

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Cheryl Gurz	09/23/2008
RECEIVING PARTY DATA	
Name:	HSBC Bank USA, N.A.
Street Address:	One HSBC Center
City:	Buffalo
State/Country:	NEW YORK
Postal Code:	14240
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	12130586
CORRESPONDENCE DATA	
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Address Line 2:	Wilmer Cutler Pickering Hale and Dorr
Address Line 4:	New York, NEW YORK 10022
ATTORNEY DOCKET NUMBER:	290146.160 US2
NAME OF SUBMITTER:	Irah H. Donner
Total Attachments: 2 source=0290146_00160US2_Assignment#page1.tif source=0290146_00160US2_Assignment#page2.tif	

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PATENT
REEL: 021625 FRAME: 0912

ASSIGNMENT

WHEREAS I, Cheryl Gurz of North Tonawanda, New York, has made a certain new and useful invention as set forth in an application for United States Letters Patent, entitled

METHODS AND SYSTEMS FOR PROCESSING STRANDED PAYMENTS AND LOCKBOX PAYMENTS AT THE SAME DESIGNATED PAYMENT LOCATION

executed by me on the date of execution of this document, as shown below, and filed concurrently herewith;

OR

for which an application for United States Letters Patent was filed on May 30, 2008, and identified by United States Serial No. 12/130,586;

AND WHEREAS, HSBC Bank USA, N.A. (Assignee), incorporated by a national charter in the United States of America and having an address of One HSBC Center, Buffalo, NY 14240, is desirous of acquiring the entire right, title and interest in and to said invention and in and to any and all Letters Patent of the United States and foreign countries which may be obtained therefor;

NOW, THEREFORE, for good and valuable consideration, the receipt for and sufficiency of which is hereby acknowledged, I do hereby sell, assign, transfer and set over unto Assignee, its legal representatives, successors, and assigns, the entire right, title and interest in and to said invention as set forth in the above-mentioned application and any modifications and/or improvements therefor (hereinafter "invention"), any patent applications in the United States and foreign countries, including Provisional Application No. 60/996,512, filed November 21, 2007, and any original applications, formal applications, continuation applications, continuations-in-part applications, request for continued examination applications, divisional applications, reissue applications, re-examinations or extensions thereof, and in and to any and all patents of the United States and foreign countries which may be issued for said invention, and all rights to claim priority therefrom and/or thereto; and any copyright or designs associated with or in said invention, and all rights of action and damages for any past, present or future infringement relating thereto, including all rights of actions and damages from publication of the patent applications and/or issuance of any patent relating thereto;

UPON SAID CONSIDERATIONS, I hereby agree with the said assignee that I will not execute any writing or do any act whatsoever conflicting with these presents, and that I will, at any time upon request, without further or additional consideration but at the expense of said assignee, execute such additional assignments and other writings and do such additional acts as said assignee may deem necessary or desirable to perfect the assignee's enjoyment of this grant, and render all necessary assistance in making application for and obtaining original, divisional, continuations, continuations-in-part, reexamined, reissued, or extended Letters Patent of the United States or of any and all foreign countries on said invention, and in enforcing any rights or choses in action accruing as a result of such applications or patents, by giving testimony in any proceedings or transactions involving such applications or patents, and by executing preliminary statements and other affidavits, it being understood that the foregoing covenant and agreement shall bind, and inure to the benefit of the assigns and legal representatives of assignor and assignee;

The undersigned hereby grant(s) the firm of Wilmer Cutler Pickering Hale and Dorr LLP the power to insert on this Assignment any further identification, including the application number and filing date, which may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document.

AND I request the Commissioner for Patents to issue any Letters Patent of the United States which may be issued for said invention to said Assignee, its legal representatives, successors or assigns, as the sole owner of the entire right, title and interest in and to said patent(s) and the invention covered thereby.

PATENT

REEL: 021625 FRAME: 0913

Cheryl Gurz
Cheryl Gurz

9/23/08
Date

STATE OF NEW YORK)
COUNTY OF ERIE) SS:

On this 23rd day of SEPTEMBER, 2008, before me personally appeared Cheryl Gurz, to me known to be the person named in and who executed the above instrument, and acknowledged to me that he executed the same for the uses and purposes therein set forth.

SEAL

Michael A. Anderson
Notary Public

My commission expires 07/01/2010

MICHAEL A. ANDERSON
Notary Public, State of New York
Qualified in Erie County
Commission Expires _____

MICHAEL A. ANDERSON
Notary Public, State of New York
Qualified in Erie County
Commission Expires 07/01/2010