

<b>PATENT ASSIGNMENT COVER SHEET</b>
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Electronic Version v1.1  
 Stylesheet Version v1.2

EPAS ID: PAT4870024

<b>SUBMISSION TYPE:</b>	NEW ASSIGNMENT
<b>NATURE OF CONVEYANCE:</b>	ASSIGNMENT

**CONVEYING PARTY DATA**

Name	Execution Date
III HOLDINGS 1, LLC	03/15/2018

**RECEIVING PARTY DATA**

<b>Name:</b>	LIBERTY PEAK VENTURES, LLC
<b>Street Address:</b>	1400 PRESTON ROAD
<b>Internal Address:</b>	SUITE 482
<b>City:</b>	PLANO
<b>State/Country:</b>	TEXAS
<b>Postal Code:</b>	75201

**PROPERTY NUMBERS Total: 602**

Property Type	Number
Patent Number:	7314166
Patent Number:	6820802
Patent Number:	7070112
Patent Number:	7627531
Patent Number:	8429041
Patent Number:	8543423
Patent Number:	7306158
Patent Number:	7925535
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Patent Number:	7542942
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Patent Number:	7768379
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Patent Number:	8538863
Patent Number:	8635131
Patent Number:	7827106
Patent Number:	7463133

PATENT

<b>Property Type</b>	<b>Number</b>
Patent Number:	7805378
Patent Number:	8960535
Patent Number:	7156301
Patent Number:	7505941
Patent Number:	7429927
Patent Number:	7543738
Patent Number:	7650314
Patent Number:	8001054
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<b>Property Type</b>	<b>Number</b>
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Property Type	Number
Application Number:	14942160
Application Number:	14920007
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Application Number:	13215145
Application Number:	15339248
Application Number:	13215111
Application Number:	14850594
Application Number:	13290241
Application Number:	15131369

**CORRESPONDENCE DATA**

**Fax Number:** (408)773-6177

*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.*

**Phone:** 866-877-4883

**Email:** patents@ascendalaw.com

**Correspondent Name:** ASCENDA LAW GROUP

**Address Line 1:** 333 W. SAN CARLOS ST.

**Address Line 2:** SUITE 200

**Address Line 4:** SAN JOSE, CALIFORNIA 95110

<b>ATTORNEY DOCKET NUMBER:</b>	5109-LPV_A-3
<b>NAME OF SUBMITTER:</b>	TAREK N. FAHMI
<b>SIGNATURE:</b>	/Tarek N. Fahmi/
<b>DATE SIGNED:</b>	03/16/2018

**Total Attachments: 79**

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ASSIGNMENT OF PATENT RIGHTS

For good and valuable consideration, the receipt of which is hereby acknowledged, III Holdings I, LLC, a Delaware limited liability company with an address at 251 Little Falls Drive, Wilmington, DE 19808 ("Assignor"), does hereby sell, assign, transfer, and convey unto Liberty Peak Ventures, LLC, a Texas limited liability company with an address at 1400 Preston Road, Suite 482, Plano, TX 75201 ("Assignee"), all of Assignor's right, title, and interest in and to the following (collectively, the "Assigned Patent Rights") effective as of March 2, 2018:

- (a) the patents and patent applications listed on Appendix 1 attached hereto (the "Patents");
- (b) any future reissues, reexaminations, extensions, continuations, continuing prosecution application, requests for continuing examinations, divisions, and registrations of any of the Patents;
- (c) rights to apply in any or all countries of the world for future patents, certificates of invention, utility models, industrial design protections, design patent protections, or other future governmental grants or issuances of any type related to the Patents; and
- (d) causes of action and enforcement rights of any kind under, or on account of, any of the Patents and/or any of the items described in either of the foregoing categories (b) or (c), including, without limitation, all causes of action, enforcement rights and all other rights to seek and obtain any other remedies of any kind for past, current and future infringement.

Assignor hereby authorizes the respective patent office or governmental agency in each jurisdiction to issue any and all future patents, certificates of invention, utility models or other governmental grants or issuances that may be granted upon any of the Assigned Patent Rights in the name of Assignee, as the assignee to the entire interest therein. This Assignment of Patent Rights will inure for the benefit of any permitted successors or assigns of Assignee.

Assignor will, at the reasonable request of Assignee, take all reasonable steps necessary and proper, to confirm the assignment to Assignee of the Assigned Patent Rights pursuant to this Assignment of Patent Rights, including without limitation, the execution, acknowledgment, and recordation of specific assignments, oaths, declarations, and other documents on a country-by-country basis, to assist Assignee in obtaining and perfecting the Assigned Patent Rights.

IN WITNESS WHEREOF this Assignment of Patent Rights is executed on MARCH 15, 2018.

ASSIGNOR

III Holdings I, LLC

By: [Signature]  
 Name: DEAN  
 Title: GENERAL COUNSEL

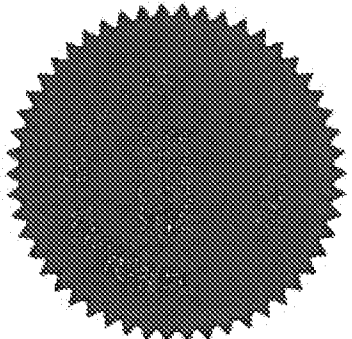
STATE OF (Kaw) )  
 )ss.  
COUNTY OF (City of Dallas)

On MARCH 15, 2019, before me, DECLAN CHAYES, Notary Public in and for said State, personally appeared Gavin Dem, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Handwritten Signature]

(Seal)  
Declan C. Hayes  
Notary Public  
Commissioned for Life  
Arthur Cox Building  
10 Earlsfort Terrace  
Dublin 2, Ireland



ASSIGNEE

Liberty Peak Ventures, LLC

By: [Handwritten Signature]  
Name: David Pridham  
Title: Chief Executive Officer

STATE OF Texas )  
 )ss.  
COUNTY OF Dallas )

On March 15, 2018, before me, Monica Gutierrez, Notary Public in and for said State, personally appeared David Pridham, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Handwritten Signature]  
My Commission Expires March 30, 2021  
Notary Public in and for the  
State of Texas

(Seal)  
MONICA AGUIRRE GUTIERREZ  
Notary ID #131067520  
My Commission Expires  
March 30, 2021

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7314166 (10/907477)	US	1/1/2008 (4/1/2005)	System and method for calculating recommended charge limits  Gordon Emory Anderson
6820802 (09/924025)	US	11/23/2004 (8/7/2001)	Online card activation system and method  Lynne Biggar
7257225 (10/747541)	US	8/14/2007 (12/29/2003)	System and method for high speed reversible data encryption  Srinivas V. Dasari
7680694 (10/800413)	US	3/16/2010 (3/11/2004)	Method and apparatus for a user to shop online in a three dimensional virtual reality setting  Elliott Glazer
8069095 (12/693294)	US	11/29/2011 (1/25/2010)	Virtual reality shopping experience  Elliott Glazer
8326704 (13/273128)	US	12/4/2012 (10/13/2011)	Virtual reality shopping experience  Elliott Glazer
8589255 (13/670020)	US	11/19/2013 (11/6/2012)	Virtual reality shopping experience  Elliott Glazer
9824391 (14/061565)	US	11/21/2017 (10/23/2013)	Virtual reality shopping experience  Elliott Glazer
15/818295	US	11/20/2017	Virtual reality shopping experience  Elliott Glazer

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7310631 (10/708589)	US	12/18/2007 (3/12/2004)	Method and system for facilitating access to external data  Martin Kartzmark
7228313 (09/346085)	US	6/5/2007 (7/1/1999)	Ticket tracking and refunding system and method  Richard Hand;
7529681 (10/294930)	US	5/5/2009 (11/14/2002)	Ticket tracking, reminding, and redeeming system and method  Robert G. Barnes
7536307 (10/708112)	US	5/19/2009 (2/10/2004)	Ticket tracking and redeeming system and method  Robert G. Barnes;
11/161467	US	8/4/2005	Ticket tracking and refunding system and method  Richard Hand
7207058 (10/334270)	US	4/17/2007 (12/31/2002)	Method and system for transmitting authentication context information  Michael Richard Barrett
7761909 (11/673366)	US	7/20/2010 (2/9/2007)	Method and system for transmitting authentication context information  Michael Richard Barrett
8181231 (12/797531)	US	5/15/2012 (6/9/2010)	Method and system for transmitting authentication context information  Michael Barrett
8607314 (13/420469)	US	12/10/2013 (3/14/2012)	Method and System for Transmitting Authentication Context Information  Michael Richard Barrett

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<b><u>Patent/ Application Number</u></b>	<b><u>Country</u></b>	<b><u>Issue Date/ Filing Date</u></b>	<b><u>Title of Patent and Truncated List of Inventors</u></b>
9117064 (14/072405)	US	8/25/2015 (11/5/2013)	Method and System for Transmitting Authentication Context Information  Michael Barrett
9680815 (14/833909)	US	6/13/2017 (8/24/2015)	METHOD AND SYSTEM FOR TRANSMITTING AUTHENTICATION CONTEXT INFORMATION  Michael Barrett
15/619742	US	6/12/2017	METHOD AND SYSTEM FOR TRANSMITTING AUTHENTICATION CONTEXT INFORMATION  Michael Barrett
7249113 (09/537506)	US	7/24/2007 (3/29/2000)	System and method for facilitating the handling of a dispute  Judith Continelli;
7314164 (10/710307)	US	1/1/2008 (7/1/2004)	System for biometric security using a smartcard  David S. Bonalle
7314165 (10/710326)	US	1/1/2008 (7/1/2004)	Method and system for smellprint recognition biometrics on a smartcard  David S. Bonalle
7325724 (10/710332)	US	2/5/2008 (7/1/2004)	Method for registering a biometric for use with a smartcard  David S. Bonalle
7318550 (10/710335)	US	1/15/2008 (7/1/2004)	Biometric safeguard method for use with a smartcard  David S. Bonalle



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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7341181 (10/710308)	US	3/11/2008 (7/1/2004)	Method for biometric security using a smartcard  David S. Bonalle
7363504 (10/710327)	US	4/22/2008 (7/1/2004)	Method and system for keystroke scan recognition biometrics on a smartcard  David S. Bonalle
GB2430785 (GB0700319.7)	GB	5/27/2008 (6/2/2005)	System for biometric security using a smartcard  David S. Bonalle
7451924 (11/859153)	US	11/18/2008 (9/21/2007)	System for biometric security using a smartcard  David S. Bonalle
7451925 (11/859171)	US	11/18/2008 (9/21/2007)	System for biometric security using a smartcard  David S. Bonalle
7438234 (11/860704)	US	10/21/2008 (9/25/2007)	System for biometric security using a smartcard  David S. Bonalle
7445149 (11/860726)	US	11/4/2008 (9/25/2007)	System for biometric security using a smartcard  David S. Bonalle
7494058 (11/861347)	US	2/24/2009 (9/26/2007)	Smartcard transaction method and system using voiceprint recognition  David S. Bonalle
7510115 (11/861351)	US	3/31/2009 (9/26/2007)	Smartcard transaction method and system using auditory scan recognition  David S. Bonalle
7497375 (11/861354)	US	3/3/2009 (9/26/2007)	Smartcard transaction method and system using smellprint recognition  David S. Bonalle

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<b><u>Patent/ Application Number</u></b>	<b><u>Country</u></b>	<b><u>Issue Date/ Filing Date</u></b>	<b><u>Title of Patent and Truncated List of Inventors</u></b>
7506806 (11/861463)	US	3/24/2009 (9/26/2007)	Smartcard transaction method and system using fingerprint recognition  David S. Bonalle
7533827 (11/861481)	US	5/19/2009 (9/26/2007)	Smartcard transaction method and system using signature recognition  David S. Bonalle
7523860 (11/861600)	US	4/28/2009 (9/26/2007)	Smartcard transaction method and system using facial scan recognition  David S. Bonalle
7530493 (11/861626)	US	5/12/2009 (9/26/2007)	Smartcard transaction method and system using iris scan recognition  David S. Bonalle
7597265 (11/862261)	US	10/6/2009 (9/27/2007)	Method and system for vascular scan recognition with a smartcard  David S. Bonalle
7594612 (11/862268)	US	9/29/2009 (9/27/2007)	Smartcard transaction method and system using retinal scan recognition  David S. Bonalle
7793845 (12/534486)	US	9/14/2010 (8/3/2009)	Smartcard transaction system and method  David S. Bonalle
8016191 (12/853167)	US	9/13/2011 (8/9/2010)	Smartcard transaction system and method  David S. Bonalle
8360322 (13/191153)	US	1/29/2013 (7/26/2011)	System and method of a smartcard transaction with biometric scan recognition  David S. Bonalle

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
13/728131	US	12/27/2012	System and method of a smartcard transaction with biometric scan recognition  David S. Bonalle
15/883360	US	1/30/2018	SYSTEM AND METHOD OF A SMARTCARD TRANSACTION WITH BIOMETRIC SCAN RECOGNITION  David S. Bonalle
7957999 (10/071615)	US	6/7/2011 (2/5/2002)	Electronic acquisition system and method  Paul Stoxen
7207479 (10/616434)	US	4/24/2007 (7/9/2003)	Systems and methods for automatically establishing merchant accounts for transaction card usage  Abner E. Moreau Jr.
7287040 (10/772199)	US	10/23/2007 (2/4/2004)	Test strategy system and method for accounts held direct at-fund  Beth Bolstad
7801849 (11/839732)	US	9/21/2010 (8/16/2007)	Test Strategy System and Method for Accounts Held Direct At-Fund  Beth Bolstad
8037020 (12/855386)	US	10/11/2011 (8/12/2010)	Test strategy system and method for accounts held direct at-fund  Beth Bolstad
8538913 (13/227338)	US	9/17/2013 (9/7/2011)	Test strategy system and method for accounts held direct at-fund  Beth Bolstad

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<b><u>Patent/ Application Number</u></b>	<b><u>Country</u></b>	<b><u>Issue Date/ Filing Date</u></b>	<b><u>Title of Patent and Truncated List of Inventors</u></b>
8046299 (10/707779)	US	10/25/2011 (1/12/2004)	Systems, methods, and devices for selling transaction accounts  Rachel Heitz
7293230 (09/769887)	US	11/6/2007 (1/25/2001)	Information architecture for the interactive environment  Andrea Bimson
7992079 (11/871979)	US	8/2/2011 (10/13/2007)	Information architecture for the interactive environment  Andrea Bimson
8683310 (13/195561)	US	3/25/2014 (8/1/2011)	Information architecture for the interactive environment  Andrea Bimson
15/817414	US	11/20/2017	Information architecture for the interactive environment  Andrea Bimson
7693787 (09/943438)	US	4/6/2010 (8/27/2001)	System and method for account reconciliation  Shirley J. Provinse
7693788 (11/619110)	US	4/6/2010 (1/2/2007)	System and method for account reconciliation  Shirley J. Provinse
7698216 (11/619280)	US	4/13/2010 (1/3/2007)	System and method for account reconciliation  Shirley J. Provinse
7756784 (11/619290)	US	7/13/2010 (1/3/2007)	System and method for account reconciliation  Shirley J. Provinse
7292999 (09/943658)	US	11/6/2007 (8/30/2001)	Online card present transaction  Carol Lee Hobson
7415443 (11/860356)	US	8/19/2008 (9/24/2007)	Online card present transaction  Carol Lee Hobson

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
8484134 (11/860338)	US	7/9/2013 (9/24/2007)	Online card present transaction  Carol Lee Hobson
8538891 (11/860398)	US	9/17/2013 (9/24/2007)	Online card present transaction  Carol Lee Hobson
7873579 (12/390847)	US	1/18/2011 (2/23/2009)	Merchant facilitation of online card present transaction  Carol Lee Hobson
7933842 (12/390873)	US	4/26/2011 (2/23/2009)	Client facilitation of online card present transaction  Carol Lee Hobson Sohail M. Hussain;
7873580 (12/390912)	US	1/18/2011 (2/23/2009)	Merchant system facilitating an online card present transaction  Carol Lee Hobson
7983992 (12/390953)	US	7/19/2011 (2/23/2009)	Client system facilitating an online card present transaction  Carol Lee Hobson
7286998 (10/127483)	US	10/23/2007 (4/22/2002)	System and method for travel carrier contract management and optimization using spend analysis  Olivier Sauser
7313548 (11/422272)	US	12/25/2007 (6/5/2006)	System and method for travel carrier contract management and optimization  Olivier Sauser
7856359 (10/188768)	US	12/21/2010 (7/2/2002)	System and method for airline purchasing program management  Andrew Winterton
7499864 (10/217666)	US	3/3/2009 (8/12/2002)	Integrated travel industry system  Mike Qualantone

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7805323 (10/347105)	US	9/28/2010 (1/17/2003)	System and method for processing trip requests  Debbie L. Schultz
7539620 (10/611037)	US	5/26/2009 (6/30/2003)	System and method for facilitating transactions among consumers and providers of travel services  Andrew Winterton;
7788117 (11/468228)	US	8/31/2010 (8/29/2006)	SYSTEM AND METHOD FOR PROCESSING TRIP REQUESTS  Debbie L. Schultz
7761314 (11/468237)	US	7/20/2010 (8/29/2006)	SYSTEM AND METHOD FOR PROCESSING TRIP REQUESTS  Debbie L. Schultz
7809592 (11/468241)	US	10/5/2010 (8/29/2006)	SYSTEM AND METHOD FOR PROCESSING TRIP REQUESTS  Debbie L. Schultz
7996248 (12/870635)	US	8/9/2011 (8/27/2010)	System and method for processing trip requests  Debbie L. Schultz
8090604 (13/160109)	US	1/3/2012 (6/14/2011)	System and method for processing trip requests  Debbie L. Schultz
7222363 (10/314736)	US	5/22/2007 (12/9/2002)	Device independent authentication system and method  Sineesh Keshav
8156549 (11/741867)	US	4/10/2012 (4/30/2007)	DEVICE INDEPENDENT AUTHENTICATION SYSTEM AND METHOD  Sineesh Keshav

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
8572712 (13/413847)	US	10/29/2013 (3/7/2012)	DEVICE INDEPENDENT AUTHENTICATION SYSTEM AND METHOD  Mike Rice
7407093 (11/239339)	US	8/5/2008 (9/30/2005)	System, method, and computer program product for packaging and activating stored value cards  David A. Ashby
7440771 (10/376885)	US	10/21/2008 (2/28/2003)	Transaction card providing displayed information  Gary Purk
7480898 (10/710009)	US	1/20/2009 (6/11/2004)	System and method for building full batch test environments  David J Batten
8286140 (12/249290)	US	10/9/2012 (10/10/2008)	System, computer program, and method for a static code coverage analyzer for computer programs  Alan S. Sadowsky
14/589849	US	1/5/2015	FACILITATING DISCOVERY AND RE-USE OF INFORMATION CONSTRUCTS  Marc Gregory Cantwell
7512451 (11/231257)	US	3/31/2009 (9/20/2005)	System and method for interactive process management  Sandra Pearson
7565268 (11/617334)	US	7/21/2009 (12/28/2006)	Systems and methods for reporting performance metrics  Chad W. Smith;

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7607045 (11/590818)	US	10/20/2009 (11/1/2006)	System and method for testing a modification to a process using a simulator  Kevin D. Sagis
7568187 (10/905001)	US	7/28/2009 (12/9/2004)	System and method for runtime detection of program parameters  Kevin T. Harvey
8286189 (11/862463)	US	10/9/2012 (9/27/2007)	System and method for automatically generating computer code for message flows  Girish G. Kukreja
8683488 (13/618418)	US	3/25/2014 (9/14/2012)	System and method for automatically generating computer code for message flows  Girish G. Kukreja
14/168765	US	1/30/2014	SYSTEM AND METHOD FOR AUTOMATICALLY GENERATING COMPUTER CODE FOR MESSAGE FLOWS  Girish G. Kukreja
8176062 (12/111076)	US	5/8/2012 (4/28/2008)	Service provider framework  John Fife
8326705 (11/644018)	US	12/4/2012 (12/22/2006)	Restaurant yield management portal  Aileen Khera
14/720344	US	5/22/2015	RESTAURANT YIELD MANAGEMENT PORTAL  Aileen Kheraj



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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7433878 (10/603408)	US	10/7/2008 (6/23/2003)	Method and system for interfacing with accounting systems  Lawrence J. Mika
7349918 (10/611509)	US	3/25/2008 (6/30/2003)	Method and system for searching binary files  Luis Azcona
8566902 (10/601468)	US	10/22/2013 (6/23/2003)	Secure Messaging Center  Alex J. Draughon
8682703 (11/757203)	US	3/25/2014 (6/1/2007)	SYSTEM AND METHOD FOR FACILITATING STRATEGIC SOURCING AND VENDOR MANAGEMENT  Paul Stewart Britton
8032485 (12/024926)	US	10/4/2011 (2/1/2008)	Rapid caching and data delivery system and method  Eddie J Alvarez
8195603 (13/224184)	US	6/5/2012 (9/1/2011)	Rapid caching and data delivery system and method  Eddie J. Alvarez
8515899 (13/467982)	US	8/20/2013 (5/9/2012)	RAPID CACHING AND DATA DELIVERY SYSTEM AND METHOD  Eddie J. Alvarez
8307291 (11/161658)	US	11/6/2012 (8/11/2005)	Web page security system and method  Srinivas V Dasari
14/307332	US	6/17/2014	WEB PAGE SECURITY SYSTEM  Srinivas V. Dasari

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
8719787 (11/537634)	US	5/6/2014 (9/30/2006)	SYSTEM AND METHOD FOR SERVER MIGRATION SYNCHRONIZATION  Masood Reza
9495283 (14/216187)	US	11/15/2016 (3/17/2014)	SYSTEM AND METHOD FOR SERVER MIGRATION SYNCHRONIZATION  Masood Reza
15/350676	US	11/14/2016	SYSTEM AND METHOD FOR SERVER MIGRATION SYNCHRONIZATION  Masood Reza
7844966 (11/160829)	US	11/30/2010 (7/12/2005)	System and method for generating computing system job flowcharts  Bing-Kong Chan
8281310 (12/912540)	US	10/2/2012 (10/26/2010)	System and method for generating computing system job flowcharts  Bing-Kong Chan
8332378 (12/620825)	US	12/11/2012 (11/18/2009)	File listener system and method  Robert Clayton
12/620875	US	11/18/2009	METADATA DRIVEN PROCESSING  Robert Clayton
15/499215	US	4/27/2017	DATA PROCESSING FRAMEWORK  Robert Clayton
7386528 (10/160583)	US	6/10/2008 (5/31/2002)	System and method for acquisition, assimilation and storage of information  Donald M. Maloche

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7610261 (11/932348)	US	10/27/2009 (10/31/2007)	System and method for acquisition, assimilation and storage of information  Donald M Maloche
8090734 (12/561149)	US	1/3/2012 (9/16/2009)	System and method for assessing risk  Donald M. Maloche
12/052644	US	3/20/2008	SYSTEM AND METHOD FOR PROCESSING INTERFACE REQUESTS IN BATCH  Krishna K. Lingamneni
14/862994	US	9/23/2015	SYSTEMS AND METHODS FOR COMPREHENSIVE CONSUMER RELATIONSHIP MANAGEMENT  Tom Verutes;
8156127 (12/358066)	US	4/10/2012 (1/22/2009)	Method and system for data arbitration  Oliver Winslow Selwyn
8589787 (10/711926)	US	11/19/2013 (10/13/2004)	CENTRALIZED FIELD RENDERING SYSTEM AND METHOD  Suzanne Berlin
9697181 (14/061502)	US	7/4/2017 (10/23/2013)	CENTRALIZED FIELD RENDERING SYSTEM AND METHOD  Suzanne Berlin
15/637615	US	6/29/2017	CENTRALIZED FIELD RENDERING SYSTEM AND METHOD  Suzanne Berlin

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<b><u>Patent/ Application Number</u></b>	<b><u>Country</u></b>	<b><u>Issue Date/ Filing Date</u></b>	<b><u>Title of Patent and Truncated List of Inventors</u></b>
8694361 (11/833870)	US	4/8/2014 (8/3/2007)	Identifying and Managing Strategic Partner Relationships  Sastry VSM Durvasula
8458704 (11/688672)	US	6/4/2013 (3/20/2007)	System and method for an improved merge utility  Dharmendra W. Gudimetla
7437341 (11/275308)	US	10/14/2008 (12/22/2005)	System and method for selecting a suitable technical architecture to implement a proposed solution  Robert E. Morgan
7454434 (10/907635)	US	11/18/2008 (4/8/2005)	System and method for stepped loading of web page content  Jerome Anthony Cohen Jr.;
15/587055	US	5/4/2017	System and Method for Stepped Loading of Web Page Content  Jerome Anthony Cohen Jr.
7577653 (10/609845)	US	8/18/2009 (6/30/2003)	Registration system and duplicate entry detection algorithm  Srinivas V. Dasari
8170998 (11/854259)	US	5/1/2012 (9/12/2007)	Methods, systems, and computer program products for estimating accuracy of linking of customer relationships  Prashant Sharad CHURI
8417745 (10/709295)	US	4/9/2013 (4/27/2004)	System and method for file services  Diana M. LaFoley
6886101 (10/283434)	US	4/26/2005 (10/30/2002)	Privacy service  Elliott Glazer

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
9189765 (13/104850)	US	11/17/2015 (5/10/2011)	SYSTEM AND METHOD FOR MANAGING A RESOURCE  Amy Heydon
14/942160	US	11/16/2015	SYSTEM AND METHOD FOR MANAGING A RESOURCE  Amy Heydon
8676992 (13/160361)	US	3/18/2014 (6/14/2011)	SYSTEMS AND METHODS FOR COOPERATIVE DATA EXCHANGE  Patrick R. Lowery;
9720987 (14/168946)	US	8/1/2017 (1/30/2014)	SYSTEMS AND METHODS FOR COOPERATIVE DATA EXCHANGE  David S. Bonalle
15/662458	US	7/28/2017	Systems and methods for cooperative data exchange  David S. Bonalie
13/290241	US	11/7/2011	Systems and Methods for Providing Electronic Help  Hans-Jurgen Greiner
8027903 (10/907319)	US	9/27/2011 (3/29/2005)	Technology portfolio health assessment system and method  Fred Bishop
8156028 (13/219944)	US	4/10/2012 (8/29/2011)	Technology portfolio health assessment system and method  Fred Bishop
8046256 (09/834478)	US	10/25/2011 (4/13/2001)	System and method for using loyalty rewards as currency  Emily Chien

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
12/338621	US	12/18/2008	System and Method for Issuing and Using a Loyalty Point Advance  Atul Dalmia
8265993 (13/244198)	US	9/11/2012 (9/23/2011)	System and method for using loyalty rewards as currency  Emily Chien
8401898 (13/587486)	US	3/19/2013 (8/16/2012)	System and method for using loyalty rewards as currency  Emily Chien;
8172135 (13/168072)	US	5/8/2012 (6/24/2011)	Systems and methods for gesture-based interaction with computer systems  Dilip Aidasani;
8141775 (13/168835)	US	3/27/2012 (6/24/2011)	Systems and methods for gesture-based interaction with computer systems  Dilip Aidasani
13/168807	US	6/24/2011	Systems and methods for gesture-based interaction with computer systems  Dilip Aidasani
13/168823	US	6/24/2011	Systems and methods for gesture-based interaction with computer systems  Dilip Aidasani
13/168827	US	6/24/2011	Systems and methods for gesture-based interaction with computer systems  Dilip Aidasani
8544729 (13/168829)	US	10/1/2013 (6/24/2011)	Systems and methods for gesture-based interaction with computer systems  Dilip Aidasani

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<b><u>Patent/ Application Number</u></b>	<b><u>Country</u></b>	<b><u>Issue Date/ Filing Date</u></b>	<b><u>Title of Patent and Truncated List of Inventors</u></b>
8245919 (13/168830)	US	8/21/2012 (6/24/2011)	Systems and methods for gesture-based interaction with computer systems  Dilip Aidasani
8136724 (13/168837)	US	3/20/2012 (6/24/2011)	Systems and methods for gesture-based interaction with computer systems  Dilip Aidasani
8235285 (13/168843)	US	8/7/2012 (6/24/2011)	Systems and methods for gesture-based interaction with computer systems  Dilip Aidasani
8701983 (13/619131)	US	4/22/2014 (9/14/2012)	Systems and methods for gesture-based interaction with computer systems  Dilip Aidasani
13/619391	US	9/14/2012	Systems and methods for gesture-based interaction with computer systems  Dilip Aidasani
7849014 (11/847088)	US	12/7/2010 (8/29/2007)	System and method for facilitating a financial transaction with a dynamically generated identifier  Glade Raymond Erikson
8086493 (12/913097)	US	12/27/2011 (10/27/2010)	System and method for facilitating a financial transaction with a dynamically generated identifier  Glade Raymond Erikson
8195517 (13/299865)	US	6/5/2012 (11/18/2011)	System and method for facilitating a financial transaction with a dynamically generated identifier  Glade Raymond Erikson

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
13/467910	US	5/9/2012	System and method for facilitating a financial transaction with a dynamically generated identifier  Glade Raymond Erikson
8086511 (11/617840)	US	12/27/2011 (12/29/2006)	System and method for presenting a competitive comparison of a recommended or custom card  Rachel Moore
8195551 (13/303400)	US	6/5/2012 (11/23/2011)	System and method for presenting a competitive comparison of a recommended or custom card  Rachel Moore
13/467742	US	5/9/2012	System and method for presenting a competitive comparison of a recommended or custom card  Rachel Moore
7487911 (10/904140)	US	2/10/2009 (10/26/2004)	Exception notification system and method  Greg Webb
8056801 (12/349741)	US	11/15/2011 (1/7/2009)	Exception notification system and method  Greg Webb
8317095 (13/244177)	US	11/27/2012 (9/23/2011)	Exception notification system and method  Greg Webb
8602302 (13/676858)	US	12/10/2013 (11/14/2012)	Exception notification system and method  Greg Webb
9159099 (14/072470)	US	10/13/2015 (11/5/2013)	Exception notification system and method  Greg Webb



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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
9741063 (14/880524)	US	8/22/2017 (10/12/2015)	EXCEPTION NOTIFICATION SYSTEM AND METHOD  Greg Webb
8005732 (10/749697)	US	8/23/2011 (12/31/2003)	System for reducing information required to open a new account  Yelena Khandros
8341055 (13/184193)	US	12/25/2012 (7/15/2011)	System for reducing information required to open a new account  Yelena Khandros
8515845 (13/686634)	US	8/20/2013 (11/27/2012)	System for Reducing Information Required to Open a New Account  Yelena Khandros
7398918 (10/907511)	US	7/15/2008 (4/4/2005)	Systems and method for risk triggering values  William S. Schwartz
8104675 (12/164043)	US	1/31/2012 (6/28/2008)	Systems and methods for risk triggering values  Fred Bishop
8925798 (13/328657)	US	1/6/2015 (12/16/2011)	Systems and methods for risk triggering values  Fred Bishop
9208484 (13/353072)	US	12/8/2015 (1/18/2012)	Systems and methods for risk triggering values  Fred Bishop
8919641 (13/353084)	US	12/30/2014 (1/18/2012)	Systems and methods for risk triggering values  Fred Bishop
8276813 (13/353054)	US	10/2/2012 (1/18/2012)	Systems and methods for risk triggering values  Fred Bishop

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<b><u>Patent/ Application Number</u></b>	<b><u>Country</u></b>	<b><u>Issue Date/ Filing Date</u></b>	<b><u>Title of Patent and Truncated List of Inventors</u></b>
8434677 (13/353098)	US	5/7/2013 (1/18/2012)	Systems and methods for risk triggering values  Fred Bishop
9741038 (14/961699)	US	8/22/2017 (12/7/2015)	Systems and methods for risk triggering values  Fred Bishop
15/681984	US	8/21/2017	Systems and methods for risk triggering values  Fred Bishop
8190517 (10/906674)	US	5/29/2012 (3/1/2005)	System and method for transferring a line of credit balance to a cash account  Thomas C Baker;
8332316 (13/458841)	US	12/11/2012 (4/27/2012)	System and method for transferring a line of credit balance to a cash account  Thomas C Baker
8589294 (13/673534)	US	11/19/2013 (11/9/2012)	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
8190470 (11/676135)	US	5/29/2012 (2/16/2007)	Non pre-approved channel filtering for card acquisition  Atul K. Srivastava
8571929 (13/459782)	US	10/29/2013 (4/30/2012)	Non pre-approved channel filtering for card acquisition  Atul K. Srivastava

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
14/717564	US	5/20/2015	NON PRE-APPROVED CHANNEL FILTERING FOR CARD ACQUISITION  Atul K. Srivastava
7848950 (11/315262)	US	12/7/2010 (12/23/2005)	Method and apparatus for collaborative filtering of card member transactions  Paul A. Herman
7792697 (11/500492)	US	9/7/2010 (8/8/2006)	System and method for predicting card member spending using collaborative filtering  Puneet B. Bhagchandani
JP5108012 (JP2009-523814)	JP	10/12/2012 (8/7/2007)	Method for predicting card member spending using collaborative filtering  Puneet B. Bhagchandani
8204784 (12/820713)	US	6/19/2012 (6/22/2010)	System and method for predicting card member spending using collaborative filtering  Puneet B. Bhagchandani
8190478 (12/907748)	US	5/29/2012 (10/19/2010)	Method and apparatus for collaborative filtering of card member transactions  Paul A. Herman
14/824600	US	8/12/2015	System and Method for Predicting Card Member Spending Using Collaborative Filtering  Ali H. Baqri

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
8190511 (09/972785)	US	5/29/2012 (10/5/2001)	Systems, methods and computer program products for offering consumer loans having customized terms for each customer  Brian Ericksen
8489503 (13/467963)	US	7/16/2013 (5/9/2012)	Systems, methods and computer program products for offering consumer loans having customized terms for each customer  Brian Ericksen
8204825 (11/865789)	US	6/19/2012 (10/2/2007)	System, method and computer program product for processing payments  Charlie L. Kimes
15/189693	US	6/22/2016	SECURING SENSITIVE USER DATA ASSOCIATED WITH ELECTRONIC TRANSACTIONS  Charlie L. Kimes
8267313 (11/555060)	US	9/18/2012 (10/31/2006)	System and method for providing a gift card which affords benefits beyond what is purchased  Lisa Gordon
8682083 (13/173132)	US	3/25/2014 (6/30/2011)	METHOD AND SYSTEM FOR WEBPAGE REGRESSION TESTING  Keshav A. Narsipur
9773165 (14/170012)	US	9/26/2017 (1/31/2014)	METHOD AND SYSTEM FOR WEBPAGE REGRESSION TESTING  Keshav A. Narsipur

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15/714602	US	9/25/2017	Method and system for webpage regression testing  Krishna Bihari Kumar
12/874063	US	9/1/2010	Fraud Mitigation Techniques  Kristin Hoyne Gomes
13/620054	US	9/14/2012	Fraud Mitigation Techniques  Kristin Gomes;
8285637 (12/416675)	US	10/9/2012 (4/1/2009)	Authorization request for financial transactions  Chanderpreet Singh Duggal
13/197574	US	8/3/2011	SYSTEMS AND METHODS FOR SECURELY PROCESSING TRANSACTIONS  Daniel W. Yong
13/215145	US	8/22/2011	METHODS AND SYSTEMS FOR CONTACTLESS PAYMENTS  I-Hsin Chuang
8714439 (13/280938)	US	5/6/2014 (10/25/2011)	METHODS AND SYSTEMS FOR CONTACTLESS PAYMENTS AT A MERCHANT  Brian Brendell
9483761 (14/216809)	US	11/1/2016 (3/17/2014)	Methods and Systems for Contactless Payments at a Merchant  Brian Brendell
15/339248	US	10/31/2016	METHODS AND SYSTEMS FOR CONTACTLESS PAYMENTS AT A MERCHANT  Brian Brendell

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
13/215111	US	8/22/2011	METHODS AND SYSTEMS FOR CONTACTLESS PAYMENTS FOR ONLINE ECOMMERCE CHECKOUT  I-Hsin Chuang
14/850594	US	9/10/2015	SYSTEMS AND METHODS FOR TRANSACTION ACCOUNT CUSTOMER ACQUISITION, ENROLLMENT, AND MANAGEMENT  Hans-Jurgen Greiner
8412631 (13/107069)	US	4/2/2013 (5/13/2011)	Cloud enabled payment processing system and method  Jeff W. Fromm
7395231 (09/904965)	US	7/1/2008 (7/13/2001)	Fee allocator system and method  John Berkley
7672881 (11/767881)	US	3/2/2010 (6/25/2007)	Fee allocator system and method  Corbett Bloom
8195538 (11/767907)	US	6/5/2012 (6/25/2007)	Fee allocator system and method  Corbett Bloom
6290137 (09/411359)	US	9/18/2001 (10/1/1999)	Transparent/translucent financial transaction card including an infrared light filter  John H. Kiekhaefer
6296188 (09/449251)	US	10/2/2001 (11/24/1999)	Transparent/translucent financial transaction card including an infrared light filter  John H. Kiekhaefer

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
6732936 (09/675912)	US	5/11/2004 (9/29/2000)	Transparent/translucent financial transaction card  John H. Kiekhaefer
6705530 (10/339814)	US	3/16/2004 (1/10/2003)	Transparent/translucent financial transaction card  John H. Kiekhaefer
6986465 (10/735940)	US	1/17/2006 (12/15/2003)	Transparent/translucent financial transaction card  John H. Kiekhaefer
14/851293	US	9/11/2015	Method, System, and Computer Program Product for Managing Business Customer Contacts  Gregory J. BALET
15/241712	US	8/19/2016	METHOD FOR FACILITATING PAYMENT OF A BILLING STATEMENT  Douglas DiPaola
7792721 (11/167230)	US	9/7/2010 (6/28/2005)	System and method for approval and allocation of costs in electronic procurement  Pamela G. Urbank
7933822 (12/848403)	US	4/26/2011 (8/2/2010)	System and method for approval and allocation of costs in electronic procurement  Pamela G. Urbank
7778920 (10/082171)	US	8/17/2010 (2/25/2002)	Method and apparatus for providing pre-existing and prospective customers with an immediately accessible account  Marjorie Faith Zarin

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7930244 (12/831067)	US	4/19/2011 (7/6/2010)	Method and apparatus for providing pre-existing customers and prospective customers with an immediately accessible account  Rhene Meyer
7500598 (10/722713)	US	3/10/2009 (11/25/2003)	Negotiable instruments and systems and processing same  Gladys A. Perez
7861923 (12/338922)	US	1/4/2011 (12/18/2008)	Negotiable instruments and systems and processing same  Joan-Astrid Davis
8083132 (12/957636)	US	12/27/2011 (12/1/2010)	Negotiable instruments and systems and processing same  Joan-Astrid Davis
9195985 (11/448767)	US	11/24/2015 (6/8/2006)	Method, system, and computer program product for customer-level data verification  Danielle R. Domenica
9892389 (14/949076)	US	2/13/2018 (11/23/2015)	METHOD, SYSTEM, AND COMPUTER PROGRAM PRODUCT FOR CUSTOMER-LEVEL DATA VERIFICATION  Danielle R. Domenica
15/883420	US	1/30/2018	METHOD, SYSTEM, AND COMPUTER PROGRAM PRODUCT FOR CUSTOMER-LEVEL DATA VERIFICATION  Danielle R. Domenica
7413112 (10/801765)	US	8/19/2008 (3/16/2004)	Method and system for manual authorization  David O. Nelson



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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7735720 (12/194493)	US	6/15/2010 (8/19/2008)	Method and system for manual authorization  David O. Nelson
7909240 (12/638798)	US	3/22/2011 (12/15/2009)	Method and system for manual authorization  David O. Nelson
7635083 (11/523186)	US	12/22/2009 (9/19/2006)	System and method for utilizing a mobile device to obtain a balance on a financial transaction instrument  Kazuyuki Fukuda;
15/247242	US	8/25/2016	EXPEDITED ISSUANCE AND ACTIVATION OF A TRANSACTION INSTRUMENT  Jon C. Patton
7870071 (10/711290)	US	1/11/2011 (9/8/2004)	Systems, methods, and devices for combined credit card and stored value transaction accounts  Ashish Gupta
8606709 (12/961909)	US	12/10/2013 (12/7/2010)	SYSTEMS, METHODS, AND DEVICES FOR COMBINED CREDIT CARD AND STORED VALUE TRANSACTION ACCOUNTS  Ashish Gupta
8700531 (14/072364)	US	4/15/2014 (11/5/2013)	SYSTEMS, METHODS, AND DEVICES FOR COMBINED CREDIT CARD AND STORED VALUE TRANSACTION ACCOUNTS  Ashish Gupta

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
8543496 (11/741268)	US	9/24/2013 (4/27/2007)	User experience on mobile phone  Lee J. Peart
EP08746926.8	EP	4/25/2008	User experience on mobile phone  Blayn W. Beenau
12/554142	US	9/4/2009	SYSTEM, METHOD AND APPARATUS FOR PROVIDING MESSAGES TO A TRANSACTION INSTRUMENT  Kirk J. Thompson;
7680688 (10/260829)	US	3/16/2010 (9/30/2002)	System and method for exchanging loyalty points for acquisitions  Julie Sanoff
7686218 (11/862544)	US	3/30/2010 (9/27/2007)	System and method for exchanging loyalty points for acquisitions  Julie Sanoff
7828206 (11/862456)	US	11/9/2010 (9/27/2007)	System and method for exchanging loyalty points for acquisitions  Julie Sanoff
7431207 (11/031111)	US	10/7/2008 (1/5/2005)	System and method for two-step payment transaction authorizations  Fred Bishop
7366703 (09/754465)	US	4/29/2008 (1/4/2001)	Smartcard internet authorization system  Lee J. Peart
7801829 (11/954668)	US	9/21/2010 (12/12/2007)	Smartcard internet authorization system  Lee J Peart

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
14/327537	US	7/9/2014	SMARTCARD INTERNET AUTHORIZATION SYSTEM  Lee J. Peart
7644035 (11/132233)	US	1/5/2010 (5/19/2005)	Method and apparatus for reducing fraudulent credit transactions by requiring merchant return of multi-digit authorization codes  Jan L. Biffle
8386348 (11/290562)	US	2/26/2013 (12/1/2005)	System and method for comparing and analyzing expenditures and savings over different time periods  Olivier Sauser
9842356 (12/336682)	US	12/12/2017 (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
15/838295	US	12/11/2017	SYSTEM, METHOD, APPARATUS AND COMPUTER PROGRAM PRODUCT FOR INTERFACING A MULTI-CARD RADIO FREQUENCY (RF) DEVICE WITH A MOBILE COMMUNICATIONS DEVICE  Colin T. McCabe

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<b><u>Patent/ Application Number</u></b>	<b><u>Country</u></b>	<b><u>Issue Date/ Filing Date</u></b>	<b><u>Title of Patent and Truncated List of Inventors</u></b>
8301554 (11/289228)	US	10/30/2012 (11/28/2005)	System and method for managing meetings budgets and allocating and reconciling expenditures  Olivier B. Sauser
8458058 (12/642242)	US	6/4/2013 (12/18/2009)	System and method for determining tax liability in response to a mobility  Deborah Thomas
11/409095	US	4/24/2006	System, method, and computer program product for processing payments with a virtual preauthorized draft  Thomas M. Bauer
8595074 (10/891198)	US	11/26/2013 (7/14/2004)	System and method for activating or changing the status of an account associated with a prepaid card  Bansi L. Sharma
7913901 (11/634932)	US	3/29/2011 (12/7/2006)	Spend diagnostics and lead management  Allison M. Romano
8177130 (13/039039)	US	5/15/2012 (3/2/2011)	Spend diagnostics and lead management  Allison M. Romano
8261982 (12/044781)	US	9/11/2012 (3/7/2008)	Solicitation-response lifecycle tracking and management  Ronald William Oestreicher
8412595 (12/427225)	US	4/2/2013 (4/21/2009)	Lifecycle tracking and management using RF  Brian William Ford
8972274 (12/437496)	US	3/3/2015 (5/7/2009)	NOTICE AND NON-RESPONSE TRACKING  Brian William Ford

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
8370221 (12/437494)	US	2/5/2013 (5/7/2009)	Survey lifecycle tracking  Brian William Ford;
8301485 (12/552717)	US	10/30/2012 (9/2/2009)	Work optimization based upon lifecycle tracking data  Brian William Ford;
15/048051	US	2/19/2016	MARKETING COMMUNICATION TRACKING  Brian William Ford
15/862107	US	1/4/2018	NOTICE AND NON- RESPONSE TRACKING  Brian William Ford
7761359 (11/256340)	US	7/20/2010 (10/21/2005)	System and method for optimizing investments within an organization  Anand K. Sanwal
8335742 (11/293115)	US	12/18/2012 (12/5/2005)	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
7650301 (11/850406)	US	1/19/2010 (9/5/2007)	System and method for monitoring acquisition channels  Burges Bharucha
09/934818	US	8/22/2001	Method and apparatus for enrolling with multiple request for quote providers  Anne O'Malley

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8150754 (12/342601)	US	4/3/2012 (12/23/2008)	Methods, apparatus and computer program products for interfacing automatic bill payment systems with card issuer database systems  Lesley Leggatt
7552866 (11/294503)	US	6/30/2009 (12/5/2005)	System and method for transferring a financial transaction account according to predetermined criteria  Noga Ruttenberg
9367834 (12/692144)	US	6/14/2016 (1/22/2010)	SYSTEMS, METHODS, AND COMPUTER PRODUCTS FOR PROCESSING PAYMENTS USING A PROXY CARD  Robert E. Morgan
15/180998	US	6/13/2016	SYSTEMS, METHODS, AND COMPUTER PRODUCTS FOR PROCESSING PAYMENTS USING A PROXY CARD  Robert E. Morgan
AU2011250840 (AU2011250840)	AU	(11/17/2011)	Internet facilitation of fraud services  Charlie Kimes
15/490441	US	4/18/2017	TRANSACTION VERIFICATION AND AUTHORIZATION  Charlie Kimes
15/132392	US	4/19/2016	SYSTEMS AND METHODS FOR FACILITATING SECURE TRANSACTIONS  Hitesh Seth

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15/185846	US	6/17/2016	SYSTEMS AND METHODS FOR FACILITATING SECURE TRANSACTIONS  Robert E. Morgan
13/029760	US	2/17/2011	SYSTEMS AND METHODS FOR AUTOMATICALLY PROVIDING RELEVANT OFFERS TO CUSTOMERS  Thomas Hochstatter
8595133 (13/039057)	US	11/26/2013 (3/2/2011)	System and Method for Satisfying a Transaction Amount from an Alternative Funding Source  I-Hsin Chuang
15/635369	US	6/28/2017	System and Method for Satisfying a Transaction Amount from an Alternative Funding Source  I-Hsin Chuang
8447686 (10/946751)	US	5/21/2013 (9/22/2004)	System and method for mitigating merchant debit balances  Qingli Wang;
8600845 (11/552892)	US	12/3/2013 (10/25/2006)	System and Method for Reconciling One or More Financial Transactions  Preeti Lobana
8694393 (14/071323)	US	4/8/2014 (11/4/2013)	System and Method for Reconciling One or More Financial Transactions  Preeti Lobana
9460472 (14/183728)	US	10/4/2016 (2/19/2014)	SYSTEM AND METHOD FOR RECONCILING ONE OR MORE FINANCIAL TRANSACTIONS  Preeti Lobana

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15/283939	US	10/3/2016	SYSTEM AND METHOD FOR RECONCILING ONE OR MORE FINANCIAL TRANSACTIONS  Preeti Lobana
7970673 (11/261437)	US	6/28/2011 (10/31/2005)	Method, apparatus, and computer program product for repository data maximization  Renee Epple
8214292 (12/416680)	US	7/3/2012 (4/1/2009)	Post-authorization message for a financial transaction  Chanderpreet Singh
7472827 (10/711827)	US	1/6/2009 (10/7/2004)	Limited use PIN system and method  Christopher John Fletcher
7441697 (11/759458)	US	10/28/2008 (6/7/2007)	Limited use pin system and method  Christopher John Fletcher
7448538 (11/777396)	US	11/11/2008 (7/13/2007)	Limited use pin system and method  Christopher John Fletcher
7702547 (11/255340)	US	4/20/2010 (10/21/2005)	Calculating and displaying interest avoided by use of a particular interest calculation method  Simran Kalra
7757957 (11/201844)	US	7/20/2010 (8/11/2005)	Textured transaction cards and methods of making the same  Kimberly A. Cranston;
7669758 (11/278629)	US	3/2/2010 (4/4/2006)	Obtaining transaction accounts using identification cards  Glade Erikson



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7891558 (12/715249)	US	2/22/2011 (3/1/2010)	Obtaining transaction accounts using identification cards  Glade Erikson
7912777 (10/708592)	US	3/22/2011 (3/12/2004)	System and method for using cash rebates  Aliza Freud;
7617153 (10/325404)	US	11/10/2009 (12/19/2002)	Global procurement bypass shutdown process and method  Maureen Cecelia Kenny
8682757 (10/925614)	US	3/25/2014 (8/25/2004)	Method and apparatus for processing financial transactions subject to different financing terms  Julia Menichilli;
8527330 (11/284738)	US	9/3/2013 (11/21/2005)	System and method for calculating savings  Brian Charles Bender
8700523 (11/246135)	US	4/15/2014 (10/11/2005)	System and method for delegating management of a financial transaction account to a designated assistant  Brent M. Edwards
8239313 (10/211928)	US	8/7/2012 (8/2/2002)	System and method for the interactive trading of derivatives  Jack Jenkins
8458063 (11/617847)	US	6/4/2013 (12/29/2006)	System and method for profiling consumers and creating a recommended or custom card  Rachel Moore;

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
8386376 (10/588811)	US	2/26/2013 (2/9/2005)	System and method using enhanced authorization data to reduce travel-related transaction fraud  Kristin Hoyne Gomes
8301566 (11/255306)	US	10/30/2012 (10/20/2005)	System and method for providing a financial transaction instrument with user-definable authorization criteria  Stuart Andrew Mears
8666897 (13/645156)	US	3/4/2014 (10/4/2012)	System and method for providing a financial transaction instrument with user-definable authorization criteria  Stuart Andrew Mears
6685088 (10/318438)	US	2/3/2004 (12/13/2002)	System and method for selecting an account  Coby Royer
6845906 (10/707614)	US	1/25/2005 (12/24/2003)	System and method for selecting financial services  Coby Royer
7613632 (11/273002)	US	11/3/2009 (11/14/2005)	System and method for performing automated testing of a merchant message  Steve T. Chiappetti
7603316 (10/908904)	US	10/13/2009 (5/31/2005)	Message delivery delegate system and method  John P Fife

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
9373122 (12/512873)	US	6/21/2016 (7/30/2009)	METHODS, APPARATUS AND COMPUTER PROGRAM PRODUCTS FOR SECURELY ACCESSING ACCOUNT DATA  Blayn W. Beenau
15/187196	US	6/20/2016	METHODS, APPARATUS AND COMPUTER PROGRAM PRODUCTS FOR SECURELY ACCESSING ACCOUNT DATA  Blayn W. Beenau
7606766 (11/643722)	US	10/20/2009 (12/21/2006)	Computer system and computer-implemented method for selecting invoice settlement options  Matthew V. Anderson
7765156 (10/750030)	US	7/27/2010 (12/31/2003)	Method and apparatus for automatically processing invoiced payments with selectable payment terms  Jud C. Staniar
7881997 (11/261376)	US	2/1/2011 (10/28/2005)	System and method for quantitative peer travel and expense benchmarking analysis  Toni Elizabeth Scanlan
11/741243	US	4/27/2007	MOBILE PAYMENT SYSTEM AND METHOD  Jessica U. Jones
7909243 (11/862686)	US	3/22/2011 (9/27/2007)	System and method for completing a secure financial transaction using a wireless communications device  Mark Merkow;

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
GB2472349 (GB1019173.2)	GB	3/12/2013 (4/24/2009)	Dynamic account authentication using a mobile device  Blayn W. Beenau
14/691188	US	4/20/2015	DYNAMIC ACCOUNT AUTHENTICATION USING A MOBILE DEVICE  Blayn W. Beenau
8694368 (11/608644)	US	4/8/2014 (12/8/2006)	Method, System, and Computer Program Product for Spend Mapping Tool  Joshua M. Berwitz
14/853560	US	9/14/2015	Deferred loyalty points redemption method  Trey Neemann
7720782 (11/615703)	US	5/18/2010 (12/22/2006)	Automated predictive modeling of business future events based on historical data  Jayatu Sen Chaudhury
7912795 (12/756147)	US	3/22/2011 (4/7/2010)	Automated predictive modeling of business future events based on transformation of modeling variables  Jayatu Sen Chaudhury
7788116 (11/161489)	US	8/31/2010 (8/5/2005)	Travel savings assessment  Dionino Di Florio
7143069 (10/155360)	US	11/28/2006 (5/23/2002)	System and method for interactive secure dialog between card holder and issuer  Dennis Lacivita
7401289 (10/012080)	US	7/15/2008 (12/6/2001)	Layout generator system and method  Alka Lachhwani

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
8700435 (11/617930)	US	4/15/2014 (12/29/2006)	SYSTEM AND METHOD FOR REDEMPTION AND EXCHANGE OF UNUSED TICKETS  Traci L. Harris
14/183361	US	2/18/2014	SYSTEM AND METHOD FOR REDEMPTION AND EXCHANGE OF UNUSED TICKETS  Traci L. Harris
14/807587	US	7/23/2015	PORTFOLIO MODELING AND CAMPAIGN OPTIMIZATION  Lulinyu Laura Chang
14/668126	US	3/25/2015	METHOD AND SYSTEM FOR FACILITATING ANCILLARY SERVICES  Jonathan Hamblett
8412639 (11/933602)	US	4/2/2013 (11/1/2007)	System and method for facilitating a secured financial transaction using an alternate shipping address  Lee C Chau
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;
8332265 (11/617471)	US	12/11/2012 (12/28/2006)	System and methods for online performance management  Chris S. Tonielli
7440918 (09/827031)	US	10/21/2008 (4/5/2001)	Interactive demand management  Edward J. Boyle

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7908207 (12/251364)	US	3/15/2011 (10/14/2008)	Interactive demand management  Edward J. Boyle
8571953 (12/107474)	US	10/29/2013 (4/22/2008)	System and Method for Processing Travel Expense Vouchers  Nitya Gopalakrishnan
12/690725	US	1/20/2010	SYSTEM AND METHOD FOR USING SPEND BEHAVIOR TO IDENTIFY A POPULATION OF MERCHANTS  Rajendra R. Rane
7080021 (09/550963)	US	7/18/2006 (4/17/2000)	Method and apparatus for managing transportation from an origin location  Mark McCulloch
7080022 (10/850304)	US	7/18/2006 (9/27/2004)	Method and systems for planning and managing transportation from an origin  Mark McCulloch
11/406390	US	4/19/2006	System and method for insuring frequent traveler reward miles  Deanna E. Brannon
12/265280	US	11/5/2008	Implementing a Promotional Campaign Across a Plurality of Rewards Programs  Kimberly A. Alderfer
8571919 (12/690693)	US	10/29/2013 (1/20/2010)	SYSTEM AND METHOD FOR IDENTIFYING ATTRIBUTES OF A POPULATION USING SPEND LEVEL DATA  Melissa Schwartz

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7870038 (10/908296)	US	1/11/2011 (5/5/2005)	System and method for managing electronic catalogs within an enterprise  Jeffrey T Hammond
8117129 (12/273738)	US	2/14/2012 (11/19/2008)	Systems, methods and computer program products for performing mass transit merchant transactions  Peter D. Saunders
EP08865172.4	EP	12/16/2008	Systems, methods and computer program products for performing mass transit merchant transactions  Peter D. Saunders
8504478 (13/342576)	US	8/6/2013 (1/3/2012)	Systems, methods and computer program products for performing mass transit merchant transactions  Peter D. Saunders
13/353525	US	1/19/2012	SYSTEMS AND METHODS FOR OPTIMIZING MARKETING DECISIONS BASED ON VISITOR PROFITABILITY  Tamar R. Shapiro
9123040 (13/034227)	US	9/1/2015 (2/24/2011)	SYSTEMS AND METHODS FOR ENCODED ALIAS BASED TRANSACTIONS  Man Sugathan
14/840588	US	8/31/2015	SYSTEMS AND METHODS FOR ENCODED ALIAS BASED TRANSACTIONS  Man Sugathan

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
15/851152	US	12/21/2017	SYSTEMS AND METHODS FOR PROVIDING MARKET INSIGHT  David R. Heath;
13/095529	US	4/27/2011	SYSTEMS AND METHODS FOR SPEND ANALYSIS  Rajendra Rane;
7953627 (11/636980)	US	5/31/2011 (12/12/2006)	Identifying industry segments with highest potential for new customers or new spending for current customers  Eliot R. Hamlich
8229783 (13/092837)	US	7/24/2012 (4/22/2011)	Identifying industry segments with highest potential for new customers or new spending for current customers  Eliot R. Hamlich
8412849 (13/095679)	US	4/2/2013 (4/27/2011)	Systems and methods for lossless compression of data and high speed manipulation thereof  Joseph Lesko
8914545 (13/591013)	US	12/16/2014 (8/21/2012)	Systems and methods for lossless compression of data and high speed manipulation thereof  Richard A. Evans
9843588 (14/568782)	US	12/12/2017 (12/12/2014)	SYSTEMS AND METHODS FOR LOSSLESS COMPRESSION OF DATA AND HIGH SPEED MANIPULATION THEREOF  Richard A. Evans



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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
15/838271	US	12/11/2017	SYSTEMS AND METHODS FOR LOSSLESS COMPRESSION OF DATA AND HIGH SPEED MANIPULATION THEREOF  Richard A. Evans
7917446 (11/932508)	US	3/29/2011 (10/31/2007)	Latency locator  Jon E. Atkinson
8280820 (13/035628)	US	10/2/2012 (2/25/2011)	Latency locator  Jon E. Atkinson
13/632887	US	10/1/2012	Latency locator  Jon E. Atkinson
9240010 (13/193464)	US	1/19/2016 (7/28/2011)	Systems and methods for generating and using a digital pass  Dilip Aidasani
15/883276	US	1/30/2018	SYSTEMS AND METHODS FOR GENERATING AND USING A DIGITAL PASS  Dilip Aidasani
8336764 (11/618423)	US	12/25/2012 (12/29/2006)	Fraud control when granting instant credit  Stacey J. Crawford
9038888 (13/725792)	US	5/26/2015 (12/21/2012)	Fraud control when granting instant credit  Stacey J. Crawford
9619819 (14/720404)	US	4/11/2017 (5/22/2015)	FRAUD CONTROL WHEN GRANTING INSTANT CREDIT  Stacey J. Crawford
7644013 (10/770684)	US	1/5/2010 (2/3/2004)	System and method for resource optimization  Maria Nastacio

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
8326712 (10/628731)	US	12/4/2012 (7/28/2003)	Method and system for technology consumption management  Manish K. Deliwala
8326713 (10/708566)	US	12/4/2012 (3/11/2004)	Method and system for technology consumption management including allocation of fees  Manish K. Deliwala
7383190 (09/662463)	US	6/3/2008 (9/15/2000)	Systems, methods and computer program products for receiving and responding to customer requests for travel related information  Jessica Zoob
8788376 (11/275066)	US	7/22/2014 (12/7/2005)	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
14/336658	US	7/21/2014	TRANSACTION ACCOUNT INTERFACE  Simon R. Bentley
7647257 (10/608764)	US	1/12/2010 (6/27/2003)	System and method for web access to financial data  Ken Sheehan
8458067 (12/580060)	US	6/4/2013 (10/15/2009)	System and method for emergency tracking  Stacey Edwards

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
12/468558	US	5/19/2009	SYSTEMS, METHODS, APPARATUS AND COMPUTER PROGRAM PRODUCTS FOR INTERFACING PAYMENT SYSTEMS TO A NETWORK ASSOCIATED WITH A REFERRAL  David S. Bonalle
7509272 (10/710068)	US	3/24/2009 (6/16/2004)	Calendar auction method and computer program product  William Bailey
7594222 (11/143016)	US	9/22/2009 (6/1/2005)	System and method for source code analysis  Jeffrey Stuart Horwitz;
7895094 (10/736181)	US	2/22/2011 (12/15/2003)	Global account reconciliation tool  Vandana Malik
8150746 (13/009528)	US	4/3/2012 (1/19/2011)	Global account reconciliation tool  Anju Tandon
8255252 (11/972069)	US	8/28/2012 (1/10/2008)	System and method for facilitating strategic contract audit, resolution and recovery  Arpit Chug
7970668 (12/141151)	US	6/28/2011 (6/18/2008)	System and method for automated comprehensive reconciliation processing  Manik Ahluwalia

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
14/746405	US	6/22/2015	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 (10/708594)	US	12/3/2013 (3/12/2004)	Method and system for providing point of sale services  Shreyas J. Kamat
14/067812	US	10/30/2013	Method and system for providing point of sale services  Shreyas J. Kamat
7908189 (11/361989)	US	3/15/2011 (2/27/2006)	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	11/1/2010	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR TECHNOLOGY ECOSYSTEM  William Berde

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<b><u>Patent/ Application Number</u></b>	<b><u>Country</u></b>	<b><u>Issue Date/ Filing Date</u></b>	<b><u>Title of Patent and Truncated List of Inventors</u></b>
JP4908412 (JP2007-525003)	JP	1/20/2012 (8/4/2005)	Method and system for improved travel transaction billing and reconciling  Sarah Tasker
7356694 (10/708543)	US	4/8/2008 (3/10/2004)	Security session authentication system and method  Trey Neemann
7747942 (11/311622)	US	6/29/2010 (12/20/2005)	System and method for obtaining a markup language template through reversing engineering  Cathy Sockrider
7565543 (11/088623)	US	7/21/2009 (3/23/2005)	System and method for authenticating a web page  Ajit S. Mungale
8620260 (11/741288)	US	12/31/2013 (4/27/2007)	Payment application download to mobile phone and phone personalization  Blayn W. Beenau
9307341 (14/086080)	US	4/5/2016 (11/21/2013)	Payment Application Download to Mobile Phone and Phone Personalization  Blayn W. Beenau
9866989 (15/090603)	US	1/9/2018 (4/4/2016)	Payment Application Download to Mobile Phone and Phone Personalization  Lee J. Peart

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
15/862958	US	1/5/2018	Payment Application Download to Mobile Phone and Phone Personalization  Lee J. Peart; Peter D. Saunders; Blayn W. Beenau; Jessica U. Jones
7571472 (10/331459)	US	8/4/2009 (12/30/2002)	Methods and apparatus for credential validation  Coby Royer
8474025 (12/493810)	US	6/25/2013 (6/29/2009)	Methods and apparatus for credential validation  Coby Royer
8412802 (12/369416)	US	4/2/2013 (2/11/2009)	System and method to optimize data communication in a computational network  Hans-Jurgen Greiner
7802723 (11/108807)	US	9/28/2010 (4/19/2005)	System and method for nameless biometric authentication and non- repudiation validation  Mark S. Merkow
12/870174	US	8/27/2010	SYSTEM AND METHOD FOR NAMELESS BIOMETRIC AUTHENTICATION AND NON-REPUDIATION VALIDATION  Mark S. Merkow
7548615 (10/711609)	US	6/16/2009 (9/28/2004)	Rate validation system and method  Jitendra K Bhalgat
7539860 (10/804429)	US	5/26/2009 (3/18/2004)	Single use user IDS  Elliott Glazer

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
8411825 (12/690593)	US	4/2/2013 (1/20/2010)	Method, system, and computer program product for contacting intended customers  Siddhartha Dutta
7681118 (10/906020)	US	3/16/2010 (1/31/2005)	Methods and apparatus for creating markup language documents  Kevin T. Harvey
8255794 (12/692778)	US	8/28/2012 (1/25/2010)	METHODS AND APPARATUS FOR CREATING MARKUP LANGUAGE DOCUMENTS  Srinivas Dasari
7860228 (10/905004)	US	12/28/2010 (12/9/2004)	SYSTEM AND METHOD FOR PROVISIONING TELEPHONY SERVICES  William Bailey
8503649 (12/969412)	US	8/6/2013 (12/15/2010)	System and method for provisioning telephony services  Jeffrey Scott Fehlhaber
7604176 (11/073918)	US	10/20/2009 (3/7/2005)	Radio frequency fobs and methods of using the same  Peter Kirwan Bates
7798415 (11/229901)	US	9/21/2010 (9/19/2005)	Wireless transaction fobs and methods of using the same  Peter Kirwan Bates
8157181 (12/857422)	US	4/17/2012 (8/16/2010)	WIRELESS TRANSACTION FOBS AND METHODS OF USING THE SAME  Peter Kirwan Bates
D543018 (29/251532)	US	5/22/2007 (1/9/2006)	FOB  Peter Kirwan Bates

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
D543351 (29/224791)	US	5/29/2007 (3/7/2005)	FOB  Peter Kirwan Bates
D554361 (29/272336)	US	11/6/2007 (2/6/2007)	FOB  Peter Kirwan Bates
D554362 (29/272337)	US	11/6/2007 (2/6/2007)	FOB  Peter Kirwan Bates
D554363 (29/272338)	US	11/6/2007 (2/6/2007)	FOB  Peter Kirwan Bates
D559530 (29/272339)	US	1/15/2008 (2/6/2007)	FOB  Peter Kirwan Bates
7731086 (11/423388)	US	6/8/2010 (6/9/2006)	SYSTEM AND METHOD FOR MASS TRANSIT MERCHANT PAYMENT  Peter D. Saunders
8025223 (12/768900)	US	9/27/2011 (4/28/2010)	SYSTEM AND METHOD FOR MASS TRANSIT MERCHANT PAYMENT  Peter D. Saunders
8387873 (13/209334)	US	3/5/2013 (8/12/2011)	System and method for mass transit merchant payment  Peter D. Saunders
8126449 (12/270473)	US	2/28/2012 (11/13/2008)	Servicing attributes on a mobile device  Blayn W Beenau
8401539 (13/362190)	US	3/19/2013 (1/31/2012)	Servicing attributes on a mobile device  Blayn W. Beenau
7428582 (11/275391)	US	9/23/2008 (12/29/2005)	Semantic interface for publishing a web service to and discovering a web service from a web service registry  James D. Bean



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<b><u>Patent/ Application Number</u></b>	<b><u>Country</u></b>	<b><u>Issue Date/ Filing Date</u></b>	<b><u>Title of Patent and Truncated List of Inventors</u></b>
7574483 (10/905201)	US	8/11/2009 (12/21/2004)	System and method for change management process automation  James Alger
7117260 (09/897858)	US	10/3/2006 (7/2/2001)	Content management application for an interactive environment  Andrea Bimson
7401138 (11/458851)	US	7/15/2008 (7/20/2006)	Content management application for an interactive environment  Andrea Bimson
7818411 (12/106883)	US	10/19/2010 (4/21/2008)	Content management application for an interactive environment  Andrea Bimson
7958223 (12/885307)	US	6/7/2011 (9/17/2010)	Content management application for an interactive environment  Andrea Bimson
8065407 (13/099267)	US	11/22/2011 (5/2/2011)	Content management application for an interactive environment  Andrea Bimson
8195787 (13/273120)	US	6/5/2012 (10/13/2011)	Content management application for an interactive environment  Andrea Bimson
9015232 (13/467601)	US	4/21/2015 (5/9/2012)	Content management application for an interactive environment  Meena Gopakumar

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
9811601 (14/682921)	US	11/7/2017 (4/9/2015)	CONTENT MANAGEMENT APPLICATION FOR AN INTERACTIVE ENVIRONMENT  Meena Gopakumar;
7827294 (10/711433)	US	11/2/2010 (9/17/2004)	System and method for dynamic security provisioning of computing resources  Mark Merkow
8266670 (10/905118)	US	9/11/2012 (12/16/2004)	System and method for dynamic security provisioning of data resources  Mark Merkow
8112536 (12/890562)	US	2/7/2012 (9/24/2010)	System and method for dynamic security provisioning of computing resources  Mark Merkow
8195820 (13/342398)	US	6/5/2012 (1/3/2012)	System and method for dynamic security provisioning of computing resources  Mark Merkow
8606945 (13/467824)	US	12/10/2013 (5/9/2012)	System and method for dynamic security provisioning of computing resources  Mark Merkow
9892264 (14/072440)	US	2/13/2018 (11/5/2013)	System and method for dynamic security provisioning of computing resources  Mark Merkow
15/883192	US	1/30/2018	SYSTEM AND METHOD FOR DYNAMIC SECURITY PROVISIONING OF COMPUTING RESOURCES  Mark Merkow;

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<b><u>Patent/ Application Number</u></b>	<b><u>Country</u></b>	<b><u>Issue Date/ Filing Date</u></b>	<b><u>Title of Patent and Truncated List of Inventors</u></b>
9489241 (13/099165)	US	11/8/2016 (5/2/2011)	GUARANTEED RESPONSE PATTERN  Sendhil M. Chokkalingam
15/345198	US	11/7/2016	GUARANTEED RESPONSE PATTERN  Sendhil M. Chokkalingam
9171294 (13/151485)	US	10/27/2015 (6/2/2011)	METHODS AND SYSTEMS FOR PROVIDING MOBILE CUSTOMER SUPPORT  Siddhartha Dutta
14/920007	US	10/22/2015	METHODS AND SYSTEMS FOR PROVIDING MOBILE CUSTOMER SUPPORT  Siddhartha Dutta
8572264 (13/184330)	US	10/29/2013 (7/15/2011)	Systems and methods for state awareness across communication channels and statefully transitioning between communication channels  Siddhartha Dutta
9215324 (14/051153)	US	12/15/2015 (10/10/2013)	Systems and Methods for Statefully Transitioning Between Communication Channels  Siddhartha Dutta
9451091 (14/954555)	US	9/20/2016 (11/30/2015)	SYSTEMS AND METHODS FOR STATE AWARENESS ACROSS COMMUNICATION CHANNELS AND STATEFULLY TRANSITIONING BETWEEN COMMUNICATION CHANNELS  Siddhartha Dutta

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
9866694 (15/269872)	US	1/9/2018 (9/19/2016)	SYSTEMS AND METHODS FOR STATE AWARENESS ACROSS COMMUNICATION CHANNELS AND STATEFULLY TRANSITIONING BETWEEN COMMUNICATION CHANNELS  Siddhartha Dutta
15/864767	US	1/8/2018	SYSTEMS AND METHODS FOR STATE AWARENESS ACROSS COMMUNICATION CHANNELS AND STATEFULLY TRANSITIONING BETWEEN COMMUNICATION CHANNELS  Siddhartha Dutta
7454622 (10/334615)	US	11/18/2008 (12/31/2002)	Method and system for modular authentication and session management  Robert Laidlaw;
8291228 (12/255448)	US	10/16/2012 (10/21/2008)	Method and system for modular authentication and session management  Robert Laidlaw
8819416 (13/623347)	US	8/26/2014 (9/20/2012)	METHOD AND SYSTEM FOR MODULAR AUTHENTICATION AND SESSION MANAGEMENT  Rick D. Johnson

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15/868306	US	1/11/2018	SYSTEMS AND METHODS FOR PROVIDING A VIRTUAL CURRENCY EXCHANGE  Kimberly Alderfer
8346910 (10/999570)	US	1/1/2013 (11/30/2004)	METHOD AND APPARATUS FOR MANAGING AN INTERACTIVE NETWORK SESSION  Michael Barrett
8966065 (13/644559)	US	2/24/2015 (10/4/2012)	METHOD AND APPARATUS FOR MANAGING AN INTERACTIVE NETWORK SESSION  Michael Barrett
14/626456	US	2/19/2015	METHOD AND APPARATUS FOR MANAGING AN INTERACTIVE NETWORK SESSION  Michael Barrett
9317305 (13/340004)	US	4/19/2016 (12/29/2011)	SYSTEMS AND METHODS FOR DATA BRICK CREATION AND USE  Joe M. Fenicle;;
15/131369	US	4/18/2016	SYSTEMS AND METHODS FOR DATA BRICK CREATION AND USE  Joe M. Fenicle
8515840 (11/866009)	US	8/20/2013 (10/2/2007)	Modular electronic wallet  Colin T. McCabe
13/604976	US	9/6/2012	Smartphone barcode transactions  Marcel Leyva

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<b><u>Patent/ Application Number</u></b>	<b><u>Country</u></b>	<b><u>Issue Date/ Filing Date</u></b>	<b><u>Title of Patent and Truncated List of Inventors</u></b>
13/605120	US	9/6/2012	Authentication using dynamic codes  Marcel Leyva
13/708422	US	12/7/2012	Authentication using dynamic codes  Marcel Leyva
13/945411	US	7/18/2013	Fraud control integrated form filling tool  Colin T. McCabe
9747598 (14/010367)	US	8/29/2017 (8/26/2013)	Dynamic Security Code Push  Francisco Mogollon
GB2345999 (GB0009748.5)	GB	6/5/2001 (10/21/1998)	System and method for pre-authorization of individual account transactions  Craig Watson
GB2353390 (GB0028740.9)	GB	10/14/2003 (3/24/2000)	System and method for pre-authorization of individual account remote transactions  Craig J. Watson
6901387 (10/064151)	US	5/31/2005 (6/14/2002)	Electronic purchasing method and apparatus for performing the same  Jonathan B. Wells
7577585 (10/724940)	US	8/18/2009 (12/1/2003)	Method and system for completing transactions involving partial shipments  Darin Horrocks
7805376 (10/391689)	US	9/28/2010 (3/19/2003)	Methods and apparatus for facilitating a transaction  Michael S. Smith
7181432 (11/005593)	US	2/20/2007 (12/6/2004)	Electronic purchasing method and apparatus for performing the same  Hans D. Buehler

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7584151 (11/653108)	US	9/1/2009 (1/12/2007)	Electronic purchasing method and apparatus for performing the same  Hans D. Buehler
8195574 (12/626051)	US	6/5/2012 (11/25/2009)	System and method for setting up a pre-authorization record  Hans D. Buehler
13/302454	US	11/22/2011	Authorization refresh system and method  Michael S. Smith
7299177 (10/448552)	US	11/20/2007 (5/30/2003)	Speaker recognition in a multi- speaker environment and comparison of several voice prints to many  Vicki Broman
MX266479 (MXPA05012902)	MX	4/30/2009 (5/17/2004)	Speaker recognition in a multi- speaker environment and comparison of several voice prints to many  Vicki Broman
7778832 (11/862079)	US	8/17/2010 (9/26/2007)	Speaker recognition in a multi- speaker environment and comparison of several voice prints to many  Vicki Broman
8036892 (12/832925)	US	10/11/2011 (7/8/2010)	Speaker recognition in a multi- speaker environment and comparison of several voice prints to many  Vicki Broman
9111407 (13/227219)	US	8/18/2015 (9/7/2011)	Speaker recognition in a multi- speaker environment and comparison of several voice prints to many  Vicki Broman

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
8812318 (13/366851)	US	8/19/2014 (2/6/2012)	Speaker recognition in a multi-speaker environment and comparison of several voice prints to many  Vicki Broman
9852424 (14/826607)	US	12/26/2017 (8/14/2015)	SPEAKER RECOGNITION AND DENIAL OF A TRANSACTION BASED ON MATCHING A KNOWN VOICE PRINT  Vicki Broman
15/852980	US	12/22/2017	SPEAKER RECOGNITION AND DENIAL OF A TRANSACTION BASED ON MATCHING A KNOWN VOICE PRINT  Vicki Broman
7143936 (10/906210)	US	12/5/2006 (2/9/2005)	System and method for calculating expected approval rates  Gordon Emory Anderson
KR10-1179287 (KR10-2007-7018284)	KR	8/28/2012 (2/17/2005)	System and method for calculating expected approval rates  Gordon Emory Anderson
7309008 (11/552059)	US	12/18/2007 (10/23/2006)	System and method for calculating expected approval rates  Gordon Emory Anderso
8306986 (11/529604)	US	11/6/2012 (9/29/2006)	Method, system, and computer program product for linking customer information  Nicholas K. Routson



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<b><u>Patent/ Application Number</u></b>	<b><u>Country</u></b>	<b><u>Issue Date/ Filing Date</u></b>	<b><u>Title of Patent and Truncated List of Inventors</u></b>
9324087 (13/644462)	US	4/26/2016 (10/4/2012)	Method, system, and computer program product for linking customer information  Nicholas K. Routson
15/134119	US	4/20/2016	METHOD, SYSTEM, AND COMPUTER PROGRAM PRODUCT FOR LINKING CUSTOMER INFORMATION  Nicholas K. Routson
8060502 (11/867640)	US	11/15/2011 (10/4/2007)	Methods, Systems, and Computer Program Products for Generating Data Quality Indicators for Relationships in a Database  Prashant Sharad Churi
8521729 (13/251933)	US	8/27/2013 (10/3/2011)	Methods, Systems, and Computer Program Products for Generating Data Quality Indicators for Relationships in a Database  Prashant Sharad Churi;
9075848 (13/953542)	US	7/7/2015 (7/29/2013)	Methods, Systems, and Computer Program Products for Generating Data Quality Indicators for Relationships in a Database  Prashant Sharad Churi
9646058 (14/792565)	US	5/9/2017 (7/6/2015)	METHODS, SYSTEMS, AND COMPUTER PROGRAM PRODUCTS FOR GENERATING DATA QUALITY INDICATORS FOR RELATIONSHIPS IN A DATABASE  Prashant Sharad Churi

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
6819270 (10/610100)	US	11/16/2004 (6/30/2003)	Method and system for universal conversion of MCC, SIC or other codes  Cales Lori J.
7966255 (10/286521)	US	6/21/2011 (11/1/2002)	Method and apparatus for a no pre-set spending limit transaction card  Karen L Wong
8073776 (13/164589)	US	12/6/2011 (6/20/2011)	Method and apparatus for a no pre-set spending limit transaction card  Karen L Wong;
8117116 (11/642956)	US	2/14/2012 (12/21/2006)	Using a transaction card account to make recurring loan payments  Ruth L. Aloni
8438104 (13/354135)	US	5/7/2013 (1/19/2012)	Using a transaction card account to make recurring loan payments  Ruth L. Aloni
7979351 (10/966995)	US	7/12/2011 (10/15/2004)	Prepaid transaction card activation system and method  Nicole Milne Vollmer
8275712 (13/180307)	US	9/25/2012 (7/11/2011)	Prepaid transaction card activation system and method  Nicole Milne Vollmer;
8275713 (13/420476)	US	9/25/2012 (3/14/2012)	Prepaid transaction card activation system and method  Nicole Milne Vollmer;
8423464 (13/587241)	US	4/16/2013 (8/16/2012)	Prepaid transaction card activation system and method  Nicole Milne Vollmer

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7606730 (10/180843)	US	10/20/2009 (6/25/2002)	System and method for a multiple merchant stored value card  Donna A. Antonucci
7788129 (10/378462)	US	8/31/2010 (3/3/2003)	System and method for redeeming vouchers  Donna A. Antonucci
8321270 (12/563278)	US	11/27/2012 (9/21/2009)	System and method for a multiple merchant stored value card  Donna A. Antonucci
8423401 (12/832759)	US	4/16/2013 (7/8/2010)	System and method for redeeming vouchers  Donna A. Antonucci
8478639 (13/658645)	US	7/2/2013 (10/23/2012)	System and method for a multiple merchant stored value card  Donna A. Antonucci
8650077 (13/868935)	US	2/11/2014 (4/23/2013)	System and method for a multiple merchant stored value card  Donna A. Antonucci
9747614 (14/134477)	US	8/29/2017 (12/19/2013)	System and method for a multiple merchant stored value card  Donna A. Antonucci
15/687050	US	8/25/2017	System and method for a multiple merchant stored value card  Donna A. Antonucci
7909247 (11/738823)	US	3/22/2011 (4/23/2007)	Wireless transaction medium having combined magnetic stripe and radio frequency communications  David S. Bonalle

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<b><u>Patent/ Application Number</u></b>	<b><u>Country</u></b>	<b><u>Issue Date/ Filing Date</u></b>	<b><u>Title of Patent and Truncated List of Inventors</u></b>
8070058 (13/031548)	US	12/6/2011 (2/21/2011)	Wireless transaction medium having combined magnetic stripe and radio frequency communications  David S. Bonalle
8201733 (13/273144)	US	6/19/2012 (10/13/2011)	Wireless transaction medium having combined magnetic stripe and radio frequency communications  David S. Bonalle
8348159 (13/468211)	US	1/8/2013 (5/10/2012)	Wireless transaction medium having combined magnetic stripe and radio frequency communications  David S. Bonalle
8584938 (13/713976)	US	11/19/2013 (12/13/2012)	Wireless transaction medium having combined magnetic stripe and radio frequency communications  David S. Bonalle
8925806 (14/059224)	US	1/6/2015 (10/21/2013)	Wireless Transaction Medium Having Combined Magnetic Stripe and Radio Frequency Communications  David S. Bonalle
9514454 (14/589861)	US	12/6/2016 (1/5/2015)	WIRELESS TRANSACTION MEDIUM HAVING COMBINED MAGNETIC STRIPE AND RADIO FREQUENCY COMMUNICATIONS  David S. Bonalle

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
15/072862	US	3/17/2016	WIRELESS TRANSACTION MEDIUM HAVING COMBINED MAGNETIC STRIPE AND RADIO FREQUENCY COMMUNICATIONS  David S. Bonalle
7021532 (10/709859)	US	4/4/2006 (6/2/2004)	Transaction authorization system and method  Greg D. Garrison
7837100 (11/478140)	US	11/23/2010 (6/30/2006)	System, method, and computer program product for issuing and using debit cards  David S. Bonalle
8905301 (12/907955)	US	12/9/2014 (10/19/2010)	System, method, and computer program product for issuing and using debit cards  David S. Bonalle
9324077 (14/563992)	US	4/26/2016 (12/8/2014)	System, method, and computer program product for issuing and using debit cards  David S. Bonalle
9811832 (15/134225)	US	11/7/2017 (4/20/2016)	System, method, and computer program product for issuing and using debit cards  David S. Bonalle
15/799536	US	10/31/2017	System, method, and computer program product for issuing and using debit cards  David S. Bonalle
8473394 (12/951640)	US	6/25/2013 (11/22/2010)	System, method, and computer program product for issuing automatic payments linked transaction account  Vernon Marshall

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<b><u>Patent/ Application Number</u></b>	<b><u>Country</u></b>	<b><u>Issue Date/ Filing Date</u></b>	<b><u>Title of Patent and Truncated List of Inventors</u></b>
7904386 (11/493662)	US	3/8/2011 (7/27/2006)	System, method, and computer program product for saving and investing through use of transaction cards  Simran K. Kalra
8417635 (13/017887)	US	4/9/2013 (1/31/2011)	System, method, and computer program product for saving and investing through use of transaction cards  Simran K. Kalra
7542931 (10/162282)	US	6/2/2009 (6/3/2002)	System and method for global automated address verification  Catherine B. Black
6601759 (09/970838)	US	8/5/2003 (10/4/2001)	System and method for providing feedback in an interactive payment system  John P. Fife
7726560 (11/337082)	US	6/1/2010 (1/23/2006)	System and method for managing information of accounts  Manish Mittal
8413160 (11/767356)	US	4/2/2013 (6/22/2007)	Systems, methods, and computer program products for transaction based load balancing  David Armes
8255268 (12/690810)	US	8/28/2012 (1/20/2010)	System and method for matching merchants based on consumer spend behavior  Rajendra R. Rane
8265609 (12/686048)	US	9/11/2012 (1/12/2010)	System, method and computer program product for providing customer service on a mobile device  Manish K. Deliwala

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7940897 (11/160476)	US	5/10/2011 (6/24/2005)	Word recognition system and method for customer and employee assessment  Chin H. Khor
9053707 (13/085162)	US	6/9/2015 (4/12/2011)	Word recognition system and method for customer and employee assessment  Chin H. Khor
9240013 (14/733765)	US	1/19/2016 (6/8/2015)	Evaluation of voice communications  Chin H. Khor
9530139 (14/990393)	US	12/27/2016 (1/7/2016)	EVALUATION OF VOICE COMMUNICATIONS  Chin H. Khor;
15/390651	US	12/26/2016	EVALUATION OF VOICE COMMUNICATIONS  Chin H. Khor
8437455 (12/686015)	US	5/7/2013 (1/12/2010)	System, method and computer program product for globally portable interactive voice response (IVR) systems  Siddhartha Dut
8261998 (12/916823)	US	9/11/2012 (11/1/2010)	Customizable transaction card  Christopher Michael Roncari;
7421739 (10/711768)	US	9/2/2008 (10/4/2004)	System and method for monitoring and ensuring data integrity in an enterprise security system  Michael R Barrett
6581839 (09/653837)	US	6/24/2003 (9/1/2000)	Transaction card  Judy Vigiletti

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
KR10-0584646 (KR10-2002-7003038)	KR	5/23/2006 (9/5/2000)	TRANSPARENT TRANSACTION CARD WITH INFRARED BLOCKING LAYER  William J. Faenza Jr
NZ517720 (NZ20000517720)	NZ	7/5/2004 (9/5/2000)	Transaction card  William J. Faenza Jr
7627531 (09/800461)	US	12/1/2009 (3/7/2001)	System for facilitating a transaction  Martin Wittwer
7035872 (09/865878)	US	4/25/2006 (5/25/2001)	Recurrent billing maintenance system  Susan Phillips
6749123 (10/062106)	US	6/15/2004 (1/31/2002)	Transaction card  Ellen Lasch
6764014 (10/092681)	US	7/20/2004 (3/7/2002)	Transaction card  Ellen Lasch
KR10-0699954 (KR10-2004-7000411)	KR	3/20/2007 (7/10/2002)	SYSTEM AND METHOD FOR PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS  Michael J. Berardi
7377443 (10/394914)	US	5/27/2008 (3/21/2003)	Transaction card  Lisa Webb
8429041 (10/435420)	US	4/23/2013 (5/9/2003)	Systems and methods for managing account information lifecycles  David Bonalle
7213764 (10/436394)	US	5/8/2007 (5/12/2003)	Foldable transaction card  Ellen Lasch



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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7124955 (10/436343)	US	10/24/2006 (5/12/2003)	Compact or convenient transaction cards  Ellen Lasch
8543423 (10/608792)	US	9/24/2013 (6/27/2003)	Method and apparatus for enrolling with multiple transaction environments  Eve Reiter
7306158 (10/611563)	US	12/11/2007 (6/30/2003)	Clear contactless card  Michael J. Berardi
DE60333664.7 (DE60333664.7)	DE	8/4/2010 (12/10/2003)	FOLDABLE TRANSACTION CARD SYSTEMS  Ellen Lasch
FR1570418 (FR03790457.0)	FR	8/4/2010 (12/10/2003)	FOLDABLE TRANSACTION CARD SYSTEMS  Ellen Lasch
GB1570418 (GB03790457.0)	GB	8/4/2010 (12/10/2003)	FOLDABLE TRANSACTION CARD SYSTEMS  Ellen Lasch
IT1570418 (IT03790457.0)	IT	8/4/2010 (12/10/2003)	FOLDABLE TRANSACTION CARD SYSTEMS  Ellen Lasch
7147151 (10/733619)	US	12/12/2006 (12/10/2003)	Foldable transaction card systems  Ellen Lasch
7827106 (10/746781)	US	11/2/2010 (12/24/2003)	System and method for manufacturing a punch-out RFID transaction device  Peter D. Saunders
7070112 (10/708548)	US	7/4/2006 (3/10/2004)	Transparent transaction device  Blayn W. Beenau

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7093767 (10/708549)	US	8/22/2006 (3/10/2004)	System and method for manufacturing a punch-out RFID transaction device  Ellen Lasch
7925535 (10/708547)	US	4/12/2011 (3/10/2004)	SYSTEM AND METHOD FOR SECURING RF TRANSACTIONS USING A RADIO FREQUENCY IDENTIFICATION DEVICE INCLUDING A RANDOM NUMBER GENERATOR  Blayn W. Beenau
7542942 (10/708569)	US	6/2/2009 (3/11/2004)	System and method for securing sensitive information during completion of a transaction  Peter D. Saunders
7503480 (10/708597)	US	3/17/2009 (3/12/2004)	Method and system for tracking user performance  David S. Bonalle
7137552 (10/802171)	US	11/21/2006 (3/17/2004)	Portable electronic devices interconnected with convenient or foldable transaction cards  Ellen Lasch
7463133 (10/810469)	US	12/9/2008 (3/27/2004)	Systems and methods for providing a RF transaction device operable to store multiple distinct calling card accounts  David S. Bonalle
6997378 (10/843732)	US	2/14/2006 (5/12/2004)	Recurrent billing maintenance system  Susan Phillips

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7347360 (10/862646)	US	3/25/2008 (6/7/2004)	Foldable transaction card systems for non-traditionally-sized transaction cards  Ellen Lasch
7835960 (10/709978)	US	11/16/2010 (6/10/2004)	SYSTEM FOR FACILITATING A TRANSACTION  Martin Wittwer;
8960535 (10/883458)	US	2/24/2015 (7/1/2004)	METHOD AND SYSTEM FOR RESOURCE MANAGEMENT AND EVALUATION  David S. Bonalle
7768379 (10/710567)	US	8/3/2010 (7/21/2004)	METHOD AND SYSTEM FOR A TRAVEL-RELATED MULTI-FUNCTION FOB  Carl Larkin
7762457 (10/710570)	US	7/27/2010 (7/21/2004)	System and method for dynamic fob synchronization and personalization  Carl Larkin
7587756 (10/710611)	US	9/8/2009 (7/23/2004)	Methods and apparatus for a secure proximity integrated circuit card transactions  Peter D. Saunders
7805378 (10/810473)	US	9/28/2010 (8/30/2004)	System and method for encoding information in magnetic stripe format for use in radio frequency identification transactions  Michael J. Berardi

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7996324 (10/711720)	US	8/9/2011 (9/30/2004)	Systems and methods for managing multiple accounts on a RF transaction device using secondary identification indicia  Fred Bishop
8635131 (10/711968)	US	1/21/2014 (10/15/2004)	System and method for managing a transaction protocol  Peter D. Saunders
8538863 (10/711963)	US	9/17/2013 (10/15/2004)	SYSTEM AND METHOD FOR FACILITATING A TRANSACTION USING A REVOLVING USE ACCOUNT ASSOCIATED WITH A PRIMARY ACCOUNT  Peter D. Saunders
7070095 (11/013094)	US	7/4/2006 (12/15/2004)	Foldable transaction cards and methods of making the same  Ellen Lasch
7156301 (10/906732)	US	1/2/2007 (3/3/2005)	Foldable non-traditionally-sized RF transaction card system and method  Ellen Lasch
7505941 (10/908434)	US	3/17/2009 (5/11/2005)	Methods and apparatus for conducting electronic transactions using biometrics  Fred Bishop
EP05803632.8	EP	7/21/2005	A SYSTEM AND METHOD FOR DYNAMIC FOB SYNCHRONIZATION AND PERSONALIZATION  David S. Bonalle

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7429927 (11/161105)	US	9/30/2008 (7/22/2005)	System and method for providing and RFID transaction device  Danielle R Nulle
7543738 (11/161295)	US	6/9/2009 (7/28/2005)	System and method for secure transactions manageable by a transaction account provider  Peter D. Saunders
EP05799613.4	EP	9/23/2005	SYSTEM AND METHOD FOR AUTHENTICATING A RF TRANSACTION USING A RADIO FREQUENCY IDENTIFICATION DEVICE INCLUDING A TRANSACTIONS COUNTER  Fred Bishop
7278584 (11/284008)	US	10/9/2007 (11/21/2005)	Portable electronic music devices with convenient or foldable transaction cards  Ellen Lasch
7650314 (11/164609)	US	1/19/2010 (11/30/2005)	System and method for securing a recurrent billing transaction  Peter D. Saunders
8001054 (11/306617)	US	8/16/2011 (1/4/2006)	SYSTEM AND METHOD FOR GENERATING AN UNPREDICTABLE NUMBER USING A SEEDED ALGORITHM  Lee J. Peart
9031880 (11/552886)	US	5/12/2015 (10/25/2006)	SYSTEMS AND METHODS FOR NON-TRADITIONAL PAYMENT USING BIOMETRIC DATA  Peter D. Saunders

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7383989 (11/604449)	US	6/10/2008 (11/27/2006)	Foldable transaction card systems  Ellen Lasch
7540426 (11/604502)	US	6/2/2009 (11/27/2006)	Foldable transaction cards and methods of making the same  Ellen Lasch
8121941 (11/611034)	US	2/21/2012 (12/14/2006)	SYSTEM AND METHOD FOR AUTOMATIC RECONCILIATION OF TRANSACTION ACCOUNT SPEND  Fred Bishop
7520439 (11/700521)	US	4/21/2009 (1/31/2007)	Portable electronic devices with convenient or foldable transaction cards  Ellen Lasch
7398931 (11/714625)	US	7/15/2008 (3/6/2007)	Foldable transaction card  Ellen Lasch
7837116 (11/879468)	US	11/23/2010 (7/17/2007)	Transaction card  Lisa Ann Morrill Webb
7607583 (11/871981)	US	10/27/2009 (10/13/2007)	CLEAR CONTACTLESS CARD  Michael J Berardi
7892371 (12/102811)	US	2/22/2011 (4/14/2008)	FOLDABLE TRANSACTION CARDS AND METHODS OF MAKING THE SAME  Ellen Lasch
7694876 (12/114402)	US	4/13/2010 (5/2/2008)	METHOD AND SYSTEM FOR TRACKING USER PERFORMANCE  David S. Bonalle
8066190 (12/124937)	US	11/29/2011 (5/21/2008)	TRANSACTION CARD  William J. Faenza Jr.

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
7631812 (12/126481)	US	12/15/2009 (5/23/2008)	FOLDABLE TRANSACTION CARD SYSTEMS  Lisa Ann Morrill Webb
DE602008039828.5 (DE602008039828.5)	DE	8/26/2015 (7/15/2008)	Transaction Card  Lisa Ann Morrill Webb
FR2183120 (FR08826419.7)	FR	8/26/2015 (7/15/2008)	Transaction Card  Lisa Ann Morrill Webb
GB2183120 (GB08826419.7)	GB	8/26/2015 (7/15/2008)	Transaction Card  Lisa Ann Morrill Webb
7721956 (12/255476)	US	5/25/2010 (10/21/2008)	FOLDABLE TRANSACTION CARD SYSTEMS  Troy Williams
7953671 (12/275924)	US	5/31/2011 (11/21/2008)	Methods and apparatus for conducting electronic transactions  Fred A. Bishop
8418918 (12/354539)	US	4/16/2013 (1/15/2009)	System and Method for Secure Transactions Manageable by a Transaction Account Provider  Brian T. Barnes
8655789 (12/367414)	US	2/18/2014 (2/6/2009)	SYSTEMS AND METHODS FOR NON-TRADITIONAL PAYMENT USING BIOMETRIC DATA  Fred Bishop
7837118 (12/418510)	US	11/23/2010 (4/3/2009)	Infrared blocking article  Ellen Lasch
EP09751227.1	EP	5/15/2009	Transaction card  William J. Faenza

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
8266056 (12/891729)	US	9/11/2012 (9/27/2010)	SYSTEM AND METHOD FOR MANUFACTURING A PUNCH-OUT RFID TRANSACTION DEVICE  Peter D. Saunders
8033474 (12/907303)	US	10/11/2011 (10/19/2010)	INFRARED BLOCKING ARTICLE  Ellen Lasch
8191788 (12/907358)	US	6/5/2012 (10/19/2010)	TRANSACTION CARD  Lisa Ann Morrill-Webb
13/040513	US	3/4/2011	SYSTEM AND METHOD FOR SECURING RF TRANSACTIONS USING A RADIO FREQUENCY IDENTIFICATION DEVICE INCLUDING A RANDOM NUMBER GENERATOR  Blayn W. Beenau
8423476 (13/086143)	US	4/16/2013 (4/13/2011)	METHODS AND APPARATUS FOR CONDUCTING ELECTRONIC TRANSACTIONS  Fred A. Bishop
8433658 (13/086181)	US	4/30/2013 (4/13/2011)	Methods and Apparatus for Conducting Electronic Transactions  Fred A. Bishop
8489513 (13/086197)	US	7/16/2013 (4/13/2011)	Method and Apparatus for Conducting Electronic Transactions  Fred A. Bishop



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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
8423475 (13/181846)	US	4/16/2013 (7/13/2011)	SYSTEMS AND METHODS FOR MANAGING MULTIPLE ACCOUNTS ON A RF TRANSACTION DEVICE USING SECONDARY IDENTIFICATION INDICIA  Fred A. Bishop
8260722 (13/182678)	US	9/4/2012 (7/14/2011)	SYSTEM AND METHOD FOR GENERATING AN UNPREDICTABLE NUMBER USING A SEEDED ALGORITHM  Lee J. Peart
8240574 (13/224191)	US	8/14/2012 (9/1/2011)	Infrared blocking article  Ellen Lasch
8186598 (13/244193)	US	5/29/2012 (9/23/2011)	Transaction card  William J. Faenza Jr.
9196110 (13/308025)	US	11/24/2015 (11/30/2011)	SYSTEM AND METHOD FOR DYNAMIC FOB SYNCHRONIZATION AND PERSONALIZATION  David S. Bonalle
8931704 (13/469752)	US	1/13/2015 (5/11/2012)	TRANSACTION CARD  Lisa Ann Morrill Webb
14/580050	US	12/22/2014	SYSTEM AND METHOD FOR INCENTING RFID TRANSACTION DEVICE USAGE AT A MERCHANT LOCATION  Michael J. Berardi
9519851 (14/595087)	US	12/13/2016 (1/12/2015)	TRANSACTION CARD  Lisa Ann Morrill Webb

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<u>Patent/ Application Number</u>	<u>Country</u>	<u>Issue Date/ Filing Date</u>	<u>Title of Patent and Truncated List of Inventors</u>
14/639716	US	3/5/2015	SYSTEM AND METHOD FOR RECONCILIATION OF NON-CURRENCY RELATED TRANSACTION ACCOUNT SPEND  Bradley Owen Matthews
14/798324	US	7/13/2015	SYSTEM AND METHOD FOR DYNAMIC FOB SYNCHRONIZATION AND PERSONALIZATION  David S. Bonalle
15/343807	US	11/4/2016	SYSTEM AND METHOD FOR RECONCILIATION OF NON-CURRENCY RELATED TRANSACTION ACCOUNT SPEND  Bradley Owen Matthews
15/871364	US	1/15/2018	METHOD AND SYSTEM FOR RESOURCE MANAGEMENT AND EVALUATION  Brian Barnes