

PATENT ASSIGNMENT

Electronic Version v1.1
Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT										
NATURE OF CONVEYANCE:	ASSIGNMENT										
CONVEYING PARTY DATA											
<table border="1"><thead><tr><th>Name</th><th>Execution Date</th></tr></thead><tbody><tr><td>Luther C. Abel</td><td>12/21/2010</td></tr><tr><td>Robert E. Cousins</td><td>12/21/2010</td></tr></tbody></table>		Name	Execution Date	Luther C. Abel	12/21/2010	Robert E. Cousins	12/21/2010				
Name	Execution Date										
Luther C. Abel	12/21/2010										
Robert E. Cousins	12/21/2010										
RECEIVING PARTY DATA											
<table border="1"><tr><td>Name:</td><td>CITIZENS FINANCIAL GROUP, Inc.</td></tr><tr><td>Street Address:</td><td>One Citizens Plaza</td></tr><tr><td>City:</td><td>Providence</td></tr><tr><td>State/Country:</td><td>RHODE ISLAND</td></tr><tr><td>Postal Code:</td><td>02903</td></tr></table>		Name:	CITIZENS FINANCIAL GROUP, Inc.	Street Address:	One Citizens Plaza	City:	Providence	State/Country:	RHODE ISLAND	Postal Code:	02903
Name:	CITIZENS FINANCIAL GROUP, Inc.										
Street Address:	One Citizens Plaza										
City:	Providence										
State/Country:	RHODE ISLAND										
Postal Code:	02903										
PROPERTY NUMBERS Total: 3											
<table border="1"><thead><tr><th>Property Type</th><th>Number</th></tr></thead><tbody><tr><td>Patent Number:</td><td>7359880</td></tr><tr><td>Patent Number:</td><td>7783569</td></tr><tr><td>Application Number:</td><td>12842859</td></tr></tbody></table>		Property Type	Number	Patent Number:	7359880	Patent Number:	7783569	Application Number:	12842859		
Property Type	Number										
Patent Number:	7359880										
Patent Number:	7783569										
Application Number:	12842859										
CORRESPONDENCE DATA											
Fax Number: (612)336-4776 <i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>											
Phone: 6123364771											
Email: rkalinsky@merchantgould.com											
Correspondent Name: Robert A. Kalinsky											
Address Line 1: 80 S. 8th St.											
Address Line 2: 3200 IDS Center											
Address Line 4: Minneapolis, MINNESOTA 55402											
ATTORNEY DOCKET NUMBER:	16718.0001USLA										
NAME OF SUBMITTER:	Robert A. Kalinsky										

OP \$120.00 7359880

501386976

PATENT
REEL: 025538 FRAME: 0893

Total Attachments: 2
source=Assignment#page1.tif
source=Assignment#page2.tif

ASSIGNMENT

WHEREAS, **Luther C. Abel**, of 303 Ballymore Circle, San Jose CA 95136; and **Robert E. Cousins** of 14330 Cordwood Court, Saratoga, CA 95070 (hereinafter ASSIGNORS), are the owners of all right, title and interest in and to:

US Patent No. 7,359,880, issued April 15, 2008 for SYSTEM AND METHOD FOR CONSUMER CONTROL OVER CARD BASED TRANSACTIONS;

US Patent No. 7,783,569, issued August 4, 2010 for SYSTEM AND METHOD FOR CONSUMER CONTROL OVER CARD BASED TRANSACTIONS; and

US Patent Application No. 12/842,859, filed July 23, 2010 for SYSTEM AND METHOD FOR CONSUMER CONTROL OVER CARD BASED TRANSACTIONS; and

WHEREAS, **CITIZENS FINANCIAL GROUP, Inc.**, a Delaware corporation, having a principal place of business at One Citizens Plaza, Providence, RI 02903, (hereinafter ASSIGNEE), is desirous of acquiring the entire right, title and interest in, to and under the Patent Rights and the invention covered thereby;


WHEREAS, ASSIGNORS and ASSIGNEE have entered into an Asset Purchase Agreement, dated as of December 21, 2010 (the "Asset Purchase Agreement"), by and between ASSIGNORS and ASSIGNEE;

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN BE IT KNOWN that for and in consideration including the premises and covenants set forth in the Asset Purchase Agreement, the receipt and sufficiency of which are hereby acknowledged, and other good and valuable consideration, ASSIGNORS have sold, assigned, transferred and set over, and do hereby sell, assign, transfer and set over to ASSIGNEE, the Patent Rights, and any reissue or reissues of the Patent Rights already granted as fully and entirely as the same would have been held and enjoyed by ASSIGNORS if this assignment and sale had not been made; together with all claims for damages by reason of past infringement of the Patent Rights, with the right to sue for, and collect the same for its own use and behoof, and for the use and behoof of its successors, assigns or other legal representatives.

And ASSIGNORS further covenant and agree that they will communicate to ASSIGNEE, its successors, assigns or other legal representatives, any facts known to them respecting the Patent Rights, and testify in any legal proceeding, sign all lawful papers required to further the Patent Rights or to perfect ownership in the ASSIGNEE, execute all divisional, continuing and reissue applications, make all rightful oaths and generally do everything possible to aid ASSIGNEE, its successors, assigns or other legal representatives to obtain and enforce proper patent protection for said Patent Rights, subject to the terms and conditions of the Asset Purchase Agreement.

And ASSIGNORS hereby covenant that they have full right to convey the entire interest herein assigned, and that they has not executed, and will not execute, any agreement in conflict herewith.

Dated: 21 December 2010


Luther C. Abel

Dated: 12/21/10


Robert E. Cousins

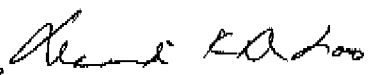
State of: California

County of: Santa Clara

On 21 December 2010 before me, David K. D. Loo, Notary Public
(insert name and title of the officer)

personally appeared Luther C. Abel and Robert E. Cousins, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)

