

PATENT ASSIGNMENT COVER SHEET

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 Stylesheet Version v1.2

EPAS ID: PAT5227610

SUBMISSION TYPE:	NEW ASSIGNMENT	
NATURE OF CONVEYANCE:	ASSIGNMENT	
CONVEYING PARTY DATA		
	Name	Execution Date
	ING BANK N.V.	07/08/2014
RECEIVING PARTY DATA		
Name:	CAPITAL ONE FINANCIAL CORPORATION	
Street Address:	1680 CAPITAL ONE DRIVE	
City:	MCLEAN	
State/Country:	VIRGINIA	
Postal Code:	22102	
PROPERTY NUMBERS Total: 1		
Property Type	Number	
Application Number:	16149740	
CORRESPONDENCE DATA		
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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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ATTORNEY DOCKET NUMBER:	029424.1002 (COF5128CON)	
NAME OF SUBMITTER:	JOHN A. MORRISSETT	
SIGNATURE:	/John A. Morrissett/	
DATE SIGNED:	11/08/2018	
Total Attachments: 4		
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EXHIBIT D

ASSIGNMENT OF PATENT RIGHTS

THIS ASSIGNMENT OF PATENT RIGHTS (the "Assignment") is executed, acknowledged and delivered by ING Bank N.V., a Dutch company, with its principal place of business at Bijlmerplein 888, 1102MG Amsterdam ("Assignor"), in accordance with, and pursuant to the terms and conditions of the Patent Assignment and License Agreement having an Effective Date of July 8, 2014 (the "Agreement") between Assignor, as Seller and Capital One Financial Corporation, a Delaware corporation, as Buyer ("Assignee"). Capitalized terms used herein and not expressly defined shall have the meaning ascribed to such terms in the Agreement.

"Listed Patents" means the issued patent(s) listed on Exhibit A.

"Listed Patent Applications" means the provisional patent applications listed on Exhibit B.

"Patents" means, all (a) Listed Patents; (b) Listed Patent Applications; (c) patents or patent applications (i) to which any of the Listed Patents or Listed Patent Applications claims priority (ii) for which any of the Listed Patents or Listed Patent Applications forms a basis for priority, (iii) that were co-owned applications that incorporate by reference the Listed Patents or Listed Patent Applications (excluding for this purpose inere prior art references that are not incorporated by reference) and/or (iv) which are subject to a terminal disclaimer with any of the Listed Patents or Listed Patent Applications; (d) reissues, reexaminations, extensions, continuations, continuations in part, continuing prosecution applications, requests for continuing examinations, divisions, and registrations of any item in any of the foregoing categories (a) through (c); (e) foreign patents, patent applications and counterparts relating to any item in any of the foregoing categories (a) through (d), including, without limitation, certificates of invention and utility models; and (f) any items in any of the foregoing categories (c) through (e) whether or not expressly listed as Listed Patents or Listed Patent Applications, and whether or not claims in any of the foregoing have been rejected, withdrawn, cancelled, or the like.

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN:

For good and valuable consideration, the receipt of which is hereby acknowledged, Assignor agrees to and does hereby irrevocably sell, assign, transfer and convey unto said Assignee, and Assignee hereby accepts, all of Assignor's right, title, and interest (i) in and to the Patents, the same to be held and enjoyed by said Assignee for its own use, and for the use of its successors, assigns, or other legal representatives to the end of the term or terms for which said Patents may be granted as fully and entirely as the same would have been held and enjoyed by Assignor if this Assignment had not been made; (ii) in and to causes of action and enforcement rights for the Patents including all rights to pursue damages, injunctive relief and other remedies for past and future infringement of the Patents; and (iii) to apply in any and all countries for the world for patents, certificates of invention or other governmental grants for the Patents. Assignor also hereby authorizes the respective patent office or governmental agency in each jurisdiction to issue any and all patents or certificates of invention which may be granted upon any of the Patents in the name of Assignee, as the assignee to the entire interest therein.

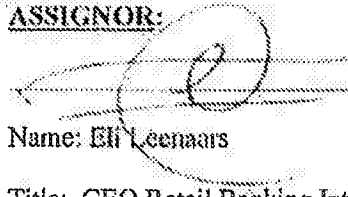
Notwithstanding anything to the contrary herein, Assignor is executing and delivering this Assignment in accordance with and subject to all of the terms and provisions of the Agreement. In the event of any conflict between the terms of this Assignment and those of the Agreement, the terms of the Agreement shall be controlling.

This Assignment shall be binding upon and shall inure to the benefit of the parties and their respective successors and assigns.

This Assignment shall be governed by, and construed in accordance with, the laws of the United States in respect to patent issues and in all other respects by the laws of the State of New York, without giving effect to the conflict of laws rules thereof.

IN WITNESS WHEREOF, Assignor has caused this Assignment to be executed as of this
7th day of July 2014.

ASSIGNOR:



Name: Eli Leenaars

Title: CEO Retail Banking International



Name: Tanate Phutrakul

Title: CFO Retail Banking International

EXHIBIT A
LISTED PATENTS

Patent No.	Appl. No.	Country	Title	Status
8,744,967	12/971,661	US	Method for Authenticating Financial Transaction Requests Using a Website or Web Portal	Issued
8,626,656	12/768,876	US	System and Method for Securing Payment Instruments (Secure Paper Checks)	Issued
8,626,662	12/971,753	US	Method for Securely Clearing Checks	Issued
8,682,771	11/966,712	US	Computer-Based Aggregated Securities Investment Service	Issued

EXHIBIT B**LISTED PATENT APPLICATIONS**

Patent No.	Appl. No.	Country	Title	Status
	13/117,516	US	Systems and methods for performing person-to-person transactions using active authentication	Advisory Action
	12/778,380	US	System and Method for Providing Limited Access to Data (Read Only PIN)	Filed
	12/971,661	US	Method for Authenticating Financial Instruments and Financial Transaction Requests	Filed
	12/971,753	US	Method for Clearing Financial Instruments	Filed
	13/116,783	US	ATM Instant Transactions	Filed
	13/101,759	US	ATM Wiring Cash Funds to Third Parties	Filed
	13/085,754	US	Triangulated Authentication	Filed
	13/117,516	US	Person to Person Transaction	Filed

RECORDED: 07/17/2014

RECORDED: 11/08/2018

PATENT
REEL: 033334 FRAME: 0345
PATENT
REEL: 047445 FRAME: 0612