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Total number of pages including cover sheet: 49

40.00 OP

PATENT
REEL: 017862 FRAME: 0605

ASSIGNMENT

WHEREAS, we, **Robert Anthony Love**, a citizen of the United States of America, residing at 110 Stockview Terrace, Stockbridge, Georgia 30281; **Lantanya Neale Mauriello**, a citizen of the United States of America, residing at 4881 Tarry Post Lane, Suwanee, Georgia 30024; **Nesta Valerie Reckord-Yarde**, a citizen of the United States of America, residing at 621 Woodstone Road, Lithonia, Georgia 30058; **Susan Lynne Robertson**, a citizen of the United States of America, residing at 216 Tuxworth Circle, Decatur, Georgia 30033; **Robert Williams**, a citizen of the United States of America, residing at 2843 Pangborn Road, Decatur, Georgia 30033; and **Donald E. Nelson**, a citizen of the United States of America, residing at 4575 Fountain Drive, Marietta, Georgia 30067, have invented certain inventions and improvements disclosed in a non-provisional patent application entitled "**Approving ACH Operator Processing Of ACH Payments Based On An Originating Depository Financial Institution's Approved Originator List**," filed in the United States Patent and Trademark Office concurrently herewith (hereinafter referred to as the "Application"); and

WHEREAS, the **Federal Reserve Bank of Atlanta**, a federally-chartered corporation, having a principal place of business at 1000 Peachtree Street N.E., Atlanta, Georgia 30309-4470, United States of America, is desirous of acquiring an interest in the same.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which we hereby acknowledge, we, **Robert Anthony Love, Lantanya Neale Mauriello, Nesta Valerie Reckord-Yarde, Susan Lynne Robertson, Robert Williams, and Donald E. Nelson**, by these presents do sell, assign, and transfer unto the **Federal Reserve Bank of Atlanta** the full, exclusive, and entire right, title, and interest in and to the Application, in and to any non-provisionals, divisions, continuations, and reissues thereof, and in and to all inventions and improvements disclosed and described in the Application, preparatory to obtaining Letters Patent of the United States therefor; and I hereby request the Director of the U.S. Patent and Trademark Office to issue any and all Letters Patent of the United States resulting from the Application, or from a non-provisional, division, continuation, or reissue thereof, to the **Federal Reserve Bank of Atlanta** as the assignee, for its interest and for the sole use and benefit of the **Federal Reserve Bank of Atlanta** and its assigns and legal representatives;

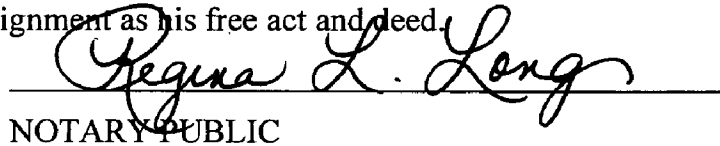
For the same consideration, we, by these presents do sell, assign, and transfer unto the **Federal Reserve Bank of Atlanta** the full, exclusive, and entire right, title, and interest in and to any foreign application or applications corresponding to the Application, in whole or in part, in countries other than the United States, in and to any Letters Patent and similar protective rights granted on said foreign applications, and in and to the right to claim any applicable priority rights arising from or required for said foreign applications under the terms of any applicable conventions, treaties, statutes, or regulations; said foreign applications to be filed and issued in the name of the **Federal Reserve Bank of Atlanta** or its designee insofar as permitted by applicable law;

AND, for the same consideration, we agree to sign all lawful papers, execute all non-provisional, division, continuation, reissue, and other applications, make all assignments and rightful oaths, and generally do everything possible to aid the **Federal Reserve Bank of Atlanta**, its successors, assigns, and nominees to obtain and enforce proper protection for all said inventions and improvements in all countries throughout the world.


ROBERT ANTHONY LOVE

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this 21ST day of March, 2006, personally appeared Robert Anthony Love, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.


NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

REGINA L. LONG
Notary Public, DeKalb County, Georgia
My Commission Expires April 1, 2006

LANTANYA NEALE MAURIELLO

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Lantanya Neale Mauriello, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Nesta Valerie Reckord-Yarde, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

SUSAN LYNNE ROBERTSON

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Susan Lynne Robertson, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

ROBERT WILLIAMS

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Robert Williams, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

DONALD E. NELSON

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Donald E. Nelson, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

ASSIGNMENT

WHEREAS, we, **Robert Anthony Love**, a citizen of the United States of America, residing at 110 Stockview Terrace, Stockbridge, Georgia 30281; **Lantanya Neale Mauriello**, a citizen of the United States of America, residing at 4881 Tarry Post Lane, Suwanee, Georgia 30024; **Nesta Valerie Reckord-Yarde**, a citizen of the United States of America, residing at 621 Woodstone Road, Lithonia, Georgia 30058; **Susan Lynne Robertson**, a citizen of the United States of America, residing at 216 Tuxworth Circle, Decatur, Georgia 30033; **Robert Williams**, a citizen of the United States of America, residing at 2843 Pangborn Road, Decatur, Georgia 30033; and **Donald E. Nelson**, a citizen of the United States of America, residing at 4575 Fountain Drive, Marietta, Georgia 30067, have invented certain inventions and improvements disclosed in a non-provisional patent application entitled "**Approving ACH Operator Processing Of ACH Payments Based On An Originating Depository Financial Institution's Approved Originator List**," filed in the United States Patent and Trademark Office concurrently herewith (hereinafter referred to as the "Application"); and

WHEREAS, the **Federal Reserve Bank of Atlanta**, a federally-chartered corporation, having a principal place of business at 1000 Peachtree Street N.E., Atlanta, Georgia 30309-4470, United States of America, is desirous of acquiring an interest in the same.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which we hereby acknowledge, we, **Robert Anthony Love, Lantanya Neale Mauriello, Nesta Valerie Reckord-Yarde, Susan Lynne Robertson, Robert Williams, and Donald E. Nelson**, by these presents do sell, assign, and transfer unto the **Federal Reserve Bank of Atlanta** the full, exclusive, and entire right, title, and interest in and to the Application, in and to any non-provisionals, divisions, continuations, and reissues thereof, and in and to all inventions and improvements disclosed and described in the Application, preparatory to obtaining Letters Patent of the United States therefor; and I hereby request the Director of the U.S. Patent and Trademark Office to issue any and all Letters Patent of the United States resulting from the Application, or from a non-provisional, division, continuation, or reissue thereof, to the **Federal Reserve Bank of Atlanta** as the assignee, for its interest and for the sole use and benefit of the **Federal Reserve Bank of Atlanta** and its assigns and legal representatives;

For the same consideration, we, by these presents do sell, assign, and transfer unto the **Federal Reserve Bank of Atlanta** the full, exclusive, and entire right, title, and interest in and to any foreign application or applications corresponding to the Application, in whole or in part, in countries other than the United States, in and to any Letters Patent and similar protective rights granted on said foreign applications, and in and to the right to claim any applicable priority rights arising from or required for said foreign applications under the terms of any applicable conventions, treaties, statutes, or regulations; said foreign applications to be filed and issued in the name of the **Federal Reserve Bank of Atlanta** or its designee insofar as permitted by applicable law;

AND, for the same consideration, we agree to sign all lawful papers, execute all non-provisional, division, continuation, reissue, and other applications, make all assignments and rightful oaths, and generally do everything possible to aid the **Federal Reserve Bank of Atlanta**, its successors, assigns, and nominees to obtain and enforce proper protection for all said inventions and improvements in all countries throughout the world.

ROBERT ANTHONY LOVE

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Robert Anthony Love, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

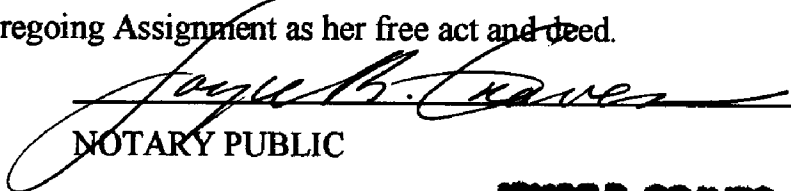
(SEAL)

My Commission Expires: _____


LANTANYA NEALE MAURIELLO

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this 2nd day of March, 2006, personally appeared Lantanya Neale Mauriello, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.


NOTARY PUBLIC

(SEAL)

JOYCE B. GRAVES
Notary Public, Cobb County, Georgia
My Commission Expires March 19, 2010

My Commission Expires

NESTA VALERIE RECKORD-YARDE

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Nesta Valerie Reckord-Yarde, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

SUSAN LYNNE ROBERTSON

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Susan Lynne Robertson, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

ROBERT WILLIAMS

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Robert Williams, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

DONALD E. NELSON

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Donald E. Nelson, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

WHEREAS, we, **Robert Anthony Love**, a citizen of the United States of America, residing at 110 Stockview Terrace, Stockbridge, Georgia 30281; **Lantanya Neale Mauriello**, a citizen of the United States of America, residing at 4881 Tarry Post Lane, Suwanee, Georgia 30024; **Nesta Valerie Reckord-Yarde**, a citizen of the United States of America, residing at 621 Woodstone Road, Lithonia, Georgia 30058; **Susan Lynne Robertson**, a citizen of the United States of America, residing at 216 Tuxworth Circle, Decatur, Georgia 30033; **Robert Williams**, a citizen of the United States of America, residing at 2843 Pangborn Road, Decatur, Georgia 30033; and **Donald E. Nelson**, a citizen of the United States of America, residing at 4575 Fountain Drive, Marietta, Georgia 30067, have invented certain inventions and improvements disclosed in a non-provisional patent application entitled "**Approving ACH Operator Processing Of ACH Payments Based On An Originating Depository Financial Institution's Approved Originator List**," filed in the United States Patent and Trademark Office concurrently herewith (hereinafter referred to as the "Application"); and

WHEREAS, the **Federal Reserve Bank of Atlanta**, a federally-chartered corporation, having a principal place of business at 1000 Peachtree Street N.E., Atlanta, Georgia 30309-4470, United States of America, is desirous of acquiring an interest in the same.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which we hereby acknowledge, we, **Robert Anthony Love, Lantanya Neale Mauriello, Nesta Valerie Reckord-Yarde, Susan Lynne Robertson, Robert Williams, and Donald E. Nelson**, by these presents do sell, assign, and transfer unto the **Federal Reserve Bank of Atlanta** the full, exclusive, and entire right, title, and interest in and to the Application, in and to any non-provisionals, divisions, continuations, and reissues thereof, and in and to all inventions and improvements disclosed and described in the Application, preparatory to obtaining Letters Patent of the United States therefor; and I hereby request the Director of the U.S. Patent and Trademark Office to issue any and all Letters Patent of the United States resulting from the Application, or from a non-provisional, division, continuation, or reissue thereof, to the **Federal Reserve Bank of Atlanta** as the assignee, for its interest and for the sole use and benefit of the **Federal Reserve Bank of Atlanta** and its assigns and legal representatives;

For the same consideration, we, by these presents do sell, assign, and transfer unto the **Federal Reserve Bank of Atlanta** the full, exclusive, and entire right, title, and interest in and to any foreign application or applications corresponding to the Application, in whole or in part, in countries other than the United States, in and to any Letters Patent and similar protective rights granted on said foreign applications, and in and to the right to claim any applicable priority rights arising from or required for said foreign applications under the terms of any applicable conventions, treaties, statutes, or regulations; said foreign applications to be filed and issued in the name of the **Federal Reserve Bank of Atlanta** or its designee insofar as permitted by applicable law;

AND, for the same consideration, we agree to sign all lawful papers, execute all non-provisional, division, continuation, reissue, and other applications, make all assignments and rightful oaths, and generally do everything possible to aid the **Federal Reserve Bank of Atlanta**, its successors, assigns, and nominees to obtain and enforce proper protection for all said inventions and improvements in all countries throughout the world.

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Robert Anthony Love, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Lantanya Neale Mauriello, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

Nesta Valerie Reckord-Yarde
NESTA VALERIE RECKORD-YARDE

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this 22nd day of March, 2006, personally appeared Nesta Valerie Reckord-Yarde, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

Regina L. Long
NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

REGINA L. LONG
Notary Public, DeKalb County, Georgia
My Commission Expires April 1, 2006

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Susan Lynne Robertson, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

ROBERT WILLIAMS

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Robert Williams, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Donald E. Nelson, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

ASSIGNMENT

WHEREAS, we, **Robert Anthony Love**, a citizen of the United States of America, residing at 110 Stockview Terrace, Stockbridge, Georgia 30281; **Lantanya Neale Mauriello**, a citizen of the United States of America, residing at 4881 Tarry Post Lane, Suwanee, Georgia 30024; **Nesta Valerie Reckord-Yarde**, a citizen of the United States of America, residing at 621 Woodstone Road, Lithonia, Georgia 30058; **Susan Lynne Robertson**, a citizen of the United States of America, residing at 216 Tuxworth Circle, Decatur, Georgia 30033; **Robert Williams**, a citizen of the United States of America, residing at 2843 Pangborn Road, Decatur, Georgia 30033; and **Donald E. Nelson**, a citizen of the United States of America, residing at 4575 Fountain Drive, Marietta, Georgia 30067, have invented certain inventions and improvements disclosed in a non-provisional patent application entitled "**Approving ACH Operator Processing Of ACH Payments Based On An Originating Depository Financial Institution's Approved Originator List**," filed in the United States Patent and Trademark Office concurrently herewith (hereinafter referred to as the "Application"); and

WHEREAS, the **Federal Reserve Bank of Atlanta**, a federally-chartered corporation, having a principal place of business at 1000 Peachtree Street N.E., Atlanta, Georgia 30309-4470, United States of America, is desirous of acquiring an interest in the same.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which we hereby acknowledge, we, **Robert Anthony Love, Lantanya Neale Mauriello, Nesta Valerie Reckord-Yarde, Susan Lynne Robertson, Robert Williams, and Donald E. Nelson**, by these presents do sell, assign, and transfer unto the **Federal Reserve Bank of Atlanta** the full, exclusive, and entire right, title, and interest in and to the Application, in and to any non-provisionals, divisions, continuations, and reissues thereof, and in and to all inventions and improvements disclosed and described in the Application, preparatory to obtaining Letters Patent of the United States therefor; and I hereby request the Director of the U.S. Patent and Trademark Office to issue any and all Letters Patent of the United States resulting from the Application, or from a non-provisional, division, continuation, or reissue thereof, to the **Federal Reserve Bank of Atlanta** as the assignee, for its interest and for the sole use and benefit of the **Federal Reserve Bank of Atlanta** and its assigns and legal representatives;

For the same consideration, we, by these presents do sell, assign, and transfer unto the **Federal Reserve Bank of Atlanta** the full, exclusive, and entire right, title, and interest in and to any foreign application or applications corresponding to the Application, in whole or in part, in countries other than the United States, in and to any Letters Patent and similar protective rights granted on said foreign applications, and in and to the right to claim any applicable priority rights arising from or required for said foreign applications under the terms of any applicable conventions, treaties, statutes, or regulations; said foreign applications to be filed and issued in the name of the **Federal Reserve Bank of Atlanta** or its designee insofar as permitted by applicable law;

AND, for the same consideration, we agree to sign all lawful papers, execute all non-provisional, division, continuation, reissue, and other applications, make all assignments and rightful oaths, and generally do everything possible to aid the **Federal Reserve Bank of Atlanta**, its successors, assigns, and nominees to obtain and enforce proper protection for all said inventions and improvements in all countries throughout the world.

ROBERT ANTHONY LOVE

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Robert Anthony Love, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

LANTANYA NEALE MAURIELLO

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this _____ day of _____, 2006, personally appeared Lantanya Neale Mauriello, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

NESTA VALERIE RECKORD-YARDE

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Nesta Valerie Reckord-Yarde, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

Susan Lynne Robertson
SUSAN LYNNE ROBERTSON

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this 22nd day of March, 2006, personally appeared Susan Lynne Robertson, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed

Joyce B. Graves
NOTARY PUBLIC

(SEAL)

JOYCE B. GRAVES
Notary Public, Cobb County, Georgia
My Commission Expires March 19, 2010

My Commission Expires: _____

ROBERT WILLIAMS

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this _____ day of _____, 2006, personally appeared Robert Williams, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

DONALD E. NELSON

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Donald E. Nelson, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

ASSIGNMENT

WHEREAS, we, **Robert Anthony Love**, a citizen of the United States of America, residing at 110 Stockview Terrace, Stockbridge, Georgia 30281; **Lantanya Neale Mauriello**, a citizen of the United States of America, residing at 4881 Tarry Post Lane, Suwanee, Georgia 30024; **Nesta Valerie Reckord-Yarde**, a citizen of the United States of America, residing at 621 Woodstone Road, Lithonia, Georgia 30058; **Susan Lynne Robertson**, a citizen of the United States of America, residing at 216 Tuxworth Circle, Decatur, Georgia 30033; **Robert Williams**, a citizen of the United States of America, residing at 2843 Pangborn Road, Decatur, Georgia 30033; and **Donald E. Nelson**, a citizen of the United States of America, residing at 4575 Fountain Drive, Marietta, Georgia 30067, have invented certain inventions and improvements disclosed in a non-provisional patent application entitled "**Approving ACH Operator Processing Of ACH Payments Based On An Originating Depository Financial Institution's Approved Originator List**," filed in the United States Patent and Trademark Office concurrently herewith (hereinafter referred to as the "Application"); and

WHEREAS, the **Federal Reserve Bank of Atlanta**, a federally-chartered corporation, having a principal place of business at 1000 Peachtree Street N.E., Atlanta, Georgia 30309-4470, United States of America, is desirous of acquiring an interest in the same.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which we hereby acknowledge, we, **Robert Anthony Love, Lantanya Neale Mauriello, Nesta Valerie Reckord-Yarde, Susan Lynne Robertson, Robert Williams, and Donald E. Nelson**, by these presents do sell, assign, and transfer unto the **Federal Reserve Bank of Atlanta** the full, exclusive, and entire right, title, and interest in and to the Application, in and to any non-provisionals, divisions, continuations, and reissues thereof, and in and to all inventions and improvements disclosed and described in the Application, preparatory to obtaining Letters Patent of the United States therefor; and I hereby request the Director of the U.S. Patent and Trademark Office to issue any and all Letters Patent of the United States resulting from the Application, or from a non-provisional, division, continuation, or reissue thereof, to the **Federal Reserve Bank of Atlanta** as the assignee, for its interest and for the sole use and benefit of the **Federal Reserve Bank of Atlanta** and its assigns and legal representatives;

For the same consideration, we, by these presents do sell, assign, and transfer unto the **Federal Reserve Bank of Atlanta** the full, exclusive, and entire right, title, and interest in and to any foreign application or applications corresponding to the Application, in whole or in part, in countries other than the United States, in and to any Letters Patent and similar protective rights granted on said foreign applications, and in and to the right to claim any applicable priority rights arising from or required for said foreign applications under the terms of any applicable conventions, treaties, statutes, or regulations; said foreign applications to be filed and issued in the name of the **Federal Reserve Bank of Atlanta** or its designee insofar as permitted by applicable law;

AND, for the same consideration, we agree to sign all lawful papers, execute all non-provisional, division, continuation, reissue, and other applications, make all assignments and rightful oaths, and generally do everything possible to aid the **Federal Reserve Bank of Atlanta**, its successors, assigns, and nominees to obtain and enforce proper protection for all said inventions and improvements in all countries throughout the world.

ROBERT ANTHONY LOVE

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Robert Anthony Love, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Lantanya Neale Mauriello, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Nesta Valerie Reckord-Yarde, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

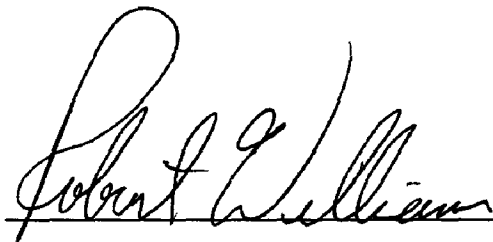
STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Susan Lynne Robertson, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

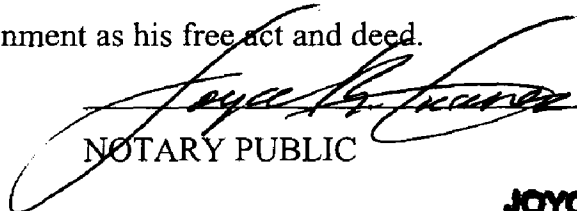
My Commission Expires: _____



ROBERT WILLIAMS

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this 23 day of March, 2006, personally appeared Robert Williams, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.



NOTARY PUBLIC

(SEAL)

JOYCE B. GRAVES
Notary Public, Cobb County, Georgia
My Commission Expires ~~March 19, 2010~~

DONALD E. NELSON

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this _____ day of _____, 2006, personally appeared Donald E. Nelson, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

WHEREAS, we, **Robert Anthony Love**, a citizen of the United States of America, residing at 110 Stockview Terrace, Stockbridge, Georgia 30281; **Lantanya Neale Mauriello**, a citizen of the United States of America, residing at 4881 Tarry Post Lane, Suwanee, Georgia 30024; **Nesta Valerie Reckord-Yarde**, a citizen of the United States of America, residing at 621 Woodstone Road, Lithonia, Georgia 30058; **Susan Lynne Robertson**, a citizen of the United States of America, residing at 216 Tuxworth Circle, Decatur, Georgia 30033; **Robert Williams**, a citizen of the United States of America, residing at 2843 Pangborn Road, Decatur, Georgia 30033; and **Donald E. Nelson**, a citizen of the United States of America, residing at 4575 Fountain Drive, Marietta, Georgia 30067, have invented certain inventions and improvements disclosed in a non-provisional patent application entitled "**Approving ACH Operator Processing Of ACH Payments Based On An Originating Depository Financial Institution's Approved Originator List**," filed in the United States Patent and Trademark Office concurrently herewith (hereinafter referred to as the "Application"); and

WHEREAS, the **Federal Reserve Bank of Atlanta**, a federally-chartered corporation, having a principal place of business at 1000 Peachtree Street N.E., Atlanta, Georgia 30309-4470, United States of America, is desirous of acquiring an interest in the same.

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For the same consideration, we, by these presents do sell, assign, and transfer unto the **Federal Reserve Bank of Atlanta** the full, exclusive, and entire right, title, and interest in and to any foreign application or applications corresponding to the Application, in whole or in part, in countries other than the United States, in and to any Letters Patent and similar protective rights granted on said foreign applications, and in and to the right to claim any applicable priority rights arising from or required for said foreign applications under the terms of any applicable conventions, treaties, statutes, or regulations; said foreign applications to be filed and issued in the name of the **Federal Reserve Bank of Atlanta** or its designee insofar as permitted by applicable law;

AND, for the same consideration, we agree to sign all lawful papers, execute all non-provisional, division, continuation, reissue, and other applications, make all assignments and rightful oaths, and generally do everything possible to aid the **Federal Reserve Bank of Atlanta**, its successors, assigns, and nominees to obtain and enforce proper protection for all said inventions and improvements in all countries throughout the world.

ROBERT ANTHONY LOVE

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Robert Anthony Love, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Lantanya Neale Mauriello, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

NESTA VALERIE RECKORD-YARDE

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Nesta Valerie Reckord-Yarde, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

SUSAN LYNNE ROBERTSON

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Susan Lynne Robertson, who, being duly sworn, signed and acknowledged the foregoing Assignment as her free act and deed.

NOTARY PUBLIC

(SEAL)

My Commission Expires: _____

ROBERT WILLIAMS

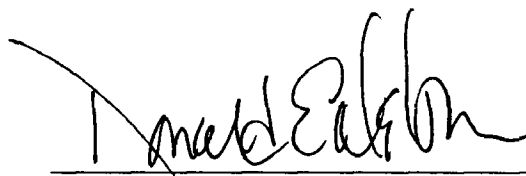
STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this ____ day of _____, 2006, personally appeared Robert Williams, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

NOTARY PUBLIC

(SEAL)

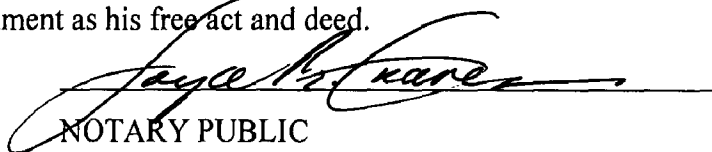
My Commission Expires: _____



DONALD E. NELSON

STATE OF GEORGIA

Before me, a Notary Public in and for the State of Georgia, on this 30th day of March, 2006, personally appeared Donald E. Nelson, who, being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.


NOTARY PUBLIC

(SEAL)

JOYCE B. GRAVES
Notary Public, Cobb County, Georgia
My Commission Expires **March 19, 2010**