

PATENT ASSIGNMENT

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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>Paul Musser</td> <td>05/04/2012</td> </tr> <tr> <td>Patricia Preston</td> <td>05/11/2012</td> </tr> <tr> <td>Richard Rozbicki</td> <td>05/10/2012</td> </tr> <tr> <td>Julie Delker</td> <td>04/02/2012</td> </tr> <tr> <td>Dennis J. Hill</td> <td>04/27/2012</td> </tr> </tbody> </table>		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
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RECEIVING PARTY DATA													
<table border="1"> <tr> <td>Name:</td> <td>MasterCard International Incorporated</td> </tr> <tr> <td>Street Address:</td> <td>2000 Purchase Street</td> </tr> <tr> <td>City:</td> <td>Purchase</td> </tr> <tr> <td>State/Country:</td> <td>NEW YORK</td> </tr> <tr> <td>Postal Code:</td> <td>10577</td> </tr> </table>		Name:	MasterCard International Incorporated	Street Address:	2000 Purchase Street	City:	Purchase	State/Country:	NEW YORK	Postal Code:	10577		
Name:	MasterCard International Incorporated												
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PROPERTY NUMBERS Total: 1													
<table border="1"> <thead> <tr> <th>Property Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Application Number:</td> <td>13403866</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	13403866								
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CORRESPONDENCE DATA													
<p>Fax Number: (516)822-3582 Phone: 516-822-3550 Email: aebdocket@hbiplaw.com <i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent via US Mail.</i></p> <p>Correspondent Name: Hoffmann & Baron, LLP Address Line 1: 6900 Jericho Turnpike Address Line 4: Syosset, NEW YORK 11791</p>													
ATTORNEY DOCKET NUMBER:	1788-68												
NAME OF SUBMITTER:	Anthony E. Bennett												

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Total Attachments: 9

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Attorney's Docket No.: 1788-68

PATENT

For: ☒ U.S. and/or ☒ Foreign Rights
For: ☒ U.S. Application;
☐ U.S. Provisional Application;
☐ U.S. Patent; or
☐ PCT Application
By: ☒ Inventors or ☐ Present Owners

ASSIGNMENT OF INVENTION

In consideration of the payment by ASSIGNEE to ASSIGNOR of the sum of One Dollar (\$1.00), the receipt of which is hereby acknowledged, and for other good and valuable consideration,

ASSIGNORS: (inventor(s) or person(s) or entity(ies) who own the invention)

<u>Paul Musser</u> Name	<u>Patricia Preston</u> Name	<u>Richard Rozbicki</u> Name
<u>4310 Oak View Drive</u> Address	<u>70 East 96th Street, Apt. 14D</u> Address	<u>9 Deer Park Road</u> Address
<u>Pilot Hill, CA 95664</u>	<u>New York, NY 10128</u>	<u>Danbury, CT 06811</u>
<u>US</u> Nationality	<u>US</u> Nationality	<u>US</u> Nationality

<u>Julie Delker</u> Name	<u>Dennis J. Hill</u> Name
<u>1725 Discovery Dr.</u> Address	<u>#2 Rainier Ct.</u> Address
<u>Wentzville, MO 63385</u>	<u>St. Paul, MO 63366</u>
<u>US</u> Nationality	<u>US</u> Nationality

(If assignment is by person or entity to whom invention was previously assigned and this was recorded in PTO add the following)

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hereby sells, assigns and transfers to

Assignment of Invention – Page 1 of 3

PATENT
REEL: 028204 FRAME: 0059

ASSIGNEE:

MasterCard International Incorporated
(Type or print name of ASSIGNEE)

2000 Purchase Street
Address

Purchase, New York 10577

US
Nationality

and the successors, assigns and legal representatives of the ASSIGNEE,

(complete one of the following)

- ☒ the entire right, title and interest
☐ an undivided _____ percent (_____%) interest

for the United States and its territorial possessions

- ☒ 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 _____
(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 signing below, hereby authorize and request my attorney to insert below the filing date and application number when they become known
(d) ☒ U.S. application Serial No. 13/403,866 filed on February 23, 2012
(e) ☐ International application No. PCT/_____/_____
(f) ☐ U.S. Patent No. _____ issued _____
☐ A change of address to which correspondence is to be sent regarding patent maintenance fees is being sent separately.

(g) ☒ and any legal 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 5/4/12
Date of signing

X [Signature]
Paul Musser

Date: X 5/11/12
Date of signing

X Patricia Preston
Patricia Preston

Date: X
Date of signing

X
Richard Rozbicki

Date: X
Date of signing

X
Julie Delker

Date: X
Date of signing

X
Dennis J. Hill

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Attorney's Docket No.: 1788-68

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Address

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Nationality

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Date: X
Date of signing

X
Paul Musser

Date: X
Date of signing

X
Patricia Preston

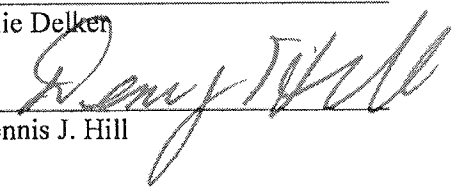
Date: X 5/10/12
Date of signing

X 
Richard Rozbicki

Date: X
Date of signing

X
Julie Delken

Date: X 4/27/12
Date of signing

X 
Dennis J. Hill

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Date: <u>X</u> Date of signing	<u>X</u> Richard Rozbicki
Date: <u>X</u> 4/2/12 Date of signing	<u>X</u> <i>Julie E. Delker</i> Julie Delker
Date: <u>X</u> Date of signing	<u>X</u> Dennis J. Hill

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