

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
 Stylesheet Version v1.2

EPAS ID: PAT2585297

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	SECURITY AGREEMENT
CONVEYING PARTY DATA	
Name	Execution Date
ADAPTIVE PAYMENTS, INC.	10/03/2013
RECEIVING PARTY DATA	
Name:	ITS, INC.
Street Address:	6700 PIONEER PARKWAY
City:	JOHNSTON
State/Country:	IOWA
Postal Code:	50131
PROPERTY NUMBERS Total: 12	
Property Type	Number
Application Number:	12547771
Application Number:	12547783
Application Number:	13159936
Application Number:	13556669
Application Number:	13556704
Application Number:	13624262
Application Number:	13624279
Application Number:	13895725
PCT Number:	US2009055015
PCT Number:	US2012042188
PCT Number:	US2013051664
PCT Number:	US2013051692
CORRESPONDENCE DATA	
Fax Number:	(319)286-7050

502539874

PATENT
 REEL: 031448 FRAME: 0230

CH \$480.00 12547771

Phone: 319-286-7000
Email: ptocr@nyemaster.com
Correspondence will be sent via US Mail when the email attempt is unsuccessful.
Correspondent Name: RYAN N. CARTER
Address Line 1: 625 FIRST STREET SE
Address Line 2: SUITE 400
Address Line 4: CEDAR RAPIDS, IOWA 52401

ATTORNEY DOCKET NUMBER:	2356700-0008
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NAME OF SUBMITTER:	RYAN N. CARTER
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Signature:	/Ryan N. Carter/
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Date:	10/21/2013
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Total Attachments: 12

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SECURITY AGREEMENT

THIS SECURITY AGREEMENT ("Security Agreement") dated as of the 3rd day of October, 2013, is made by ADAPTIVE PAYMENTS, INC., a Florida corporation ("Debtor"), in favor of ITS, INC., an Iowa corporation ("Secured Party") (collectively, the "Parties").

WHEREAS, the Secured Party has lent to Debtor an aggregate total of [REDACTED] REDACTED pursuant to six Convertible Promissory Notes (collectively, and as the same may be amended, restated, renamed, extended or replaced from time to time, the "Notes"), to wit:

A. Convertible Promissory Note dated as of March 12, 2012, in the principal amount of REDACTED [REDACTED] as amended by the Amendment to Promissory Note, executed by the Parties and dated as of March 12, 2013 (the "Amendment");

B. Convertible Promissory Note dated as of July 12, 2012, in the principal amount of REDACTED [REDACTED] as amended by the Amendment;

C. Convertible Promissory Note dated as of August 22, 2012, in the principal amount of REDACTED [REDACTED] as amended by the Amendment;

D. Convertible Promissory Note dated as of May 10, 2013, in the principal amount of REDACTED [REDACTED];

E. Convertible Promissory Note dated as of August 23, 2013, in the principal amount of REDACTED [REDACTED] and

F. Convertible Promissory Note dated as of October 2, 2013, in the principal amount of REDACTED [REDACTED]

WHEREAS, this Security Agreement is given pursuant to, and in accordance with the terms of, the Notes; and

WHEREAS, Debtor hereby agrees to grant Secured Party a security interest in all of Debtor's assets, all upon and subject to the terms and conditions of this Security Agreement;

NOW, THEREFORE, in consideration of the foregoing recitals and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Debtor agrees as follows:

1. Definitions.

1.1 Bankruptcy Code. As used in this Security Agreement, the term "Bankruptcy Code" shall mean the United States Bankruptcy Code, codified at 11 USC 101, et seq., as the same may be amended or redesignated from time to time.

1.2 Collateral. As used in this Security Agreement, the term "Collateral" shall mean all of the personal property of Debtor, wherever located, and now owned or hereafter acquired, including without limitation: (i) Accounts; (ii) Chattel Paper; (iii) Inventory; (iv) Equipment; (v) Instruments, including Promissory Notes; (vi) Investment Property; (vii) Documents; (viii) Deposit Accounts; (ix) Letter-of-Credit Rights, (x) General Intangibles, including Payment Intangibles and Software; (xi) Goods; (xii) Patents (as defined herein); and (xiii) any Proceeds, products, substitutions, Accessions, repairs, additions, and replacements of the foregoing.

1.3 Patents. As used in this Security Agreement, the term "Patents" shall mean and include: (i) all letters patent of the United States and any other country, including any of the foregoing which subsequently issue from the applications listed in Schedule 1, attached hereto; (ii) all applications for letters patent of the United States and any other country, including all continuations, continuations-in-part, divisionals, international applications, and national phase applications, including any of the foregoing referred to in, or which may issue from any of the applications listed in, Schedule 1; and (iii) all reissues or extensions of the foregoing.

1.4 Obligations. As used in this Security Agreement, the term "Obligations" shall mean and include all of the following: (i) Debtor's obligations under the Notes and this Security Agreement; (ii) all of Debtor's other present and future obligations to Secured Party; (iii) the repayment of (a) any amounts that Secured Party may advance or spend for the maintenance or preservation of the Collateral and (b) any other expenditures that Secured Party may make under the provisions of this Security Agreement or for the benefit of Debtor or Secured Party; (iv) all amounts owed under any modifications, renewals or extensions of any of the foregoing obligations; and (v) any of the foregoing that arises after the filing of a petition by or against Debtor under the Bankruptcy Code, even if the obligations do not accrue because of the automatic stay under Bankruptcy Code § 362 or otherwise.

1.5 UCC. As used in this Security Agreement, the term "UCC" shall mean the Uniform Commercial Code as adopted in the State of Florida, as the same may be amended or redesignated from time to time.

1.6 Any capitalized term used herein and not defined in this Security Agreement has the meaning given to the term in the UCC.

2. Grant of Security Interest.

Debtor hereby grants a security interest in the Collateral to Secured Party to secure the payment or performance, as the case may be, of the Obligations.

3. Perfection of Security Interests.

3.1 Filing of Financing Statement. Debtor hereby authorizes Secured Party to file a financing statement describing the Collateral or describing any agricultural liens or other statutory liens held by Secured Party.

3.2 Filing of Security Agreement with the United States Patent and Trademark Office and Other Offices. Debtor hereby authorizes Secured Party to file this Security Agreement with the United States Patent and Trademark Office and in any other patent or other office as Secured Party may deem necessary or appropriate from time to time, in Secured Party's sole discretion.

3.3 Possession. Except as expressly stated in this Security Agreement, Debtor shall retain possession of the Collateral. Where Collateral is in the possession of a third party, and if requested by Secured Party, Debtor will join with Secured Party in notifying the third party of Secured Party's security interest and obtaining an acknowledgment from the third party that it is holding the Collateral for the benefit of Secured Party.

3.3 Control. At the request of the Secured Party, Debtor will cooperate with Secured Party in obtaining control with respect to Collateral consisting of: (i) Deposit Accounts; (ii) Investment Property; (iii) Letter-of-Credit rights; and (iv) Electronic Chattel Paper.

3.4 Marking of Chattel Paper. If requested by Secured Party, Debtor will not create any Chattel Paper without placing a legend on the Chattel Paper acceptable to Secured Party indicating that Secured Party has a security interest in the Chattel Paper.

4. Covenants and Rights Concerning the Collateral.

4.1 Inspection. Secured Party may inspect any Collateral in Debtor's possession at any time upon reasonable notice.

4.2 Personal Property. The Collateral shall remain personal property at all times. Debtor shall not affix any of the Collateral to any real property in any manner which would change its nature from that of personal property to real property or to a fixture.

4.3 Secured Party's Collection Rights. Secured Party shall have the right at any time to enforce Debtor's rights against account debtors and obligors.

4.4 Limitations on Obligations Concerning Maintenance of Collateral. Debtor has the risk of loss of the Collateral. Secured Party shall not have any duty to collect any income accruing on the Collateral or to preserve any rights relating to the Collateral.

4.5 No Disposition of Collateral. Secured Party does not authorize, and Debtor agrees not to: (i) make any sales or leases of any of the Collateral; (ii) license any of the Collateral except in the normal and ordinary course of Debtor's business; or (iii) grant any other security interest in any of the Collateral.

4.6 Patents.

(a) Debtor (either itself or through licensees) will not do any act, or omit to do any act, whereby any Patents may become forfeited, abandoned, expired or dedicated to the public without at least thirty (30) days prior written notice to Secured Party, and giving Secured Party a reasonable opportunity to pay any required fee or cost, and otherwise intercede to prevent

forfeiture, abandonment, expiration or lapse. Should Secured Party intercede to prevent forfeiture, abandonment, expiration, or lapse, take over prosecution of patent applications, or otherwise assume responsibility for securing or perfecting the Patents because Debtor is unwilling or unable to do so itself, Debtor shall assign all right title and interest in the Patents to Secured Party without compensation and shall reasonably assist Secured Party with any and all efforts Secured Party wishes to make to avoid abandonment, expiration or lapse of the Patents.

(b) Debtor (either itself or through licensees) will not do any act that uses any technology disclosed in any of the Patents to infringe the intellectual property rights of any other person.

(c) Debtor will notify Secured Party immediately if it knows, or has reason to know, that any application or issued Patent relating to any Patents may become forfeited, abandoned or dedicated to the public, or of any adverse determination or development (including the institution of, or any such determination or development in, any proceeding in the United States Patent and Trademark Office or the patent office of any other country, or any court or tribunal in any country) regarding Debtor's ownership of, or the validity of, any Patents or Debtor's right to register the same or to own and maintain the same.

(d) Debtor will immediately notify Secured Party of any Patents not referred to in Schedule 1 that Debtor may hereinafter file, acquire, own, possess or acquire any rights to possess or control. Secured Party shall have the right to amend the attached Schedule 1 to refer to the same, but the same shall become Collateral under this Security Agreement regardless of whether Secured Party receives notice or amends Schedule 1.

(e) Whenever Debtor, either by itself or through any agent, employee, licensee or designee, shall file an application for registration of any Patents with the United States Patent and Trademark Office, or any similar office or agency in any other country or any political subdivision thereof, Debtor shall immediately report such filing to the Secured Party. Upon the request of the Secured Party, Debtor shall execute and deliver, and have recorded, any and all agreements, instruments, documents, and papers as the Secured Party may request to evidence the Secured Party's security interest in any Patents and the goodwill and General Intangibles of Debtor relating thereto or represented thereby.

(f) In the event that any Patents are infringed upon or misappropriated or diluted by a third party, Debtor shall (i) take such actions as Debtor shall reasonably deem appropriate under the circumstances to protect such Patents and (ii) promptly notify the Secured Party after it learns thereof and, to the extent, in its reasonable judgment, Debtor determines it appropriate under the circumstances, sue for infringement, misappropriation or dilution, to seek injunctive relief where appropriate and to recover any and all damages for such infringement, misappropriation or dilution.

5. Debtor's Representations and Warranties.

5.1 General. Debtor warrants and represents to Secured Party that: (i) Debtor has rights in or the power to transfer the Collateral and its title to the Collateral is free of all adverse

claims, liens, security interests and restrictions on transfer or pledge except as created by this Security Agreement; (ii) Debtor's chief executive office and state of organization are located in the state of Florida; and (iii) Debtor's exact legal name is as set forth in the first paragraph of this Security Agreement.

5.2 Patents.

(a) Debtor represents and warrants to Secured Party that Schedule 1 lists all Patents Debtor owns in its own name.

(b) On the date hereof, all Patents owned by Debtor are valid, subsisting, unexpired and enforceable and have not been abandoned (except for those certain provisional and international patent applications which automatically expire after a time period set by law).

(c) Except and unless as set forth in Schedule 1, none of the Patents are the subject of any licensing or franchise agreement pursuant to which Debtor is the licensor or franchisor.

(d) No holding, decision or judgment has been rendered by any governmental authority against Debtor or any predecessor company which would limit, cancel or question the validity of, or Debtor's rights in, any Patents owned by Debtor in any respect.

(e) No action or proceeding is pending, or, to the knowledge of Debtor, threatened, on the date hereof (i) seeking to limit, cancel or question the validity of any Patents or Debtor's ownership interest therein, or (ii) which, if adversely determined, would adversely affect the value of any Patents.

6. Debtor's General Covenants. So long as any of the Obligations remain outstanding or enforceable, Debtor agrees that it will: (i) preserve its corporate existence and not, in one transaction or a series of related transactions, merge into or consolidate with any other entity, or sell all or substantially all of its assets; (ii) not change the state where it is located; and (iii) not change its corporate name without providing Secured Party with 30 days' prior written notice.

7. Events of Default. The occurrence of any of the following shall, at the option of Secured Party, be an "Event of Default": (i) any default under the Notes; (ii) Debtor's failure to comply with any of the provisions of this Security Agreement or any of the other Obligations; (iii) any default by Debtor under any other agreement between the Parties that the Parties have entered into or may enter into from time to time; (iv) transfer or disposition of any of the Collateral, except as expressly permitted by this Security Agreement; (v) attachment, execution or levy on any of the Collateral; (vi) Debtor voluntarily or involuntarily becoming subject to any proceeding under the Bankruptcy Code or any similar remedy under state statutory or common law; or (vii) Debtor's failure to comply with, or Debtor becoming subject to, any administrative or judicial proceeding under any federal, state or local hazardous waste or environmental law, asset forfeiture or similar law which can result in the forfeiture of property, or other law where noncompliance may have any significant effect on the Collateral.

8. Default Costs. Should an Event of Default occur, Debtor will pay to Secured Party all costs reasonably incurred by Secured Party for the purpose of enforcing its rights hereunder, including: (i) costs of foreclosure; (ii) costs of obtaining money damages; and (iii) reasonable fees for the services of attorneys employed by Secured Party for any purpose related to this Security Agreement or the Obligations, including consultation, drafting documents, sending notices or instituting, prosecuting or defending litigation or arbitration.

9. Remedies Upon Default.

9.1 General. Upon any Event of Default, Secured Party may pursue any remedy available at law (including those available under the provisions of the UCC), or in equity to collect, enforce or satisfy any Obligations then owing, whether by acceleration or otherwise. The remedies set forth in this Security Agreement are cumulative and are in addition to, and do not in any way limit, restrict, waive or exclude, Secured Party's rights and remedies arising under any other agreement, document or instrument between the Parties or to which the Parties are a party or otherwise bound, whether now or hereafter existing, including, but not limited to, the Notes or any license agreement or escrow agreement between the Parties or to which the Parties are a party or otherwise bound. Secured Party's exercise of any right or remedy, in whole or in part, shall not preclude Secured Party from any other or further exercise thereof or Secured Party's exercise of any other right or remedy.

9.2 Conformer Remedies. Upon any Event of Default, Secured Party shall have rights to pursue any of the following remedies separately, successively or simultaneously: (i) file suit and obtain judgment and, in conjunction with any action, Secured Party may seek any ancillary remedies provided by law, including levy of attachment and garnishment; (ii) take possession of any Collateral if not already in its possession without demand and without legal process, and upon the demand of Secured Party, Debtor will assemble and make the Collateral available as directed, and Debtor grants to Secured Party the right, for this purpose, to enter into or on any premises where Collateral may be located; and (iii) without taking possession, sell, lease or otherwise dispose of the Collateral at public or private sale in accordance with the UCC.

10. Foreclosure Procedures.

10.1 No Waiver. No delay or omission by Secured Party to exercise any right or remedy accruing upon any Event of Default shall: (i) impair any right or remedy; (ii) waive any default or operate as an acquiescence to the Event of Default; or (iii) affect any subsequent default of the same or of a different nature.

10.2 Notices. Secured Party shall give Debtor such notice of any private or public sale as may be required by the UCC.

10.3 Condition of Collateral. Secured Party has no obligation to clean-up or otherwise prepare the Collateral for sale.

10.4 No Obligation to Pursue Others. Secured Party has no obligation to attempt to satisfy any Obligation by collecting them from any other person liable for them and Secured

Party may release, modify or waive any collateral provided by any other person to secure any of the Obligations, all without affecting Secured Party's rights against Debtor. Debtor waives any right it may have to require Secured Party to pursue any third person for any of the Obligations.

10.5 Compliance with Other Laws. Secured Party may comply with any applicable state or federal law requirements in connection with a disposition of the Collateral and compliance will not be considered adversely to affect the commercial reasonableness of any sale of the Collateral.

10.6 Warranties. Secured Party may sell the Collateral without giving any warranties as to the Collateral. Secured Party may specifically disclaim any warranties of title or the like. This procedure will not be considered adversely to affect the commercial reasonableness of any sale of the Collateral.

10.7 Sales on Credit. If Secured Party sells any of the Collateral upon credit, Debtor will be credited only with payments actually made by the purchaser, received by Secured Party and applied to the indebtedness of the purchaser. In the event the purchaser fails to pay for the Collateral, Secured Party may resell the Collateral and Debtor shall be credited with the proceeds of the sale.

10.8 Purchases by Secured Party. In the event Secured Party purchases any of the Collateral being sold, Secured Party may pay for the Collateral by crediting some or all of the Obligations of Debtor.

10.9 No Marshaling. Secured Party has no obligation to marshal any assets in favor of Debtor, or against or in payment of any of the Obligations.

11. Miscellaneous.

11.1 Assignment. This Security Agreement shall bind and shall inure to the benefit of the heirs, legatees, executors, administrators, successors and assigns of Secured Party and Debtor and shall bind all persons who become bound as a debtor to this Security Agreement. Debtor may not assign this Security Agreement without the prior written consent of Secured Party, which consent may be withheld in Secured Party's sole and unfettered discretion. Secured Party may assign its rights and interests under this Security Agreement. If an assignment is made, Debtor shall render performance under this Security Agreement to the assignee. Debtor waives and will not assert against any assignee any claims, defenses or set-offs which Debtor could assert against Secured Party except defenses which cannot be waived.

11.2 Severability. In the event any provision of this Security Agreement is held to be invalid, illegal or unenforceable, in whole or in part, the remaining provisions of this Security Agreement shall not be affected thereby and shall continue to be valid and enforceable. In the event any provision of this Security Agreement is held to be invalid, illegal or unenforceable as written, but valid, legal and enforceable if modified, then such provision shall be deemed to be amended to such extent as shall be necessary for such provision to be valid, legal and enforceable and it shall be enforced to that extent. Any finding of invalidity, illegality or

unenforceability in any jurisdiction shall not invalidate or render illegal or unenforceable such provision in any other jurisdiction.

11.3 Notices. All notices, demands, requests and other communications desired or required to be given under this Security Agreement by Secured Party to Debtor or by Debtor to Secured Party (in either case, a "Notice") shall be in writing and shall be given by: (i) hand delivery to the address for Notices; (ii) delivery by overnight courier service to the address for Notices; or (iii) sending the same by United States mail, postage prepaid, addressed to the address for Notices. All Notices shall be deemed given and effective upon the earliest to occur of: (i) the hand delivery of the Notice to the address for Notices; (ii) one business day after the deposit of the Notice with an overnight courier service by the time deadline for next day delivery addressed to the address for Notices; or (iii) three days after depositing the Notice in the United States mail as set forth in the preceding sentence. All Notices shall be given to the Parties at their respective addresses set forth on the signature page hereto or at such other place as Secured Party or Debtor, as the case may be, may by Notice designate to the other as the place for the giving of Notice.

11.4 Headings. The titles or captions of sections and paragraphs in this Security Agreement are provided for convenience of reference only, and shall not be considered a part of this Security Agreement for purposes of interpreting or applying this Security Agreement and such titles or captions do not define, limit, extend, explain or describe the scope or extent of this Security Agreement or any of its terms or conditions.

11.5 Governing Law. This Security Agreement is being given and delivered in, and shall be governed by and construed in accordance with the laws of, the State of Iowa, except as may be expressly or affirmatively required by the Florida UCC, but without regard to provisions thereof relating to conflicts of law or choice of law.

11.6 Rules of Construction. (i) "Includes" and "including" are not limiting. (ii) "Or" is not exclusive. (iii) "All" includes "any" and "any" includes "all."

11.7 Integration, Modifications and Waiver. This Security Agreement constitutes the entire agreement between the Parties pertaining to the subject matters of this Security Agreement and supersedes all negotiations, preliminary agreements and all prior or contemporaneous discussions and understandings of the Parties in connection with the subject matters of this Security Agreement. No course of dealing or usage of trade shall be relevant or admissible to supplement or vary any of the terms of this Security Agreement, and this sentence may not be waived by any course of dealing. No amendment or modification of or to any provision of this Security Agreement, or consent to any departure therefrom, shall be effective unless it is in a writing which is signed by the Parties and which expressly states that it is or constitutes an amendment or modification of or to a specified provision or provisions of this Security Agreement.

11.8 Further Assurances. Debtor agrees to execute any further documents, and to take any further actions, requested by Secured Party to evidence or perfect the security interest granted herein, or to effectuate the rights granted to Secured Party herein.

11.9 Consent to Jurisdiction. Each of the Parties hereby submits to the non-exclusive jurisdiction of any United States or Iowa court sitting in Polk County, Iowa in any action or proceeding arising out of or relating to this Security Agreement or any agreement, document or instrument contemplated hereby, and each Party hereby agrees that all claims and counterclaims in respect of any such action or proceeding may be heard and determined in any such court. Each of the Parties waives any objection, including any objection to the laying of venue or based on the grounds of forum non conveniens, which it may now or hereafter have to the bringing of any such action or proceeding in any such courts. Each of the Parties consents to the service of any and all process in any such action or proceeding brought in any such court by the delivery of copies of such process to the party at its address specified for notices to be given hereunder or by certified mail directed to such address.

11.10 WAIVER OF JURY TRIAL. EACH OF THE PARTIES HEREBY WAIVES ANY RIGHT TO A JURY TRIAL WITH RESPECT TO AND IN ANY SUIT, ACTION, PROCEEDING, CLAIM, COUNTERCLAIM, DEMAND OR OTHER MATTER WHATSOEVER ARISING OUT OF THIS SECURITY AGREEMENT OR ANY AGREEMENT, DOCUMENT OR INSTRUMENT CONTEMPLATED BY THIS SECURITY AGREEMENT.

IN WITNESS WHEREOF, Debtor has caused this Security Agreement to be duly executed and delivered as of the date first above written.

DEBTOR

ADAPTIVE PAYMENTS, INC.

By: S. B. Kapur
Name: Shashi Kapur
Its: Chief Executive Officer

Debtor's Address for Notices:

Adaptive Payments, Inc.
Attn: Sashi Kapur, CEO
150 S. Pine Island Road, Suite 250
Plantation, Florida 33324

Secured Party's Address
For Notices:

ITS, Inc.
Attn: Michael K. Hollinger, President and CEO
6700 Pioneer Parkway
Johnston, Iowa 50131

Schedule 1

Payment Authentication Services

Country	Application No.	Filing Date	Publication No.	Publication Date	Patent No.	Issue Date
USA	61/186,564	06/12/2009				

System and Method of Secure Payment Transactions

Country	Application No.	Filing Date	Publication No.	Publication Date	Patent No.	Issue Date
USA	12/547,771	08/26/2009	2010-0057623	03/04/2010		
PCT	PCT/US2009/055015	08/26/2009	WO 2010/027845	03/11/2010		
Brazil	PI0917347-1	02/24/2011				
Canada	2,734,975	02/22/2011	2734975	03/11/2010		
China	200980142129.3	04/25/2011	CN102197407A	09/21/2011		
EPO	09812043.9	02/28/2011	2332102	06/15/2011		
India	1220/KOLNP/2011	03/22/2011		07/01/2011		
Korea	10-2011-7006919	03/25/2011				
Mexico	MX/a/2011/002067	02/24/2011				

System and Method of Recurring Payment Transactions

Country	Application No.	Filing Date	Publication No.	Publication Date	Patent No.	Issue Date
USA	12/547,783	08/26/2009	2010- 0057616	03/04/2010		

System and Method of Multi-Factor Balance Inquiry and Electronic Funds Transfer

Country	Application No.	Filing Date	Publication No.	Publication Date	Patent No.	Issue Date
USA	13/159,936	06/14/2011	2012- 0323762-A1	12/20/2012		
PCT	PCT/US2012/042188	06/13/2012	WO 2012/174071	12/20/2012		

ADAPTIVE PAYMENTS, INC.

System and Method for Payday Lender Electronic Funds Transfer (EFT) Deposit Transactions

Country	Application No.	Filing Date	Publication No.	Publication Date	Patent No.	Issue Date
USA	13/556,669	07/24/2012				
PCT	PCT/US2013/051664	07/23/2013				

System and Method for Peer-to-Peer Electronic Funds Transfer (EFT) Transactions

Country	Application No.	Filing Date	Publication No.	Publication Date	Patent No.	Issue Date
USA	13/556,704	07/24/2012				
PCT	PCT/US2013/051692	07/23/2013				

System and Method for Hardware Encryption of Personal Identification Numbers (PINs) for Payment Transactions Via Mobile

Country	Application No.	Filing Date	Publication No.	Publication Date	Patent No.	Issue Date
USA	13/624,262	09/21/2012				

System and Method for Processing Payment Transaction via Mobile Devices

Country	Application No.	Filing Date	Publication No.	Publication Date	Patent No.	Issue Date
USA	13/624,279	09/21/2012				

System and Method for Person-to-Person Payments

Country	Application No.	Filing Date	Publication No.	Publication Date	Patent No.	Issue Date
USA	13/895,725	05/16/2013				

System and Method of Processing Point-of-Sale Payment Transactions via Mobile Devices

Country	Application No.	Filing Date	Publication No.	Publication Date	Patent No.	Issue Date
USA	TBD	TBD				

ADAPTIVE PAYMENTS, INC.

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PATENT

RECORDED: 10/21/2013

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