

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
 Stylesheet Version v1.2

EPAS ID: PAT4281750

SUBMISSION TYPE:	NEW ASSIGNMENT	
NATURE OF CONVEYANCE:	SECURITY INTEREST	
CONVEYING PARTY DATA		
	Name	Execution Date
	NOVENTIS, INC.	02/16/2017
RECEIVING PARTY DATA		
Name:	SILICON VALLEY BANK	
Street Address:	3003 TASMAN DRIVE	
City:	SANTA CLARA	
State/Country:	CALIFORNIA	
Postal Code:	95054	
PROPERTY NUMBERS Total: 11		
Property Type	Number	
Application Number:	13373419	
Patent Number:	6185545	
Patent Number:	8086530	
Patent Number:	8234214	
Application Number:	11709063	
Patent Number:	8386384	
Patent Number:	8352367	
Patent Number:	8595135	
Application Number:	13328405	
Application Number:	12903621	
Application Number:	13987476	
CORRESPONDENCE DATA		
Fax Number:	(404)885-3900	
<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:	4048853868	
Email:	rusty.close@troutmansanders.com	
Correspondent Name:	CHRISTOPHER CLOSE	
Address Line 1:	TROUTMAN SANDERS LLP	
Address Line 2:	600 PEACHTREE STREET NE, SUITE 5200	
Address Line 4:	ATLANTA, GEORGIA 30308-2216	

PATENT

ATTORNEY DOCKET NUMBER:	220763.002219
NAME OF SUBMITTER:	CHRISTOPHER CLOSE
SIGNATURE:	/Christopher Close/
DATE SIGNED:	02/20/2017

Total Attachments: 10

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INTELLECTUAL PROPERTY SECURITY AGREEMENT

THIS INTELLECTUAL PROPERTY SECURITY AGREEMENT ("**Agreement**") is entered into as of February 16, 2017 by and between SILICON VALLEY BANK, a California corporation ("**Bank**") and NOVENTIS, INC., a Delaware corporation ("**Grantor**").

RECITALS

A. Bank has agreed to make certain advances of money and to extend certain financial accommodation to Grantor (the "**Loans**") in the amounts and manner set forth in that certain Loan and Security Agreement by and between Bank and Grantor dated the Effective Date (as the same may be amended, modified, supplemented, or restated from time to time, the "**Loan Agreement**"; capitalized terms used herein are used as defined in the Loan Agreement). Bank is willing to make the Loans to Grantor, but only upon the condition, among others, that Grantor shall grant to Bank a security interest in certain Copyrights, Trademarks, Patents, and Mask Works (as each term is described below) to secure the obligations of Grantor under the Loan Agreement.

B. Pursuant to the terms of the Loan Agreement, Grantor has granted to Bank a security interest in all of Grantor's right, title and interest, whether presently existing or hereafter acquired, in, to and under all of the Collateral.

NOW, THEREFORE, for good and valuable consideration, receipt of which is hereby acknowledged, and intending to be legally bound, as collateral security for the prompt and complete payment when due of its obligations under the Loan Agreement, Grantor hereby represents, warrants, covenants and agrees as follows:

AGREEMENT

1. Grant of Security Interest. To secure its obligations under the Loan Agreement, Grantor grants and pledges to Bank a security interest in all of Grantor's right, title and interest in, to and under its intellectual property (all of which shall collectively be called the "**Intellectual Property Collateral**"), including, without limitation, the following:

(a) Any and all copyright rights, copyright applications, copyright registrations and like protections in each work or authorship and derivative work thereof, whether published or unpublished and whether or not the same also constitutes a trade secret, now or hereafter existing, created, acquired or held, including without limitation those set forth on Exhibit A attached hereto (collectively, the "**Copyrights**");

(b) Any and all trade secrets, and any and all intellectual property rights in computer software and computer software products now or hereafter existing, created, acquired or held;

(c) Any and all design rights that may be available to Grantor now or hereafter existing, created, acquired or held;

(d) All patents, patent applications and like protections including, without limitation, improvements, divisions, continuations, renewals, reissues, extensions and continuations-in-part of the same, including without limitation the patents and patent applications set forth on Exhibit B attached hereto and any patents and patent applications claiming the priority benefit of the patents and patent applications set forth on Exhibit B attached hereto (collectively, the “**Patents**”);

(e) Any trademark and servicemark rights, whether registered or not, applications to register and registrations of the same and like protections, and the entire goodwill of the business of Grantor connected with and symbolized by such trademarks, including without limitation those set forth on Exhibit C attached hereto (collectively, the “**Trademarks**”);

(f) All mask works or similar rights available for the protection of semiconductor chips, now owned or hereafter acquired, including, without limitation those set forth on Exhibit D attached hereto (collectively, the “**Mask Works**”);

(g) Any and all claims for damages by way of past, present and future infringements of any of the rights included above, with the right, but not the obligation, to sue for and collect such damages for said use or infringement of the intellectual property rights identified above;

(h) All licenses or other rights to use any of the Copyrights, Patents, Trademarks, or Mask Works and all license fees and royalties arising from such use to the extent permitted by such license or rights;

(i) All amendments, extensions, renewals and extensions of any of the Copyrights, Trademarks, Patents, or Mask Works; and

(j) All proceeds and products of the foregoing, including without limitation all payments under insurance or any indemnity or warranty payable in respect of any of the foregoing.

2. Recordation. Grantor authorizes the Commissioner for Patents, the Commissioner for Trademarks and the Register of Copyrights and any other government officials to record and register this Agreement upon request by Bank.

3. Authorization. Grantor hereby authorizes Bank to (a) modify this Agreement unilaterally by amending the exhibits to this Agreement to include any Intellectual Property Collateral which Grantor obtains subsequent to the date of this Agreement, and (b) file a duplicate original of this Agreement containing amended exhibits reflecting such new Intellectual Property Collateral.

4. Loan Documents. This Agreement has been entered into pursuant to and in conjunction with the Loan Agreement, which is hereby incorporated by reference. The provisions of the Loan Agreement shall supersede and control over any conflicting or inconsistent provision herein. The rights and remedies of Bank with respect to the Intellectual Property Collateral are as provided by the Loan Agreement and related documents, and nothing in this Agreement shall be deemed to limit such rights and remedies.

5. Execution in Counterparts. This Agreement may be executed in counterparts (and by different parties hereto in different counterparts), each of which shall constitute an original, but all of which when taken together shall constitute a single contract. Delivery of an executed counterpart of a signature page to this Agreement by facsimile or in electronic (i.e., "pdf" or "tif" format) shall be effective as delivery of a manually executed counterpart of this Agreement.

6. Successors and Assigns. This Agreement will be binding on and shall inure to the benefit of the parties hereto and their respective successors and assigns.

7. Termination. At such time as all Obligations have been satisfied in full, Bank is under no further obligation to make Credit Extensions under the Loan Agreement, and the Loan Agreement has terminated pursuant to its terms, Bank shall execute and deliver to Grantor all releases, terminations, and other instruments as may be necessary or proper to release the security interest hereunder.


8. Governing Law. This Agreement and any claim, controversy, dispute or cause of action (whether in contract or tort or otherwise) based upon, arising out of or relating to this Agreement and the transactions contemplated hereby and thereby shall be governed by, and construed in accordance with, the laws of the United States and the State of California, without giving effect to any choice or conflict of law provision or rule (whether of the State of California or any other jurisdiction).

[Signature page follows.]

IN WITNESS WHEREOF, the parties have caused this Intellectual Property Security Agreement to be duly executed by its officers thereunto duly authorized as of the first date written above.

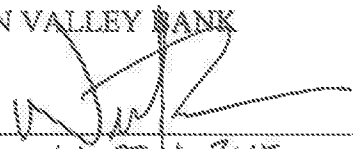
GRANTOR:

NOVENTIS, INC.

By: 
Name: Lee Schoenberger
Title: Chief Financial Officer

BANK:

SILICON VALLEY BANK

By: 
Name: WESTON FIFE
Title: VICE PRESIDENT

[Signature Page to Intellectual Property Security Agreement]

EXHIBIT A

Copyrights

Description	Registration Number	Application Number
None		

EXHIBIT B

Patents

Description	Application Number	Registration Number
System and Method for Facilitating Large Scale Payment Transactions Including Selecting Communication Routes	13/373,419 (11/14/2011)	
Electronic Payment System Utilizing Intermediary Account		6,185,545 (02/06/2001)
Electronic Payment System Utilizing Intermediary Account		8,086,530 (12/27/2011)
System and Method for Facilitating Large Scale Payment Transactions		8,234,214 (07/31/2012)
System and Method for Facilitating Payment Transactions	11/709,063 (02/21/2007)	
System and Method for Facilitating Large Scale Payment Transactions		8,386,384 (02/26/2013)
System and Method for Facilitating Large Scale Payment Transactions		8,352,367 (01/08/2013)

Description	Application Number	Registration Number
System and Method for Facilitating Large Scale Payment Transactions		8,595,135 (11/26/2013)
Electronic Payment System Utilizing Intermediary Account	13/328,405 (12/16/2011)	
System and Method for Facilitating Payment Transactions	12/903,621 (10/13/2010)	
“Pay/load” Product Sale at National Retailers	13/987,476 (07/03/2013)	

EXHIBIT C

Trademarks

Description	Serial Number	Registration Number
N NOVENTIS (& design)	87/101,527 (07/12/2016)	
N NOVENTIS (& design)	87/101,499 (07/12/2016)	
NOVENTIS	86/893,552 (02/01/2016)	
EVOLVE MONEY (& design)		4,711,985 (03/31/2015)
EVOLVE PAY BUCKS		4,816,158 (09/22/2015)
EVOLVE MONEY		4,711,941 (03/31/2015)
BILLOCITY		3,828,127 (08/03/2010)

Description	Serial Number	Registration Number
PRECASH (& design)		3,689,138 (09/29/2009)

EXHIBIT D

Mask Works

Description	Application	Registration
None		