

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
 Stylesheet Version v1.2

EPAS ID: PAT2899031

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
CHARLES LOCASTO	11/30/2010
JAMIE CERUTTI	12/06/2010
RECEIVING PARTY DATA	
Name:	JPMorgan Chase Bank, N.A.
Street Address:	270 Park Avenue
City:	New York
State/Country:	NEW YORK
Postal Code:	10017
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	12907253
CORRESPONDENCE DATA	
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<i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent using a fax number, if provided; if that is unsuccessful, it will be sent via US Mail.</i>	
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Correspondent Name:	STEPHEN T. SCHREINER
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ATTORNEY DOCKET NUMBER:	J72167.020057
NAME OF SUBMITTER:	KERRY H. OWENS
SIGNATURE:	/Kerry H. Owens/
DATE SIGNED:	06/16/2014
Total Attachments: 4	
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JOINT ASSIGNMENT

WHEREAS, WE, **Charles LoCasto**, residing at **10 Bay Street Landing, Apt. 2J, Staten Island, NY 10301**; **Balaji Rangan**, residing at **4566 Wuertz Court, Dublin, OH 43016**; and **Jamie Cerutti**, residing at **1500 Adams Drive, Carrollton, Texas 75010** have invented certain new and useful improvements in and to the subject matter of:

SYSTEM AND METHOD FOR RISK EVALUATION IN EFT TRANSACTIONS

described in an application for United States Letters Patent, filed on October 19, 2010, and accorded Application No. 12/907,253;

AND, WHEREAS, **JPMorgan Chase Bank, N.A.**, organized under the laws of the United States of America, having a place of business located at **270 Park Avenue, New York, 10036, USA** (hereinafter "ASSIGNEE"), is desirous of acquiring certain rights to the improvements and under the application;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) or the equivalent thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, we do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, our entire right, title and interest in and throughout the United States of America (including its territories and dependencies) and all countries foreign thereto in and to said improvements, said United States application, any other United States applications, including provisional, divisional, renewal, substitute, continuation, reexamination and reissue applications, based in whole or in part on said United States application or in whole or in part on said improvements, any foreign applications, including international and regional applications, based in whole or in part on any of the aforesaid United States applications or in whole or in part on said improvements, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the aforesaid applications or on said improvements or any parts thereof;

AND WE hereby authorize and request our agents, Goodwin Procter LLP, whose address is 901 New York Ave., N.W.; Washington, DC 20001, to insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND WE hereby agree for ourselves and our heirs, executors and administrators to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced application or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions or interference proceedings, or other applications for patents of any region or country, that may be necessary to secure to ASSIGNEE its interest and title in and to said improvements or any parts thereof, and in and to said several patents or any of them;

AND WE hereby covenant for ourselves and our legal representatives, and agree with said ASSIGNEE, its successors and assigns, that we have granted no right or license to make, use, sell or offer to sell said improvements, to anyone except said ASSIGNEE, that prior to the execution of this deed, our right, title and interest in said improvements had not been otherwise encumbered, and that we have not and will not execute any instrument in conflict therewith;

AND WE do hereby authorize and request the Director of the United States Patent and Trademark Office to issue any and all letters patent which may be granted upon said United States applications, or upon said improvements or any parts thereof when granted, to said ASSIGNEE.

IN WITNESS WHEREOF, we have hereunto set our hands and seals.

30 NOV 2010

Date

Charles LoCasto

Charles LoCasto

County of New York

)

) ss:

State of New York

)

On this 30 day of NOVEMBER, 2010, before me a Notary Public in and for the County and State aforesaid, personally appeared Charles LoCasto, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

Matthew P. Truax
Notary Public

(SEAL)

MATTHEW P. TRUAX
Notary Public, State of New York
No. 01TR6118091
Qualified in New York County
Commission Expires April 17, 2013

My Commission Expires 4/17/13

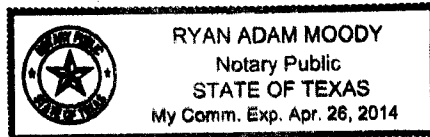
12/6/10
Date

Jamie Cerutti
Jamie Cerutti

County of State of Texas)
County of Denton) ss:
State of

On this 6th day of DECEMBER, 2010, before me a Notary Public in and for the County and State aforesaid, personally appeared **Jamie Cerutti**, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)



[Signature]
Notary Public

My Commission Expires 4-26-14

Date

Balaji Rangan

County of

)

) ss:

State of

)

On this _____ day of _____, 2010, before me a Notary Public in and for the County and State aforesaid, personally appeared **Balaji Rangan**, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)

Notary Public

My Commission Expires _____