

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
 Stylesheet Version v1.2

EPAS ID: PAT4229995

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
CECILE BERTA	03/15/2016
MEHDI ESMAIL	03/15/2016
MANISH GUPTA	03/15/2016
MALERIE LUCIANO	03/15/2016
HOUMAN MOTAHARIAN	03/15/2016
ART RICCIARDI	03/15/2016
APARNA SARIN	01/14/2017
BRETT SUSSMAN	03/15/2016
FERNANDO VALDES	03/15/2016
RECEIVING PARTY DATA	
Name:	AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.
Street Address:	200 VESEY STREET
City:	NEW YORK
State/Country:	NEW YORK
Postal Code:	10285-4900
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	15072094
CORRESPONDENCE DATA	
Fax Number:	
<i>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.</i>	
Phone:	602-382-6000
Email:	ipdocket@swlaw.com, krigby@swlaw.com
Correspondent Name:	SNELL & WILMER L.L.P. (AMEX)
Address Line 1:	ONE ARIZONA CENTER
Address Line 2:	400 E. VAN BUREN STREET
Address Line 4:	PHOENIX, ARIZONA 85004-2202
ATTORNEY DOCKET NUMBER:	11655.17300
NAME OF SUBMITTER:	HOWARD SOBELMAN

PATENT

SIGNATURE:	/Howard I. Sobelman/
DATE SIGNED:	01/18/2017
Total Attachments: 10 source=1165517300_CDA#page1.tif source=1165517300_CDA#page2.tif source=1165517300_CDA#page3.tif source=1165517300_CDA#page4.tif source=1165517300_CDA#page5.tif source=1165517300_CDA#page6.tif source=1165517300_CDA#page7.tif source=1165517300_CDA#page8.tif source=1165517300_CDA#page9.tif source=1165517300_CDA#page10.tif	

**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE**
**COMBINED DECLARATION AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION
USING AN APPLICATION DATA SHEET**

First Named Inventor: Cecile Berta Docket No.: 11655.17300
Serial No.: TBA Filing Date: Herewith
Title: SYSTEMS AND METHODS FOR BILL PAYMENT WITH DYNAMIC LOAN CAPACITY Confirmation No.: TBA

Pursuant to 35 U.S.C. §115(e), Applicant herewith submits for recordation a combined declaration and assignment.

Declaration

As the below named inventor, I hereby declare that:

The captioned application was made or authorized to be made by me.

I believe that I am the original inventor or an original joint inventor of a claimed invention in the application.

I acknowledge that a person may not execute an oath or declaration for an application unless that person has reviewed and understands the contents of the application, including the claims, and is aware of the duty to disclose to the U.S. Patent and Trademark Office all information known to the person to be material to patentability as defined in 37 CFR 1.56.

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

Assignment

The undersigned inventor(s) (singly and collectively, "ASSIGNOR") have invented the subject matter disclosed and/or claimed in the captioned patent application ("Inventions");

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., ("ASSIGNEE"), a corporation organized and existing under and by virtue of the laws of the State of New York having its principal place of business and mailing address at 200 Vesey Street, New York, New York 10285-4900, is desirous of memorializing its interest therein.

The undersigned ASSIGNOR hereby confirms that ASSIGNOR is an employee, past employee or a contractor of ASSIGNEE and that ASSIGNOR developed the Inventions on ASSIGNEE's time and at the expense of ASSIGNEE and within the scope of ASSIGNOR's duties to ASSIGNEE and thereby ASSIGNOR recognizes that the ASSIGNEE owns the Inventions. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment.

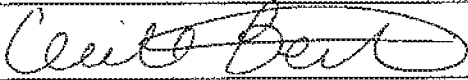
For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Assignor agrees to, and does hereby irrevocably assign unto Assignee, its successors and assigns, the full and exclusive right, title and interest to the Inventions, as described and/or claimed in the aforesaid

application, including any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, including all rights pursuant to 35 U.S.C. § 154, any copyright and any other intellectual property rights, and including all causes of action related to the foregoing, including the right to sue and recover for, and the right to profits and damages due or accrued arising out of or in connection with any and all past, present or future infringements or dilutions, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to Assignee, for the sole use and benefit of Assignee, its successors, assigns and legal representatives.

ASSIGNOR, without further remuneration, hereby transfers and agrees to transfer to ASSIGNEE, its successors, assigns and legal representatives a like interest in and to any improvements, related new matter, and derivative works, and applications based thereon, growing out of or relating to the Inventions or subject matter, and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or perfect ASSIGNEE'S full rights, title and interest in and to the invention(s) and subject matter and any improvements and to file any of the aforementioned applications, or to further memorialize ASSIGNEE'S prior agreement to do so.

In the event that the Application Number and/or filing date is not available when this Assignment is executed, I hereby authorize and request any attorney associated with Snell & Wilmer L.L.P., Customer No. 66170, to insert in this assignment the filing date and/or the application number of said application and/or any further identification that may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document.

EXECUTED as of the date(s) written below by DECLARANT/ASSIGNOR:

INVENTOR'S LEGAL NAME	SIGNATURE	DATE
Cecile Berta		3/15/16
Mehdi Esmail		
Manish Gupta		
Malerie Luciano		
Houman Motaharian		
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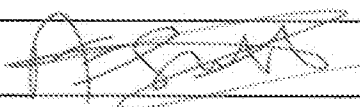
SNELL & WILMER L.L.P., 400 East Van Buren, Phoenix, Arizona 85004-2202, (p) (602) 382-6000, (f) (602) 382-6070

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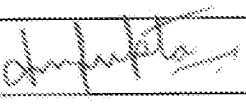
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Cecile Berta		
Mehdi Esmail		
Manish Gupta		MAR 15, 2016
Malerie Luciano		
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Aparna Sarin		
Brett Sussman		
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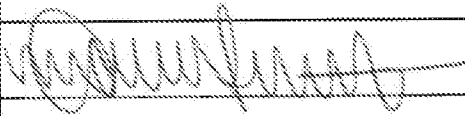
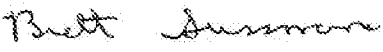
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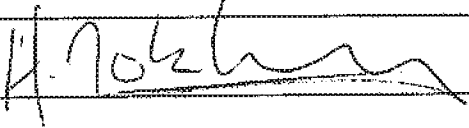
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COMBINED DECLARATION AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION
USING AN APPLICATION DATA SHEET

First Named Inventor:	Cecile Berta	/HS/ 01/18/17	Docket No.:	11655.17300	/HS/ 01/18/17
Serial No.:	TBA 15/072,094		Filing Date:	Herewith March 16, 2016	
Title:	SYSTEMS AND METHODS FOR BILL PAYMENT WITH DYNAMIC LOAN CAPACITY			Confirmation No.:	TBA

Pursuant to 35 U.S.C. §115(e), Applicant herewith submits for recordation a combined declaration and assignment.

Declaration

As the below named inventor, I hereby declare that:

The captioned application was made or authorized to be made by me.

I believe that I am the original inventor or an original joint inventor of a claimed invention in the application.

I acknowledge that a person may not execute an oath or declaration for an application unless that person has reviewed and understands the contents of the application, including the claims, and is aware of the duty to disclose to the U.S. Patent and Trademark Office all information known to the person to be material to patentability as defined in 37 CFR 1.56.

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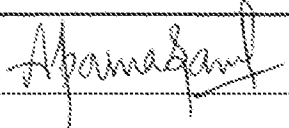
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