

PATENT ASSIGNMENT

Electronic Version v1.1
 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Kevin Laracey	03/08/2013
RECEIVING PARTY DATA	
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PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	13731348
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NAME OF SUBMITTER:	Kurt M. Maschoff
Signature:	/KMM/
Date:	05/24/2013
Total Attachments: 2 source=S31.001X - Executed Assignment#page1.tif source=S31.001X - Executed Assignment#page2.tif	

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ASSIGNMENT OF RIGHTS, TITLE AND INTEREST IN INVENTION

This is an Assignment of the following rights, title and interest: *(check all that apply)*

United States of America rights, title and interest in the invention

Foreign rights, title and interest in the invention

The following United States Patent Application

United States Patent Application No.: 13/731,348

Which was filed on: December 31, 2012

United States Provisional Patent Application Serial Nos.

61/322,477 – filed 04/09/2010

61/362,567 – filed 07/08/2010

61/582,010 – filed 12/30/2011

61/651,177 – filed 05/24/2012

United States Patent No(s).

International (PCT) Patent Application Serial No.

Other *(specify)*:

TITLE OF THE INVENTION:

**METHODS AND SYSTEMS FOR SELECTING ACCOUNTS AND OFFERS
IN PAYMENT TRANSACTIONS**

Inventor *(assignor)*

Name	Address
Kevin Laracey	1 Algonquian Drive, Natick, MA 01760

Assignee

Name	Address
Paydiant Inc.	40 Walnut Street, Suite 400, Wellesley, MA 02481

Whereas, I, the above-identified Inventor, have invented certain new and useful improvements in the Invention identified above and described in the above-identified patent application(s) and/or patent(s) (hereinafter referred to as "Invention");

And, whereas I desire to assign my above-identified rights, title and interest in the Invention to the above-identified assignee;

Now, this indenture witnesseth, that for good and valuable consideration, the receipt whereof is hereby acknowledged;

I hereby assign, sell and transfer my above-identified rights, title and interest in said Invention, said application(s) as identified above, including any divisions, continuations, and continuations-in-part thereof, and in and to any and all Letters Patent of the United States, and countries foreign thereto, which may be granted or have granted for said Invention, and in and to any and all reissues and reexaminations thereof, and in and to any and all priority rights, Convention rights, and other benefits accruing or to accrue to me with respect to the filing of applications for patents or securing of patents in the United States and countries foreign thereto, unto said Assignee;

And I hereby authorize and request the Commissioner of Patents and Trademarks to issue any United States Letters Patent which may issue for said Invention to said Assignee, as assignee of the whole right, title and interest thereto;

And I further authorize and request that my attorney, Kurt M. Maschoff, of Buckley, Maschoff & Talwalkar, LLC, insert the filing date and application number of the above-referenced patent application when known;

And I further agree to sign and execute all necessary and lawful future documents, including applications for foreign patents, for filing divisions, continuations and continuations-in-part of said application for patent, and/or, for obtaining any reissue or reissues of any Letters Patent which may be granted for my aforesaid Invention, as the Assignee or its Designee(s) may from time to time require and prepare at its own expense.

Inventor's Signature

Kevin Laracey: 

Date: 3/8/13

Witnessed by: 

Date: 3/8/2013