05/14/2012 501919823

PATENT ASSIGNMENT

Electronic Version v1.1 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Paul Musser	05/04/2012
Patricia Preston	05/11/2012
Richard Rozbicki	05/10/2012
Julie Delker	04/02/2012
Dennis J. Hill	04/27/2012

RECEIVING PARTY DATA

Name:	MasterCard International Incorporated	
Street Address:	2000 Purchase Street	
City:	Purchase	
State/Country:	NEW YORK	
Postal Code:	10577	

PROPERTY NUMBERS Total: 1

Property Type	Number	
Application Number:	13403866	

CORRESPONDENCE DATA

Fax Number: (516)822-3582 516-822-3550 Phone:

Email: aebdocket@hbiplaw.com

Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent

via US Mail.

Correspondent Name: Hoffmann & Baron, LLP Address Line 1: 6900 Jericho Turnpike Address Line 4: Syosset, NEW YORK 11791

ATTORNEY DOCKET NUMBER:	1788-68
NAME OF SUBMITTER:	Anthony E. Bennett

PATENT

REEL: 028204 FRAME: 0057

501919823

Total Attachments: 9	
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PATENT REEL: 028204 FRAME: 0058

Attori	1ey's Docket No.: <u>17</u>	<u>88-68</u>		PATENT
			For:	☑ U.S. and/or ☑ Foreign Rights☑ U.S. Application;
			For:	U.S. Provisional Application;
				U.S.Patent; or
			D	PCT Application
			By:	☐ Inventors or ☐ Present Owners
		ASSIGNMENT	F OF INVENTION	ſ
• • • • • • • • • • • • • • • • • • • •	In consideration of to the receipt of which the receipt of which the eration,			NOR of the sum of One Dollar or good and valuable
ASSIC	SNORS: (inventor(s) or pe	erson(s) or entity(ies) who	o own the invention)	
Paul Musser		Patricia Presto	on	Richard Rozbicki
Name	t	Name		Name
4310 Oak View	w Drive	70 East 96th Str	reet, Apt. 14D	9 Deer Park Road
Address		Address		Address
Pilot Hill, CA	95664	New York, NY 10128		Danbury, CT 06811
US		US		US
Nationality		Nationality		Nationality
	Julie Delker		Dennis J. Hill	
	Name	<u> </u>	Name	
	1725 Discovery I) r.	#2 Rainier Ct.	
	Address		Address	
	Wentzville, MO	53385	St. Paul, MO 633	366
US Nationality		US		
			Nationality	
(If assign	ment is by person or entity t	o whom invention was pr	reviously assigned and this	s was recorded in PTO add the following)
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	Recorded on		eel rame	
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hereby sells, assigns and transfers to

Assignment of Invention - Page 1 of 3

ASSIGNEE:	
-	MasterCard International Incorporated
	(Type or print name of ASSIGNEE)
	2000 Purchase Street
_	Address
_	Purchase, New York 10577
	US
	Nationality
and the successors, assigns a	and legal representatives of the ASSIGNEE,
	(complete one of the following)
	ht, title and interest
an undivided	percent (%) interest
for the United States and its	territorial possessions
and in all for	eign countries, including all rights to claim priority,
in and to any and all improv	ements which are disclosed in the invention entitled:
DEMA	ND DEPOSIT ACCOUNT PAYMENT SYSTEM
and which is found in	
	(check and complete (a), (b), (c), (d), (e), (f), or (g))
(a) U.S. patent ap	pplication executed on even date herewith
(b) U.S. patent a	pplication executed on
(c) U.S. provisio invention.	nal application naming the above inventor(s) for the above-identified
□ Ex	cpress Mail label No, mailed:
	ith 37 CFR 3.21 for recordal of this assignment, I, an ASSIGNOR
	v, hereby authorize and request my attorney to insert below the filing ication number when they become known
(d) U.S. application	ion Serial No. <u>13/403,866</u> filed on <u>February 23, 2012</u>
•	application No. PCT// Io. issued
	of address to which correspondence is to be sent regarding patent
	fees is being sent separately.

Assignment of Invention - Page 2 of 3

(g)	\boxtimes	and any legal equivalent there priority	of in a foreign country, including the right to claim		
contin	and, in and to, all Letters Patent to be obtained for said invention by the above application or any continuation, division, renewal, or substitute thereof, and as to Letters Patent any re-issue or re-examination thereof.				
been o			o assignment, sale, agreement or encumbrance has would conflict with this assignment.		
ASSIGNOR further covenants that ASSIGNEE will, upon its request, be provided promptly with all pertinent facts and documents relating to said invention and said Letters Patent and legal equivalents as may be known and accessible to ASSIGNOR and will testify as to the same in any interference, litigation or proceeding related thereto and will promptly execute and deliver to ASSIGNEE or its legal representatives 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 which may be necessary or desirable to carry out the purposes thereof.					
	IN W	ITNESS WHEREOF, I/We hav	re hereunto set hand and seal this		
WARNI	NG: Date	e of signing must be the same as the date	of execution of the application if item (a) was checked above.		
Date:	X Date o	14/12- f signing	Paul Musser		
Date:	<u>x </u>	11112	Paul Musser X Portuga Preston		

NOTE: No witnessing, notarization or legalization is necessary. If the assignment is notarized or legalized then it will only be prima facie evidence of execution 35 USC 261. Use next page if notarization is desired.

Patricia Preston

Richard Rozbicki

Julie Delker

Date of signing

Date of signing

Date of signing

Date of signing

Date:

Date:

Date:

Notarization or Legalization Page Added.

Assignment of Invention - Page 3 of 3

Attorney's Docket No.: 1788-68			For:	PATENT ☐ U.S. and/or ☐ Foreign Rights ☐ U.S. Application; ☐ U.S. Provisional Application; ☐ U.S.Patent; or ☐ PCT Application ☐ Inventors or ☐ Present Owners
		ASSIGNMENT	OF INVENTION	
II (\$1.00), consider	the receipt of which is	payment by ASSI s hereby acknowle	GNEE to ASSIGN and for other	OR of the sum of One Dollar good and valuable
ASSIGN	ORS: (inventor(s) or person	on(s) or entity(ies) who	own the invention)	
Paul Musser		Patricia Prestor	1	Richard Rozbicki
Name		Name		Name
4310 Oak View	Drive	70 East 96 th Stre	et, Apt. 14D	9 Deer Park Road
Address		Address		Address
Pilot Hill, CA 95664		New York, NY 10128		Danbury, CT 06811
US		US		US
Nationality		Nationality		Nationality
	Julie Delker Name		Dennis J. Hill Name	
	1725 Discovery Dr.		#2 Rainier Ct.	
Address Wentzville, MO 63385		Address		enterent de la particular de la colonidad de l
		385	St. Paul, MO 633	66
US Nationality			US Nationality	All Market
	rationanty		1 vacionality	
(If assignme	ent is by person or entity to v	whom invention was pre	viously assigned and this	was recorded in PTO add the following)
R	Recorded on	Re	#INTERNATION CONTRACTOR AND ADDRESS OF THE PERSON NAMED IN CONTRACTO	
		Fra	ame	

hereby sells, assigns and transfers to

Assignment of Invention - Page 1 of 3

ASSIGNEE:	
	MasterCard International Incorporated
	(Type or print name of ASSIGNEE)
	2000 Purchase Street
	Address
	Purchase, New York 10577
	US
	Nationality
and the succe	essors, assigns and legal representatives of the ASSIGNEE,
	(complete one of the following)
\boxtimes	the entire right, title and interest an undivided percent (%) interest
for the Unite	d States and its territorial possessions
\boxtimes	and in all foreign countries, including all rights to claim priority,
in and to any	and all improvements which are disclosed in the invention entitled:
	DEMAND DEPOSIT ACCOUNT PAYMENT SYSTEM
and which is	found in
	(check and complete (a), (b), (c), (d), (e), (f), or (g))
(a)	U.S. patent application executed on even date herewith
(b)	U.S. patent application executed on U.S. provisional application naming the above inventor(s) for the above-identified
(c)	invention.
г-1	Express Mail label No, mailed: To comply with 37 CFR 3.21 for recordal of this assignment, I, an ASSIGNOR
	signing below, hereby authorize and request my attorney to insert below the filing
	date and application number when they become known
(d) 🖂 (e) 🗌	U.S. application Serial No. 13/403,866 filed on February 23, 2012 International application No. PCT//
(f)	IIS Patent No. issued
	A change of address to which correspondence is to be sent regarding patent maintenance fees is being sent separately.
	maniforming roop to point popula polymers.

Assignment of Invention - Page 2 of 3

(g)	\boxtimes	and any legal equivalent there priority	of in a foreign country, including the right to claim	
contin	and to, uation, on the control of the control of th	livision, renewal, or substitute	d for said invention by the above application or any thereof, and as to Letters Patent any re-issue or re-	
been o			assignment, sale, agreement or encumbrance has ould conflict with this assignment.	
and leg same is deliver require Letters	ASSIGNOR further covenants that ASSIGNEE will, upon its request, be provided promptly with all pertinent facts and documents relating to said invention and said Letters Patent and legal equivalents as may be known and accessible to ASSIGNOR and will testify as to the same in any interference, litigation or proceeding related thereto and will promptly execute and deliver to ASSIGNEE or its legal representatives 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 which may be necessary or desirable to carry out the purposes thereof. IN WITNESS WHEREOF, I/We have hereunto set hand and seal this			
WARNI	NG: Date	of signing must be the same as the date of	f execution of the application if item (a) was checked above.	
Date:	Date of	signing	Paul Musser	
Date:	X Date of	signing	X Patricia Preston	
Date:	X Date of	$\frac{5/(0/)2}{\text{signing}}$	X / Kichard Rozbicki	
Date:	X Date of	signing	X Julie Delker	
Date:	X Date of	1/27/12 signing	X Many J J J Dennis J. Hill	
NOTE: No witnessing, notarization or legalization is necessary. If the assignment is notarized or legalized then it will only be prima facie evidence of execution 35 USC 261. Use next page if notarization is desired.				
	No witness prima fac	sing, notarization or legalization is necessive evidence of execution 35 USC 261. Using the contract of the co	eary. If the assignment is notarized or legalized then it will only be seen next page if notarization is desired.	

Assignment of Invention - Page 3 of 3

Attorney's Docket No.: 178	8-68	PATENT			
V		For: For:	☑ U.S. and/or ☑ Foreign Rights☑ U.S. Application;		
			☐ U.S. Provisional Application; ☐ U.S.Patent; or		
		Ву:	☐ PCT Application ☐ Inventors or ☐ Present Owners		
	ASSIGNMENT	OF INVENTION	ſ		
	.1 .4.00		TOD a fide a man of One Dellar		
(\$1.00), the receipt of which consideration,	e payment by ASS is hereby acknowle	edged, and for othe	NOR of the sum of One Dollar or good and valuable		
ASSIGNORS: (inventor(s) or per	son(s) or entity(ies) who	own the invention)			
Paul Musser	Patricia Presto	n	Richard Rozbicki		
Name	Name		Name		
4310 Oak View Drive	70 East 96th Stre	eet, Apt. 14D	9 Deer Park Road		
Address	Address		Address		
Pilot Hill, CA 95664	New York, NY 10128		Danbury, CT 06811		
US	US		US		
Nationality	Nationality		Nationality		
Julie Delker		Dennis J. Hill			
Name		Name	and the state of t		
1725 Diggovery D	9 -	#2 Rainier Ct.			
1725 Discovery Dr. Address		Address			
Wentzville, MO 63385		St. Paul, MO 63366			
US		US			
Nationality		Nationality			
(If assignment is by person or entity to	whom invention was pr	eviously assigned and th	is was recorded in PTO add the following)		
Recorded on Reel					
Frame					
hereby sells, assigns and tran	nsfers to				

PATENT REEL: 028204 FRAME: 0065

Assignment of Invention - Page 1 of 3

ASSI	GNEE:						
		MasterCard International Incorporated					
		(Type or print name of ASSIGNEE)					
		2000 Purchase Street					
		Address					
		Purchase, New York 10577					
		US					
		Nationality					
and t	he succe	ssors, assigns and legal representatives of the ASSIGNEE,					
		(complete one of the following)					
		the entire right, title and interest an undivided percent (%) interest					
for th	e United	1 States and its territorial possessions					
	\boxtimes	and in all foreign countries, including all rights to claim priority,					
in an	d to any	and all improvements which are disclosed in the invention entitled:					
		DEMAND DEPOSIT ACCOUNT PAYMENT SYSTEM					
and v	which is	found in					
		(check and complete (a), (b), (c), (d), (e), (f), or (g))					
(a)		U.S. patent application executed on even date herewith					
(b)		U.S. patent application executed on					
(c)		U.S. provisional application naming the above inventor(s) for the above-identified invention.					
		Express Mail label No, mailed: To comply with 37 CFR 3.21 for recordal of this assignment, I, an ASSIGNOR					
	لـــا	signing below, hereby authorize and request my attorney to insert below the filing					
	K2	date and application number when they become known					
(d)	\mathbb{A}	U.S. application Serial No. <u>13/403,866</u> filed on <u>February 23, 2012</u> International application No. PCT/					
(e)		U.S. Patent No. issued					
(")	d	A change of address to which correspondence is to be sent regarding patent					
		maintenance fees is being sent separately.					

Assignment of Invention – Page 2 of 3

(g)	\boxtimes	and any l	legal e	equivalent	thereof in	a foreign	country,	including	the right	to claim
		priority								

and, in and to, all Letters Patent to be obtained for said invention by the above application or any continuation, division, renewal, or substitute thereof, and as to Letters Patent any re-issue or re-examination thereof.

ASSIGNOR hereby covenants that no assignment, sale, agreement or encumbrance has been or will be made or entered into which would conflict with this assignment.

ASSIGNOR further covenants that ASSIGNEE will, upon its request, be provided promptly with all pertinent facts and documents relating to said invention and said Letters Patent and legal equivalents as may be known and accessible to ASSIGNOR and will testify as to the same in any interference, litigation or proceeding related thereto and will promptly execute and deliver to ASSIGNEE or its legal representatives 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 which may be necessary or desirable to carry out the purposes thereof.

IN WITNESS WHEREOF, I/We have hereunto set hand and seal this

WARNING: Date of signing must be the same as the date of execution of the application if item (a) was checked above.

Date:	X	X			
	Date of signing	Paul Musser			
Date:	X	X			
	Date of signing	Patricia Preston			
Date:	X	X			
	Date of signing	Richard Rozbicki			
Date:	X 4/2/12 Date of signing	X Sulla E. Delho Julie Oelker			
Date:	X	X			
	Date of signing	Dennis J. Hill			

NOTE: No witnessing, notarization or legalization is necessary. If the assignment is notarized or legalized then it will only be prima facie evidence of execution 35 USC 261. Use next page if notarization is desired.

Notarization or Legalization Page Added.

Assignment of Invention - Page 3 of 3