

## PATENT ASSIGNMENT COVER SHEET

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<b>SUBMISSION TYPE:</b>	NEW ASSIGNMENT
<b>NATURE OF CONVEYANCE:</b>	ASSIGNMENT
<b>CONVEYING PARTY DATA</b>	
<b>Name</b>	<b>Execution Date</b>
HOWARD SPECTOR	05/04/2016
<b>RECEIVING PARTY DATA</b>	
<b>Name:</b>	JPMORGAN CHASE BANK, N.A.
<b>Street Address:</b>	270 PARK AVENUE
<b>City:</b>	NEW YORK
<b>State/Country:</b>	NEW YORK
<b>Postal Code:</b>	10017
<b>PROPERTY NUMBERS Total: 1</b>	
<b>Property Type</b>	<b>Number</b>
<b>Application Number:</b>	15585992
<b>CORRESPONDENCE DATA</b>	
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<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>	
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<b>ATTORNEY DOCKET NUMBER:</b>	72167.001227
<b>NAME OF SUBMITTER:</b>	JANET PETERSON
<b>SIGNATURE:</b>	/Janet Peterson/
<b>DATE SIGNED:</b>	05/04/2017
<b>Total Attachments: 2</b>	
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## ASSIGNMENT

**WHEREAS**, I, Howard SPECTOR (citizen of US) residing at 147 Homestead Court, Woolwich, NJ 08085, US; have invented, developed, and/or have rights in the invention(s) (hereinafter “Invention”) disclosure in a United States patent application entitled:

### SYSTEMS AND METHODS FOR EMBEDDED BANKING

filed on May 4, 2016, and accorded Application No. 62/331,564  
(hereinafter “Application”); and

**WHEREAS, JPMorgan Chase Bank, N.A.**, a corporation organized under the laws of the United States of America and the State of Ohio, and having a place of business at 270 Park Avenue, New York, NY 10017 (hereinafter “Assignee”), is desirous of acquiring the entire right, title, and interest in and to the Invention and in and to the Application.

**NOW, THEREFORE**, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, I have sold, assigned, transferred and set over, and do hereby sell, assign, transfer and set over to Assignee and its successors and assigns, my entire right, title and interest, worldwide, in and to the Invention and the Application, and all patents and applications, worldwide, claiming priority to and/or benefit of, directly or indirectly, or based in whole or in part on, said Application and/or said Invention, including continuations, continuations-in-part, divisionals, reissues, reexaminations, renewals, substitutes, and extensions thereof, and any international and regional applications, based in whole or in part on any of the aforesaid applications or in whole or in part on said Invention, and all priority rights under the International Convention for the Protection of Industrial Property for every member country, and all utility-model registrations, inventor’s certificates, and the like heretofore or hereafter filed, worldwide, for the Invention, and in and to any and all patents (including all extensions, renewals, reexaminations and reissues thereof), worldwide, which have been or may be granted on any of the aforesaid applications or on said Invention or any parts thereof.

**AND I HEREBY** covenant and agree for myself and my heirs, executors and administrators that I will communicate to Assignee any facts known to me respecting the Invention and the aforementioned applications, sign all lawful papers, testify in any legal proceeding, make all rightful oaths, and take any other actions that may be necessary or desirable to secure to Assignee its right, title, and interest in and to the aforementioned patents, applications and Invention, and generally do everything possible to aid Assignee to obtain and enforce proper patent protection for the Invention and the aforementioned patents and applications;

**AND I HEREBY** agree to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said applications, or in the preparation or prosecution of any continuation, continuation-in-part, divisional, substitute, renewal, reexamination or reissue application or in any amendments, extensions or interference proceedings, or other applications for patents or similar rights of any region or country, that may be necessary to secure to Assignee its interest and title in and to said Invention or any parts thereof, and in and to said applications and patents;


**AND I HEREBY** authorize and request my agents, Hunton & Williams LLP, whose address is 2200 Pennsylvania Avenue, NW, Washington, DC 20037, US, to insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said Application when known;

**AND I HEREBY** covenant for myself and my legal representatives, and agree with said Assignee, its successors and assigns, that I have the full right to convey the entire interest herein assigned, and that I have granted no right or license to make, use, sell or offer to sell said Invention, to anyone except said Assignee, that prior to the execution of this deed, our right, title and interest in said Invention and said Application had not been otherwise encumbered, and that I have not and will not execute any instrument in conflict therewith;

**AND I HEREBY** authorize and request the United States Commissioner of Patents and Trademarks, and any officials of foreign countries whose duty is to issue patents on applications as aforesaid, to issue any and all letters patents which may be granted upon said United States and foreign applications or upon the Invention to the Assignee.

IN WITNESS WHEREOF, I have executed this Assignment as of the date set forth below.

**Howard SPECTOR**

Signature: 

Printed Name: Howard Spector

Date: 5/4/2016

WITNESS

Signature: 

Printed Name: Vimal Bhatnagar

Date: 5/4/2016

WITNESS

Signature: 

Printed Name: NICOLE S PASCARELL

Date: 5/4/2016