

<b>PATENT ASSIGNMENT COVER SHEET</b>
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Electronic Version v1.1  
 Stylesheet Version v1.2

EPAS ID: PAT2776300

<b>SUBMISSION TYPE:</b>	NEW ASSIGNMENT
<b>NATURE OF CONVEYANCE:</b>	RELEASE BY SECURED PARTY
<b>CONVEYING PARTY DATA</b>	
<b>Name</b>	<b>Execution Date</b>
TRIPLEPOINT CAPITAL LLC	03/11/2014
<b>RECEIVING PARTY DATA</b>	
<b>Name:</b>	PAYNEARME, INC.
<b>Street Address:</b>	292 GIBRALTAR DRIVE, SUITE 104
<b>City:</b>	SUNNYVALE
<b>State/Country:</b>	CALIFORNIA
<b>Postal Code:</b>	94089
<b>PROPERTY NUMBERS Total: 19</b>	
<b>Property Type</b>	<b>Number</b>
Application Number:	12712963
Application Number:	12712972
Application Number:	12712977
Application Number:	12712987
Application Number:	12712990
Application Number:	13123067
Application Number:	13087271
Application Number:	13175657
Application Number:	13209291
Application Number:	13267642
Application Number:	13298179
Application Number:	13312835
Application Number:	13479135
Application Number:	13542374
Application Number:	61828699
Application Number:	61830644
Application Number:	61852486
Application Number:	61852490
Application Number:	61852492
<b>CORRESPONDENCE DATA</b>	
<b>PATENT</b>	

**Fax Number:** (650)938-5200

**Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent via US Mail.**

**Phone:** (650) 335-7291

**Email:** dahn@fenwick.com

**Correspondent Name:** DOHYUN AHN

**Address Line 1:** FENWICK & WEST LLP

**Address Line 2:** 801 CALIFORNIA STREET

**Address Line 4:** MOUNTAIN VIEW, CALIFORNIA 94041

**ATTORNEY DOCKET NUMBER:** 27434-00600

**NAME OF SUBMITTER:** DOHYUN AHN

**SIGNATURE:** /Dohyun Ahn/

**DATE SIGNED:** 03/19/2014

**Total Attachments: 31**

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## RELEASE OF SECURITY INTEREST

This Release of Security Interest is made as of March 11, 2014 by TriplePoint Capital LLC ("Lender") in favor of PayNearMe, Inc., a Delaware corporation ("Company").

### RECITAL

WHEREAS Company granted to Lender a security interest in the copyrights, patents and trademarks described on Exhibit A and attached hereto, respectively, (collectively, the "Intellectual Property") to Lender under a Plain English Intellectual Property Security Agreement dated as of June 30, 2011 (the "Security Agreement"), and recorded with the US Library of Congress Copyright Office and the US Patent and Trademark Office as set forth on Exhibits A.

WHEREAS Company has not outstanding obligations to Lender under the terms of the Security Agreement, Lender agrees to release its security interest in the Intellectual Property.

### AGREEMENT

Now therefore, Lender agrees that it terminates and releases its security interest in the Intellectual Property and reassigns to Company, without warranty or recourse, all interest of Lender in the Intellectual Property.

LENDER:

TRIPLEPOINT CAPITAL LLC

By: 

Name: Kevin W. Thorne

Title: SVP Compliance & Legal Administration

2755 Sand Hill Road, Suite 150

Menlo Park, CA 94025

T: (650) 233-2107

EXHIBIT A  
(ATTACH IP SECURITY AGREEMENTS & FILINGS)

TO:TED SIEN COMPANY:101 CALIFORNIA STREET, SUITE 3900

**UNITED STATES PATENT AND TRADEMARK OFFICE**UNDER SECRETARY OF COMMERCE FOR INTELLECTUAL PROPERTY AND  
DIRECTOR OF THE UNITED STATES PATENT AND TRADEMARK OFFICE

JULY 20, 2011

PTAS

TED SIEN  
101 CALIFORNIA STREET, SUITE 3900  
WINSTON & STRAWN LLP  
SAN FRANCISCO, CA 94111

\*501599551\*

UNITED STATES PATENT AND TRADEMARK OFFICE  
NOTICE OF RECORDATION OF ASSIGNMENT DOCUMENT

THE ENCLOSED DOCUMENT HAS BEEN RECORDED BY THE ASSIGNMENT DIVISION OF THE U.S. PATENT AND TRADEMARK OFFICE. A COMPLETE MICROFILM COPY IS AVAILABLE AT THE ASSIGNMENT SEARCH ROOM ON THE REEL AND FRAME NUMBER REFERENCED BELOW.

PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY CONTACT THE EMPLOYEE WHOSE NAME APPEARS ON THIS NOTICE AT 571-272-3350. PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE, MAIL STOP: ASSIGNMENT SERVICES BRANCH, P.O. BOX 1450, ALEXANDRIA, VA 22313.

RECORDATION DATE: 07/19/2011

REEL/FRAME: 026616/0820  
NUMBER OF PAGES: 8BRIEF: SECURITY AGREEMENT  
DOCKET NUMBER: 250121.1 (PAYNEARME)ASSIGNOR:  
PAYNEARME, INC.

DOC DATE: 06/30/2011

ASSIGNEE:  
TRIPLEPOINT CAPITAL LLC  
2755 SAND HILL ROAD  
MENLO PARK, CALIFORNIA 94025

TO: TED SIEN COMPANY: 101 CALIFORNIA STREET, SUITE 3900

026616/0820 PAGE 2

APPLICATION NUMBER: 12712963 FILING DATE: 02/25/2010  
PATENT NUMBER: ISSUE DATE:  
TITLE: ELECTRONIC PAYMENT SYSTEM AND METHOD

APPLICATION NUMBER: 12712972 FILING DATE: 02/25/2010  
PATENT NUMBER: ISSUE DATE:  
TITLE: HONORARY PAYMENT SYSTEM AND METHOD

APPLICATION NUMBER: 12712977 FILING DATE: 02/25/2010  
PATENT NUMBER: ISSUE DATE:  
TITLE: TRANSACTION SCORING SYSTEM AND METHOD

APPLICATION NUMBER: 12712987 FILING DATE: 02/25/2010  
PATENT NUMBER: ISSUE DATE:  
TITLE: INVOICE SYSTEM AND METHOD

APPLICATION NUMBER: 12712990 FILING DATE: 02/25/2010  
PATENT NUMBER: ISSUE DATE:  
TITLE: HONORARY CREDIT SYSTEM AND METHOD

APPLICATION NUMBER: 13123067 FILING DATE: 05/11/2011  
PATENT NUMBER: ISSUE DATE:  
TITLE: REVERSE PAYMENT TRANSACTION SYSTEM AND METHOD

APPLICATION NUMBER: 13087271 FILING DATE: 04/14/2011  
PATENT NUMBER: ISSUE DATE:  
TITLE: PAYMENT SYSTEM TO FACILITATE TRANSACTIONS

THERESA FREDERICK, EXAMINER  
ASSIGNMENT SERVICES BRANCH  
PUBLIC RECORDS DIVISION

TO: TED SIEN COMPANY: 101 CALIFORNIA STREET, SUITE 3900

## PATENT ASSIGNMENT

Electronic Version v1.1  
 Stylesheet Version v1.1

07/19/2011  
 501599551

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	SECURITY AGREEMENT
CONVEYING PARTY DATA	
Name	Execution Date
PAYNEARME, INC.	06/30/2011
RECEIVING PARTY DATA	
Name:	TRIPLEPOINT CAPITAL LLC
Street Address:	2755 SAND HILL ROAD
City:	MENLO PARK
State/Country:	CALIFORNIA
Postal Code:	94025
PROPERTY NUMBERS Total: 7	
Property Type	Number
Application Number:	12712963
Application Number:	12712972
Application Number:	12712977
Application Number:	12712987
Application Number:	12712990
Application Number:	13123067
Application Number:	13087271
CORRESPONDENCE DATA	
Fax Number:	(415)591-1400
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>	
Phone:	(415) 591-1000
Email:	tsien@winston.com
Correspondent Name:	Ted Sien
Address Line 1:	101 California Street, Suite 3900
Address Line 2:	Winston & Strawn LLP
Address Line 4:	San Francisco, CALIFORNIA 94111

CH \$280.00 12712963

TO:TED SIEN COMPANY:101 CALIFORNIA STREET, SUITE 3900

ATTORNEY DOCKET NUMBER:	250121.1 (PAYNEARME)
NAME OF SUBMITTER:	John D. Fredericks, Esq.
<b>Total Attachments: 6</b> source=Paynearme Inc Plain English Intellectual Property Security Agreement#page1.tif source=Paynearme Inc Plain English Intellectual Property Security Agreement#page2.tif source=Paynearme Inc Plain English Intellectual Property Security Agreement#page3.tif source=Paynearme Inc Plain English Intellectual Property Security Agreement#page4.tif source=Paynearme Inc Plain English Intellectual Property Security Agreement#page5.tif source=Paynearme Inc Plain English Intellectual Property Security Agreement#page6.tif	



## PLAIN ENGLISH INTELLECTUAL PROPERTY SECURITY AGREEMENT

This is a Plain English Intellectual Property Security Agreement dated as of June 30, 2011 by and between TriplePoint Capital LLC, a Delaware limited liability company and PAYNEARME, INC., a Delaware corporation.

The words "We", "Us", or "Our", refer to the grantee, which is TriplePoint Capital LLC. The words "You" or "Your" refers to the grantor, which is PAYNEARME, INC. and not any individual. The words "the Parties" refers to both TriplePoint Capital LLC and PAYNEARME, INC.

The Parties have entered into a Plain English Growth Capital Loan and Security Agreement dated as of June 30, 2011 (together with amendments, supplements, extensions and exhibits, collectively the "Loan Agreement"). Pursuant to the Loan Agreement, You have granted to Us a lien on and a security interest in all the present and future rights, title, and interest that You may now have or hereafter acquire in all Patents, Trademarks, Copyrights, and applications for Patents, Trademarks and Copyrights that are included in the "Collateral" described in the Loan Agreement.

In consideration for the mutual covenants and agreements contained in the Loan Agreement and this Agreement, and for other good and valuable consideration, the receipt and sufficiency of which are acknowledged, the Parties agree as follows:

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### 1. GRANT OF SECURITY INTEREST OF PATENTS

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You grant to Us a lien upon and continuing security interest in all of Your right, title, and interest in, to and under all of the following (all of the following items of property collectively will be referred to as the "Intellectual Property Collateral"), whether now existing or hereafter arising or acquired:

- ⇒ all Patents, Patent Licenses, and Patent applications, including specifically those listed on the attached Schedule A, together with any reissues, divisions, continuations, renewals, extensions and continuations thereof;
- ⇒ all Trademarks, Trademark Licenses, and trademark applications, including specifically those listed on the attached Schedule B together with any renewals thereof;
- ⇒ all Copyrights, Copyright Licenses, and applications for Copyrights, including specifically those listed on the attached Schedule C;
- ⇒ the right to sue for past, present and future infringements of the foregoing and all rights corresponding thereto throughout the world and all re-issues, divisions continuations, renewals, extensions and continuations-in-part thereof; and
- ⇒ all Proceeds.

You represent and warrant to Us that Schedules A, B, and C attached hereto set forth any and all intellectual property rights in connection to which You have registered or filed an application with either the United States Patent and Trademark Office or the United States Copyright Office, as applicable.

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### 2. LOAN AGREEMENT

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This security interest is granted to secure the Secured Obligations, under the Loan Agreement. All the capitalized terms used but not otherwise defined are used in this Agreement with the same meaning as defined in the Loan Agreement.

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### 3. OUR RIGHT TO SUE

---

From and after an Event of Default, subject to the terms of the Loan Agreement, We shall have the right, but shall in no way be obligated, to bring suit in Our own name to enforce Your rights in the Intellectual Property Collateral. If We commence any such suit, You shall, at the Our request, do all lawful acts and execute and deliver all proper

documents or information that may be necessary or desirable to aid Us in such enforcement. You shall promptly, upon demand, reimburse and indemnify Us for all of Our costs and expenses, including reasonable attorney's fees, related to Our exercise of the above mentioned rights.

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4. FURTHER ASSURANCES

---

You will, upon Our reasonable request, from time to time execute, deliver and file, alone or with Us, any security agreements, or other documents to perfect and give priority to Our lien on the Intellectual Property Collateral. You will from time to time obtain any instruments or documents as We may reasonably request, and take all further action that may be reasonably necessary or desirable, or that We may reasonably request, to carry out more effectively the provisions and purposes of this Agreement or any other related agreements or to confirm, perfect, preserve and protect the liens granted to Us in the Intellectual Property Collateral.

---

5. MODIFICATION

---

This Agreement can only be altered, amended or modified in a writing signed by the Parties. Notwithstanding the foregoing however, You hereby irrevocably appoints Us (and any of Our designated officers, agents or employees) as Your true and lawful attorney to modify, in Our sole discretion, this Agreement without first obtaining Your approval or signature to such modification by amending Schedules A, B, and C to this Agreement, as appropriate, to include reference to any right, title or interest in any Intellectual Property Collateral acquired by You before or after the execution hereof or to delete any reference to any right, title or interest in any Intellectual Property Collateral in which You no longer have or claim to have any right, title or interest. The appointment of Us as Your attorney in fact, and each and every one of Our rights and powers, being coupled with an interest, is irrevocable until all of the Secured Obligations have been fully repaid and performed and Our obligation to provide credit extensions to You is terminated.

---

6. BINDING EFFECT; REMEDIES NOT EXCLUSIVE

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This Agreement shall be binding upon You and Your respective successors and assigns, and shall inure to the benefit of Us, and Our nominees and assigns.

Our rights and remedies with respect to the security interest granted hereby are in addition to those set forth in the Loan Agreement and the other Loan Documents, and those which are now or hereafter available to Us as a matter of law or equity; provided, however, that We acknowledge and agree that Our rights and remedies are subject to Our agreement with respect to Intellectual Property set forth in Section 8 of the Loan Agreement. Each of Our rights, powers and remedies provided for herein or in the Loan Agreement or any of the Loan Documents, or now or hereafter existing at law or in equity shall be cumulative and concurrent and shall be in addition to every right, power or remedy provided for herein and the exercise by Us of any one or more of the rights, powers or remedies provided for in this Intellectual Property Security Agreement, the Loan Agreement or any of the other Loan Documents, or now or hereafter existing at law or in equity, shall not preclude the simultaneous or later exercise by any person, including Us, of any or all other rights, powers or remedies.

---

7. GOVERNING LAW; COUNTERPARTS

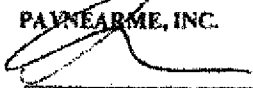
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This Agreement shall be deemed made and accepted in and shall be governed by and construed in accordance with the laws of the State of California, and (where applicable) the laws of the United States of America.

This Agreement may be executed in two or more counterparts, each of which shall be deemed an original but all of which together shall constitute the same instrument.

*(Signature Page to Follow)*

IN WITNESS WHEREOF, You have duly executed this Agreement as of the date first set forth above.

You: PATHEARME, INC.  
Signature:   
Print Name: DANIEL SHARER  
Title: CEO + FOUNDER

[SIGNATURE PAGE TO PLAIN ENGLISH INTELLECTUAL PROPERTY SECURITY AGREEMENT]

**SCHEDULE A**

**To Plain English Intellectual Property Security Agreement  
Between PayNearMe, Inc., as You (Grantor)  
and TriplePoint Capital LLC, as Us (Grantee)**

**PATENTS AND PATENT APPLICATIONS**

MHKKG PATENT FILE NUMBER and SERIAL NUMBER	TITLE/SHORT DESCRIPTION	U.S. STATUS
6343-00200  (US Serial No. 12/712,963)	ELECTRONIC PAYMENT SYSTEM AND METHOD  Inventor(s): Danny Shader	Non-provisional application filed February 25, 2010.
6343-00201  (US Serial No. 12/712,972)	HONORARY PAYMENT SYSTEM AND METHOD  Inventor(s): Danny Shader, Kurt Thames, Steve Capps	Non-provisional application filed February 25, 2010.
6343-00202  (US Serial No. 12/712,977)	TRANSACTION SCORING SYSTEM AND METHOD  Inventor(s): Danny Shader, Kurt Thames, Steve Capps	Non-provisional application filed February 25, 2010.
6343-00203  (US Serial No. 12/712,987)	INVOICE SYSTEM AND METHOD  Inventor(s): Danny Shader, Kurt Thames, Steve Capps	Non-provisional application filed February 25, 2010.
6343-00204  (US Serial No. 12/712,990)	HONORARY CREDIT SYSTEM AND METHOD  Inventor(s): Danny Shader, Kurt Thames, Steve Capps	Non-provisional application filed February 25, 2010.
(US Serial No. 13/123,067)	REVERSE PAYMENT TRANSACTION SYSTEM AND METHOD  Inventor(s): Marc-Andre Lamarche, Jean-Sebastien Boulanger	Non-provisional application filed April 7, 2011
(US Serial No. 13/087,271)	PAYMENT SYSTEM TO FACILITATE TRANSACTIONS  Inventor(s): Daniel J. Shader, John P. Minor, Richard S. Perkins, Marc-Andre Lamarche, Jean- Sebastien Boulanger	Non-provisional application filed April 14, 2011

**SCHEDULE B**

**To Plain English Intellectual Property Security Agreement  
Between PayNearMe, Inc., as You (Grantor)  
and TriplePoint Capital LLC, as Us (Grantee)**

**TRADEMARKS AND TRADEMARK APPLICATIONS**

**TRADEMARKS**

<b>Name</b>	<b>Date Filed or Issued</b>	<b>Serial Number</b>	<b>Status</b>
KWEDIT	24-Jan-09	77/767,671	Published
KWEDIT (and Design)	07-Jan-10	77/907,400	Published
THE PAYMENT PROMISE NETWORK	22-Feb-10	51,762,2010	Registered

**TRADEMARK APPLICATIONS**

<b>Name</b>	<b>Date Filed</b>	<b>Serial Number</b>	<b>Status</b>
THE PAYMENT PROMISE NETWORK	26-Aug-09	77/813,168	Pending
PAYNEARME	28-July-10	85/094,745	Pending
TILONO	28-July-10	85/094,734	Pending
THE PAYMENT PROMISE NETWORK	28-July-10	1,470,880	Pending
THE PAYMENT PROMISE NETWORK	24-Feb-10	008,899,403	Pending
PAYNEARME	22-Feb-10	85/094,745	Pending



TRIPLEPOINT  
CAPITAL

**SCHEDULE C**  
**TO INTELLECTUAL PROPERTY SECURITY AGREEMENT**  
**Between PayNearMe, Inc. as You (Grantor)**  
**And TriplePoint Capital LLC, as Us (Grantee)**

None

TO: TED SIEN COMPANY; 101 CALIFORNIA STREET, SUITE 3900

**UNITED STATES PATENT AND TRADEMARK OFFICE**UNDER SECRETARY OF COMMERCE FOR INTELLECTUAL PROPERTY AND  
DIRECTOR OF THE UNITED STATES PATENT AND TRADEMARK OFFICE

JULY 22, 2011

PTAS

TED SIEN  
101 CALIFORNIA STREET, SUITE 3900  
WINSTON & STRAWN LLP  
SAN FRANCISCO, CA 94111

\*900197676\*

UNITED STATES PATENT AND TRADEMARK OFFICE  
NOTICE OF RECORDATION OF ASSIGNMENT DOCUMENT

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RECORDATION DATE: 07/21/2011

REEL/FRAME: 004588/0489  
NUMBER OF PAGES: 8BRIEF: SECURITY INTEREST  
DOCKET NUMBER: 250121.1 (PAYNEARME TM)ASSIGNOR:  
PAYNEARME, INC.DOC DATE: 06/30/2011  
CITIZENSHIP: DELAWARE  
ENTITY: CORPORATIONASSIGNEE:  
TRIPLEPOINT CAPITAL LLC  
2755 SAND HILL ROAD  
MENLO PARK, CALIFORNIA 94025CITIZENSHIP: DELAWARE  
ENTITY: LIMITED LIABILITY  
COMPANY

TO:TED SIEN COMPANY:101 CALIFORNIA STREET, SUITE 3900

004588/0489 PAGE 2

SERIAL NUMBER: 77767671  
REGISTRATION NUMBER:FILING DATE: 06/24/2009  
ISSUE DATE:

MARK: KWEDIT

DRAWING TYPE: WORDS, LETTERS, OR NUMBERS IN BLOCK FORM

SERIAL NUMBER: 77907400  
REGISTRATION NUMBER:FILING DATE: 01/07/2010  
ISSUE DATE:

MARK: KWEDIT

DRAWING TYPE: WORDS, LETTERS, OR NUMBERS AND DESIGN

SERIAL NUMBER: 77813168  
REGISTRATION NUMBER:FILING DATE: 08/26/2009  
ISSUE DATE:

MARK: THE PAYMENT PROMISE NETWORK

DRAWING TYPE: WORDS, LETTERS, OR NUMBERS IN BLOCK FORM

SERIAL NUMBER: 85094745  
REGISTRATION NUMBER:FILING DATE: 07/28/2010  
ISSUE DATE:

MARK: PAYNEARME

DRAWING TYPE: WORDS, LETTERS, OR NUMBERS IN BLOCK FORM

SERIAL NUMBER: 85094734  
REGISTRATION NUMBER:FILING DATE: 07/28/2010  
ISSUE DATE:

MARK: TILONO

DRAWING TYPE: WORDS, LETTERS, OR NUMBERS IN BLOCK FORM

JOANN STEWART-WOOD, EXAMINER  
ASSIGNMENT SERVICES BRANCH  
PUBLIC RECORDS DIVISION



TO: TED SIEN COMPANY: 101 CALIFORNIA STREET, SUITE 3900

## TRADEMARK ASSIGNMENT

Electronic Version v1.1  
Stylesheet Version v1.107/21/2011  
900197676

SUBMISSION TYPE:		NEW ASSIGNMENT	
NATURE OF CONVEYANCE:		SECURITY INTEREST	
CONVEYING PARTY DATA			
Name	Formerly	Execution Date	Entity Type
PAYNEARME, INC.		06/30/2011	CORPORATION: DELAWARE
RECEIVING PARTY DATA			
Name:	TRIPLEPOINT CAPITAL LLC		
Street Address:	2755 SAND HILL ROAD		
City:	MENLO PARK		
State/Country:	CALIFORNIA		
Postal Code:	94025		
Entity Type:	LIMITED LIABILITY COMPANY: DELAWARE		
PROPERTY NUMBERS Total: 5			
Property Type	Number	Word Mark	
Serial Number:	77767671	KWEDIT	
Serial Number:	77907400	KWEDIT	
Serial Number:	77813168	THE PAYMENT PROMISE NETWORK	
Serial Number:	85094745	PAYNEARME	
Serial Number:	85094734	TILONO	
CORRESPONDENCE DATA			
Fax Number:	(415)591-1400		
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>			
Phone:	(415) 591-1000		
Email:	tsien@winston.com		
Correspondent Name:	Ted Sien		
Address Line 1:	101 California Street, Suite 3900		
Address Line 2:	Winston & Strawn LLP		
Address Line 4:	San Francisco, CALIFORNIA 94111		
ATTORNEY DOCKET NUMBER:	250121.1 (PAYNEARME TM)		

CH \$140.00 776767

TO: TED SIEN COMPANY: 101 CALIFORNIA STREET, SUITE 3900

NAME OF SUBMITTER:	John D. Fredericks, Esq.
Signature:	/John D. Fredericks, Esq./
Date:	07/21/2011
Total Attachments: 6 source=Paynearme Inc Plain English Intellectual Property Security Agreement#page1.tif source=Paynearme Inc Plain English Intellectual Property Security Agreement#page2.tif source=Paynearme Inc Plain English Intellectual Property Security Agreement#page3.tif source=Paynearme Inc Plain English Intellectual Property Security Agreement#page4.tif source=Paynearme Inc Plain English Intellectual Property Security Agreement#page5.tif source=Paynearme Inc Plain English Intellectual Property Security Agreement#page6.tif	

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---

### 1. GRANT OF SECURITY INTEREST OF PATENTS

---

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- ⇒ all Patents, Patent Licenses, and Patent applications, including specifically those listed on the attached Schedule A, together with any reissues, divisions, continuations, renewals, extensions and continuations thereof;
- ⇒ all Trademarks, Trademark Licenses, and trademark applications, including specifically those listed on the attached Schedule B together with any renewals thereof;
- ⇒ all Copyrights, Copyright Licenses, and applications for Copyrights, including specifically those listed on the attached Schedule C;
- ⇒ the right to sue for past, present and future infringements of the foregoing and all rights corresponding thereto throughout the world and all re-issues, divisions continuations, renewals, extensions and continuations-in-part thereof; and
- ⇒ all Proceeds.

You represent and warrant to Us that Schedules A, B, and C attached hereto set forth any and all intellectual property rights in connection to which You have registered or filed an application with either the United States Patent and Trademark Office or the United States Copyright Office, as applicable.

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### 2. LOAN AGREEMENT

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This security interest is granted to secure the Secured Obligations, under the Loan Agreement. All the capitalized terms used but not otherwise defined are used in this Agreement with the same meaning as defined in the Loan Agreement.

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### 3. OUR RIGHT TO SUE

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From and after an Event of Default, subject to the terms of the Loan Agreement, We shall have the right, but shall in no way be obligated, to bring suit in Our own name to enforce Your rights in the Intellectual Property Collateral. If We commence any such suit, You shall, at the Our request, do all lawful acts and execute and deliver all proper

documents or information that may be necessary or desirable to aid Us in such enforcement. You shall promptly, upon demand, reimburse and indemnify Us for all of Our costs and expenses, including reasonable attorney's fees, related to Our exercise of the above mentioned rights.

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4. FURTHER ASSURANCES

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You will, upon Our reasonable request, from time to time execute, deliver and file, alone or with Us, any security agreements, or other documents to perfect and give priority to Our lien on the Intellectual Property Collateral. You will from time to time obtain any instruments or documents as We may reasonably request, and take all further action that may be reasonably necessary or desirable, or that We may reasonably request, to carry out more effectively the provisions and purposes of this Agreement or any other related agreements or to confirm, perfect, preserve and protect the liens granted to Us in the Intellectual Property Collateral.

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5. MODIFICATION

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This Agreement can only be altered, amended or modified in a writing signed by the Parties. Notwithstanding the foregoing however, You hereby irrevocably appoints Us (and any of Our designated officers, agents or employees) as Your true and lawful attorney to modify, in Our sole discretion, this Agreement without first obtaining Your approval or signature to such modification by amending Schedules A, B, and C to this Agreement, as appropriate, to include reference to any right, title or interest in any Intellectual Property Collateral acquired by You before or after the execution hereof or to delete any reference to any right, title or interest in any Intellectual Property Collateral in which You no longer have or claim to have any right, title or interest. The appointment of Us as Your attorney in fact, and each and every one of Our rights and powers, being coupled with an interest, is irrevocable until all of the Secured Obligations have been fully repaid and performed and Our obligation to provide credit extensions to You is terminated.

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6. BINDING EFFECT; REMEDIES NOT EXCLUSIVE

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This Agreement shall be binding upon You and Your respective successors and assigns, and shall inure to the benefit of Us, and Our nominees and assigns.

Our rights and remedies with respect to the security interest granted hereby are in addition to those set forth in the Loan Agreement and the other Loan Documents, and those which are now or hereafter available to Us as a matter of law or equity; provided, however, that We acknowledge and agree that Our rights and remedies are subject to Our agreement with respect to Intellectual Property set forth in Section 8 of the Loan Agreement. Each of Our rights, powers and remedies provided for herein or in the Loan Agreement or any of the Loan Documents, or now or hereafter existing at law or in equity shall be cumulative and concurrent and shall be in addition to every right, power or remedy provided for herein and the exercise by Us of any one or more of the rights, powers or remedies provided for in this Intellectual Property Security Agreement, the Loan Agreement or any of the other Loan Documents, or now or hereafter existing at law or in equity, shall not preclude the simultaneous or later exercise by any person, including Us, of any or all other rights, powers or remedies.

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7. GOVERNING LAW; COUNTERPARTS


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This Agreement shall be deemed made and accepted in and shall be governed by and construed in accordance with the laws of the State of California, and (where applicable) the laws of the United States of America.

This Agreement may be executed in two or more counterparts, each of which shall be deemed an original but all of which together shall constitute the same instrument.

*(Signature Page to Follow)*

IN WITNESS WHEREOF, You have duly executed this Agreement as of the date first set forth above.

You: PATNEARME, INC.  
Signature:   
Print Name: DANIEL SHARER  
Title: CEO + FOUNDER

[SIGNATURE PAGE TO PLAIN ENGLISH INTELLECTUAL PROPERTY SECURITY AGREEMENT]

**SCHEDULE A**

**To Plain English Intellectual Property Security Agreement  
Between PayNearMe, Inc., as You (Grantor)  
and TriplePoint Capital LLC, as Us (Grantee)**

**PATENTS AND PATENT APPLICATIONS**

MHKKG PATENT FILE NUMBER and SERIAL NUMBER	TITLE/SHORT DESCRIPTION	U.S. STATUS
6343-00200  (US Serial No. 12/712,963)	ELECTRONIC PAYMENT SYSTEM AND METHOD  Inventor(s): Danny Shader	Non-provisional application filed February 25, 2010.
6343-00201  (US Serial No. 12/712,972)	HONORARY PAYMENT SYSTEM AND METHOD  Inventor(s): Danny Shader, Kurt Thames, Steve Capps	Non-provisional application filed February 25, 2010.
6343-00202  (US Serial No. 12/712,977)	TRANSACTION SCORING SYSTEM AND METHOD  Inventor(s): Danny Shader, Kurt Thames, Steve Capps	Non-provisional application filed February 25, 2010.
6343-00203  (US Serial No. 12/712,987)	INVOICE SYSTEM AND METHOD  Inventor(s): Danny Shader, Kurt Thames, Steve Capps	Non-provisional application filed February 25, 2010.
6343-00204  (US Serial No. 12/712,990)	HONORARY CREDIT SYSTEM AND METHOD  Inventor(s): Danny Shader, Kurt Thames, Steve Capps	Non-provisional application filed February 25, 2010.
(US Serial No. 13/123,067)	REVERSE PAYMENT TRANSACTION SYSTEM AND METHOD  Inventor(s): Marc-Andre Lamarche, Jean-Sebastien Boulanger	Non-provisional application filed April 7, 2011
(US Serial No. 13/087,271)	PAYMENT SYSTEM TO FACILITATE TRANSACTIONS  Inventor(s): Daniel J. Shader, John P. Minor, Richard S. Perkins, Marc-Andre Lamarche, Jean- Sebastien Boulanger	Non-provisional application filed April 14, 2011

**SCHEDULE B**

**To Plain English Intellectual Property Security Agreement  
Between PayNearMe, Inc., as You (Grantor)  
and TriplePoint Capital LLC, as Us (Grantee)**

**TRADEMARKS AND TRADEMARK APPLICATIONS**

**TRADEMARKS**

Name	Date Filed or Issued	Serial Number	Status
KWEDIT	24-Jun-09	77/767,671	Published
KWEDIT (and Design)	07-Jan-10	77/907,400	Published
THE PAYMENT PROMISE NETWORK	22-Feb-10	51,762,2010	Registered

**TRADEMARK APPLICATIONS**

Name	Date Filed	Serial Number	Status
THE PAYMENT PROMISE NETWORK	26-Aug-09	77/813,168	Pending
PAYNEARME	28-July-10	85/094,745	Pending
TILONO	28-July-10	85/094,734	Pending
THE PAYMENT PROMISE NETWORK	28-July-10	1,470,880	Pending
THE PAYMENT PROMISE NETWORK	24-Feb-10	008,899,403	Pending
PAYNEARME	22-Feb-10	85/094,745	Pending



**SCHEDULE C**  
**TO INTELLECTUAL PROPERTY SECURITY AGREEMENT**  
**Between PayNearMe, Inc. as You (Grantor)**  
**And TriplePoint Capital LLC, as Us (Grantee)**

None





**UNITED STATES PATENT AND TRADEMARK OFFICE**

UNDER SECRETARY OF COMMERCE FOR INTELLECTUAL PROPERTY AND  
DIRECTOR OF THE UNITED STATES PATENT AND TRADEMARK OFFICE

NOVEMBER 22, 2013

PTAS

TED SIEN  
101 CALIFORNIA STREET, SUITE 3900  
WINSTON & STRAWN LLP  
SAN FRANCISCO, CA 94111

**502570765**

UNITED STATES PATENT AND TRADEMARK OFFICE  
NOTICE OF RECORDATION OF ASSIGNMENT DOCUMENT

THE ENCLOSED DOCUMENT HAS BEEN RECORDED BY THE ASSIGNMENT RECORDATION BRANCH OF THE U.S. PATENT AND TRADEMARK OFFICE. A COMPLETE COPY IS AVAILABLE AT THE ASSIGNMENT SEARCH ROOM ON THE REEL AND FRAME NUMBER REFERENCED BELOW.

PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY CONTACT THE ASSIGNMENT RECORDATION BRANCH AT 571-272-3350. PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE, MAIL STOP: ASSIGNMENT RECORDATION BRANCH, P.O. BOX 1450, ALEXANDRIA, VA 22313.

RECORDATION DATE: 11/15/2013

REEL/FRAME: 031644/0799  
NUMBER OF PAGES: 7

BRIEF: SECURITY AGREEMENT

DOCKET NUMBER: 250121.1 (PAYNEARME)

ASSIGNOR:  
PAYNEARME, INC.

DOC DATE: 11/13/2013

ASSIGNEE:  
TRIPLEPOINT CAPITAL LLC  
2755 SAND HILL ROAD  
MENLO PARK, CALIFORNIA 94025

APPLICATION NUMBER: 12712963  
PATENT NUMBER:  
TITLE: ELECTRONIC PAYMENT SYSTEM AND METHOD

FILING DATE: 02/25/2010  
ISSUE DATE:

APPLICATION NUMBER: 12712972  
PATENT NUMBER:  
TITLE: HONORARY PAYMENT SYSTEM AND METHOD

FILING DATE: 02/25/2010  
ISSUE DATE:

APPLICATION NUMBER: 12712977  
PATENT NUMBER:  
TITLE: TRANSACTION SCORING SYSTEM AND METHOD

FILING DATE: 02/25/2010  
ISSUE DATE:

APPLICATION NUMBER: 12712987 FILING DATE: 02/25/2010  
PATENT NUMBER: ISSUE DATE:  
TITLE: INVOICE SYSTEM AND METHOD

APPLICATION NUMBER: 12712990 FILING DATE: 02/25/2010  
PATENT NUMBER: 8275699 ISSUE DATE: 09/25/2012  
TITLE: HONORARY CREDIT SYSTEM AND METHOD

APPLICATION NUMBER: 13087271 FILING DATE: 04/14/2011  
PATENT NUMBER: ISSUE DATE:  
TITLE: PAYMENT SYSTEM TO FACILITATE TRANSACTIONS

APPLICATION NUMBER: 13123067 FILING DATE: 05/11/2011  
PATENT NUMBER: ISSUE DATE:  
TITLE: REVERSE PAYMENT TRANSACTION SYSTEM AND METHOD

APPLICATION NUMBER: 13175657 FILING DATE: 07/01/2011  
PATENT NUMBER: ISSUE DATE:  
TITLE: SYSTEM AND METHOD TO FACILITATE SETTLEMENT OF A TRANSACTION

APPLICATION NUMBER: 13209291 FILING DATE: 08/12/2011  
PATENT NUMBER: ISSUE DATE:  
TITLE: SYSTEM AND METHOD TO FACILITATE RETAIL PROMOTIONS

APPLICATION NUMBER: 13267642 FILING DATE: 10/06/2011  
PATENT NUMBER: ISSUE DATE:  
TITLE: SYSTEM AND METHOD TO FACILITATE RETAIL PROMOTIONS

APPLICATION NUMBER: 13298179 FILING DATE: 11/16/2011  
PATENT NUMBER: ISSUE DATE:  
TITLE: PAYMENT SYSTEM TO FACILITATE TRANSACTIONS

APPLICATION NUMBER: 13312835 FILING DATE: 12/06/2011  
PATENT NUMBER: ISSUE DATE:  
TITLE: MONEY TRANSFER SYSTEM USING PRE-FUNDED ESCROW

APPLICATION NUMBER: 13479135 FILING DATE: 05/23/2012  
PATENT NUMBER: ISSUE DATE:  
TITLE: SYSTEM AND METHOD FOR FACILITATING CASH PAYMENT TRANSACTIONS  
USING A MOBILE DEVICE

APPLICATION NUMBER: 13542374 FILING DATE: 07/05/2012  
PATENT NUMBER: ISSUE DATE:  
TITLE: SYSTEMS AND METHODS FOR FACILITATING CASH-BASED TRANSACTIONS

APPLICATION NUMBER: 61828699 FILING DATE: 05/30/2013  
PATENT NUMBER: ISSUE DATE:  
TITLE: PAYMENT PROCESSING WITH RESTRICTED RECEIPT INFORMATION

APPLICATION NUMBER: 61830644 FILING DATE: 06/04/2013  
PATENT NUMBER: ISSUE DATE:  
TITLE: PAYMENT PROCESSING WITH DYNAMIC BARCODES

APPLICATION NUMBER: 61852486 FILING DATE: 03/15/2013  
PATENT NUMBER: ISSUE DATE:  
TITLE: PAYMENT SYSTEM

APPLICATION NUMBER: 61852490  
PATENT NUMBER:  
TITLE: CASH-BASED CHECK SYSTEM

FILING DATE: 03/15/2013  
ISSUE DATE:

APPLICATION NUMBER: 61852492  
PATENT NUMBER:  
TITLE: LOCATION BASED PAYMENTS

FILING DATE: 03/15/2013  
ISSUE DATE:

ASSIGNMENT RECORDATION BRANCH  
PUBLIC RECORDS DIVISION

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1  
 Stylesheet Version v1.2

EPAS ID: PAT2616623

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	SECURITY AGREEMENT

CONVEYING PARTY DATA

Name	Execution Date
PAYNEARME, INC.	11/13/2013

RECEIVING PARTY DATA

Name:	TRIPLEPOINT CAPITAL LLC
Street Address:	2755 SAND HILL ROAD
City:	MENLO PARK
State/Country:	CALIFORNIA
Postal Code:	94025

PROPERTY NUMBERS Total: 19

Property Type	Number
Application Number:	12712963
Application Number:	12712972
Application Number:	12712977
Application Number:	12712987
Application Number:	13123067
Application Number:	13087271
Application Number:	13298179
Application Number:	13175657
Application Number:	13312835
Application Number:	13209291
Application Number:	13267642
Application Number:	13479135
Application Number:	13542374
Application Number:	61852486
Application Number:	61852492

CH \$760.00 12712963

## FIRST AMENDMENT TO PLAIN ENGLISH INTELLECTUAL PROPERTY SECURITY AGREEMENT

This is a First Amendment to Plain English Intellectual Property Security Agreement dated as of November 13, 2013 by and between TriplePoint Capital LLC, a Delaware limited liability company and PayNearMe, Inc., a Delaware corporation (the "Amendment").

### RECITALS

A. The words "We", "Us", or "Our", refer to the Grantee, which is TriplePoint Capital LLC. The words "You" or "Your" refers to the Grantor, which is PayNearMe, Inc. and not any individual. The words "the Parties" refers to both TriplePoint Capital LLC and PayNearMe, Inc.

B. The Parties entered into a Plain English Growth Capital Loan and Security Agreement dated as of June 30, 2011 (together with amendments, supplements, extensions and exhibits, collectively the "Loan Agreement"). Pursuant to the Loan Agreement, We agreed to extend certain financial accommodations to or for the direct or indirect benefit of You.

C. The Parties are also parties to that certain Plain English Intellectual Property Security Agreement dated as of June 30, 2011 (together with amendments, supplements, extensions and exhibits, collectively the "IP Security Agreement"), pursuant to which, among other things, You granted to Us a security interest in Your intellectual property to secure Your obligations to Us under the Loan Agreement. All term capitalized but not defined in this Amendment shall have the respective meanings set forth in the IP Security Agreement.

D. The Parties are entering into this Amendment in order to reaffirm and continue in effect the Liens granted by You under the IP Security Agreement and, to the extent not granted in the IP Security Agreement, to grant the Liens contemplated by this Amendment.

NOW, THEREFORE, in consideration of the mutual covenants and agreements contained in this Amendment, and for other good and valuable consideration, the receipt and sufficiency of which are acknowledged, the Parties agree as follows:

### AGREEMENT

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#### 1. SUPPLEMENT TO IP SECURITY AGREEMENT

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⇒ **Schedule A** to the IP Security Agreement is hereby supplemented by Supplement A attached to this Amendment and made a part of this Amendment.

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#### 2. MISCELLANEOUS

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**Acknowledgment and Confirmation of Security Interest.** You confirm and ratify Your prior assignment and grant, and assigns and grants to Us a continuing, first priority security interest in all of Your right, title and interest in, to and under the Intellectual Property Collateral.

**Conditions to Effectiveness.** This Amendment shall become effective as of the date hereof when We have received executed counterparts of this Amendment.

**Ratification.** Except as specifically modified by this Amendment, the Parties acknowledge the IP Security Agreement shall remain binding upon the Parties, and all provisions of the IP Security Agreement shall remain in full force and effect. You expressly ratify and affirm Your obligations to Us under the IP Security Agreement, the Loan Agreement and the other Loan Documents.

**Complete Agreement.** This Amendment, together with the IP Security Agreement, is the entire agreement between the Parties with respect to the subject matter of this Amendment. This Amendment supersedes all prior and

contemporaneous oral and written agreements and discussions with respect to the subject matter of this Amendment. Except as otherwise expressly modified in this Amendment, the IP Security Agreement shall remain in full force and effect.

Recitals. The recitals to this Amendment shall constitute a part of the agreement of the Parties in this Amendment.

Governing Law. THIS AMENDMENT SHALL BE GOVERNED BY AND INTERPRETED, CONSTRUED AND ENFORCED IN ACCORDANCE WITH THE LAWS OF THE STATE OF CALIFORNIA.

No Novation. Except as specifically set forth in this Amendment, the execution, delivery and effectiveness of this Amendment shall not (a) limit, impair, constitute a waiver by, or otherwise affect any right, power or remedy of, Us under the Loan Agreement or any other Loan Document, (b) constitute a waiver of any provision in the Loan Agreement or in any of the other Loan Documents, or (c) alter, modify, amend or in any way affect any of the terms, conditions, obligations, covenants or agreements contained in the Loan Agreement or in any of the other Loan Documents, all of which are ratified and affirmed in all respects and shall continue in full force and effect.

Counterparts. This Amendment may be executed in any number of counterparts and by different parties hereto in separate counterparts, each of which when so delivered shall be deemed an original, but all of which counterparts shall constitute but one and the same instrument. Delivery of an executed counterpart of a signature page to this Amendment by facsimile transmission shall be effective as delivery of a manually executed counterpart thereof.

IN WITNESS WHEREOF, the Parties have caused this First Amendment to Plain English Intellectual Property Security Agreement to be duly executed and delivered as of the date first written above.

You: PAYNEARME, INC.

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

**SUPPLEMENT TO SCHEDULE A**

**To Plain English Intellectual Property Security Agreement  
Between PayNearMe, Inc., as You (Grantor)  
and TriplePoint Capital LLC, as Us (Grantee)**

**PATENTS AND PATENT APPLICATIONS**

**PATENTS**

<b>PNMI PATENT FILE NUMBER and SERIAL NUMBER</b>	<b>TITLE/SHORT DESCRIPTION</b>	<b>U.S. STATUS</b>
PNMI-012  (US Serial No. 12/712,990)	HONORARY CREDIT SYSTEM AND METHOD  Inventor(s): Danny Shader, Kurt Thames, Steve Capps	U.S. Pat. No. 8,275,699 issued September 25, 2012

**PATENT APPLICATIONS**

<b>PNMI PATENT FILE NUMBER and SERIAL NUMBER</b>	<b>TITLE/SHORT DESCRIPTION</b>	<b>U.S. STATUS</b>
PNMI-014  (US Serial No. 12/712,963)	ELECTRONIC PAYMENT SYSTEM AND METHOD  Inventor(s): Danny Shader	Non-provisional application filed February 25, 2010.
PNMI-006  (US Serial No. 12/712,972)	HONORARY PAYMENT SYSTEM AND METHOD  Inventor(s): Danny Shader, Kurt Thames, Steve Capps	Non-provisional application filed February 25, 2010.
PNMI-010  (US Serial No. 12/712,977)	TRANSACTION SCORING SYSTEM AND METHOD  Inventor(s): Danny Shader, Kurt Thames, Steve Capps	Non-provisional application filed February 25, 2010.
PNMI-013  (US Serial No. 12/712,987)	INVOICE SYSTEM AND METHOD  Inventor(s): Danny Shader, Kurt Thames, Steve Capps	Non-provisional application filed February 25, 2010.

PNMI PATENT FILE NUMBER and SERIAL NUMBER	TITLE/SHORT DESCRIPTION	U.S. STATUS
PNMI-001  (US Serial No. 13/123,067)	REVERSE PAYMENT TRANSACTION SYSTEM AND METHOD  Inventor(s): Marc-Andre Lamarche, Jean-Sebastien Boulanger	Non-provisional application filed April 7, 2011
PNMI-001 CIP  (US Serial No. 13/087,271)	PAYMENT SYSTEM TO FACILITATE TRANSACTIONS  Inventor(s): Daniel J. Shader, John P. Minor, Richard S. Perkins, Marc-Andre Lamarche, Jean-Sebastien Boulanger	Non-provisional application filed April 14, 2011
PNMI-001 CON  (US Serial No. 13/298,179)	PAYMENT SYSTEM TO FACILITATE TRANSACTIONS  Inventor(s): Daniel J. Shader, John P. Minor, Richard S. Perkins, Marc-Andre Lamarche, Jean-Sebastien Boulanger	Non-provisional application filed November 16, 2011
PNMI-002  (US Serial No. 13/175,657)	SYSTEM AND METHOD TO FACILITATE SETTLEMENT OF A TRANSACTION  Inventor(s): John P. Minor, Richard S. Perkins, Barry Donald McKeon, Kurt Thams	Non-provisional application filed July 1, 2011
PNMI-003  (US Serial No. 13/312,835)	MONEY TRANSFER SYSTEM USING PRE-FUNDED ESCROW  Inventor(s): Richard Scott Perkins, Kurt Thams, Michael Tibbott, Barry Donald McKeon, John Paul Minor, Jim Given	Non-provisional application filed December 6, 2011
PNMI-005  (US Serial No. 13/209,291)	SYSTEM AND METHOD TO FACILITATE RETAIL PROMOTIONS  Inventor(s): Daniel J. Shader, John P. Minor, Richard S. Perkins, Kurt Thames	Non-provisional application filed August 12, 2011
PNMI-005 CON  (US Serial No. 13/267,642)	SYSTEM AND METHOD TO FACILITATE RETAIL PROMOTIONS  Inventor(s): Daniel J. Shader, John P. Minor, Richard S. Perkins, Kurt Thames	Non-provisional application filed October 6, 2011



PNMI PATENT FILE NUMBER and SERIAL NUMBER	TITLE/SHORT DESCRIPTION	U.S. STATUS
PNMI-007  (US Serial No. 13/479,135)	SYSTEM AND METHOD FOR FACILITATING CASH PAYMENT TRANSACTIONS USING A MOBILE DEVICE  Stephen P. Capps, John Paul Minor, Catalin Voss	Non-provisional application filed May 23, 2012
PNMI-008  (US Serial No. 13/542,374)	SYSTEMS AND METHODS FOR FACILITATING CASH-BASED TRANSACTIONS  Stephen P. Capps, Michael Tibbott, Kurt Thams, Richard Scott Perkins, John Paul Minor, Craig Carper	Non-provisional application filed July 5, 2012
PNMI-015 PRV  (US Serial No. 61/852,486)	PAYMENT SYSTEM  Inventor(s): Steve Capps	Provisional application filed March 15, 2013
PNMI-016 PRV  (US Serial No. 61/852,492)	LOCATION BASED PAYMENTS  Inventor(s): Steve Capps	Provisional application filed March 15, 2013
PNMI-017 PRV  (US Serial No. 61/852,490)	CASH-BASED CHECK SYSTEM  Inventor(s): Steve Capps	Provisional application filed March 15, 2013
PNMI-018 PRV  (US Serial No. 61/828,699)	PAYMENT PROCESSING WITH RESTRICTED RECEIPT INFORMATION  Inventor(s): Daniel J. Shader, Richard S. Perkins, Kurt Thames	Provisional application filed May 30, 2013
PNMI-019 PRV  (US Serial No. 61/830,644)	PAYMENT PROCESSING WITH DYNAMIC BARCODES  Inventor(s): Daniel J. Shader, Richard S. Perkins, Kurt Thames	Provisional application filed June 4, 2013