PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	NUNC PRO TUNC ASSIGNMENT
EFFECTIVE DATE:	08/12/2011

CONVEYING PARTY DATA

Name	Execution Date
Gary Greenwald	10/25/2011
Dickson Chu	10/25/2011

RECEIVING PARTY DATA

Name:	Citibank, N.A.
Street Address:	399 Park Avenue
City:	New York
State/Country:	NEW YORK
Postal Code:	10022

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	13208927

CORRESPONDENCE DATA

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ATTORNEY DOCKET NUMBER:	CITI-0701
NAME OF SUBMITTER:	Colleen Sullivan

Total Attachments: 2

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PATENT REEL: 027124 FRAME: 0315 WHEREAS, we, GARY GREENWALD, a citizen of United States of America, residing at Two Twin Ponds Drive, Bedford Hills, New York 10507 USA and DICKSON CHU, a citizen of the United States of America, residing at 245 West 99th Street, Apt. 10A, New York, New York 10025 USA have invented certain inventions and improvements disclosed in a patent application entitled "METHODS AND SYSTEMS FOR ACTIVATING AN ELECTRONIC PAYMENTS INFRASTRUCTURE," filed in the United States Patent and Trademark Office on August 12, 2011, and assigned U.S. Patent Application No. 13/208,927; and

WHEREAS, Citibank, N.A., a national banking association of the United States of America, having an address of 399 Park Avenue, New York, New York 10022 USA, is desirous of acquiring an interest in the same.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which we hereby acknowledge, we, GARY GREENWALD and DICKSON CHU by these presents do sell, assign, and transfer to Citibank, N.A. the full, exclusive, and entire right, title, and interest in and to said patent application, in and to any non-provisionals, divisions, continuations, reexaminations, and reissues thereof, and in and to all inventions and improvements disclosed and described in said patent application;

For the same consideration, we, by these presents, do sell, assign, and transfer to Citibank, N.A. the full, exclusive, and entire right, title, and interest in and to any foreign application or applications corresponding to said patent application, in whole or in part, in countries other than the United States, in and to any Letters Patent and similar protective rights granted on said foreign applications, and in and to the right to claim any applicable priority rights arising from or required for said foreign applications under the terms of any applicable conventions, treaties, statutes, or regulations; said foreign applications to be filed and issued in the name of Citibank, N.A., or its designee insofar as permitted by applicable law;

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AND, for the same consideration, we agree to sign all lawful papers, execute all nonprovisionals, divisions, continuations, reexaminations, reissues, and other applications, make all assignments and rightful oaths, and generally do everything possible to aid Citibank, N.A., its successors, assigns, and nominees to obtain and enforce proper protection for all said inventions and improvements in all countries throughout the world.

This Assignment is expressly made NUNC PRO TUNC to have the same legal force and effect as if executed on August 12, 2011 (the filing date of the above-referenced patent application).

DICKSON CHU

RECORDED: 10/26/2011