PATENT ASSIGNMENT

Electronic Version v1.1 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Carrie A. Hanson	10/10/2012
Laura C. Bondesen	10/15/2012
Nicole Chen	10/11/2012
Katherine Dintenfass	10/15/2012
Scott R. Enscoe	10/12/2012
Leo Kopelow	10/11/2012
Yameng Li	10/11/2012
Brett Newman	10/11/2012
Nicholas Sharp	10/11/2012
Marc L. Warshawsky	10/12/2012
Alexander C. Wittkowski	10/16/2012
Jon R. Wolf	10/13/2012

RECEIVING PARTY DATA

Name:	Bank of America Corporation
Street Address:	Mailcode: NC1-027-20-05
Internal Address:	214 North Tryon Street
City:	Charlotte
State/Country:	NORTH CAROLINA
Postal Code:	28255

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	13652611

CORRESPONDENCE DATA

Fax Number: 2146614559

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

Phone: 214.953.6559

PATENT REEL: 029135 FRAME: 0293 \$40.00 136526

502095740

Email: ptomail1@bakerbotts.com
Correspondent Name: BAKER BOTTS L.L.P.
Address Line 1: 2001 ROSS AVENUE

Address Line 2: SUITE 600

Address Line 4: DALLAS, TEXAS 75201-2980

ATTORNEY DOCKET NUMBER: 015444.0806 (PMN 5165US1)

NAME OF SUBMITTER: Christine Fortier

Total Attachments: 24

source=Assignment#page1.tif

source=Assignment#page2.tif

source=Assignment#page3.tif

source=Assignment#page4.tif

Source-Assignment#page4.ti

source=Assignment#page5.tif

source=Assignment#page6.tif

source=Assignment#page7.tif

source=Assignment#page8.tif

source=Assignment#page9.tif

source=Assignment#page10.tif

source=Assignment#page11.tif

source=Assignment#page12.tif

source=Assignment#page13.tif

source=Assignment#page14.tif source=Assignment#page15.tif

source=Assignment#page16.tif

source=Assignment#page17.tif

source=Assignment#page18.tif

source=Assignment#page19.tif

source=Assignment#page20.tif

source=Assignment#page21.tif

source=Assignment#page22.tif

source=Assignment#page23.tif

source=Assignment#page24.tif

PATENT

COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	APPARATUS AND METHOD FOR MANAGING ELECTRONIC TRANSACTIONS
As the below	named inventor, I hereby declare that:
This declaration is directed to:	I A I The attached application, or
	United States application or PCT international application number
The above-ide	entified application was made or authorized to be made by me.
I believe that	am the original inventor or an original joint inventor of a claimed invention in the application.
I hereby acknoring or imprise	owledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by nament of not more than five (5) years, or both.
	ASSIGNMENT
Charlotte, No the above app assignment, I,	Carrie A. Hanson ("Assignor"), a citizen of the <u>United States of America</u> (Country), residing in rth Carolina (City, State/Province) have invented the above invention. If the following lines are blank, blication was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this an assignor below, hereby authorize the attorneys for Bank of America to insert the filing date and imber below after they become known and prior to filing the recordation.
U.	6. Application No. <u>13/652,611</u> , filed <u>October 16, 2012</u> .
of Delaware, entire right, t	NK OF AMERICA CORPORATION ("Assignee"), a Corporation duly organized under the laws of the State and having its offices and place of business at Charlotte, North Carolina, is desirous of acquiring the itle and interest in and to the aforesaid inventions and in and to all applications and Letters Patent and in the United States of America, and in any and all countries foreign thereto:

NOW, THEREFORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including salary or payment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby acknowledged, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, assigns and legal representatives, the full and exclusive right, title and interest for the territory of the United States of America and all countries foreign thereto, and throughout the world and in space, (including the right to apply for Letters Patent in foreign countries in its own name and to claim any priority rights for such foreign applications to which such applications are entitled under international conventions, treaties, or otherwise), in and to said inventions and in and to all applications and Letters Patent granted therefor, and all non-provisionals, divisionals, reissues, reexaminations, continuations, continuation-in-parts and extensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all non-provisional, divisional, reissue, reexamination, continuation and continuation-in-part applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all countries.

PMN: 5165US1

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

LEGAL NAME OF INVENTOR

Inventor: Carrie A. Hanson

Date: 10.10.2012

Signature:

PMN: 5165US1

COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN **APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)**

Title of Invention	Apparatus and Method for Managing Electronic Transactions
As the below	named inventor, I hereby declare that:
This declarati	1) The account approximation of the contract o
	United States application or PCT international application number
The above-id	entified application was made or authorized to be made by me.
I believe that	I am the original inventor or an original joint inventor of a claimed invention in the application.
I hereby ackr fine or impris	nowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by sonment of not more than five (5) years, or both.
	ASSIGNMENT
Charlotte, Note the above approximately assignment,	<u>Laura C. Bondesen</u> ("Assignor"), a citizen of the <u>United States of America</u> (Country), residing in <u>orth Carolina</u> (City, State/Province) have invented the above invention. If the following lines are blank, plication was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this i, an assignor below, hereby authorize the attorneys for Bank of America to insert the filing date and umber below after they become known and prior to filing the recordation.
	J.S. Application No. <u>13/652,611</u> , filed <u>October 16, 2012</u>
of Dolaware	ANK OF AMERICA CORPORATION ("Assignee"), a Corporation duly organized under the laws of the State, and having its offices and place of business at Charlotte, North Carolina, is desirous of acquiring the title and interest in and to the aforesaid inventions and in and to all applications and Letters Patent

therefor granted in the United States of America, and in any and all countries foreign thereto:

NOW, THEREFORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including salary or payment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby acknowledged, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, assigns and legal representatives, the full and exclusive right, title and interest for the territory of the United States of America and all countries foreign thereto, and throughout the world and in space, (including the right to apply for Letters Patent in foreign countries in its own name and to claim any priority rights for such foreign applications to which such applications are entitled under international conventions, treaties, or otherwise), in and to said inventions and in and to all applications and Letters Patent granted therefor, and all non-provisionals, divisionals, reissues, reexaminations, continuations, continuation-in-parts and extensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all non-provisional, divisional, reissue, reexamination, continuation and continuation-in-part applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all countries.

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

LEGAL NAME OF INVENTOR

Inventor: Laura C. Bondesen

Signature:

[Page 2 of 2]

COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	Apparatus and Method for Managing Electronic Transactions
As the below	named inventor, I hereby declare that:
This declarati	[] The attached application, or
	United States application or PCT international application number
The above-ide	entified application was made or authorized to be made by me.
I believe that	I am the original inventor or an original joint inventor of a claimed invention in the application.
I hereby ackn	owledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by onment of not more than five (5) years, or both.
	ASSIGNMENT
California (Capplication vassignment,	Nicole Chen ("Assignor"), a citizen of the <u>United States of America</u> (Country), residing in <u>San Francisco</u> , ty, State/Province) have invented the above invention. If the following lines are blank, the above was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this, an assignor below, hereby authorize the attorneys for Bank of America to insert the filing date and umber below after they become known and prior to filing the recordation.
U.	S. Application No. <u>13/652,611</u> , filed <u>October 16, 2012</u> .
of Delaware, entire right,	ANK OF AMERICA CORPORATION ("Assignee"), a Corporation duly organized under the laws of the State and having its offices and place of business at Charlotte, North Carolina, is desirous of acquiring the title and interest in and to the aforesaid inventions and in and to all applications and Letters Patent and in the United States of America, and in any and all countries foreign thereto:

NOW, THEREFORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including salary or payment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby acknowledged, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, assigns and legal representatives, the full and exclusive right, title and interest for the territory of the United States of America and all countries foreign thereto, and throughout the world and in space, (including the right to apply for Letters Patent in foreign countries in its own name and to claim any priority rights for such foreign applications to which such applications are entitled under international conventions, treaties, or otherwise), in and to said inventions and in and to all applications and Letters Patent granted therefor, and all non-provisionals, divisionals, reissues, reexaminations, continuations, continuation-in-parts and extensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all non-provisional, divisional, reissue, reexamination, continuation and continuation-in-part applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all

[Page 1 of 2]

countries.

PMN: 5165US1

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

LEGAL NAME OF INVENTOR

Inventor: Nicole Chen

Date: 10/11/12

Signature: 🖊

[Page 2 of 2]

PMN: 5165US1

COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	Apparatus and Method for Managing Electronic Transactions
As the below	named inventor, I hereby declare that:
This declaration is directed to:	The attached application, or
	United States application or PCT international application number
The above-ide	entified application was made or authorized to be made by me.
I believe that	I am the original inventor or an original joint inventor of a claimed invention in the application.
I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.	
ASSIGNMENT	
Charlotte, No the above ap assignment,	Katherine Dintenfass ("Assignor"), a citizen of the <u>United States of America</u> (Country), residing in <u>orth Carolina</u> (City, State/Province) have invented the above invention. If the following lines are blank, plication was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this I, an assignor below, hereby authorize the attorneys for Bank of America to insert the filing date and umber below after they become known and prior to filing the recordation.
U	S. Application No. <u>13/652,611</u> , filed <u>October 16, 2012</u> .
of Delaware, entire right.	ANK OF AMERICA CORPORATION ("Assignee"), a Corporation duly organized under the laws of the State and having its offices and place of business at Charlotte, North Carolina, is desirous of acquiring the title and interest in and to the aforesaid inventions and in and to all applications and Letters Patent need in the United States of America, and in any and all countries foreign thereto:
NOW, THERE	FORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including

salary or payment for the making of inventions, or employee benefits, the receipt and s acknowledged, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, assigns and legal representatives, the full and exclusive right, title and interest for the territory of the United States of America and all countries foreign thereto, and throughout the world and in space, (including the right to apply for Letters Patent in foreign countries in its own name and to claim any priority rights for such foreign applications to which such applications are entitled under international conventions, treaties, or otherwise), in and to said inventions and in and to all applications and Letters Patent granted therefor, and all non-provisionals, divisionals, reissues, reexaminations, continuations, continuation-in-parts and extensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all non-provisional, divisional, reissue, reexamination, continuation and continuation-in-part applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all countries.

[Page 1 of 2]

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

Inventor: Katherine Dintenfass

Date: 10-15-12

Signature: Manual in the application file and therefore are not publicly available.

Date: 10-15-12

PMN: 5165US1

COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	Apparatus and Method for Managing Electronic Transactions
As the below	named inventor, I hereby declare that:
This declarati	\
	United States application or PCT international application number
The above-id	entified application was made or authorized to be made by me.
I believe that	I am the original inventor or an original joint inventor of a claimed invention in the application.
	owledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by onment of not more than five (5) years, or both.
- 12 12 12 12 12 12 12 12 12 12 12 12 12	ASSIGNMENT
North Carolin application vassignment,	Scott R. Enscoe ("Assignor"), a citizen of the <u>United States of America</u> (Country), residing in <u>Waxhaw</u> , <u>na</u> (City, State/Province) have invented the above invention. If the following lines are blank, the above vas filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this I, an assignor below, hereby authorize the attorneys for Bank of America to insert the filing date and umber below after they become known and prior to filing the recordation.
U	S. Application No. <u>13/652,611</u> , filed <u>October 16, 2012</u>
of Delaware, entire right,	ANK OF AMERICA CORPORATION ("Assignee"), a Corporation duly organized under the laws of the State and having its offices and place of business at Charlotte, North Carolina, is desirous of acquiring the title and interest in and to the aforesaid inventions and in and to all applications and Letters Patent ited in the United States of America, and in any and all countries foreign thereto:
salary or pay acknowledge	FORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including ment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby ed, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, egal representatives, the full and exclusive right, title and interest for the territory of the United States and all countries foreign thereto, and throughout the world and in space, (including the right to apply for

salary or payment for the making of inventions, or employee benefits, the recept and stincted by which successors, assigns and legal representatives, the full and exclusive right, title and interest for the territory of the United States of America and all countries foreign thereto, and throughout the world and in space, (including the right to apply for Letters Patent in foreign countries in its own name and to claim any priority rights for such foreign applications to which such applications are entitled under international conventions, treaties, or otherwise), in and to said inventions and in and to all applications and Letters Patent granted therefor, and all non-provisionals, divisionals, reissues, reexaminations, continuations, continuation-in-parts and extensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignse of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all non-provisional, divisional, reissue, reexamination, continuation and continuation-in-part applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all countries.

PMN: 5165US1

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

PMN: 5165US1

COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	Apparatus and Method for Managing Electronic Transactions	
As the below	named inventor, I hereby declare that:	
This declaration is directed to:	\ The attached application, or	
	United States application or PCT international application number	
The above-ide	entified application was made or authorized to be made by me.	
I believe that	I am the original inventor or an original joint inventor of a claimed invention in the application.	
I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.		
ASSIGNMENT		
Francisco, Ca above applica assignment.	Leo Kopelow ("Assignor"), a citizen of the United States of America (Country), residing in San lifornia (City, State/Province) have invented the above invention. If the following lines are blank, the ation was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this, an assignor below, hereby authorize the attorneys for Bank of America to insert the filing date and umber below after they become known and prior to filing the recordation.	
U.	S. Application No. <u>13/652,611</u> , filed <u>October 16, 2012</u>	
of Delaware, entire right,	ANK OF AMERICA CORPORATION ("Assignee"), a Corporation duly organized under the laws of the State and having its offices and place of business at Charlotte, North Carolina, is desirous of acquiring the title and interest in and to the aforesaid inventions and in and to all applications and Letters Patent ated in the United States of America, and in any and all countries foreign thereto:	

NOW, THEREFORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including salary or payment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby acknowledged, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, assigns and legal representatives, the full and exclusive right, title and interest for the territory of the United States of America and all countries foreign thereto, and throughout the world and in space, (including the right to apply for Letters Patent in foreign countries in its own name and to claim any priority rights for such foreign applications to which such applications are entitled under international conventions, treaties, or otherwise), in and to said inventions and in and to all applications and Letters Patent granted therefor, and all non-provisionals, divisionals, reissues, reexaminations, continuations, continuation-in-parts and extensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all non-provisional, divisional, reissue, reexamination, continuation and continuation-in-part applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all countries.

[Page 1 of 2]

PMN: 5165US1

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

LEGAL NAME OF INVENTOR

Inventor: Leo Kopelow

Date: OCT. 11,2012

Signature

PMN: 5165US1

COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN **APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)**

Title of Invention	Apparatus and Method for Managing Electronic Transactions	
As the below	named inventor, I hereby declare that:	
This declarati	The attached application of	
	United States application or PCT international application number	
The above-id	entified application was made or authorized to be made by me.	
I believe that	I am the original inventor or an original joint inventor of a claimed invention in the application.	
I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.		
ASSIGNMENT		
WHEREAS, I, <u>Yameng Li</u> ("Assignor"), a citizen of <u>South Africa</u> (Country), residing in <u>Berkeley, California</u> (City, State/Province) have invented the above invention. If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize the attorneys for Bank of America to insert the filing date and application number below after they become known and prior to filing the recordation.		
υ	S. Application No13/652,611, filedOctober 16, 2012	
of Delaware,	ANK OF AMERICA CORPORATION ("Assignee"), a Corporation duly organized under the laws of the State and having its offices and place of business at Charlotte, North Carolina, is desirous of acquiring the title and interest in and to the aforesaid inventions and in and to all applications and Letters Patent in the United States of America, and in any and all countries foreign thereto:	
salary or pay acknowledge assigns and of America a Letters Pate which such	FORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including ment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby ed, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, legal representatives, the full and exclusive right, title and interest for the territory of the United States and all countries foreign thereto, and throughout the world and in space, (including the right to apply for in foreign countries in its own name and to claim any priority rights for such foreign applications to applications are entitled under international conventions, treaties, or otherwise), in and to said and in and to all applications and Letters Patent granted therefor, and all non-provisionals, divisionals, examinations, continuations, continuation-in-parts and extensions thereof, and in and to all copyrights,	

trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all non-provisional, divisional, reissue, reexamination, continuation and continuation-in-part applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all

countries.

PMN: 5165US1

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

LEGAL NAME OF INVENTOR

Inventor: Yameng Li

Signature

Date: 10/11/12

PMN: 5165US1

COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	Apparatus and Method for Managing Electronic Transactions	
As the below	named inventor, I hereby declare that:	
This declarati	1 The attached application, or	
	United States application or PCT international application number	
The above-id	entified application was made or authorized to be made by me.	
I believe that I am the original inventor or an original joint inventor of a claimed invention in the application.		
hereby ackr fine or impris	nowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by comment of not more than five (5) years, or both.	
	ASSIGNMENT	
WHEREAS, I, <u>Brett Newman</u> ("Assignor"), a citizen of the <u>United States of America</u> (Country), residing in <u>Burlingame, California</u> (City, State/Province) have invented the above invention. If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize the attorneys for Bank of America to insert the filing date and application number below after they become known and prior to filing the recordation.		
υ	.S. Application No. <u>13/652,611</u> , filed <u>October 16, 2012</u>	
of Delaware	ANK OF AMERICA CORPORATION ("Assignee"), a Corporation duly organized under the laws of the State, and having its offices and place of business at Charlotte, North Carolina, is desirous of acquiring the title and interest in and to the aforesaid inventions and in and to all applications and Letters Patent in the United States of America, and in any and all countries foreign thereto:	
salary or pay acknowledge assigns and	EFORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including ment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby ed, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, legal representatives, the full and exclusive right, title and interest for the territory of the United States and all countries foreign thereto, and throughout the world and in space, (including the right to apply for nt in foreign countries in its own name and to claim any priority rights for such foreign applications to	

salary or payment for the making of inventions, or employee benefits, the recept and sanders of assigner, by these presents do sell, assign and transfer unto said Assignee, its successors, assigns and legal representatives, the full and exclusive right, title and interest for the territory of the United States of America and all countries foreign thereto, and throughout the world and in space, (including the right to apply for Letters Patent in foreign countries in its own name and to claim any priority rights for such foreign applications to which such applications are entitled under international conventions, treaties, or otherwise), in and to said inventions and in and to all applications and Letters Patent granted therefor, and all non-provisionals, divisionals, reissues, reexaminations, continuations, continuation-in-parts and extensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignse of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all non-provisional, divisional, reissue, reexamination, continuation and continuation-in-part applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions

[Page 1 of 2]

Date: <u>OCT 11, 201</u>2

PMN: 5165US1

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

LEGAL NAME OF INVENTOR

Inventor: Brett Newman

Signature:

[Page 2 of 2]

PMN: 5165US1

COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	Apparatus and Method for Managing Electronic Transactions	
As the below	named inventor, I hereby declare that:	
This declarati	1 \ 1 The attached application, or	
	United States application or PCT international application number	
The above-id	entified application was made or authorized to be made by me.	
I believe that	I am the original inventor or an original joint inventor of a claimed invention in the application.	
I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.		
	ASSIGNMENT	
(City, State/F filed on ever below, herel	Nicholas Sharp ("Assignor"), a citizen of <u>Great Britain</u> (Country), residing in <u>San Francisco, California</u> Province) have invented the above invention. If the following lines are blank, the above application was date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor by authorize the attorneys for Bank of America to insert the filing date and application number below become known and prior to filing the recordation.	
U	.S. Application No. <u>13/652,611</u> , filed <u>October 16, 2012</u>	
of Delaware	ANK OF AMERICA CORPORATION ("Assignee"), a Corporation duly organized under the laws of the State, and having its offices and place of business at Charlotte, North Carolina, is desirous of acquiring the title and interest in and to the aforesaid inventions and in and to all applications and Letters Patent in the United States of America, and in any and all countries foreign thereto:	
salary or par acknowledg assigns and of America a Letters Pate which such	EFORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including ment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby ed, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, legal representatives, the full and exclusive right, title and interest for the territory of the United States and all countries foreign thereto, and throughout the world and in space, (including the right to apply for in foreign countries in its own name and to claim any priority rights for such foreign applications to applications are entitled under international conventions, treaties, or otherwise), in and to said and in and to all applications and Letters Patent granted therefor, and all non-provisionals, divisionals, examinations, continuations, continuation-in-parts and extensions thereof, and in and to all copyrights,	

[Page 1 of 2]

trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all non-provisional, divisional, reissue, reexamination, continuation and continuation-in-part applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all

countries.

Date: ____[6 / 1 / / 12____

PMN: 5165US1

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

LEGAL NAME OF INVENTOR

Inventor: Nicholas Sharp

DAL01:1213825

Signature:

COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	Apparatus and Method for Managing Electronic Transactions	
As the below named inventor, I hereby declare that:		
This declarati	1 A 1 The attached application, or	
	United States application or PCT international application number	
The above-id	entified application was made or authorized to be made by me.	
I believe that I am the original inventor or an original joint inventor of a claimed invention in the application.		
I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.		
ASSIGNMENT		
WHEREAS, I, Marc L. Warshawsky ("Assignor"), a citizen of the United States of America (Country), residing in Davidson, North Carolina (City, State/Province) have invented the above invention. If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize the attorneys for Bank of America to insert the filing date and application number below after they become known and prior to filing the recordation.		
U	S. Application No. <u>13/652,611</u> , filed <u>October 16, 2012</u>	
of Delaware, entire right,	ANK OF AMERICA CORPORATION ("Assignee"), a Corporation duly organized under the laws of the State and having its offices and place of business at Charlotte, North Carolina, is desirous of acquiring the title and interest in and to the aforesaid inventions and in and to all applications and Letters Patent ited in the United States of America, and in any and all countries foreign thereto:	
NOW THERE	FORE. TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including	

salary or payment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby acknowledged, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, assigns and legal representatives, the full and exclusive right, title and interest for the territory of the United States of America and all countries foreign thereto, and throughout the world and in space, (including the right to apply for Letters Patent in foreign countries in its own name and to claim any priority rights for such foreign applications to which such applications are entitled under international conventions, treaties, or otherwise), in and to said inventions and in and to all applications and Letters Patent granted therefor, and all non-provisionals, divisionals, reissues, reexaminations, continuations, continuation-in-parts and extensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all non-provisional, divisional, reissue, reexamination, continuation and continuation-in-part applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all countries.

[Page 1 of 2]

10/2/12

PMN: 5165US1

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

LEGAL NAME OF INVENTOR

Inventor: Marc L. Warshawsky

Signature:

[Page 2 of 2]

PMN: 5165US1

COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	APPARATUS AND METHOD FOR MANAGING ELECTRONIC TRANSACTIONS	
As the below	named inventor, I hereby declare that:	
This declaration is directed to:	The attached application, or	
	United States application or PCT international application number	
The above-ide	entified application was made or authorized to be made by me.	
I believe that I am the original inventor or an original joint inventor of a claimed invention in the application.		
I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.		
ASSIGNMENT		
Carolina (Citina application was assignment,	Alexander C. Wittkowski ("Assignor"), a citizen of Germany (Country), residing in Charlotte, North y, State/Province) have invented the above invention. If the following lines are blank, the above was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this I, an assignor below, hereby authorize the attorneys for Bank of America to insert the filing date and umber below after they become known and prior to filing the recordation.	
U	S. Application No. <u>13/652,611</u> , filed <u>October 16, 2012</u>	
of Delaware, entire right,	ANK OF AMERICA CORPORATION ("Assignee"), a Corporation duly organized under the laws of the State and having its offices and place of business at Charlotte, North Carolina, is desirous of acquiring the title and interest in and to the aforesaid inventions and in and to all applications and Letters Patent need in the United States of America, and in any and all countries foreign thereto:	
salary or pay acknowledge assigns and I of America a Letters Pater which such	FORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including ment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby ed, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, egal representatives, the full and exclusive right, title and interest for the territory of the United States and all countries foreign thereto, and throughout the world and in space, (including the right to apply for in foreign countries in its own name and to claim any priority rights for such foreign applications to applications are entitled under international conventions, treaties, or otherwise), in and to said and in and to all applications and Letters Patent granted therefor, and all non-provisionals, divisionals,	

[Page 1 of 2]

reissues, reexaminations, continuations, continuation-in-parts and extensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all non-provisional, divisional, reissue, reexamination, continuation and continuation-in-part applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all

PATENT REEL: 029135 FRAME: 0315

countries.

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

LEGAL NAME OF INVENTOR

Inventor: Alexander C. Wjetkowski

Signature: _

[Page 2 of 2]

PMN: 5165US1

COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	APPARATUS AND METHOD FOR MANAGING ELECTRONIC TRANSACTIONS	
As the below	named inventor, I hereby declare that:	
This declarati	1) (111c accacing application) of	
	United States application or PCT international application number	
The above-id	entified application was made or authorized to be made by me.	
I believe that	I am the original inventor or an original joint inventor of a claimed invention in the application.	
I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.		
ASSIGNMENT		
WHEREAS, I, Jon R. Wolf ("Assignor"), a citizen of the <u>United States of America</u> (Country), residing in <u>Charlotte, North Carolina</u> (City, State/Province) have invented the above invention. If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize the attorneys for Bank of America to insert the filing date and application number below after they become known and prior to filing the recordation.		
North Carolinapplication National American	Jon R. Wolf ("Assignor"), a citizen of the <u>United States of America</u> (Country), residing in <u>Charlotte</u> , <u>18</u> (City, State/Province) have invented the above invention. If the following lines are blank, the above was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this an assignor below, hereby authorize the attorneys for Bank of America to insert the filing date and	
North Caroling application was assignment, application n	Jon R. Wolf ("Assignor"), a citizen of the <u>United States of America</u> (Country), residing in <u>Charlotte</u> , <u>18</u> (City, State/Province) have invented the above invention. If the following lines are blank, the above was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this an assignor below, hereby authorize the attorneys for Bank of America to insert the filing date and	
North Carolinapplication wassignment, application numbers of Delaware, entire right.	Jon R. Wolf ("Assignor"), a citizen of the <u>United States of America</u> (Country), residing in <u>Charlotte, na</u> (City, State/Province) have invented the above invention. If the following lines are blank, the above vas filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this , an assignor below, hereby authorize the attorneys for Bank of America to insert the filing date and umber below after they become known and prior to filing the recordation.	

acknowledged, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, assigns and legal representatives, the full and exclusive right, title and interest for the territory of the United States of America and all countries foreign thereto, and throughout the world and in space, (including the right to apply for Letters Patent in foreign countries in its own name and to claim any priority rights for such foreign applications to which such applications are entitled under international conventions, treaties, or otherwise), in and to said inventions and in and to all applications and Letters Patent granted therefor, and all non-provisionals, divisionals, reissues, reexaminations, continuations, continuation-in-parts and extensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all non-provisional, divisional, reissue, reexamination, continuation and continuation-in-part applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all

[Page 1 of 2]

Date: 10-13-12

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

LEGAL NAME OF INVENTOR

Inventor: Jon R. Wo.

Signature:

DAL01;1Z13832

[Page 2 of 2]