

**UNITED STATES PATENT AND TRADEMARK OFFICE**

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**BEFORE THE PATENT TRIAL AND APPEAL BOARD**

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VISA INC. and VISA U.S.A. INC.,  
*Petitioners,*

v.

UNIVERSAL SECURE REGISTRY LLC,  
*Patent Owner*

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Case IPR2018-01350  
U.S. Patent No. 8,856,539

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**PATENT OWNER'S RESPONSE  
PURSUANT TO 37 C.F.R. § 42.120**

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