

PATENT ASSIGNMENT

Electronic Version v1.1

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SUBMISSION TYPE:

NEW ASSIGNMENT

NATURE OF CONVEYANCE:

ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Bruce BENT	11/23/2004
Bruce BENT II	11/23/2004

RECEIVING PARTY DATA

Name:	RESERVE MANAGEMENT CORPORATION
Street Address:	1250 Broadway
City:	New York
State/Country:	NEW YORK
Postal Code:	10001-3701

PROPERTY NUMBERS Total: 7

Property Type	Number
Application Number:	12453387
Application Number:	12453388
Application Number:	12453389
Application Number:	12453390
Application Number:	12408507
Application Number:	12408511
Application Number:	12408523

CORRESPONDENCE DATA

Fax Number: (202)672-5399

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Phone: 202-672-5300

Email: dbarnes@foley.com

Correspondent Name: William T. Ellis

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Address Line 4: Washington, DISTRICT OF COLUMBIA 20007

OP \$280.00 12453387

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PATENT
REEL: 023124 FRAME: 0225

ATTORNEY DOCKET NUMBER:	049212-0101
NAME OF SUBMITTER:	William T. Ellis
Total Attachments: 4 source=assignment#page1.tif source=assignment#page2.tif source=assignment#page3.tif source=assignment#page4.tif	

ASSIGNMENT

WHEREAS, Bruce Bent and Bruce Bent II (hereinafter "the Assignors"), both citizens of the United States of America respectively residing at 18 Heights Road, Manhasset, New York 11030, and 99 Jane Street, Apt. 11B, New York, New York 10014, have invented one or more certain new and useful improvements (hereinafter "said invention(s)") in "SYSTEMS AND METHODS FOR PROVIDING ENHANCED ACCOUNT MANAGEMENT SERVICES FOR MULTIPLE BANKS," for which an application for United States Letters Patent was filed on March 6, 2003 as U.S. Patent Application Serial No. 10/382,946 (hereinafter "the '946 Application"), and;

WHEREAS, Reserve Management Corporation (hereinafter "the Assignee"), a corporation organized under the laws of the State of New Jersey, having a principal place of business at 1250 Broadway, New York, NY 10001-3701, is desirous of acquiring the entire right, title and interest in, to and under the '946 Application and said invention(s) described therein, and each and every patent that can be issued on the '946 Application and on said invention(s) in the United States of America and in its territories and possessions, and in any and all countries foreign to the United States of America;

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN, be it known that for and in consideration of One Dollar (\$1.00), in hand paid, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Assignors have sold, assigned and transferred, and by these presents do hereby sell, assign and transfer unto the Assignee the full and exclusive right, title and interest in, to and under (1) the '946 Application and said invention(s), including the right to apply for any Letters Patent in the United States of America, and in its territories and possessions, and in any and all foreign countries on said invention(s); (2) any and all other applications for Letters Patent, in whatsoever countries, including all divisional, renewal, reissue, reexamination, substitute, continuation, and convention applications based in whole or in part upon said invention(s) or upon the '946 Application; and (3) any and all Letters Patent which may issue thereon in the United States and in any and all foreign countries, and any and all reissues, reexaminations, extensions, renewals,

divisions, or continuations of said Letters Patent, to the full term or terms for which said Letters Patent may be issued, every priority right that is or may be predicated upon or arise from said invention(s), the '946 Application, and said Letters Patent, and all income, royalties, damages and payments now or hereafter due or payable in respect to said invention(s), the '946 Application and said Letters Patent, and all causes of action (either in law or in equity) and the right to sue, counterclaim and recover for past, present and future infringement of said invention(s), the '946 Application, and said Letters Patent, the same to be held and enjoyed by the Assignee for its own use and benefit, and for the use and benefit of its successors, assigns or other legal representatives to the end of the term or terms for which a patent or patents may be granted as fully and entirely as if the same would have been held and enjoyed by the Assignors had this Assignment not been made.

Assignors hereby authorize and request the Commissioner of Patents and Trademarks of the United States, and any official of any other country empowered to issue patents, to record this Assignment, and to issue or transfer any and all Letters Patent on said invention(s) or resulting from the '946 Application directly to the Assignee as owner of all right, title and interest therein, or otherwise as the Assignee may direct, in accordance with the terms of this Assignment.

Assignors hereby authorize the Assignee and its successors to apply for a patent or patents upon any or all of said invention(s) in any and all countries wherever the same is permitted by law in Assignor's name, or in Assignee's name, or otherwise as the Assignee may deem advisable.

Assignors hereby represent and warrant that the Assignors have the full right to convey the entire right and interest herein assigned, that there is no right or interest outstanding inconsistent with the rights and interests granted herein, and that the Assignors will not execute any instrument or grant or transfer any rights or interest inconsistent with the rights and interests granted herein.

Assignors hereby covenant and agree that the Assignors will, upon request of the Assignee, communicate to the Assignee any facts known to the Assignors relating to said invention(s) and the history thereof, testify in any legal proceeding, execute all

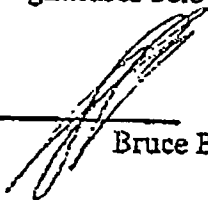
lawful papers including without limitation all divisional, continuing and reissue applications and all rightful oaths and declarations, and will generally do all further acts which may be deemed necessary by the Assignee to obtain and enforce proper patent protection for said invention(s) in any and all countries, and do all things necessary to carry out the purpose of this instrument, at the expense of the Assignee and its successors.

Assignors hereby agree that the Assignment granted hereunder shall be effective *nunc pro tunc* from March 6, 2003, the filing date of the '946 Application.

IN WITNESS WHEREOF, the Assignors have signed this Assignment on the date indicated adjacent to their respective signatures below.

Dated: November 23, 2004

By: _____


Bruce Bent

STATE OF New York)
COUNTY OF New York) ss.:


On this 23rd day of November, 2004, before me came Bruce Bent to me known and known to me to be the individual described in, and who executed the foregoing instrument, and he acknowledged to me that he had executed the same.


Notary Public

SUZAN KAPLAN
Notary Public, State of New York
No. 01KAB00170
Qualified in Kings County
Commission Expires February 16, 2007

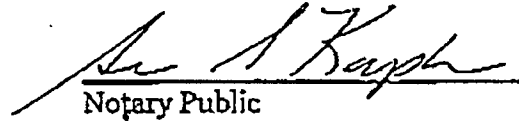
Dated: November 23, 2004

By: _____


Bruce Bent II

STATE OF New York)
COUNTY OF New York) ss.:

On this 23rd day of November, 2004, before me came Bruce Bent II to me known and known to me to be the individual described in, and who executed the foregoing instrument, and he acknowledged to me that he had executed the same.


Notary Public

SUSAN KAPLAN
Notary Public, State of New York
No. 01KAS008170
Qualified in Kings County
Commission Expires February 15, 2007