PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1 Stylesheet Version v1.2 EPAS ID: PAT3937640

SUBMISSION TYPE:	NEW ASSIGNMENT	
NATURE OF CONVEYANCE:	ASSIGNMENT	

CONVEYING PARTY DATA

Name	Execution Date
SMART COMMUNICATIONS, INC	12/22/2010

RECEIVING PARTY DATA

Name: SMARTCONNECT HOLDINGS PTE. LTD.	
Street Address: 100 BEACH ROAD, #25-06	
Internal Address:	SHAW TOWERS
City:	SINGAPORE
State/Country:	SINGAPORE
Postal Code:	189702

PROPERTY NUMBERS Total: 1

Property Type	Number	
Application Number:	15194276	

CORRESPONDENCE DATA

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using a fax number, if provided; if that is unsuccessful, it will be sent via US Mail.

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Address Line 4: HOUSTON, TEXAS 77002

ATTORNEY DOCKET NUMBER:	085326-542633
NAME OF SUBMITTER:	ZHOU LU
SIGNATURE:	/Zhou Lu/
DATE SIGNED:	06/27/2016

Total Attachments: 10

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DATED	DEC 2 72 2010	2010
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SMART COMMUNICATIONS, INC

as Assignor

And

SMARTCONNECT HOLDINGS PTE. LTD.

as Assignee

DEED OF ASSIGNMENT Of Invention & Patent Application

Yu Sarn Audrey & Partners

24 Raffles Place #27-01 Clifford Centre Singapore 048621 Tel (65) 6358 2865 Fax (65) 6358 2864 Email: enquiries@yusarn.com

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BETWEEN

- (1) SMART COMMUNICATIONS, INC (Registration No. _____), a company incorporated in Philippines having its registered office at Smart Tower, 6799 Ayala Avenue, Makati City, Philippines 1226 (the "Assignor"); and
- (2) SMARTCONNECT HOLDINGS PTE. LTD. (Company Registration No. 200710925M) a company incorporated in Singapore having its registered office at 100 Beach Road, #25-06 Shaw Towers, Singapore 189702 (the "Assignee")

WHEREAS:

The Assignor is entitled to the benefit of the invention listed in Schedule 1 (hereinafter called the "Invention") and the patent application attached in Schedule 2 (hereinafter called the "Patent Application").

NOW THIS DEED HEREBY WITNESSES as follows:

1. ASSIGNMENT

- 1.1 In consideration of the sum of S\$1/- now paid by the Assignee to the Assignor (the receipt of which is hereby acknowledged by the Assignor), subject to clause 2 below, the Assignor hereby ASSIGNS absolutely to the Assignee free from encumbrances:
 - (a) all its right title and interest throughout the jurisdictions described in Schedule 3 in and to:
 - (i) the Invention;
 - (ii) all Intellectual property rights in the Invention;
 - (iii) the benefit of the Patent Application to the intent that the grant of any patents thereon, including the grant of any patent as a result of any national phase application in relation to the Patent Application in any of the jurisdictions described in Schedule 3, shall be in the name of and vest in the Assignee; and
 - (iv) any and all patent or patents on the Invention that may be granted in any of the jurisdictions described in Schedule 3

together with all rights and powers arising or accrued therefrom or associated therewith including the right to sue for damages and other remedies in respect of any infringement of such rights or other acts

- within the scope of the claims of any published specification of the Patent Application or any patent on the Invention.
- (b) the right to apply for, prosecute and obtain patent or similar protection in any of the jurisdictions described in Schedule 3 in respect of the Invention and the Patent Application including the right to claim priority therefrom to the intent that the grant of any patents or similar protection shall be in the names of and vest in the Assignee.

2. FURTHER ASSURANCE

2.1 The Assignor further covenants that at the direction and expense of the Assignee it will at all times hereafter do all such acts and execute all such documents as may reasonably be necessary or desirable to secure the vesting in the Assignee of all rights assigned to the Assignee hereunder.

3. GOVERNING LAW

3.1 <u>Governing law</u>: This Deed shall be governed by and construed in accordance with the laws of Singapore.

SCHEDULE 1

<u>Invention</u>

<u>Abstract</u>

METHOD OF PERFORMING A FINANCIAL TRANSACTION VIA UNSECURED PUBLIC TELECOMMUNICATION INFRASTRUCTURE AND AN APPARATUS FOR SAME

A method of performing a financial transaction via unsecured public telecommunication infrastructure comprising collecting data relating to a specified financial transaction type; building a transaction token including collected data and/or data derived from the collected data; encrypting the transaction token; creating a financial transaction protocol message incorporating the encrypted transaction token as dependent on a selected transport channel through which the message is to be conveyed; and conveying the financial transaction protocol message using the selected transport channel and by way of the unsecured public telecommunication infrastructure to a destination where the financial transaction protocol message will be further processed is disclosed.

SCHEDULE 2

Patent Application

\$/N	Country	PATENT APPLICATION NO.	TITLE OF INVENTION	FILING DATE
1.	PCT	PCT/SG2010/000427	METHOD OF PERFORMING A FINANCIAL TRANSACTION VIA UNSECURED PUBLIC TELECOMMUNICATION INFRASTRUCTURE AND AN APPARATUS FOR SAME	10 November 2010

SCHEDULE 3

PCT Contracting States as on 14 January 2010 (applicable version based on filing date of PCT application):

http://www.wipo.int/pct/guide/en/gdvol1/annexes/annexa/ax_a.pdf

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PCT Contracting States¹

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Name of State followed by the two-letter code Date on which St became bot by the PC	nd followed by the	Date on which State became bound by the PCT
Albania AL	France FR ^{2, 4}	25 February 1978
Algeria DZ ² 8 March 200	OO Gabon GA	24 January 1978
Angola AO	7 Gambia GM	9 December 1997
Antigua and Barbuda AG 17 March 200		25 December 1991
Armenia AM ²		24 January 1978
Australia AU	Ghana GH	26 February 1997
Austria AT 23 April 197		9 October 1990
Azerbaijan AZ 25 December 199	Grenada GD	22 September 1998
Bahrain BH ²		14 October 2006
Barbados BB 12 March 198	Guinea GN	27 May 1991
Belarus BY ²		
Belgium BE 14 December 198		
Belize BZ 17 June 200		
Benin BJ 26 February 198		23 March 1995
Bosnia and Herzegovina BA 7 September 199		
Botswana BW	Indonesia ID ²	5 September 1997
Brazil BR 9 April 19	78 Ireland IE	1 August 1992
Bulgaria BG	1	1 June 1996
Burkina Faso BF	39 Italy IT	28 March 1985
Cameroon CM 24 January 19		
Canada CA 2 January 19		
Central African Republic CF 24 January 19'	78 Kenya KE	8 June 1994
Chad TD 24 January 19	,	25 December 1991
Chile CL ²	•	
China CN		14 June 2006
Colombia CO 28 February 200		-
Comoros KM 3 April 20	•	
Congo CG 24 January 19	•	_
Costa Rica CR 3 August 19		
Côte d'Ivoire CI 30 April 19	F .	
Croatia HR 1 July 19	į.	-
Cuba CU ²		
Cyprus CY 1 April 19		
Czech Republic CZ 1 January 19	r	
Democratic People's	Malaysia MY ²	
Republic of Korea KP 8 July 19		
Denmark DK 1 December 19		
Dominica DM		
Dominican Republic DO 28 May 20	1	
Ecuador EC 7 May 20	l l	
Egypt EG 6 September 20	-	
El Salvador SV		3 June 2006
Equatorial Guinea GQ 17 July 20		8 October 1999
Estonia EE 24 August 19	Mozambique MZ ²	18 May 2000
Finland FI ³ 1 October 19	80 Namibia NA	1 January 2004

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(14 January 2010)

PCT Contracting States¹

Name of State	Date on which State	Name of State Date on which State
followed by the two-letter code	became bound by the PCT	followed by the became boun two-letter code by the PCT
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Netherlands NL	10 July 1979	South Africa ZA ² 16 March 1999
New Zealand NZ		Spain ES
Nicaragua NL		Sri Lanka LK 26 February 1982
Niger NE		Sudan SD 16 April 1984
Nigeria NG		Swaziland SZ 20 September 1994
Norway NO ³		Sweden SE ³ 17 May 1978
Oman OM ²	26 October 2001	Switzerland CH
Papua New Guinea PG	14 June 2003	Syrian Arab Republic SY 26 June 2003
Peru PE		Tajikistan TJ ²
Philippines PH	17 August 2001	Thailand TH ²
Poland PL ³		The former Yugoslav Republic
Portugal PT	. 24 November 1992	of Macedonia MK 10 August 1995
Republic of Korea KR	10 August 1984	Togo TG 24 January 1978
Republic of Moldova MD ²	. 25 December 1991	Trinidad and Tobago TT 10 March 1994
Romania RO ²		Tunisia TN ²
Russian Federation RU ²	29 March 1978	Turkey TR 1 January 1996
Saint Kitts and Nevis KN	27 October 2005	Turkmenistan TM ² 25 December 1993
Saint Lucia LC ²	30 August 1996	Uganda UG 9 February 1995
Saint Vincent and		Ukraine UA ²
the Grenadines VC ²	6 August 2002	United Arab Emirates AE 10 March 1999
San Marino SM	. 14 December 2004	United Kingdom GB ⁶ 24 January 1978
Sao Tome and Principe ST	3 July 2008	United Republic of
Senegal SN	24 January 1978	Tanzania TZ 14 September 1999
Serbia RS	1 February 1997	United States of America US ^{7,8} 24 January 1978
Seychelles SC	7 November 2002	Uzbekistan UZ ²
Sierra Leone SL	17 June 1997	Viet Nam VN 10 March 1993
Singapore SG	23 February 1995	Zambia ZM
Slovakia SK	1 January 1993	Zimbabwe ZW
Slovenia SI	1 March 1994	

(Total: 142 States)

(14 January 2010)

¹ All PCT Contracting States are bound by Chapter II of the PCT relating to the international preliminary examination.

With the declaration provided for in PCT Article 64(5).

With the declaration provided for in PCT Article 64(2)(a)(ii).

Including all Overseas Departments and Territories.

Ratification for the Kingdom in Europe, the Netherlands Antilles and Aruba.

Extends to the Isle of Man.

With the declarations provided for in PCT Articles 64(3)(a) and 64(4)(a).

Extends to all areas for which the United States of America has international responsibility.

IN WITNESS WHEREOF this Deed has been executed on the date stated at the beginning.

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SMART COMMUNICATIONS INC.	
recording to the control of the state of the state of	
was hereunto affixed in the presence of	

Orlando B/ Vea

Director

Rolando G. Peña Director/i

<u>Assignee</u>

THE COMMON SEAL of)
SMARTCONNECT HOLDINGS PTE. LTD.)
was hereunto affixed in the presence of)

Anabelle L. Chua

hustelle lin- Che-

Director

Danilo J. Mojica II

Director

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