. John M. Taskett
X	8239313	US	08/02/2002	System and method for the interactive trading of derivatives David M. Lee

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	6845906	US	12/24/2003	System and method for selecting financial services Coby Royer, David Armes, Bill Schwarz
	11/741243	US	04/27/2007	MOBILE PAYMENT SYSTEM AND METHOD Jessica U. Jones
	AU2008245880	AU	04/21/2008	Mobile payments system and method Jessica U. Jones
	CA2685393	CA	04/21/2008	Mobile payments system and method Jessica U. Jones
	EP08746400.4	EP	04/21/2008	MOBILE PAYMENTS SYSTEM AND METHOD Jessica U. Jones
	12/111381	US	04/29/2008	Dynamic account authentication using a mobile device Blayn W. Beenau
	AU2009241407	AU	04/24/2009	Dynamic account authentication using a mobile device Blayn W. Beenau
	CA2723173	CA	04/24/2009	Dynamic account authentication using a mobile device Blayn W. Beenau
	GB2472349	GB	04/24/2009	Dynamic account authentication using a mobile device Blayn W. Beenau
	7401289	US	12/06/2001	Layout generator system and method Alka Lachhwari
X	7440918	US	04/05/2001	Interactive demand management Edward J. Boyle
X	MX275905	MX	04/05/2001	INTERACTIVE DEMAND MANAGEMENT. Edward J. Boyle
X	7908207	US	10/14/2008	Interactive demand management Edward J. Boyle
X	12/912130	US	10/26/2010	Interactive demand management Edward J. Boyle
X	7080021	US	04/17/2000	Method and apparatus for managing transportation from an origin location Mark McCulloch

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X	7080022	US	09/27/2004	Method and systems for planning and managing transportation from an origin Mark McCulloch
	10/091612	US	03/05/2002	System and method for integrating offers Geetanjali R. Suki
	10/356895	US	02/03/2003	System and method for administering incentive offers Jerome A. Cohen
	TWI310524	TW	11/19/2003	System and method for administering incentive offers Aric L. Allen
	8117129	US	11/19/2008	Systems, methods and computer program products for performing mass transit merchant transactions Peter D. Saunders
	AU2008340301	AU	12/16/2008	Systems, methods and computer program products for performing mass transit merchant transactions I-Hsin Chuang
	EP08865172.4	EP	12/16/2008	Systems, methods and computer program products for performing mass transit merchant transactions Peter D. Saunders
	CA2710341	CA	12/16/2008	Systems, methods and computer program products for performing mass transit merchant transactions Peter D. Saunders
	MXPA10007035	MX	06/21/2010	Systems, methods and computer program products for performing mass transit merchant transactions Peter D. Saunders
	8504478	US	01/03/2012	Systems, methods and computer program products for performing mass transit merchant transactions Peter D. Saunders
	13/160270	US	06/14/2011	SYSTEMS AND METHODS FOR TRACKING INDUSTRY SPEND Brian C. Bender
	13/160319	US	06/14/2011	SYSTEMS AND METHODS FOR TRACKING INDUSTRY SPEND Brian C. Bender
	7383190	US	09/15/2000	Systems, methods and computer program products for receiving and responding to customer requests for travel related information Jessica Zoob
	7599857	US	12/04/2003	System and method for facilitating interaction between consumer and merchant Elliott Glazer

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	8474025	US	06/29/2009	Methods and apparatus for credential validation Coby Royer
	8515840	US	10/02/2007	Modular electronic wallet Colin T. McCabe
	13/604976	US	09/06/2012	Smartphone barcode transactions Marcel Leyva
	13/605120	US	09/06/2012	Smartphone barcode transactions Marcel Leyva
	13/708422	US	12/07/2012	Authentication using dynamic codes Marcel Leyva
	13/945411	US	07/18/2013	Fraud control integrated form filling tool Colin T. McCabe
	7693787	US	08/27/2001	System and method for account reconciliation Shirley J. Provinse
	NZ524362	NZ	08/27/2001	System and method for account reconciliation Shirley Provinse
	7693788	US	01/02/2007	System and method for account reconciliation Shirley J. Provinse
	7698216	US	01/03/2007	System and method for account reconciliation Shirley J. Provinse
	7756784	US	01/03/2007	System and method for account reconciliation Shirley J. Provinse
	AU2008203400	AU	07/30/2008	System and method for account reconciliation Shirley J. Provinse
X	7856359	US	07/02/2002	System and method for airline purchasing program management Andrew Winterton
X	7499864	US	08/12/2002	Integrated travel industry system Mike Qualantone
X	7805323	US	01/17/2003	System and method for processing trip requests Debbie L. Schultz

<u>GBT</u> <u>Asset</u>	<u>Patent or</u> <u>Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
X	CA2473655	CA	01/21/2003	SYSTEM AND METHOD FOR PROCESSING TRIP REQUESTS David E. Campbell
X	BRPI0307127-8	BR	01/21/2003	System and method for processing trip requests David E. Campbell
X	AU2003205250	AU	01/21/2003	System and method for processing trip requests David E. Campbell
X	NZ534656	NZ	01/21/2003	System and method for processing trip requests David E. Campbell
X	HK4110064.6	HK	01/21/2003	System and method for processing trip requests David E. Campbell
X	EP03703921.1	EP	01/21/2003	SYSTEM AND METHOD FOR PROCESSING TRIP REQUESTS David, E. Campbell
X	SG105703	SG	01/21/2003	System and method for processing trip requests David E. Campbell
X	7539620	US	06/30/2003	System and method for facilitating transactions among consumers and providers of travel services Andrew Winterton
X	AU2003291101	AU	11/20/2003	System and method for facilitating transactions among consumers and providers of travel services Andrew W. interton
X	CA2506885	CA	11/20/2003	System and method for facilitating transactions among consumers and providers of travel services Meera Iyer
X	AU2005331893	AU	08/23/2005	Travel service broker system and method Andrew Winterton
X	7788117	US	08/29/2006	SYSTEM AND METHOD FOR PROCESSING TRIP REQUESTS Debbie L. Schultz
X	7761314	US	08/29/2006	SYSTEM AND METHOD FOR PROCESSING TRIP REQUESTS Debbie L. Schultz
X	7809592	US	08/29/2006	SYSTEM AND METHOD FOR PROCESSING TRIP REQUESTS Debbie L. Schultz
X	11/831602	US	07/31/2007	SYSTEM AND METHOD FOR AIRLINE PURCHASING PROGRAM MANAGEMENT Andrew Winterton

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X	AU2008202861	AU	06/30/2008	System and method for processing trip requests David Campbell
X	AU2010203285	AU	07/22/2010	System and method for facilitating transactions among consumers and providers of travel services Meera Iyer
X	7996248	US	08/27/2010	System and method for processing trip requests Debbie L. Schultz
X	8090604	US	06/14/2011	System and method for processing trip requests Debbie L. Schultz
X	CA2186113	CA	02/03/1995	Computer system and method for determining a travel scheme minimizing travel costs for an organization Danamichele Brennen O'Brien
X	AU690220	AU	02/03/1995	Computer system and method for determining a travel scheme minimizing travel costs for an organization Danamichele Brennen O'Brien
X	MX220462	MX	02/03/1995	Computer system and method for determining a travel scheme minimizing travel costs for an organization Danamichele Brennen O'Brien
X	NZ281089	NZ	02/03/1995	Computer system and method for determining a travel scheme minimizing travel costs for an organization Danamichele Brennen O'Brien
X	CZ298051	CZ	02/03/1995	Computer system and method for determining a travel scheme minimizing travel costs for an organization Danamichele Brennen O'Brien
X	RU2175776	RU	02/03/1995	Computer system and method for determining a travel scheme minimizing travel costs for an organization Danamichele Brennen O'Brien
X	PL178212	PL	02/03/1995	Computer system and method for determining a travel scheme minimizing travel costs for an organization Danamichele Brennen O'Brien
X	SG028227	SG	03/22/1995	Computer system and method for determining a travel scheme minimizing travel costs for an organization Danamichele Brennen O'Brien
X	ZA1995/02334	ZA	03/22/1995	Computer system and method for determining a travel scheme minimizing travel costs for an organization Danamichele Brennen O'Brien

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X	RE42001	US	11/03/2000	Computer system and method for determining a travel scheme minimizing travel costs for an organization Danamichele Brennen O'Brien
	11/161740	US	08/15/2005	System and method for displaying unrequested information within a web browser Darren Morris
	6581839	US	09/01/2000	Transaction card Judy Vigiletti
	AT0311634	AT	09/05/2000	Transparent transaction card with infrared blocking layer
	AU781322	AU	09/05/2000	Transaction card Judy Vigiletti
	BE1222620	BE	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	BR2000014018-0	BR	09/05/2000	Transaction card Judy Vigiletti
	CA2382882	CA	09/05/2000	TRANSACTION CARD William J. Faenza Jr.
	SG087591	SG	09/05/2000	TRANSACTION CARD WITH INFARED BLOCKING LAYER William J. Faenza Jr.
	RU2265247	RU	09/05/2000	CARD FOR FINANCIAL TRANSACTIONS Judy Vigiletti
	PT1222620	PT	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	TR200201399 (now patented as TR55527)	TR	09/05/2000	Transaction card Lisa Webb
	ZA02/02459	ZA	09/05/2000	Transaction card Lisa Webb
	NL1222620	NL	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	NZ517720	NZ	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	IE1222620	IE	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	IL148320	IL	09/05/2000	TRANSACTION CARD William J. Faenza Jr.
	IT1222620	IT	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	HR20020197	HR	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	HU226649	HU	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	HK1047810	HK	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	GR3056711	GR	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	KR10-2002-7003038 (now patented as KR10-0584646)	KR	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	LI222620	LI	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	MXPA02002446 (now patented as MX238901)	MX	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	CZPV2002-0776	CZ	09/05/2000	Card for carrying out transactions William J. Faenza Jr.
	DE60024478.4	DE	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	DK1222620	DK	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.

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	CH1222620	CH	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	ES2256037	ES	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	FI1222620	FI	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	FR1222620	FR	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	GB1222620	GB	09/05/2000	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER William J. Faenza Jr.
	TW1165792	TW	11/23/2000	TRANSACTION CARD William J. Faenza Jr.
	7627531	US	03/07/2001	System for facilitating a transaction Martin Wittwer
	7035872	US	05/25/2001	Recurrent billing maintenance system Susan Phillips
	6749123	US	01/31/2002	Transaction card Ellen Lasch
	6764014	US	03/07/2002	Transaction card Ellen Lasch
	SG101402	SG	07/10/2002	SYSTEM AND METHOD FOR PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS Michael J. Berardi
	7377443	US	03/21/2003	Transaction card Lisa Webb
	8429041	US	05/09/2003	Systems and methods for managing account information lifecycles Gerald William Smith
	7124955	US	05/12/2003	Compact or convenient transaction cards Ellen Lasch
	7213764	US	05/12/2003	Foldable transaction card Ellen Lasch

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	7306158	US	06/30/2003	Clear contactless card Michael J. Berardi
	TWI240209	TW	11/06/2003	A transparent transaction card Michael J. Berardi
	TR1570418	TR	12/10/2003	FOLDABLE TRANSACTION CARD SYSTEMS Ellen Lasch
	NL1570418	NL	12/10/2003	FOLDABLE TRANSACTION CARD SYSTEMS Ellen Lasch
	IT1570418	IT	12/10/2003	FOLDABLE TRANSACTION CARD SYSTEMS Ellen Lasch
	DE60333664.7	DE	12/10/2003	FOLDABLE TRANSACTION CARD SYSTEMS Ellen Lasch
	GB1570418	GB	12/10/2003	FOLDABLE TRANSACTION CARD SYSTEMS Ellen Lasch
	FR1570418	FR	12/10/2003	FOLDABLE TRANSACTION CARD SYSTEMS Ellen Lasch
	CA2509680	CA	12/10/2003	FOLDABLE TRANSACTION CARD SYSTEMS Ellen Lasch
	7147151	US	12/10/2003	Foldable transaction card systems Ellen Lasch
	7827106	US	12/24/2003	System and method for manufacturing a punch-out RFID transaction device Peter D. Saunders
	10/787716	US	02/26/2004	System for facilitating a transaction Martin Wittwer
	7925535	US	03/10/2004	SYSTEM AND METHOD FOR SECURING RF TRANSACTIONS USING A RADIO FREQUENCY IDENTIFICATION DEVICE INCLUDING A RANDOM NUMBER GENERATOR Blayn W. Beenau
	7070112	US	03/10/2004	Transparent transaction device Lisa Webb
	7093767	US	03/10/2004	System and method for manufacturing a punch-out RFID transaction device Ellen Lasch
	7542942	US	03/11/2004	System and method for securing sensitive information during completion of a transaction Peter D. Saunders

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	7503480	US	03/12/2004	Method and system for tracking user performance David S. Bonalle
	7137552	US	03/17/2004	Portable electronic devices interconnected with convenient or foldable transaction cards Ellen Lasch
	7463133	US	03/27/2004	Systems and methods for providing a RF transaction device operable to store multiple distinct calling card accounts David S. Bonalle
	6997378	US	05/12/2004	Recurrent billing maintenance system Susan Phillips
	7347360	US	06/07/2004	Foldable transaction card systems for non-traditionally-sized transaction cards Ellen Lasch
	10/709977	US	06/10/2004	SYSTEM FOR FACILITATING A TRANSACTION David Johstone
	7835960	US	06/10/2004	SYSTEM FOR FACILITATING A TRANSACTION Martin Wittwer
	10/883458	US	07/01/2004	Method and system for facilitating a shopping experience David S. Bonalle
	7768379	US	07/21/2004	METHOD AND SYSTEM FOR A TRAVEL-RELATED MULTI-FUNCTION FOB Carl Larkin
	7762457	US	07/21/2004	System and method for dynamic fob synchronization and personalization Carl Larkin
	7587756	US	07/23/2004	Methods and apparatus for a secure proximity integrated circuit card transactions Peter D. Saunders
	7805378	US	08/30/2004	System and method for encoding information in magnetic stripe format for use in radio frequency identification transactions Michael J. Berardi
	7996324	US	09/30/2004	Systems and methods for managing multiple accounts on a RF transaction device using secondary identification indicia Fred Bishop
	8538863	US	10/15/2004	SYSTEM AND METHOD FOR FACILITATING A TRANSACTION USING A REVOLVING USE ACCOUNT ASSOCIATED WITH A PRIMARY ACCOUNT Peter D. Saunders

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	10/711968 (now patented as 8635131)	US	10/15/2004	System and Method for Managing a Transaction Protocol Peter D. Saunders
	7070095	US	12/15/2004	Foldable transaction cards and methods of making the same Ellen Lasch
	7156301	US	03/03/2005	Foldable non-traditionally-sized RF transaction card system and method Ellen Lasch
	10/907602	US	04/07/2005	SYSTEM AND METHOD FOR INCENTING RFID TRANSACTION DEVICE USAGE AT A MERCHANT LOCATION Michal Bliman
	7505941	US	05/11/2005	Methods and apparatus for conducting electronic transactions using biometrics Fred Bishop
	EP05803632.8	EP	07/21/2005	A SYSTEM AND METHOD FOR DYNAMIC FOB SYNCHRONIZATION AND PERSONALIZATION David S. Bonalle
	SG129027	SG	07/21/2005	A SYSTEM AND METHOD FOR DYNAMIC FOB SYNCHRONIZATION AND PERSONALIZATION David S Bonalle
	CA2578360	CA	07/21/2005	A SYSTEM AND METHOD FOR DYNAMIC FOB SYNCHRONIZATION AND PERSONALIZATION David S. Bonalle
	7429927	US	07/22/2005	System and method for providing and RFID transaction device Danielle R Nulle
	CA2575096	CA	07/23/2005	METHODS AND APPARATUS FOR A SECURE PROMIXITY INTEGRATED CIRCUIT CARD TRANSACTIONS Peter D. Saunders
	AU2005266964	AU	07/23/2005	METHODS AND APPARATUS FOR A SECURE PROMIXITY INTEGRATED CIRCUIT CARD TRANSACTIONS Peter D. Saunders
	SG129489	SG	07/23/2005	METHODS AND APPARATUS FOR A SECURE PROMIXITY INTEGRATED CIRCUIT CARD TRANSACTIONS Peter D. Saunders
	7543738	US	07/28/2005	System and method for secure transactions manageable by a transaction account provider Peter D. Saunders
	AU2005292417	AU	09/23/2005	System and method for authenticating a RF transaction using a Radio Frequency identification device including a transactions counter Fred Bishop

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	CA2583402	CA	09/23/2005	SYSTEM AND METHOD FOR AUTHENTICATING A RF TRANSACTION USING A RADIO FREQUENCY IDENTIFICATION DEVICE INCLUDING A TRANSACTIONS COUNTER Fred Bishop
	EP05799613.4	EP	09/23/2005	SYSTEM AND METHOD FOR AUTHENTICATING A RF TRANSACTION USING A RADIO FREQUENCY IDENTIFICATION DEVICE INCLUDING A TRANSACTIONS COUNTER Fred Bishop
	SG130829	SG	09/23/2005	SYSTEM AND METHOD FOR AUTHENTICATING A RF TRANSACTION USING A RADIO FREQUENCY IDENTIFICATION DEVICE INCLUDING A TRANSACTIONS COUNTER Fred Bishop
	SG131519	SG	10/14/2005	SYSTEM AND METHOD FOR PROVIDING A RF PAYMENT SOLUTION TO A MOBILE DEVICE Fred Bishop
	7278584	US	11/21/2005	Portable electronic music devices with convenient or foldable transaction cards Ellen Lasch
	7650314	US	11/30/2005	System and method for securing a recurrent billing transaction Peter Saunders
	8001054	US	01/04/2006	System and Method for Generating an Unpredictable Number Using a Seeded Algorithm Lee J. Peart
	11/552886	US	10/25/2006	SYSTEMS AND METHODS FOR NON-TRADITIONAL PAYMENT USING BIOMETRIC DATA Peter D. Saunders
	7383989	US	11/27/2006	Foldable transaction card systems Ellen Lasch
	7540426	US	11/27/2006	Foldable transaction cards and methods of making the same Ellen Lasch
	AU2006348401	AU	11/27/2006	System and method for generating an unpredictable number using a seeded algorithm Peter D. Saunders
	8121941	US	12/14/2006	SYSTEM AND METHOD FOR AUTOMATIC RECONCILIATION OF TRANSACTION ACCOUNT SPEND Fred Bishop
	7520439	US	01/31/2007	Portable electronic devices with convenient or foldable transaction cards Ellen Lasch

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	7398931	US	03/06/2007	Foldable transaction card Ellen Lasch
	7837116	US	07/17/2007	Transaction card Lisa Ann Morrill Webb
	7607583	US	10/13/2007	CLEAR CONTACTLESS CARD Michael Bliman
	7892371	US	04/14/2008	FOLDABLE TRANSACTION CARDS AND METHODS OF MAKING THE SAME Ellen Lasch
	7694876	US	05/02/2008	METHOD AND SYSTEM FOR TRACKING USER PERFORMANCE David S. Bonalle
	8066190	US	05/21/2008	TRANSACTION CARD William J. Faenza
	7631812	US	05/23/2008	FOLDABLE TRANSACTION CARD SYSTEMS Lisa Ann Morrill Web
	AU2008276123	AU	07/15/2008	Transaction Card Lisa Ann Morrill Webb
	EP08826419.7	EP	07/15/2008	Transaction Card Lisa Ann Morrill Webb
	CA2693136	CA	07/15/2008	Transaction Card Lisa Ann Morrill Webb
	7721956	US	10/21/2008	FOLDABLE TRANSACTION CARD SYSTEMS Troy Williams
	7953671	US	11/21/2008	Methods and apparatus for conducting electronic transactions Fred A. Bishop
	12/338976	US	12/18/2008	METHOD AND SYSTEM FOR TRACKING USER PERFORMANCE David S. Bonalle
	8418918	US	01/15/2009	System and Method for Secure Transactions Manageable by a Transaction Account Provider Brian T. Barnes
	12/367414 (Now patented as 8655789)	US	02/06/2009	SYSTEMS AND METHODS FOR NON-TRADITIONAL PAYMENT USING BIOMETRIC DATA Fred Bishop
	7837118	US	04/03/2009	Infrared blocking article Ellen Lasch

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	EP09751227.1	EP	05/15/2009	Transaction card
	12/816311	US	06/15/2010	SYSTEM AND METHOD FOR DYNAMIC FOB SYNCHRONIZATION AND PERSONALIZATION David S. Bonalle
	12/869450	US	08/26/2010	System and method for encoding information in magnetic stripe format for use in radio frequency identification transactions Michael J. Berardi
	8266056	US	09/27/2010	SYSTEM AND METHOD FOR MANUFACTURING A PUNCH-OUT RFID TRANSACTION DEVICE Peter D. Saunders
	8033474	US	10/19/2010	INFRARED BLOCKING ARTICLE Ellen Lasch
	8191788	US	10/19/2010	TRANSACTION CARD Lisa Ann Morrill-Webb
	13/040513	US	03/04/2011	System and method for securing rf transactions using a radio frequency identification device including a random number generator Blayn W. Beenau
	8423476	US	04/13/2011	METHODS AND APPARATUS FOR CONDUCTING ELECTRONIC TRANSACTIONS Fred A. Bishop
	8433658	US	04/13/2011	Methods and Apparatus for Conducting Electronic Transactions Fred A. Bishop
	8489513	US	04/13/2011	Method and Apparatus for Conducting Electronic Transactions Fred A. Bishop
	AU2011203221	AU	06/30/2011	System and method for authenticating a RF transaction using a radio frequency identification device including a transactions counter Fred Bishop
	8423475	US	07/13/2011	Systems and methods for managing multiple accounts on a rf transaction device using secondary identification indicia Fred A. Bishop
	8260722	US	07/14/2011	SYSTEM AND METHOD FOR GENERATING AN UNPREDICTABLE NUMBER USING A SEEDED ALGORITHM Lee J. Peart
	8240574	US	09/01/2011	Infrared blocking article Lisa Ann Morrill-Webb

<u>GBT Asset</u>	<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
	8186598	US	09/23/2011	Transaction card William J. Faenza, Jr.
	13/307976	US	11/30/2011	SYSTEM AND METHOD FOR DYNAMIC FOB SYNCHRONIZATION AND PERSONALIZATION David S. Bonalle
	13/308025	US	11/30/2011	SYSTEM AND METHOD FOR DYNAMIC FOB SYNCHRONIZATION AND PERSONALIZATION David S. Bonalle
	13/354220	US	01/19/2012	SYSTEM AND METHOD FOR AUTOMATIC RECONCILIATION OF TRANSACTION ACCOUNT SPEND Fred Bishop
	14/061533	US	10/23/2013	System and method for managing a transaction protocol Peter D. Saunders
	13/469752	US	05/11/2012	TRANSACTION CARD William J. Faenza, Jr.
	8543423	US	6/27/2003	Method and apparatus for enrolling with multiple transaction environments Eve Reiter
	14/010367	US	8/26/2013	Unable to Verify Unable to Verify
	DZ3215	DZ	9/5/2000	Transaction Card Ellen Lasch
	AR025574	AR	9/6/2000	Transaction Card Ellen Lasch
	TN17737	TN	3/8/2002	Transaction Card Ellen Lasch
	CR2892	CR	3/6/2002	Transaction Card Ellen Lasch
	ID0017458	ID	3/6/2002	Transaction Card Ellen Lasch
	MA29420	MA	3/25/2002	Transaction Card Ellen Lasch
	NO2002001105	NO	3/6/2002	Transaction Card Ellen Lasch
	JO2218	JO	3/11/2002	Transaction Card Ellen Lasch

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	KWPA123/2002	KW	11/6/2002	Transaction Card Ellen Lasch
	LB6528	LB	7/30/2002	Transaction Card Ellen Lasch
	AE73/2002	AE	9/5/2000	Transaction Card Ellen Lasch
	MXPA2010000677	MX	7/15/2008	Transaction Card Lisa Ann Morrill Web
	YE142/2002	YE	2/15/2002	Transaction Card Ellen Lasch
	TH30555	TH	10/15/2003	DEVICE INDEPENDENT AUTHENTICATION SYSTEM AND METHOD
	AR041912	AR	11/06/2003	A Transparent Transaction Card Michael Berardi
	EP1570418	EP	12/10/2003	FOLDABLE TRANSACTION CARD SYSTEMS Ellen Lasch
X	12/626364	US	11/25/2009	Virtual Meeting Aggregator System and Method Lisa L. Durocher
X	12/853726	US	08/10/2010	Virtual Meeting Aggregator Price Comparison System and Method Lisa L. Durocher
	14/067812	US	10/30/2013	Method and system for providing point of sale services Shreyas J. Kamat
	KR10-2004-7000411 (now patented as KR10-0699954)	KR	07/10/2002	System and method for payment using radio frequency identification in contact and contactless transactions Michael J. Berardi
	14/167846	US	01/29/2014	Unable to Verify
	14/168765	US	01/30/2014	Unable to Verify
	14/168946	US	01/30/2014	Unable to Verify
	14/169433	US	1/31/2014	Unable to Verify

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	14/170012	US	01/31/2014	Unable to Verify Unable to Verify
	14/170285	US	01/31/2014	Unable to Verify Unable to Verify
	14/182648	US	Unable to Verify	Unable to Verify Unable to Verify
	14/183361	US	Unable to Verify	Unable to Verify Unable to Verify
	14/184556	US	Unable to Verify	Unable to Verify Unable to Verify
	14/185100	US	Unable to Verify	Unable to Verify Unable to Verify
	14/157301	US	01/16/2014	Unable to Verify Unable to Verify

Protection of Industrial Property, the International Patent Cooperation Treaty, or any other convention, treaty, agreement, or understanding;

(h) all causes of action (whether known or unknown or whether currently pending, filed, or otherwise) and other enforcement rights under, or on account of, any of the Patents and/or any item in any of the foregoing categories (b) through (g), including, without limitation, all causes of action and other enforcement rights for

- (i) damages,
- (ii) injunctive relief, and
- (iii) any other remedies of any kind

for past, current, and future infringement; and

(i) all rights to collect royalties and other payments under or on account of any of the Patents and/or any item in any of the foregoing categories (b) through (h).

Assignor hereby authorizes the respective patent office or governmental agency in each jurisdiction to issue any and all patents, certificates of invention, utility models or other governmental grants or issuances that may be granted upon any of the Patent Rights in the name of Assignee, as the assignee to the entire interest therein.

The terms and conditions of this Assignment of Patent Rights will inure to the benefit of Assignee, its successors, assigns, and other legal representatives and will be binding upon Assignor, its successors, assigns, and other legal representatives.

IN WITNESS WHEREOF this Assignment of Patent Rights is executed at Stoughton, MA
Stoughton, MA on March 24, 2014.

ASSIGNOR:

American Express Travel Related Services Company, Inc.

By: James R. Thomas
Name: James R. Thomas
Title: VP & Chief IP Strategist
(Signature MUST be attested)

ATTESTATION OF SIGNATURE PURSUANT TO 28 U.S.C. § 1746

The undersigned witnessed the signature of Tamara R. Thomas to the above Assignment of Patent Rights on behalf of American Express Travel Related Services Company, Inc. and makes the following statements:

1. I am over the age of 18 and competent to testify as to the facts in this Attestation block if called upon to do so.
2. Tamara R. Thomas is personally known to me (or proved to me on the basis of satisfactory evidence) and appeared before me on March 24, 2014 to execute the above Assignment of Patent Rights on behalf of American Express Travel Related Services Company, Inc.
3. Tamara R. Thomas subscribed to the above Assignment of Patent Rights on behalf of American Express Travel Related Services Company, Inc.

I declare under penalty of perjury under the laws of the United States of America that the statements made in the three (3) numbered paragraphs immediately above are true and correct.

EXECUTED on 3/24, 2014

Micelle Thomas
Print Name: Micelle D. Thomas