502787433 04/29/2014

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1 Stylesheet Version v1.2

EPAS ID: PAT2834028

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
BRUCE BENT	02/14/2014
BRUCE BENT II	02/14/2014
DAVID EDGAR GAREIS	03/25/2014
THOMAS J. O'DONNELL	04/19/2014

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PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	13562961

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NAME OF SUBMITTER:	P. SHIEK FOR W. T. ELLIS
SIGNATURE:	/P. SHIEK/
DATE SIGNED:	04/29/2014

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PATENT REEL: 032779 FRAME: 0273

ASSIGNMENT - WORLDWIDE

For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, each undersigned inventor (hereinafter referred to singly and collectively as "ASSIGNOR") has sold, assigned, and transferred, and by these presents hereby sells, assigns, and transfers, unto

Island Intellectual Property LLC 1250 Broadway New York, New York 10001-3701

(hereinafter referred to as "ASSIGNEE") its successors and assigns, the full and exclusive right, title and interest for the United States, its territories and possessions, and all foreign countries in and to this invention relating to

SYSTEMS, METHODS AND PROGRAM PRODUCTS FOR DEPOSIT AND WITHDRAWAL PROCESSING

check one	{] executed concurrently herewith,
	-	executed on
	- ()	C Serial No. 13/562,961 Filed 7/31/2013

as set forth in this United States Patent Application

as well as in and to (a) all improvements and modifications of the above-identified invention or inventions, (b) the above-identified application and all other applications for Letters Patent of the United States and countries foreign thereto for above-identified invention or inventions and all improvements and modifications thereof, (c) all Letters Patent which may issue from said applications in the United States and countries foreign thereto, (d) all divisions, continuations, reissues, and extensions of said applications and Letters Patent, and (e) the right to claim for any of said applications the full benefits and priority rights under the Patent Cooperation Treaty, the Paris Convention and any other international agreement; such right, title, and interest to be held and enjoyed by ASSIGNEE, its successors and assigns, to the full end of the term or terms for which any and all such Letters Patent may be granted as fully and entirely as would have been held and enjoyed by ASSIGNOR had this Assignment not been made.

ASSIGNOR HEREBY AUTHORIZES ASSIGNEE to file patent applications in any or all countries on the above-identified invention or inventions in the name of the undersigned or in the name of ASSIGNEE or otherwise as ASSIGNEE may deem advisable under the International Convention or otherwise.

ASSIGNOR HEREBY AUTHORIZES AND REQUESTS the Commissioner of Patents and Trademarks to issue said Letters Patent to ASSIGNEE as assignee of the entire interest, for the sole use and benefit of ASSIGNEE, its successors and assigns.

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ASSIGNOR HEREBY AGREES (a) to communicate to ASSIGNEE, its successors and assigns, or their representative or agents, all facts and information known or available to ASSIGNOR respecting said invention or inventions, improvements, and modifications including evidence for interference, reexamination, reissue, opposition, revocation, extension, or infringement purposes or other legal, judicial, or administrative proceedings, whenever requested by ASSIGNEE; (b) to testify in person or by affidavit as required by ASSIGNEE, its successors and assigns, in any such proceeding in the United States or a country foreign thereto; (c) to execute and deliver, upon request by ASSIGNEE, all lawful papers including, but not limited to, original, divisional, continuation, and reissue applications, renewals, assignments, powers of attorney, oaths, affidavits, and declarations, depositions; and (d) to provide all reasonable assistance to ASSIGNEE, its successors and assigns, in obtaining and enforcing proper title in and protection for said invention or inventions, improvements, and modifications under the intellectual property laws of the United States and countries foreign thereto.

ASSIGNOR HEREBY REPRESENTS AND WARRANTS that ASSIGNOR has the full and unencumbered right to sell, assign, and transfer the interests sold, assigned, and transferred herein, and that ASSIGNOR has not executed and will not execute any document or instrument in conflict herewith.

ASSIGNOR HEREBY GRANTS to the law firm of Foley & Lardner LLP the power and authority to insert in this Assignment any further identification which may be necessary or desirable to comply with the rules of the U.S. Patent and Trademark Office for recordation of this Assignment.

ASSIGNOR UNDERSTANDS AND AGREES that the attorneys and agents of the law firm of Foley & Lardner LLP do not personally represent ASSIGNOR OR ASSIGNOR's legal interests, but instead represent the interests of ASSIGNEE; since said attorneys and agents cannot provide legal advice to ASSIGNOR with respect to this Assignment, ASSIGNOR acknowledges its right to seek its own independent legal counsel.

Executed thisday of	, 20
State of New York	BRUCIJBENT
County of NASSACO	š
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WITNESS my hand and official scal.	
Signature Nov Commission Expres. 12/20/2014	WOOCHUL KINI Notery Public, State of New York No. 01KI6232939 Qualified in Nesesu County Commission Expires Dec 20, 20
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State of New York	BRUCE BENT II
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Signature // Vul	WOOCHUL KIM
My Commission Expires: 12 - 20 - 20 14	Notery Public, State of New York No. 01K8232239 Qualified in Nessau County Commission Expires Dec 20, 20
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Page 3 of 4

Executed this $\frac{ZS}{ZS}$ day of $\frac{MACCN}{MACCN}$, 20^{14} .
DAVID EDGAR GAREIS
State of California.
County of San Olans)
On this 25 day of 100 ct. 2011, before me. 178820 Leaves Store Landary public in and for said county), personally appeared DAVID EDGAR GAREIS, who proved to me in the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/size executed the same in his/her sutherized capacity, and that by his/hes signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.
Leartify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct
WITNESS my hand and official sest.
Signature VOCA A COMMENT AND A COmmission # 1957968 Commission # 1957968 Notary Public - California
My Commission Expires: 10/23/20/5 San Diego County My Commission Expires: 10/23/20/5 San Diego County My Comm. Expires Oct 23, 2015
Executed this 19_day of April
State of No State
State of N & Na (
County of Sidefull
On this 19 day of
DAVIC J. VCLPI My Contentsoion Expires: NOTARY PUBLIC, State of New York No. 01VO4525426 Qualified in Suifos County Commission Expires February 26, 20 \ 5

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