

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
 Stylesheet Version v1.2

EPAS ID: PAT2915864

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
THOMAS KUNZ	04/11/2014
MICHAEL GOLDEN	02/04/2014
MICHAEL KIRCH	12/20/2013
DARCEL STEBER	12/09/2013
JANET HOYT	12/12/2013
PETER BIRD	12/10/2013
FRANCISCA BARROS	03/27/2014
DANIEL DERUNTZ	03/27/2014
ISLAM ELSEDOUDI	03/27/2014
ANNA ENGSTROM	03/27/2014
MICHELLE KWASNY	03/27/2014
SCOTT MACKIE	03/27/2014
STACEY MCCULLOUGH	03/27/2014
PIERRE-ALEXANDRE POIRIER	03/24/2014
TODD VANDERLIN	03/27/2014
COLIN RANEY	03/27/2014

RECEIVING PARTY DATA

Name:	THE PNC FINANCIAL SERVICES GROUP, INC.
Street Address:	249 FIFTH AVENUE
City:	PITTSBURGH
State/Country:	PENNSYLVANIA
Postal Code:	15222

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	14098844

CORRESPONDENCE DATA

Fax Number: (412)562-1041

Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent using a fax number, if provided; if that is unsuccessful, it will be sent via US Mail.

Phone: 412-562-1893

PATENT

Email: joan.bice@bipc.com
Correspondent Name: BRYAN H. OPALKO
Address Line 1: ONE OXFORD CENTRE
Address Line 2: 301 GRANT STREET, 20TH FLOOR
Address Line 4: PITTSBURGH, PENNSYLVANIA 15219

ATTORNEY DOCKET NUMBER: 0011046-600113

NAME OF SUBMITTER: BRYAN H. OPALKO

SIGNATURE: /Bryan H. Opalko/

DATE SIGNED: 06/26/2014

Total Attachments: 20

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Serial No.: 14/098,844

Filed: December 6, 2013

ASSIGNMENT

WHEREAS, We, Thomas Kunz, residing at 1550 Tiffany Drive, Pittsburgh, Pennsylvania 15241; Michael Golden, residing at 471 Sage Drive, Pittsburgh, Pennsylvania 15243; Michael Kirch, residing at 637 Sagewood Drive, Venetia, Pennsylvania 15367; Darcel Steber, residing at 6001 Southland Drive, Erie, Pennsylvania 16509; Janet Hoyt, residing at 101 Warlington Circle, McMurray, Pennsylvania 15317; Peter Bird, residing at 2786 Beechwood Boulevard, Pittsburgh, Pennsylvania 15217; Francisca Barros, residing at 82 Saint Paul Street #4, Brookline, Massachusetts 02446; Daniel DeRuntz, residing at 23A Cottage Avenue, Somerville, Massachusetts 02144; Islam Elsedoudi, residing at 395 Broadway, Apt R1D, Cambridge, Massachusetts 02139; Anna Engström, residing at 125 Winchester Street #2, Brookline, Massachusetts 02446; Michelle Kwasny, residing at 161 Chestnut Street, Cambridge, Massachusetts 02139; Scott Mackie, residing at 390 Washington Street #2, Somerville, Massachusetts 02143; Stacey McCullough, residing at 163 Forest Street, Arlington, Massachusetts 02474; Pierre-Alexandre Poirier, residing at 64 Myrtle Street #3, Boston, Massachusetts 02114; Todd Vanderlin, residing at 334 Harvard Street, Apt. F6, Cambridge, Massachusetts 02139; and Colin Raney, residing at 71 Bedford Street, Lexington, Massachusetts 02420, have invented certain new and useful apparatus, inventions, discoveries and/or improvements disclosed in an application for United States Letters Patent entitled "Systems and Methods for Projecting and Managing Cash-Out Flow for Financial Accounts";

AND WHEREAS, The PNC Financial Services Group, Inc., having a place of business at 249 Fifth Avenue, Pittsburgh, Pennsylvania 15222 (hereinafter the "Assignee"), is desirous of acquiring the entire right, title and interest in and to said applications and the apparatus, inventions, discoveries and improvements therein disclosed;

NOW THEREFORE, in consideration of One Dollar (\$1.00) and other good and valuable consideration paid to us by said Assignee, receipt whereof we hereby acknowledge, we do hereby assign, sell, transfer, and set over unto said Assignee the entire right, title, and interest in and to said applications and the apparatus, inventions, discoveries and improvements therein disclosed for the United States and all foreign countries and any Letters Patent which may issue therefore in the United States and all foreign countries and all utilities, divisions, reissues, continuations, continuations-in-part, renewals and/or extensions thereof, including all priority rights under the International Convention associated therewith for each country and the United States, said Assignee to have and to hold the interests herein assigned to the full ends of the terms of any said Letters Patent and any and all utilities, divisions, reissues, continuations, continuations-in-part, renewals and/or extensions thereof, respectively, as fully and entirely as the same would have been held and enjoyed by us had this Assignment not been made.

The Commissioner of Patents and Trademark is requested to issue any such Letters Patent in accordance herewith. We covenant that we are the lawful owners of the said applications, apparatus, inventions, discoveries and improvements, that the same are unencumbered, that no license has been granted to make, use, or vend the said applications, apparatus, inventions, discoveries or improvements or any of them, and that we have the full right to make this Assignment.

The undersigned hereby authorizes and requests the attorneys of record in said application to insert in this Assignment the filing date and serial number of said application when known.

And for said consideration, we agree, jointly and individually, that we will communicate to said Assignee or the representatives thereof any facts known to us respecting said apparatus, inventions, discoveries and improvements, and will, upon request, but without expense to us, testify in any legal proceedings, sign all lawful papers, execute all utility, divisional, reissue, continuation, continuation-in-part, renewal and/or extension applications, make all rightful oaths, and generally do all other and further lawful acts, deemed necessary or expedient by said Assignee or by counsel for said Assignee, to assist or enable said Assignee to obtain and enforce full benefits from the rights and interests herein assigned, and, in the event of any application or Letters Patent assigned herein becoming involved in an Interference, to cooperate to the best of the ability of the undersigned in the matters of preparing and executing the preliminary statement and giving and producing evidence in support thereof. This Assignment shall be binding upon our heirs, executors, administrators and/or assigns, and shall inure to the benefit of the heirs, executors, administrators, successors and/or assigns, as the case may be, of said Assignee.

And for said consideration, the undersigned hereby agrees to execute, at the request of said Assignee, all documents in connection with any application for foreign letters patent therefore.

Executed: 4/11/14 Thomas S. Kunz
Thomas Kunz

Executed: _____
Michael Golden

Executed: _____
Michael Kirch

The Commissioner of Patents and Trademark is requested to issue any such Letters Patent in accordance herewith. We covenant that we are the lawful owners of the said applications, apparatus, inventions, discoveries and improvements, that the same are unencumbered, that no license has been granted to make, use, or vend the said applications, apparatus, inventions, discoveries or improvements or any of them, and that we have the full right to make this Assignment.

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And for said consideration, the undersigned hereby agrees to execute, at the request of said Assignee, all documents in connection with any application for foreign letters patent therefore.

Executed: _____

Thomas Kunz

Executed: 2/4/14

Michael Golden
Michael Golden

Executed: _____

Michael Kirch

The Commissioner of Patents and Trademark is requested to issue any such Letters Patent in accordance herewith. We covenant that we are the lawful owners of the said applications, apparatus, inventions, discoveries and improvements, that the same are unencumbered, that no license has been granted to make, use, or vend the said applications, apparatus, inventions, discoveries or improvements or any of them, and that we have the full right to make this Assignment.

The undersigned hereby authorizes and requests the attorneys of record in said application to insert in this Assignment the filing date and serial number of said application when known.

And for said consideration, we agree, jointly and individually, that we will communicate to said Assignee or the representatives thereof any facts known to us respecting said apparatus, inventions, discoveries and improvements, and will, upon request, but without expense to us, testify in any legal proceedings, sign all lawful papers, execute all utility, divisional, reissue, continuation, continuation-in-part, renewal and/or extension applications, make all rightful oaths, and generally do all other and further lawful acts, deemed necessary or expedient by said Assignee or by counsel for said Assignee, to assist or enable said Assignee to obtain and enforce full benefits from the rights and interests herein assigned, and, in the event of any application or Letters Patent assigned herein becoming involved in an Interference, to cooperate to the best of the ability of the undersigned in the matters of preparing and executing the preliminary statement and giving and producing evidence in support thereof. This Assignment shall be binding upon our heirs, executors, administrators and/or assigns, and shall inure to the benefit of the heirs, executors, administrators, successors and/or assigns, as the case may be, of said Assignee.

And for said consideration, the undersigned hereby agrees to execute, at the request of said Assignee, all documents in connection with any application for foreign letters patent therefore.

Executed: _____

Thomas Kunz

Executed: _____

Michael Golden

Executed: 12-20-13



Michael Kirch

Executed: 12-9-13

Darcel H. Steber
Darcel Steber

Executed: _____

Janet Hoyt

Executed: _____

Peter Bird

Executed: _____

Francisca Barros

Executed: _____

Daniel DeRuntz

Executed: _____

Islam Elsedoudi

Executed: _____

Anna Engström

Executed: _____

Michelle Kwasny

Executed: _____

Scott Mackie

Executed: _____

Darcel Steber

Executed: 12/12/2013

Janet Hoyt
Janet Hoyt

Executed: _____

Peter Bird

Executed: _____

Francisca Barros

Executed: _____

Daniel DeRuntz

Executed: _____

Islam Elsedoudi

Executed: _____

Anna Engström

Executed: _____

Michelle Kwasny

Executed: _____

Scott Mackie

Executed: _____

Darcel Steber

Executed: _____

Janet Hoyt

Executed: 10-DEC-2013



Peter Bird

Executed: _____

Francisca Barros

Executed: _____

Daniel DeRuntz

Executed: _____

Islam Elsedoudi

Executed: _____

Anna Engström

Executed: _____

Michelle Kwasny

Executed: _____

Scott Mackie

Executed: _____

Darcel Steber

Executed: _____

Janet Hoyt

Executed: _____

Peter Bird

Executed: 27th March

Francisca Barros
Francisca Barros

Executed: 3/27/14

D. DeRuntz
Daniel DeRuntz

Executed: 3/27/14

Islam Elsedoudi
Islam Elsedoudi

Executed: 3-27-14

Anja Engström
Anja Engström

Executed: 3-27-14

Michelle Kwasny
Michelle Kwasny

Executed: 3.27.14

Scott Mackie
Scott Mackie

Executed: 3/27/14



Stacey McCullough

Executed: _____

Pierre-Alexandre Poirier

Executed: _____

Todd Vanderlin

Executed: _____

Colin Raney

State of _____ }
County of _____ } ss:

Before me, a Notary Public in and for the said County and State, personally appeared Thomas Kunz who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

(Notarial Seal)

Notary Public

State of _____ }
County of _____ } ss:

Before me, a Notary Public in and for the said County and State, personally appeared Michael Golden who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

(Notarial Seal)

Notary Public

Executed: _____

Stacey McCullough

Executed: 3.24.14

PAP

Pierre-Alexandre Poirier

Executed: 3.27.14

Todd Vanderlin

Todd Vanderlin

Executed: 3.27.14

Colin Raney

Colin Raney

State of _____ }

County of _____ }

ss:

Before me, a Notary Public in and for the said County and State, personally appeared Thomas Kunz who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

(Notarial Seal)

Notary Public

State of _____ }

County of _____ }

ss:

Before me, a Notary Public in and for the said County and State, personally appeared Michael Golden who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

(Notarial Seal)

Notary Public

Executed: _____

Stacey McCullough

Executed: _____

Pierre-Alexandre Poirier

Executed: _____

Todd Vanderlin

Executed: _____

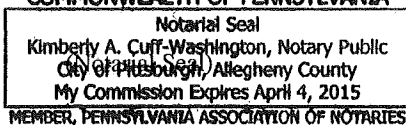
Colin Raney

State of PA }

County of ALLEGHENY } ss:

Before me, a Notary Public in and for the said County and State, personally appeared Thomas Kunz who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this 11 day of APRIL, 2014



Kimberly A. Cuff-Washington
Notary Public

State of _____ }

County of _____ } ss:

Before me, a Notary Public in and for the said County and State, personally appeared Michael Golden who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

(Notarial Seal)

Notary Public

Executed: _____

Stacey McCullough

Executed: _____

Pierre-Alexandre Poirier

Executed: _____

Todd Vanderlin

Executed: _____

Colin Raney

State of _____ }

County of _____ }

ss:

Before me, a Notary Public in and for the said County and State, personally appeared Thomas Kunz who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

(Notarial Seal)

Notary Public

State of PA }

County of ALLEGHENY }

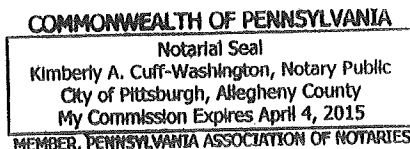
ss:

Before me, a Notary Public in and for the said County and State, personally appeared Michael Golden who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this 4 day of FEBRUARY, 2014.

(Notarial Seal)

Kimberly A. Cuff-Washington
Notary Public

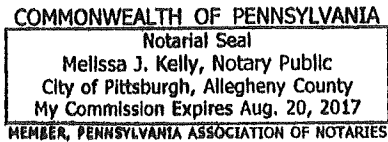


State of PENNSYLVANIA }
County of ALLEGHENY } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Michael Kirch who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this 20TH day of DECEMBER, 2013

(Notarial Seal)



Melissa J. Kelly
Notary Public

State of _____ }
County of _____ } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Darcel Steber who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

(Notarial Seal)

Notary Public

State of _____ }
County of _____ } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Janet Hoyt who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

(Notarial Seal)

Notary Public

State of _____ }
County of _____ } ss:

Before me, a Notary Public in and for the said County and State, personally appeared Michael Kirch who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

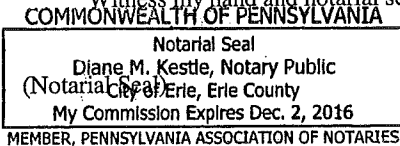
(Notarial Seal)

Notary Public

State of PA }
County of ERIE } ss:

Before me, a Notary Public in and for the said County and State, personally appeared Darcel Steber who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this 9th day of December, 2013



Diane M. Kestle
Notary Public

State of _____ }
County of _____ } ss:

Before me, a Notary Public in and for the said County and State, personally appeared Janet Hoyt who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

(Notarial Seal)

Notary Public

State of _____ }
County of _____ } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Michael Kirch who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

(Notarial Seal)

Notary Public

State of _____ }
County of _____ } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Darcel Steber who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

(Notarial Seal)

Notary Public

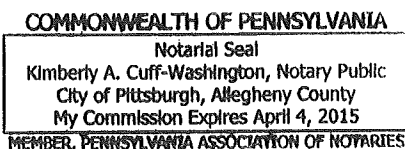
State of PA }
County of ALLEGHENY } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Janet Hoyt who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this 12 day of DECEMBER, 2013

(Notarial Seal)

Kimberly A. Cuff-Washington
Notary Public

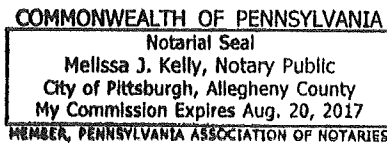


State of PENNSYLVANIA }
County of ALLEGHENY } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Peter Bird who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this 10TH day of DECEMBER, 2013.

(Notarial Seal)



Melissa J. Kelly
Notary Public

State of _____ }
County of _____ } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Francisca Barros who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

(Notarial Seal)

Notary Public

State of _____ }
County of _____ } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Daniel DeRuntz who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

(Notarial Seal)

Notary Public

State of _____ }
County of _____ } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Peter Bird who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 20__.

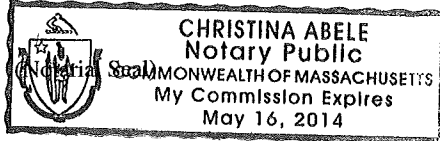
(Notarial Seal)

Notary Public

State of MA }
County of Middlesex } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Francisca Barros who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this 27 day of March, 2014.

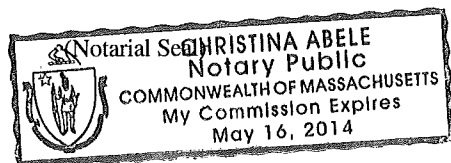


Notary Public

State of MA }
County of Middlesex } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Daniel DeRuntz who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this 27 day of March, 2014.

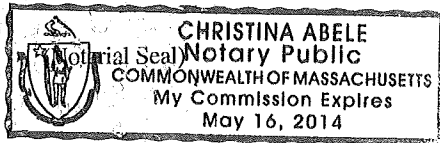


Notary Public

State of MA }
County of Middlesex } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Islam Elsedoudi who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this 27 day of March, 2014

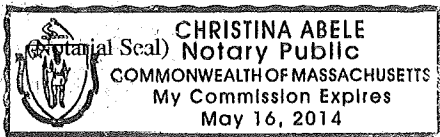


[Signature]
Notary Public

State of MA }
County of Middlesex } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Anna Engström who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this 27 day of March, 2014

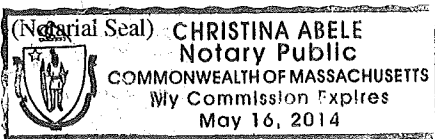


[Signature]
Notary Public

State of MA }
County of Middlesex } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Michelle Kwasny who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this 27 day of March, 2014

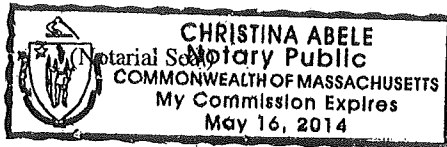


[Signature]
Notary Public

State of MA }
 County of Middlesex } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Scott Mackie who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this 27 day of March, 2014

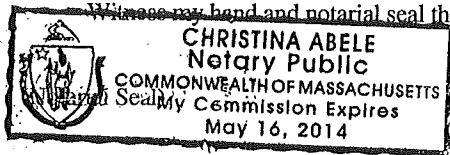


[Signature]
 Notary Public

State of MA }
 County of Middlesex } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Stacey McCullough who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this 27 day of March, 2014

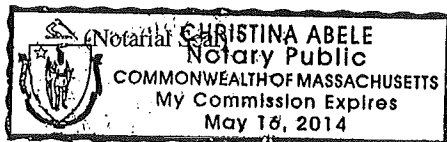


[Signature]
 Notary Public

State of MA }
 County of Middlesex } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Pierre-Alexandre Poirier who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

Witness my hand and notarial seal this 24 day of March, 2014

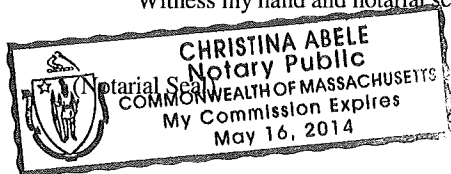


[Signature]
 Notary Public

State of MA }
County of Middlesex } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Todd Vanderlin McCullough who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.

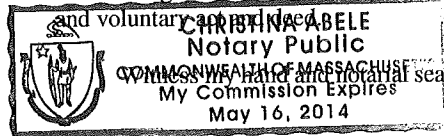
Witness my hand and notarial seal this 27 day of March, 2014



[Signature]
Notary Public

State of MA }
County of Middlesex } SS:

Before me, a Notary Public in and for the said County and State, personally appeared Colin Raney who acknowledged that he/she is the person who executed the foregoing Assignment and acknowledged it to be his/her free and voluntary act and deed.



(Notarial Seal)

Witness my hand and notarial seal this 27 day of March, 2014

[Signature]
Notary Public