

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Stephen M. Curry. et al.

Covered Business Method Review of U.S. Patent No. 6,105,013

Filed: March 10, 1998

Issued: August 15, 2000

Title: METHOD, APPARATUS, SYSTEM AND FIRMWARE FOR
SECURE TRANSACTIONS

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Alexandria, VA 22313-1450

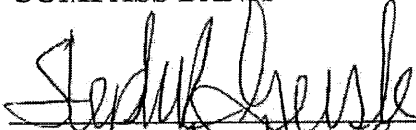
POWER OF ATTORNEY

Dear Sir/Madam,

The undersigned hereby appoints the following attorneys and/or agents to prosecute the above captioned Covered Business Method Review and transact all business in the U.S. Patent and Trademark Office connected herewith: William F. Long (Reg. No. 51,967), Joshua D. Curry (Reg. No. 65,478), and all practitioners at Customer Number 30827.

Date: March 20, 2015

COMPASS BANK


Name: Stephen Heister
Title: SVP

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For petitioners American Express Company and American Express Travel Related Services Company, Inc.

Maxine Y. Graham

Date: 03/05/2015

Name: Maxine Y. Graham
Title: Vice President & Chief Intellectual Property Counsel

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For petitioners Discover Financial Services, Discover Bank, and Discover Products Inc.



Name: Lisa A. Ellis

Title: Director & Senior Counsel

Date: March 5, 2015

US.55869100.01

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The undersigned hereby appoints the following attorneys and/or agents to prosecute the above captioned Covered Business Method Review and transact all business in the U.S. Patent and Trademark Office connected herewith: Ozzie A. Farres (Reg. No. 43,606), and all practitioners at Customer Number 21967.

NAVY FEDERAL CREDIT UNION

Date: 3/19/15

Will R. Daman

Name: WILLEM A DAMAN

Title: ATTORNEY

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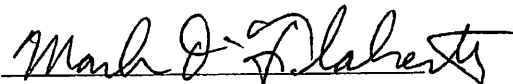
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POWER OF ATTORNEY

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The undersigned hereby appoints the following attorneys and/or agents to prosecute the above captioned Covered Business Method Review and transact all business in the U.S. Patent and Trademark Office connected herewith: R. William Beard, Jr. (Reg. No. 39,903), Truman H. Fenton (Reg. No. 64,766), and all practitioners at Customer Number 86528.

For petitioner State Farm Mutual Automobile Insurance Company, Bloomington, IL.



Date: 3/20/15

Name: Mark O'Flaherty

Title: Counsel, State Farm Mutual Automobile Insurance Company