

## PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1  
 Stylesheet Version v1.2

EPAS ID: PAT2674634

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
CITIZENS FINANCIAL GROUP, INC.	09/27/2013
RECEIVING PARTY DATA	
Name:	MASTERCARD INTERNATIONAL INCORPORATED
Street Address:	2000 PURCHASE STREET
City:	PURCHASE
State/Country:	NEW YORK
Postal Code:	10577
PROPERTY NUMBERS Total: 5	
Property Type	Number
Patent Number:	7359880
Patent Number:	7783569
Patent Number:	8321315
Patent Number:	8510218
Application Number:	13345976
CORRESPONDENCE DATA	
Fax Number:	
Phone:	703-836-6620
Email:	christine.becker@bipc.com
<i>Correspondence will be sent via US Mail when the email attempt is unsuccessful.</i>	
Correspondent Name:	CHARLES F. WIELAND III
Address Line 1:	BUCHANAN INGERSOLL & ROONEY PC
Address Line 2:	1737 KING STREET
Address Line 4:	ALEXANDRIA, VIRGINIA 22314
ATTORNEY DOCKET NUMBER:	0076412-000000

NAME OF SUBMITTER:	CHRISTINE BECKER
Signature:	/Christine Becker/
Date:	01/09/2014
Total Attachments: 4 source=0076412_5Patents#page1.tif source=0076412_5Patents#page2.tif source=0076412_5Patents#page3.tif source=0076412_5Patents#page4.tif	

## ASSIGNMENT OF PATENT RIGHTS

For good and valuable consideration, the receipt of which is hereby acknowledged, CITIZENS FINANCIAL GROUP, INC., a wholly owned subsidiary of The Royal Bank of Scotland Group of Edinburgh, Scotland, and having a principal place of business at 1 Citizens Plaza, Providence, Rhode Island 02903 ("**Assignor**"), does hereby sell, assign, transfer, and convey unto MASTERCARD INTERNATIONAL INCORPORATED, a corporation duly organized under and pursuant to the laws of Delaware and having a principal place of business at 2000 Purchase Street, Purchase, New York 10577 ("**Assignee**"), or its designees, all right, title, and interest that exist today and may exist in the future in and to any and all of the following (collectively, the "**Patent Rights**"):

(a) the provisional patent applications, patent applications and patents listed in the table below (the "**Patents**");

(b) all patents and patent applications (i) to which any of the Patents directly or indirectly claims priority, and/or (ii) for which any of the Patents directly or indirectly forms a basis for priority;

(c) all reviews, reissues, reexaminations, extensions, continuations, continuations in part, continuing prosecution applications, requests for continuing examinations, divisions, registrations of any item in any of the foregoing categories (a) and (b);

(d) all corresponding foreign patents, patent applications, and counterparts to any item in any of the foregoing categories (a) through (c), including, without limitation, certificates of invention, utility models, industrial design protection, design patent protection, and other governmental grants or issuances;

(e) all items in any of the foregoing in categories (b) through (d), whether or not expressly listed as Patents below and whether or not claims in any of the foregoing have been rejected, withdrawn, cancelled, or the like;

(f) inventions, invention disclosures, and discoveries described in any of the foregoing categories (a) through (e) that (i) are included in any claim in any of the foregoing categories (a) through (e), (ii) are subject matter capable of being reduced to a patent claim in a reissue or reexamination proceedings brought on any of the foregoing categories (a) through (e), and/or (iii) could have been included as a claim in any of the foregoing categories (a) through (e) and are reasonably related to the subject matter of the other claims in the Patents;

(g) all rights to apply in any or all countries of the world for patents, certificates of invention, utility models, industrial design protections, design patent protections, or other governmental grants or issuances of any type related to any item in any of the foregoing categories (a) through (f), including, without limitation, under the

Paris Convention for the Protection of Industrial Property, the International Patent Cooperation Treaty, or any other convention, treaty, agreement, or understanding;

(h) all causes of action (whether known or unknown or whether currently pending, filed, or otherwise) and other enforcement rights under, or on account of, any of the Patents and/or any item in any of the foregoing categories (b) through (g), including, without limitation, all causes of action and other enforcement rights for

- (i) damages,
- (ii) injunctive relief, and
- (iii) any other remedies of any kind

for past, current, and future infringement; and

- (i) all rights to collect royalties and other payments under or on account of any of the Patents and/or any item in any of the foregoing categories (b) through (h).

PATENT NO. (Issue Date)	PATENT APPLICATION NO. (Filing Date)	TITLE	STATUS	Country
7,359,880 (April 15, 2008)	11/197,920 (August 5, 2005)	SYSTEM AND METHOD FOR CONSUMER CONTROL OVER CARD-BASED TRANSACTIONS	Issued	U.S.
7,783,569 (Aug. 24, 2010)	12/054,284 (March 24, 2008)	SYSTEM AND METHOD FOR CONSUMER CONTROL OVER CARD-BASED TRANSACTIONS	Issued	U.S.
8,321,315 (Nov. 27, 2012)	12/842,859 (July 23, 2010)	SYSTEM AND METHOD FOR CONSUMER CONTROL OVER CARD-BASED TRANSACTIONS	Issued	U.S.

8,510,218 (Aug. 13, 2013)	13/345,961 (January 9, 2012)	SYSTEM AND METHOD FOR CONSUMER CONTROL OVER CARD-BASED TRANSACTIONS	Issued	U.S.
N/A	13/345,976 (January 9, 2012)	SYSTEM AND METHOD FOR CONSUMER CONTROL OVER CARD-BASED TRANSACTIONS	Pending	U.S.

Assignor hereby authorizes the respective patent office or governmental agency in each jurisdiction to issue any and all patents, certificates of invention, utility models or other governmental grants or issuances that may be granted upon any of the Patent Rights in the name of Assignee, as the assignee to the entire interest therein.

The terms and conditions of this Assignment of Patent Rights will inure to the benefit of Assignee, its successors, assigns, and other legal representatives and will be binding upon Assignor, its successors, assigns, and other legal representatives.

IN WITNESS WHEREOF this Assignment of Patent Rights is executed at  
770 Legacy Place, Dedham September 27, 2013.  
Ma

**ASSIGNOR:**

**CITIZENS FINANCIAL GROUP, INC**

By:  \_\_\_\_\_

Name: JOHN ROSENFELD \_\_\_\_\_

Title: HEAD OF EVERYDAY BANKING \_\_\_\_\_

STATE OF Massachusetts

) SS

COUNTY OF Suffolk )

I, JANET G. HEROUX, a Notary Public in and for the aforesaid State and County, do hereby certify that JOHN ROSEN FELD positively identified by me to be the persons whose names are subscribed to the foregoing assignment, appeared before me this day in person and acknowledged the execution of the annexed assignment for the uses and purposes therein set forth as his/her or their free and voluntary act.

Given under my hand and Notarial Seal this 27 day of September, 2013.

Janet G. Heroux (Notary Public)  
My Commission Expires: 3/28/2019

