

## PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT						
NATURE OF CONVEYANCE:	ASSIGNMENT						
CONVEYING PARTY DATA							
<table border="1"><thead><tr><th>Name</th><th>Execution Date</th></tr></thead><tbody><tr><td>Rene Pierre Babi</td><td>02/20/2008</td></tr><tr><td>Mark Mathias Silbernagel</td><td>02/20/2008</td></tr></tbody></table>	Name	Execution Date	Rene Pierre Babi	02/20/2008	Mark Mathias Silbernagel	02/20/2008	
Name	Execution Date						
Rene Pierre Babi	02/20/2008						
Mark Mathias Silbernagel	02/20/2008						
RECEIVING PARTY DATA							
Name:	RBA International, Inc.						
Street Address:	703 Broadway, Suite 600						
City:	Vancouver						
State/Country:	WASHINGTON						
Postal Code:	98660						
PROPERTY NUMBERS Total: 1							
<table border="1"><thead><tr><th>Property Type</th><th>Number</th></tr></thead><tbody><tr><td>Application Number:</td><td>11588371</td></tr></tbody></table>	Property Type	Number	Application Number:	11588371			
Property Type	Number						
Application Number:	11588371						
CORRESPONDENCE DATA							
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NAME OF SUBMITTER:	Steven P. Arnheim						
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PATENT

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## ASSIGNMENT

This Assignment, dated February 20, 2008, is entered and agreed to by Rene Pierre Babi and Mark Mathias Silbernagel (together the "Assignor"), and RBA International, Inc., a Washington corporation located at 703 Broadway, Suite 600, Vancouver, WA 98660, ("Assignee").

## RECITALS

WHEREAS, Rene Pierre Babi and Mark Mathias Silbernagel ("Inventors"), are the inventors of certain technologies developed having application to, in general, transmitting transactional information over the internet or with the use of other communication means;

WHEREAS, The Inventors have developed the technologies as part of their employment with Assignee;

WHEREAS, The Inventors have filed patent applications and have in fact received issuance of a patent based on one of these applications, which patent they have assigned to Assignee; and

WHEREAS, The Inventors now desire to assign their interest in the other patent applications and all underlying intellectual property to Assignee as listed on Exhibit A; ("Assigned Technologies").

## AGREEMENT

NOW THEREFORE, in consideration of the promises and mutual covenants herein contained, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree:

### 1. Assignment.

1.1. The Assignor contributes, transfers, and assigns to Assignee, its entire right, title and interest for the United States, its territories, dependencies and possessions, in all countries foreign to the United States, including the full right to claim for any possessions and in all countries foreign to the United States, including the full right to claim for any such application all benefits and priority rights under any applicable convention, in and to said Assigned Technologies, and any divisions, continuations, reissues or extensions thereof; the same to be held and enjoyed by said Assignee its successors and assigns, as fully and entirely as the same would have been held and enjoyed by said Assignor had this assignment and sale not been made, together with all claims for damages by reason of past infringement of said Assigned Technologies with the right to sue for, and collect the same for its own use and for the use of its successors, assigns and other legal representatives.

2. At the request and expense of the Assignee, its successors, legal representatives and assigns, but without demanding further consideration, the Assignor will: (1) assist in the prosecution of all patent applications; (2) communicate any and all facts known to him respecting said patents and patent applications; (3) testify in any legal proceeding involving said patents and patent applications; (4) execute and acknowledge all lawful papers and legal instruments; (5) execute all divisional, continuing, reissue and reexamination applications; (6) make all rightful oaths; and (6) generally do any and every lawful act deemed necessary to aid and cooperate with the Assignee, its successors, legal representatives and assigns in perfecting and maintaining the entire interest conveyed herein and in obtaining and enforcing proper patent or industrial property protection for the subject matter of said patents and patent applications in any country, particularly in cases of opposition, interference and litigation.

3. Assignee shall be solely responsible for all actions and all costs whatsoever, including attorney's fees, arising after the date of this Agreement and associated with the: (a) continuous prosecution and the maintenance and enforcement of the assigned patents and patent applications; (b) the enforcement and performance of the Assigned Contracts; and (c) the enforcement and performance of the Assigned Contracts once they have been assigned to the Assignee.


4. The rights and obligations set forth in this instrument shall be binding upon, and inure to the benefit of, the Assignee's and Assignor's heirs, legal representatives, successors and assigns.


5. The Assignor hereby covenants that it has full right to convey the interest herein assigned and that it has not executed and will not execute any agreement in conflict herewith.

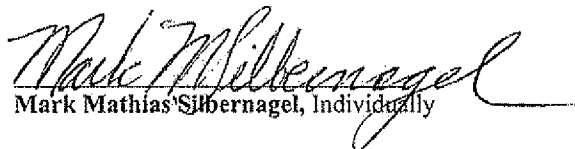
6. The Parties hereby agree that this Assignment may be executed in two or more counterparts each of which shall be deemed an original but all of which together shall constitute one and the same instrument.

IN WITNESS WHEREOF, each of the parties hereto has caused this Agreement to be duly executed as of the day and year first above written.

**RBA International, Inc.**

  
\_\_\_\_\_  
Rene Pierre Babi, Individually

  
\_\_\_\_\_  
By: Rene P. Babi  
Its: President

  
\_\_\_\_\_  
Mark Mathias Silbernagel, Individually

## **EXHIBIT A**

### **ASSIGNED PATENTS AND PATENT APPLICATIONS**

#### **Patents and Patent Applications:**

1. Patent No. 7,229,006 B2, dated June 12, 2007, Application Serial No. 11/130,131, filed May 17, 2005, PCT/US2005/17236, Systems and methods for remote account control.
2. Patent Application 2007/0073616 – Serial No. 11/522,432, filed September 18, 2006, Method and system for designating and tracking feature sets for individual accounts.
3. Patent Application 2007/0078763 – Serial No. 11/528,554, filed September 28, 2006, Method and system for transferring funds between two phone callers.
4. Patent Application 2007/0101411 – Serial No. 11/588,371, filed October 27, 2006, Systems and methods for user interface control.
5. Patent Application 2007/0140450 – Serial No. 11/634,216, filed December 6, 2006, Systems and methods for providing prepaid collect telecommunications service.
6. Patent Application 2007/0214080 – Serial No. 11/445,284, filed June 2, 2006, Intermediary payment system and method.

### **ASSIGNED TECHNOLOGY, SOFTWARE AND OTHER INTELLECTUAL PROPERTY**

#### **Other Technology, Software, and Intellectual Property:**

1. Interactive Voice Recognition Software (IVR software).
2. RBA Java software.
3. Customer Service Representative Application software.
4. Card System Administration software.
5. RBANet Web Interface.
6. Cardholder Online Banking Application software.