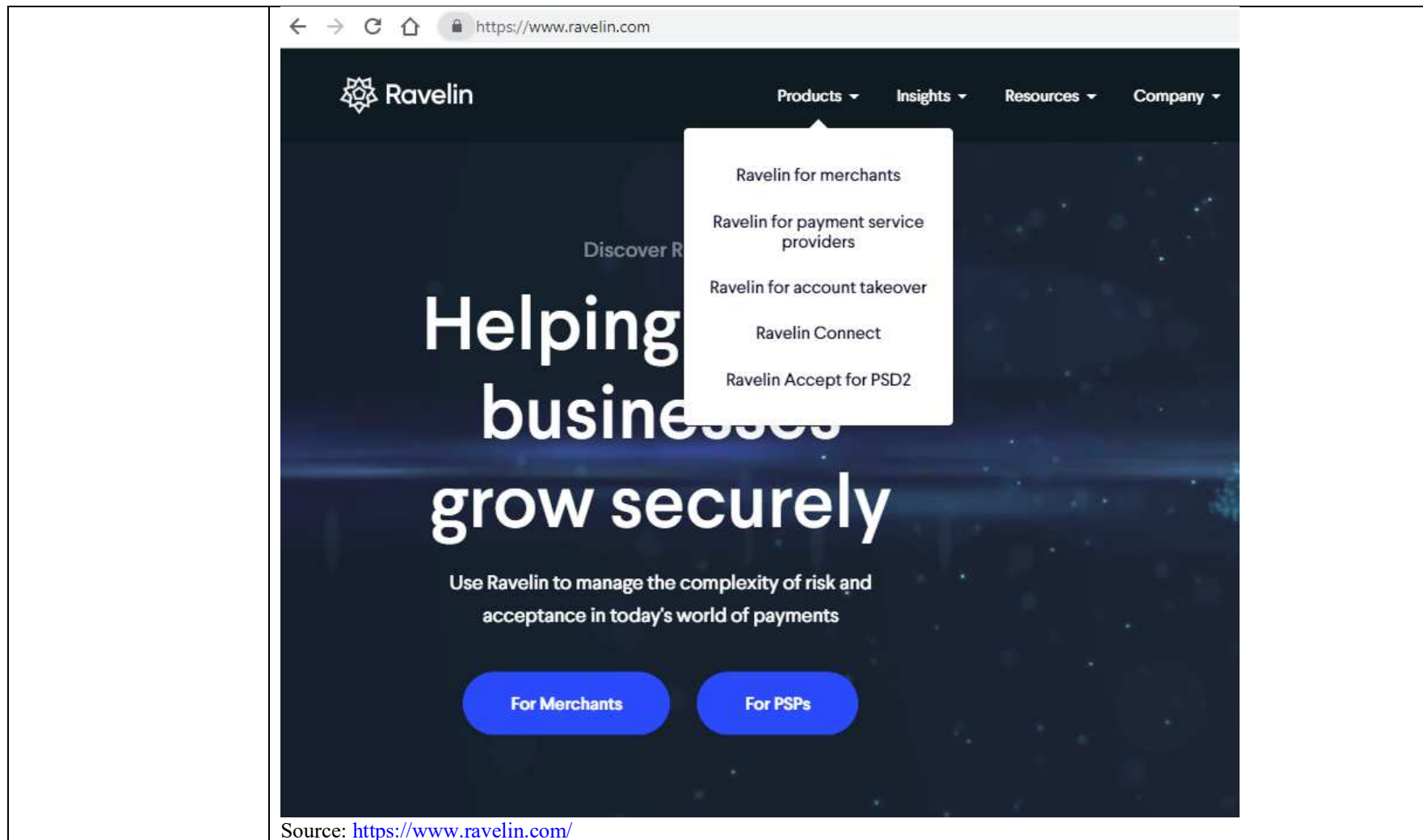


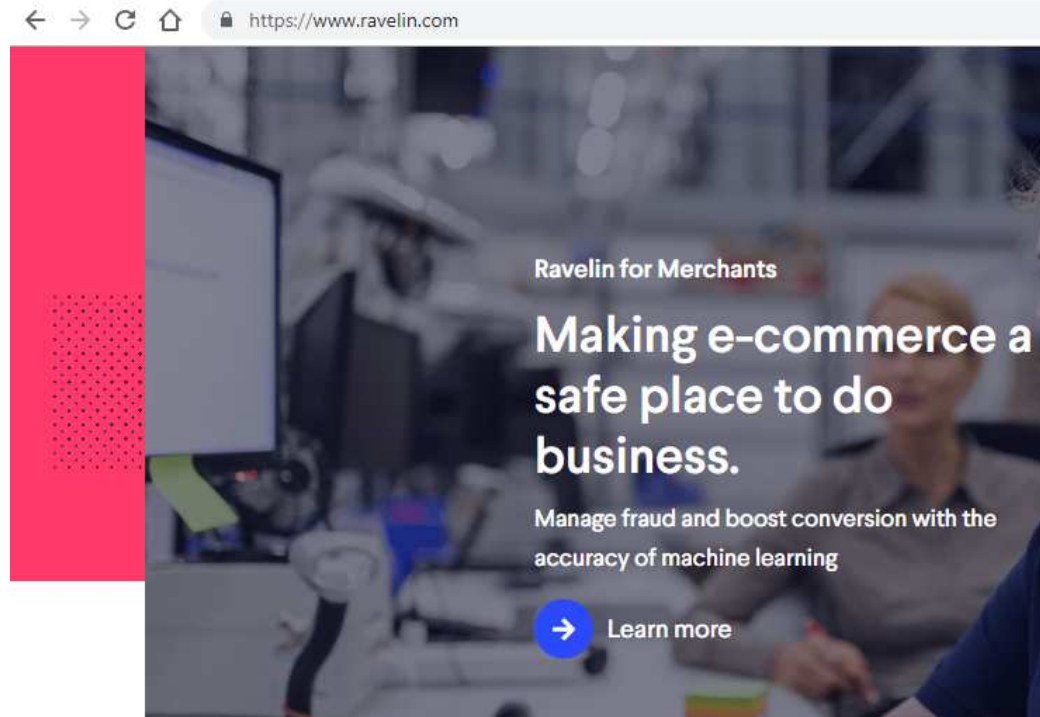
# Exhibit 2

## US Patent No. 7,137,140 v. Ravelin

| Claim   | Analysis   |
|---|--|
| [25.1] A method of operating a network system comprising a first computer arrangement and a second computer arrangement connected by a computer network, wherein: | <p>Ravelin performs and induces other to perform a method of operating a network system comprising a first computer arrangement and a second computer arrangement connected by a computer network.</p> <p>For example, Ravelin provides APIs (Application Program Interface) for merchants and PSPs (Payment Service Providers) to identify and reduce risks to online businesses. Ravelin utilizes signals from a user's computing device such as PC, laptop and/or mobile devices ("first computer arrangement") to prevent fraud on online commerce and/or PSPs. The user's computing device is connected to the merchant and/or PSPs' server and Ravelin's server ("second computer arrangement") by a computer network.</p> |

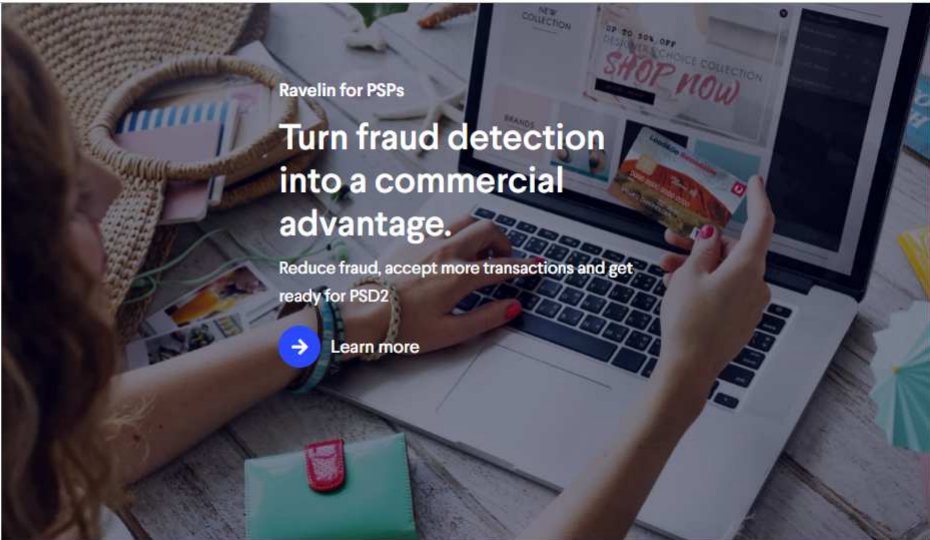


Source: <https://www.ravelin.com/>



Source: <https://www.ravelin.com/>

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Ravelin for PSPs

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