PATENT ASSIGNMENT

Electronic Version v1.1 Stylesheet Version v1.1

SUBMISSION TYPE: NEW ASSIGNMENT

NATURE OF CONVEYANCE: ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Andrew D. RADLOW	08/11/2010

RECEIVING PARTY DATA

Name:	CITICORP CREDIT SERVICES, INC.
Street Address:	1 Court Square
City:	Long Island City
State/Country:	NEW YORK
Postal Code:	11120

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	12854994

CORRESPONDENCE DATA

Fax Number: (202)626-3737

Correspondence will be sent via US Mail when the fax attempt is unsuccessful.

Phone: 202-737-0500 Email: tgoad@kslaw.com

Correspondent Name: KING & SPALDING LLP (CITI CUSTOMER NUMBE

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ATTORNEY DOCKET NUMBER: CITI0376-US

NAME OF SUBMITTER: Eric L. Sophir, Reg. 48,499

Total Attachments: 2

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PATENT REEL: 024827 FRAME: 0927 CITI0376 PATENT

ASSIGNMENT

WHEREAS, Andrew D. RADLOW (referred to as "ASSIGNOR") has invented certain new and useful improvements in an invention entitled METHODS AND SYSTEMS FOR USE OF A PREPAID PAYMENT DEVICE FOR A HEALTHCARE SERVICE OR PRODUCT.

	for which an application for a United States Pate Patent and Trademark Office on	
\boxtimes	for which an application for a United States Pate States Patent and Trademark Office herewith; as	0

WHEREAS, CITICORP CREDIT SERVICES, INC., a corporation organized under the laws of the State of Delaware, doing business at 1 Court Square, Long Island City, NY, 11120 (hereinafter referred to as the "ASSIGNEE"), is desirous of acquiring the entire right, title and interest in and to said invention, and in and to said application and any Letters Patent that may issue thereon;

NOW, THEREFORE, for and in consideration of One Dollar (\$1.00), and other good and valuable consideration, the receipt of which is hereby acknowledged, ASSIGNOR hereby sells and transfers to said ASSIGNEE, and to ASSIGNEE'S successors and assigns, ASSIGNOR'S entire right, title and interest in and to said invention in the United States and its territorial possessions and in all foreign countries and to all Letters Patent or similar legal protection in the United States and its territorial possessions and in any and all foreign countries to be obtained for said invention by said application or any patent application claiming priority to the application, or any continuation, division, continuation-in-part, reexamination, renewal, substitute, extension or reissue thereof or any legal equivalent thereof in a foreign country for the full term of terms for which the same may be granted; and authorize and request the Commissioner of Patents of the United States and any official of any foreign country whose duty it is to issue patents or legal equivalents thereto, to issue same for this invention to ASSIGNEE, its lawful successors and assigns.

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ASSIGNOR further covenants that ASSIGNEE will, upon its request, be provided promptly with all pertinent facts and documents relating to said application, said invention and said Letters Patent and legal equivalents in foreign countries as may be known and accessible to ASSIGNOR and will testify as to the same in any interference or litigation related thereto and will promptly execute and deliver to ASSIGNEE or its legal representative any and all papers, instruments or affidavits required to apply for, obtain, maintain, issue and enforce said application, said invention and said Letters Patent and said equivalents thereof in any foreign country which may be necessary or desirable to carry out the purposes thereof.

IN WITNESS WHEREOF, I/We have hereunto set hand and signed on the date indicated below:

SIGNATURE(S): The signature(s) must correspond with the name(s) of the inventor(s) above.

	INVENTOR	DATE SIGNED	
1)	/_ Tales	8-11070	
,	Andrew D. RADLOW		

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RECORDED: 08/12/2010