

PATENT ASSIGNMENT COVER SHEET

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EPAS ID: PAT2677135

SUBMISSION TYPE:	NEW ASSIGNMENT										
NATURE OF CONVEYANCE:	ASSIGNMENT										
CONVEYING PARTY DATA											
<table border="1"> <thead> <tr> <th>Name</th> <th>Execution Date</th> </tr> </thead> <tbody> <tr> <td>DAVID SCOTT EDMONDS</td> <td>01/10/2014</td> </tr> <tr> <td>STEPHEN RAY WINSTON</td> <td>01/08/2014</td> </tr> </tbody> </table>		Name	Execution Date	DAVID SCOTT EDMONDS	01/10/2014	STEPHEN RAY WINSTON	01/08/2014				
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DAVID SCOTT EDMONDS	01/10/2014										
STEPHEN RAY WINSTON	01/08/2014										
RECEIVING PARTY DATA											
<table border="1"> <tr> <td>Name:</td> <td>CAPITAL ONE FINANCIAL CORPORATION</td> </tr> <tr> <td>Street Address:</td> <td>1680 CAPITAL ONE DRIVE</td> </tr> <tr> <td>City:</td> <td>MCLEAN</td> </tr> <tr> <td>State/Country:</td> <td>VIRGINIA</td> </tr> <tr> <td>Postal Code:</td> <td>22102</td> </tr> </table>		Name:	CAPITAL ONE FINANCIAL CORPORATION	Street Address:	1680 CAPITAL ONE DRIVE	City:	MCLEAN	State/Country:	VIRGINIA	Postal Code:	22102
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PROPERTY NUMBERS Total: 1											
<table border="1"> <thead> <tr> <th>Property Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Application Number:</td> <td>13751880</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	13751880						
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CORRESPONDENCE DATA											
<p>Fax Number: (202)778-2201</p> <p>Phone: 202-419-2055</p> <p>Email: sloftis@hunton.com</p> <p><i>Correspondence will be sent via US Mail when the email attempt is unsuccessful.</i></p> <p>Correspondent Name: HUNTON & WILLIAMS LLP INTELLECTUAL PROPE</p> <p>Address Line 1: 2200 PENNSYLVANIA AVENUE, N.W.</p> <p>Address Line 4: WASHINGTON, DISTRICT OF COLUMBIA 20037</p>											
ATTORNEY DOCKET NUMBER:	67519.001280										
NAME OF SUBMITTER:	ALISON L. KARMELEK										
Signature:	/Alison L. Karmelek/										
Date:	01/10/2014										

This document serves as an Oath/Declaration (37 CFR 1.63).

Total Attachments: 5

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ASSIGNMENT AND DECLARATION

WHEREAS, We **David Scott EDMONDS**, residing at **5528 Summer Creek Way, Glen Allen, VA 23059**, and **Stephen Ray WINSTON**, residing at ~~420 E. 57th Street, Apt. 72, Loveland, CO 80538~~, has invented certain new and useful improvements in and to the subject matter of: 6004 Shady Willow Place
Glen Allen Va 23059

SAME-DAY SETTLEMENT OF FINANCIAL TRANSACTIONS

described in an application for United States Letters Patent the specification of which:

☐ is attached hereto
☒ was filed on: January 28, 2013
 as United States Provisional Application No.: _____
 as United States Application No.: 13/751,880
 or PCT International Application No.: _____
 and was amended on: _____ (if applicable).

AND, WHEREAS, **CAPITAL ONE FINANCIAL CORPORATION**, a corporation organized under the laws of the State of Delaware, having a place of business located at **1680 Capital One Drive, McLean, Virginia 22102** (hereinafter "ASSIGNEE"), is desirous of acquiring certain rights to the improvements and under the application;

NOW, THEREFORE, in exchange for good and valuable consideration, receipt of which is hereby acknowledged, we do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, my entire right, title and interest in and throughout the United States of America (including its territories and dependencies) and all countries foreign thereto in and to said improvements, said United States application, any other United States applications, including provisional, non-provisional, divisional, renewal, substitute, continuation, continuation-in-part, reexamination and reissue applications, based in whole or in part on said United States application or in whole or in part on said improvements, any foreign applications, including international and regional applications, based in whole or in part on any of the aforesaid United States applications or in whole or in part on said improvements, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the aforesaid applications or on said improvements or any parts thereof;

AND we hereby authorize and request my agents, **Hunton & Williams LLP**, whose address is **2200 Pennsylvania Avenue, N.W., Washington, DC 20037-1701**, to insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND we hereby agree for myself and my heirs, executors and administrators to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced application or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions, post-grant review, *inter partes* review or derivation proceedings, supplemental examination or interference proceedings, or other

applications for patents of any region or country, that may be necessary to secure to ASSIGNEE its interest and title in and to said improvements or any parts thereof, and in and to said several patents or any of them;

AND we hereby covenant for myself and my legal representatives, and agree with said ASSIGNEE, its successors and assigns, that we have granted no right or license to make, use, sell or offer to sell said improvements, to anyone except said ASSIGNEE, that prior to the execution of this deed, my right, title and interest in said improvements had not been otherwise encumbered, and that we have not and will not execute any instrument in conflict therewith;

AND we do hereby authorize and request the Director of the United States Patent and Trademark Office to issue any and all letters patent which may be granted upon said United States applications, or upon said improvements or any parts thereof when granted, to said ASSIGNEE.

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

- ☒ The above-identified application was made or authorized to be made by me.
- ☒ I believe 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 statement is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.

Date

David Scott EDMONDS

HUNTON & WILLIAMS LLP
INTELLECTUAL PROPERTY DEPARTMENT
2200 PENNSYLVANIA AVENUE, N.W.
WASHINGTON, DC 20037
(202) 955-1500 (TELEPHONE)
(202) 778-2201 (FACSIMILE)

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

- ☒ The above-identified application was made or authorized to be made by me.
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- ☒ I hereby acknowledge that any willful false statement made in this statement is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.

1/8/14
Date


Stephen Ray WINSTON

HUNTON & WILLIAMS LLP
INTELLECTUAL PROPERTY DEPARTMENT
2200 PENNSYLVANIA AVENUE, N.W.
WASHINGTON, DC 20037
(202) 955-1500 (TELEPHONE)
(202) 778-2201 (FACSIMILE)

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**SUBSTITUTE STATEMENT IN LIEU OF AN OATH OR DECLARATION FOR UTILITY
OR DESIGN PATENT APPLICATION (35 U.S.C. 115(d) AND 37 CFR 1.64)**

Title of
Invention

SAME-DAY SETTLEMENT OF FINANCIAL TRANSACTIONS

This statement is directed to:

☐ The attached application,

OR

☒ United States application or PCT international application number **13/751,880** filed on **January 28, 2013**

LEGAL NAME of inventor to whom this substitute statement applies:

(E.g., Given Name (first and middle (if any)) and Family Name or Surname)

David Scott EDMONDS

Residence (except for a deceased or legally incapacitated inventor):

Glen Allen
City

VA
State

USA
Country

Mailing Address (except for a deceased or legally incapacitated inventor):

5528 Summer Creek Way

Glen Allen
City

VA
State

23059
Zip

USA
Country

I believe the above-named inventor or joint inventor to be the original inventor or an original joint inventor of a claimed invention in the application.

The above-identified application was made or authorized to be made by me.

I hereby acknowledge that any willful false statement made in this statement is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.

Relationship to the inventor to whom this substitute statement applies:

☐ Legal Representative (for deceased or legally incapacitated inventor only),

☒ Assignee,

☐ Person to whom the inventor is under an obligation to assign,

☐ Person who otherwise shows a sufficient proprietary interest in the matter (petition under 37 CFR 1.46 is required), or

☐ Joint Inventor.

[Page 1 of 2]

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1 minute to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

PATENT

REEL: 031943 FRAME: 0236

SUBSTITUTE STATEMENT

Circumstances permitting execution of this substitute statement:

- ☐ Inventor is deceased,
- ☐ Inventor is under legal incapacity,
- ☒ Inventor cannot be found or reached after diligent effort, or
- ☐ Inventor has refused to execute the oath or declaration under 37 CFR 1.63.

If there are joint inventors, please check the appropriate box below:

- ☒ An application data sheet under 37 CFR 1.76 (PTO/AIA/14 or equivalent) naming the entire inventive entity has been or is currently submitted.
- OR
- ☐ An application data sheet under 37 CFR 1.76 (PTO/AIA/14 or equivalent) has not been submitted. Thus, a Substitute Statement Supplemental Sheet (PTO/AIA/11 or equivalent) naming the entire inventive entity and providing inventor information is attached. See 37 CFR 1.64(b).

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.

PERSON EXECUTING THIS SUBSTITUTE STATEMENT:

Name: **Rabin Bhattacharya** Date (Optional):

Signature: **APPLICANT NAME AND TITLE OF PERSON EXECUTING THIS SUBSTITUTE STATEMENT:**

If the applicant is a juristic entity, list the applicant name and the title of the signer:

Capital One Financial Corporation

Applicant Name:

Title of Person Executing This Substitute Statement: **Senior Manager - Intellectual Property**

The signer, whose title is supplied above, is authorized to act on behalf of the applicant.

Residence of the signer (unless provided in an application data sheet, PTO/AIA/14 or equivalent):

City	State	Country
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Mailing Address of the signer (unless provided in an application data sheet, PTO/AIA/14 or equivalent)

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City	State	Zip	Country
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Note: Use an additional PTO/AIA/02 form for each inventor who is deceased, legally incapacitated, cannot be found or reached after diligent effort, or has refused to execute the oath or declaration under 37 CFR 1.63.