PATENT ASSIGNMENT

Electronic Version v1.1 Stylesheet Version v1.1

 SUBMISSION TYPE:
 NEW ASSIGNMENT

 NATURE OF CONVEYANCE:
 ASSIGNMENT

CONVEYING PARTY DATA

| Name | Execution Date |
|------------------|----------------|
| HOWARD W LUTNICK | 11/22/2010 |

RECEIVING PARTY DATA

| Name: | CFPH, LLC |
|-----------------|----------------------|
| Street Address: | 110 East 59th Street |
| City: | New York |
| State/Country: | NEW YORK |
| Postal Code: | 10022 |

PROPERTY NUMBERS Total: 1

| Property Type | Number |
|---------------------|----------|
| Application Number: | 12757270 |

CORRESPONDENCE DATA

Fax Number: (212)308-7537

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

Phone: 2128297009

Email: lalto@cantor.com

Correspondent Name: INNOVATION DIVISION

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Address Line 2: Cantor Fitzgerald, L.P., Innovation Div

Address Line 4: New York, NEW YORK 10022

ATTORNEY DOCKET NUMBER: 10-2240

NAME OF SUBMITTER: Laura Alto

Total Attachments: 2

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PATENT REEL: 025521 FRAME: 0788 \$40.00 12757

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ASSIGNMENT

WHEREAS, I, the undersigned inventor (or one of the undersigned joint inventors), of residence as listed, have invented certain new and useful improvements as below entitled, for which application for United States Letters Patent has been filed; and

WHEREAS, CFPH, LLC (hereinafter referred to as "Assignee"), a Delaware limited liability company, with an address of 110 E. 59th Street, New York, New York 10022, desires to acquire my entire right, title and interest in and to the invention, and in and to said application and any Letters Patent that may issue thereon;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I hereby confirm having assigned to Assignee, as of the earliest filing date or priority date of any patent application or applications drawn to the invention, all right, title, and interest in and to the invention, and in and to any and all such patent applications and all patents which may be granted therefor, and all divisions, reissues, continuations, continuations-in-part and extensions thereof, by virtue of the Assignee being entitled thereto (a) as employer of the inventor, or (b) pursuant to an agreement between (1) Assignee and the undersigned inventor or (2) Assignee and the undersigned inventor's employer, which was executed prior to the filing of said application therefor, and I further assign to Assignee all right, title and interest in and to said invention and in and to said applications and all patents which may be granted therefor, and all divisions, reissues, continuations, continuations-in-part and extensions thereof; and I hereby authorize and request the Commissioner of Patents and Trademarks to issue all patents for said invention, or patents resulting therefrom, insofar as our interest is concerned, to Assignee.

I also confirm having assigned to Assignee as of the earliest filing date or priority date of any patent application or applications drawn to the invention, and I further assign to Assignee, all right, title and interest in and to the invention disclosed in said applications throughout the world, including the right to file applications and obtain patents, utility models, industrial models and designs for said invention in its own name throughout the world including all rights to publish cautionary notices reserving ownership of said invention and all rights to register said invention in appropriate registries; and I further agree to execute any and all powers of attorney, applications, assignments, declarations, affidavits, and any other papers in connection therewith necessary to perfect such right, title and interest in Assignee.

I will communicate to Assignee any facts known to me respecting any improvements; and, at the expense of Assignee, I will testify in any legal proceedings, sign all lawful papers, execute all divisional, continuation, continuation-in-part, reissue and substitute applications, make lawful oaths and declarations, and generally do everything possible to vest title in Assignee and to aid Assignee to obtain and enforce proper protection for said invention in all countries.

This Assignment shall be binding on the parties' successors, assigns and legal representatives.

IN TESTIMONY WHEREOF, we have executed this document on the date indicated below.

1

MULTI-SYSTEM DISTRIBUTED PROCESSING OF PAYMENT AND/OR NON-PAYMENT INFORMATION

Assignment to CFPH, LLC 12/757,270

| Title of Invention: | MULTI-SYSTEM P ISTRIPUTED PROCESSING OF PAYMEN |
|---------------------|--|
| 4 | AND/OR NON-PHYMENT IN FORMATION |
| | MULTI-SYSTEM DISTRIBUTED PROCESSING OF PAYMEN AND/OR NON-PHYMENTIFIFORMATION |

Signature of Inventor:

Inventor's Name: Howard W. Lutnick

Residence (City, County, State): New York, New York County, NY

Date Assignment Executed: 11/22/2010

STATE OF New York) ss.:

On this 22 day of November, 2010, before me came House V. Lataick, to me known and known to me to be the individual described in, and who executed the foregoing instrument, and he/she has acknowledged to me that he/she has executed the same.

Notary Public

GLEN & PARRANISH
MOTARY PUBLIC STATE OF NEW YORK
NO: 02FA6175568
Qualities in New York County
Not combined to the Colober 18, 2611

MULTI-SYSTEM DISTRIBUTED PROCESSING OF PAYMENT AND/OR NON-PAYMENT INFORMATION

Assignment to CFPH, LLC 12/757,270