PATENT ASSIGNMENT

Electronic Version v1.1

Stylesheet Version v1.1

SUBMISSION TYPE:		NEW ASSIGNMENT	
NATURE OF CONVEYA	NCE:	ASSIGNMENT	
CONVEYING PARTY DA	ATA		
		Name	Execution Date
Geetha VALDYANATHAN			06/17/2010
Thomas C. BARTON		06/09/2010	
			06/09/2010
Scott W. RAU			05/27/2010
RECEIVING PARTY DAT			
Name: JI	JPMorgan Cha	se Bank, N.A.	
	270 Park Aven		
	New York		
	NEW YORK		
Postal Code: 1	10036 5 Total: 1		
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PATENT REEL: 024625 FRAME: 0678

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Attorney Docket No.: 47004.000619

ASSIGNMENT

WHEREAS, WE, Geetha VAIDYANATHAN, residing at 202 Dangina Drive, Landenburg, PA 19350; Thomas C. BARTON, residing at 4 Tufts Lane, Newark, DE 19711; Lee KNACKSTEDT, residing at 300 Caravel Drive, Bear, DE 19701; and Scott W. RAU, residing at 60 Hershey Drive, Pottstown, PA 19465 have invented certain new and useful improvements in and to the subject matter of:

SYSTEMS AND METHODS FOR PROCESSING TRANSACTIONS

described in an application for United States Letters Patent being executed simultaneously herewith;

AND, WHEREAS, JPMorgan Chase Bank, N.A., a corporation organized under the laws of the United States of America, having a place of business located at 270 Park Avenue, New York, NY 10036 (hereinafter "ASSIGNEE"), is desirous of acquiring certain rights to the improvements and under the application;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) or the equivalent thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, we do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, our entire right, title and interest in and throughout the United States of America (including its territories and dependencies) and all countries foreign thereto in and to said improvements, said United States application, any other United States applications, including provisional, divisional, renewal, substitute, continuation, reexamination and reissue applications, based in whole or in part on said United States application or in whole or in part on said improvements, any foreign applications, including international and regional applications, based in whole or in part on any of the aforesaid United States applications or in whole or in part on said improvements, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the aforesaid applications or on said improvements or any parts thereof;

AND WE hereby authorize and request our agents, Hunton & Williams LLP, whose address is 1900 K Street, Suite 1200, Washington, DC 20006-1109, to insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND WE hereby agree for ourselves and our heirs, executors and administrators to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced application or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions or interference proceedings, or other applications for patents of any region or country, that may be necessary to secure to ASSIGNEE its interest and title in and to said improvements or any parts thereof, and in and to said several patents or any of them;

AND WE hereby covenant for ourselves and our legal representatives, and agree with said ASSIGNEE, its successors and assigns, that we have granted no right or license to make, use, sell or offer to sell said improvements, to anyone except said ASSIGNEE, that prior to the execution of this deed, our right, title and interest in said improvements had not been otherwise encumbered, and that we have not and will not execute any instrument in conflict therewith;

1 of 5

PATENT REEL: 024625 FRAME: 0680 AND WE do hereby authorize and request the Director of the United States Patent and Trademark Office to issue any and all letters patent which may be granted upon said United States applications, or upon said improvements or any parts thereof when granted, to said ASSIGNEE.

Vine 17, 2010

IN WITNESS WHEREOF, we have hereunto set our hands and seals.

Signature of Inventor: Inventor's Name:

a Uardyna Pon KANATHAN

Date of Execution:

Witnessed By:

Signature of First Witness: First Witness's Printed Name:

Signature of Second Witness: Second Witness's Printed Name:

Akhibawa Gronooh Vaidy	anothan
AKHILESWAR GANESH VAL	1
Proshert Varlyman	han
PRASHANT VALDEANAS	XA-AN

Attorney Docket No.: 47004.000619

Signature of Inventor: Inventor's Name: Thomas C. BARTON Walio **Date** of Execution: Witnessed By: Signature of First Witness: First Witness's Printed Name: Signature of Second Witness: Second Witness's Printed Name: P. BRYAN BAILEY NOTARY PUBLIC STATE OF DELAWARE MY COMMISSION EXPIRES NOV. 16, 2010

	Attorney Docket No.:	47004.000619
Signature of Inventor: Inventor's Name:	Lee KNACKSTEDT	
<u>Date</u> of Execution:	JUNE 9, 2010	
Witnessed By:		
Signature of First Witness: First Witness's Printed Name:		
Signature of Second Witness:		
Second Witness's Printed Name:		

P. BRYAN BAILEY NOTARY PUBLIC STATE OF DELAWARE MY COMMISSION EXPIRES NOV. 16, 2010 10

Signature of Inventor: Inventor's Name: <u>Date</u> of Execution:	Scott W. RAU 5-27-10	tomey Docket No.:	47004.000619
Witnessed By: Signature of First Witness: First Witness's Printed Name:			$\Big)$
Signature of Second Witness Second Witness's Printed Name:			
P. BRYAN BAILEY NOTARY PUBLIC STATE OF DELAWARE MY COMMISSION EXPIRES NOV. 16, 201	1 27/20		

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