# PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
Stylesheet Version v1.2

EPAS ID: PAT5250426

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| **SUBMISSION TYPE:** | NEW ASSIGNMENT |
| **NATURE OF CONVEYANCE:** | ASSIGNMENT |

**CONVEYING PARTY DATA**

| Name | Execution Date |
|---|---|
| CAPITAL ONE FINANCIAL CORPORATION | 11/18/2014 |

**RECEIVING PARTY DATA**

| | |
|---|---|
| **Name:** | CAPITAL ONE SERVICES, LLC |
| **Street Address:** | 1680 CAPITAL ONE DRIVE |
| **City:** | MCLEAN |
| **State/Country:** | VIRGINIA |
| **Postal Code:** | 22102 |

**PROPERTY NUMBERS Total: 1**

| Property Type | Number |
|---|---|
| **Application Number:** | 15236884 |

**CORRESPONDENCE DATA**

**Fax Number:** (404)885-3900

***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.***

**Phone:** 4048853000
**Email:** sara.rogers@troutman.com
**Correspondent Name:** TROUTMAN SANDERS LLP/CAPITAL ONE
**Address Line 1:** 1680 CAPITAL ONE DRIVE
**Address Line 4:** ATLANTA, GEORGIA 30308

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| **ATTORNEY DOCKET NUMBER:** | COF5176CON3(029424.000768 |
| **NAME OF SUBMITTER:** | BRENNAN M. CARMODY |
| **SIGNATURE:** | /Brennan M. Carmody/ |
| **DATE SIGNED:** | 11/26/2018 |

**Total Attachments: 23**
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# CONFIRMATORY ASSIGNMENT

This Confirmatory Assignment Agreement ("Confirmatory Assignment") is made and entered into by and between Capital One Financial Corporation, a Delaware corporation having a place of business at 1680 Capital One Drive, McLean, VA 22102 ("Assignor") and Capital One Services, LLC, a Delaware corporation having a place of business at 1680 Capital One Drive, McLean, VA 22102 ("Assignee").

WHEREAS, on November 18, 2014, pursuant to a Patent Assignment Agreement ("Original Assignment"), Assignor assigned to Assignee all right, title, and interest in and throughout the United States of America (including its territories, possessions, and dependencies) and all countries foreign thereto in (a) the patents and patent applications listed in Appendix A attached hereto, and the inventions described therein; (b) any other United States applications, including provisional, divisional, renewal, substitute, continuation, reexamination and reissue applications, based in whole or in part on the patents and patent applications in (a); (c) any foreign applications, including international and regional applications, based in whole or in part on any of the patents and patent application in (a); and (d) and any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the patents or patent applications in (a) or any parts thereof (collectively the "Patents");

WHEREAS, pursuant to the Original Assignment, Assignor also assigned to Assignee all causes of action, rights, and remedies under the Patents for infringement occurring prior to, on, or after the date of such assignment;

WHEREAS, in exchange for the assignments in the Original Assignment, Assignee provided to Assignor good and valuable consideration, the receipt and sufficiency of which was acknowledged by Assignor; and

WHEREAS, the Assignor and Assignee now wish to confirm the validity and intent of the Original Assignment and the assignments contained therein and the receipt and sufficiency of the good and valuable consideration received by Assignor for such assignment;

NOW, THEREFORE, in consideration for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged by Assignor from Assignee, the parties agree as follows:

1. Assignor hereby confirms the assignment of the entire right, title, and interest in and to the Patents to the Assignee including all causes of action, rights, and remedies under the Patents for infringement occurring prior to, on, or after the date of such assignment pursuant to the Original Assignment and, for the avoidance of doubt, hereby sells, assigns, and transfers to Assignee the entire right, title, and interest in the Patents and all causes of action, rights, and remedies under the Patents for infringement occurring prior to, on, or after the date of the assignment in the Original Assignment.

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2. Assignor hereby confirms the receipt and sufficiency of good and valuable consideration from Assignee for the assignments contained in the Original Assignment, and, for the avoidance of doubt, hereby acknowledges the receipt and sufficiency of good and valuable consideration from Assignee for the assignments contained in this Confirmatory Assignment.

3. Assignor hereby agrees to execute, without further consideration, any further documents and instruments which may be necessary, lawful and proper in the prosecution, maintenance, enforcement, or defense of the Patents that may be necessary to secure to Assignee its interest and title in and to the Patents.

4. Assignor hereby covenants for itself and its legal representatives, and agrees with Assignee that Assignor has granted no right or license under the Patents either before, on or after the Original Assignment, to anyone except Assignee, that prior to the execution of the Original Assignment, Assignor's right, title and interest in the Patents had not been otherwise encumbered, and that Assignee has not and will not execute any instrument in conflict therewith.

IN WITNESS WHEREOF the parties have caused this Confirmatory Assignment to be executed by their duly authorized officers on the respective dates and at the respective places hereinafter set forth.

**Capital One Financial Corp.**

DocuSigned by:
By: Tom Feil
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(Signature)

Name: Tom Feil
(Please Print)

Title: Treasurer

Date: 12/31/17

**Capital One Services, LLC**

DocuSigned by:
By: Timothy Golden
C5DA3AE087D14DD...
(Signature)

Name: Timothy Golden
(Please Print)

Title: Controller

Date: 12/31/17

# PATENT ASSIGNMENT AGREEMENT

WHEREAS, **CAPITAL ONE FINANCIAL CORPORATION**, a Delaware corporation having a place of business at 1680 Capital One Drive, McLean, VA 22102 ("ASSIGNOR") is the sole and exclusive owner of the entire right, title, and interest in the patents and patent applications listed in Appendix A attached hereto, and the inventions described therein (hereinafter the "Patents"); and

WHEREAS, **CAPITAL ONE SERVICES, LLC**, a Delaware corporation having a place of business at 1680 Capital One Drive, McLean, VA 22102 ("ASSIGNEE"), is desirous of acquiring all of ASSIGNOR's right, title and interest in the Patents.

NOW, THEREFORE, ASSIGNOR does hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, ASSIGNOR's entire right, title and interest in and throughout the United States of America (including its territories, possessions, and dependencies) and all countries foreign thereto in and to the Patents, any other United States applications, including provisional, divisional, renewal, substitute, continuation, reexamination and reissue applications, based in whole or in part on the Patents, any foreign applications, including international and regional applications, based in whole or in part on any of the Patents, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the Patents or any parts thereof;

AND WE hereby authorize and request our agents, Hunton & Williams LLP, whose address is 2200 Pennsylvania Avenue, N.W., Washington, DC 20037-1701, to insert hereon any identification necessary or desirable for recordation of this document.

AND ASSIGNOR hereby agrees for itself and its successors, assigns, and legal representatives, to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said Patents or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions, post-grant review, *inter parties* review or derivation proceedings, supplemental examination or interference proceedings, or other applications for patents of any region or country, that may be necessary to secure to ASSIGNEE its interest and title in and to the Patents or any parts thereof;

AND ASSIGNOR hereby covenants for itself and its legal representatives, and agrees with said ASSIGNEE, its successors and assigns, that ASSIGNOR has granted no right or license to make, use, sell or offer to sell the Patents, to anyone except said ASSIGNEE, that prior to the execution of this deed, ASSIGNOR's right, title and interest in the Patents had not been otherwise encumbered, and that ASSIGNOR has not and will not execute any instrument in conflict therewith;

AND ASSIGNOR does hereby authorize and request the Director of the United States Patent and Trademark Office to issue any and all letters patent which may be granted upon said Patents, or any parts thereof when granted, to said ASSIGNEE.

IN WITNESS WHEREOF, the ASSIGNOR has executed this Assignment on the date indicated below:

**ASSIGNOR:**
**CAPITAL ONE FINANCIAL CORPORATION**

Thomas A. Feil
Controller
Date: 11/18/14

**WITNESS:**
Printed Name: Terrie Ann Cashman
Signature:
Date: November 18, 2014

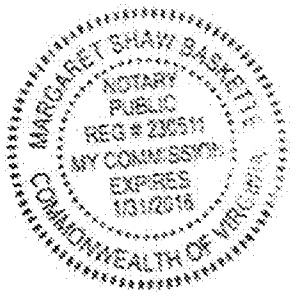
TERRIE ANN CASHMAN
NOTARY PUBLIC
REG # 7552399
MY COMMISSION EXPIRES
8/31/2017
COMMONWEALTH OF VIRGINIA

IN WITNESS WHEREOF, the ASSIGNEE has executed this Assignment on the date indicated below:

**ASSIGNEE:**
**CAPITAL ONE SERVICES, LLC**

R. Scott Blackley
Controller
Date: Nov. 13, 2014

**WITNESS:**
Printed Name: Margaret Shaw Baskette, Notary Public
Signature: Margaret Shaw Baskette
Date: November 13, 2014



**APPENDIX A**
**(TO BE ATTACHED SEPARATELY)**

# Appendix A

## Granted and Pending Patent Applications
## (Accurate as of September 29, 2014)

## Granted United States Patents

| No. | Patent Title | Patent Number | Issue Date | Filing Date |
|---|---|---|---|---|
| 1 | System for Establishing and Administering Funded and Post-Funded Charge Accounts | 5,583,760 | 12/10/1996 | 08/03/1994 |
| 2 | Method for Creating and Managing a Lease Agreement | 6,049,784 | 04/11/2000 | 12/16/1997 |
| 3 | Method for Creating and Managing a Lease Agreement | 6,023,687 | 02/08/2000 | 12/16/1997 |
| 4 | System and Method for Assigning a Line of Credit to a Credit Card Account | 8,600,869 | 12/03/2013 | 08/31/1999 |
| 5 | Systems and Method for Offering and Providing Secured Credit Cards Products | 6,158,657 | 12/12/2000 | 09/03/1999 |
| 6 | Method and System for Establishing Credit Limit | 7,509,285 | 03/24/2009 | 08/31/2000 |
| 7 | Solicitation to Web Marketing Loop Process (AMORE System) | 7,650,304 | 01/19/2010 | 09/08/2000 |
| 8 | System and Method for Providing a Credit Card with Multiple Credit Lines | 7,406,442 | 07/29/2008 | 09/11/2000 |
| 9 | System and Method for Performing Dynamic Web Marketing and Advertising | 6,477,575 | 11/05/2002 | 09/12/2000 |
| 10 | System and Method for Performing Web Based In-View Monitoring - US | 7,567,916 | 07/28/2009 | 09/12/2000 |
| 11 | Method and System for Managing Service Accounts | 8,725,605 | 05/13/2014 | 10/11/2000 |
| 12 | System and Method for Restricting Over Limit Accounts | 7,313,544 | 12/25/2007 | 11/01/2000 |
| 13 | System and Method for Providing Extra Lines of Credit | 7,689,502 | 03/30/2010 | 02/12/2001 |
| 14 | System and Method for Managing Consumer Information | 6,947,897 | 09/20/2005 | 02/13/2001 |
| 15 | Method and Apparatus for Monitoring Guaranteed Loans and Notifying Guarantors | 7,340,434 | 03/04/2008 | 02/16/2001 |
| 16 | Methods and Systems for Providing Debt Recovery Partnerships | 7,685,061 | 03/23/2010 | 03/01/2001 |
| 17 | Method for Administering a Credit Card with a Finance Charge Waiver Period | 7,401,045 | 07/15/2008 | 03/05/2001 |

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| 18 | Method and System for Offering Debt Products to a Customer | 7,559,217 | 07/14/2009 | 03/21/2001 |
| 19 | System and Method for Securely Copying a Cryptographic Key | 7,178,027 | 02/13/2007 | 03/30/2001 |
| 20 | System and Method for Providing Starter Credit Card Accounts | 8,407,136 | 03/26/2013 | 06/15/2001 |
| 21 | Method and System for Offering Financial Products Based on a Customer's Determined Life Status | 8,108,275 | 01/31/2012 | 06/18/2001 |
| 22 | System and Method for Identifying Applications Loaded in a Smart Card | 6,745,944 | 06/08/2004 | 06/20/2001 |
| 23 | Systems and Methods for Managing Credit Card Products with Adjustable Credit Limits | 7,389,266 | 06/17/2008 | 06/29/2001 |
| 24 | Systems and Methods for Processing Credit Card Transactions that Exceed a Credit Limit | 7,383,224 | 06/03/2008 | 06/29/2001 |
| 25 | Account Status System and Method | 7,319,983 | 01/15/2008 | 07/23/2001 |
| 26 | Systems and Methods for Providing Financial Account Information Over a Network | 7,505,925 | 03/17/2009 | 08/09/2001 |
| 27 | Menuing Method and System | 6,819,748 | 11/16/2004 | 09/27/2001 |
| 28 | Systems, Methods and Apparatus for Instant Issuance of a Credit Card | 6,877,656 | 04/12/2005 | 10/24/2001 |
| 29 | Systems and Methods for Table Driven Automation Testing of Software Programs | 6,993,748 | 01/31/2006 | 10/26/2001 |
| 30 | System and Methods for Monitoring an Application Processor | 6,772,135 | 08/03/2004 | 11/21/2001 |
| 31 | System and Methods for Marketing Financial Products and Services | 7,689,451 | 03/30/2010 | 12/12/2001 |
| 32 | Call Routing System and Method | 7,039,167 | 05/02/2006 | 04/04/2002 |
| 33 | Systems and Method for Providing Common Event Format Using Alert Index | 7,139,938 | 11/21/2006 | 04/30/2002 |
| 34 | Method and Systems for Managing Financial Accounts Having Adjustable Account Parameters | 7,634,434 | 12/15/2009 | 05/29/2002 |
| 35 | System and Method for Remote Tracking of Reboot Status | 7,017,085 | 03/21/2006 | 05/30/2002 |
| 36 | Systems and Methods for Tracking Assets | 7,203,690 | 04/10/2007 | 05/31/2002 |
| 37 | Automatic Payment System and Method | 7,123,698 | 10/17/2006 | 06/26/2002 |
| 38 | Methods and Systems for Controlling a Mailroom Environment | 6,692,348 | 02/17/2004 | 08/12/2002 |
| 39 | Providing a Customer One or More Options for Increasing a Line of Credit | 7,409,369 | 08/05/2008 | 09/05/2002 |
| 40 | Multiple Account Banking System and Method | 6,786,400 | 09/07/2004 | 09/06/2002 |

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| 41 | Method and System for Automatically Collecting Payment for a Credit Card Account | 8,762,262 | 06/24/2014 | 09/06/2002 |
| 42 | Stealth Network | 6,823,383 | 11/23/2004 | 09/10/2002 |
| 43 | Methods, Systems and Articles of Manufacture For Managing Penalty Fees For Financial Accounts | 7,386,501 | 06/10/2008 | 10/16/2002 |
| 44 | Systems and Methods for Soliciting Customers Using Computer Readable Media | 7,831,513 | 11/09/2010 | 11/21/2002 |
| 45 | Method and System for Providing a Higher Credit Limit to a Customer | 7,472,090 | 12/30/2008 | 12/31/2002 |
| 46 | Data Card | D498,788 | 11/23/2004 | 04/03/2003 |
| 47 | Data Card | D490,104 | 05/18/2004 | 04/03/2003 |
| 48 | Data Card | D522,052 | 05/30/2006 | 04/03/2003 |
| 49 | System and Method for Managing Fulfillment Data Associated with a Fulfillment System | 7,249,143 | 07/24/2007 | 07/23/2003 |
| 50 | System and Method for Managing Dedicated Use of a Credit Account | 7,584,126 | 09/01/2009 | 08/18/2003 |
| 51 | System and Method for Remotely Monitoring Wireless Networks | 7,316,031 | 01/01/2008 | 09/04/2003 |
| 52 | System and Method for Detecting Unauthorized Access Using a Voice Signature | 7,224,786 | 05/29/2007 | 09/11/2003 |
| 53 | Systems And Methods For Managing A Financial Investment Fund | 8,799,120 | 08/05/2014 | 11/14/2003 |
| 54 | System and Method for Redeeming Rewards and Incentives | 7,090,138 | 08/15/2006 | 12/18/2003 |
| 55 | Data Card - Design Patent #4 | D511,543 | 11/15/2005 | 12/24/2003 |
| 56 | System and Method of Using RFID Devices to Analyze Customer Traffic Patterns in Order to Improve a Merchants Layout | 7,475,813 | 01/13/2009 | 02/06/2004 |
| 57 | Systems and Methods for Automatically Distributing Gifts To Recipients on Behalf of Customers | 7,270,263 | 09/18/2007 | 03/10/2004 |
| 58 | Methods and Systems for Verifying the Accuracy of Reported Information | 7,809,700 | 10/05/2010 | 04/09/2004 |
| 59 | Transaction Cards and Methods of Manufacturing the Same | D537,080 | 02/20/2007 | 07/14/2004 |
| 60 | Transaction Cards and Methods of Manufacturing the Same | D519,513 | 04/25/2006 | 07/14/2004 |
| 61 | Transaction Cards and Methods of Manufacturing the Same | D516,564 | 03/07/2006 | 07/14/2004 |
| 62 | Transaction Cards and Methods of Manufacturing the Same | D517,073 | 03/14/2006 | 07/14/2004 |
| 63 | Methods and Systems for Providing a | 7,303,122 | 12/04/2007 | 08/30/2004 |

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| | Financial Account Charging a Flat Amount | | | |
| 64 | Method and System for Debt Recovery | 7,756,789 | 07/13/2010 | 09/07/2004 |
| 65 | Stealth Network | 7,551,633 | 06/23/2009 | 11/16/2004 |
| 66 | Systems, Methods, and Computer Readable Medium for Wireless Solicitations | 8,775,253 | 07/08/2014 | 12/06/2004 |
| 67 | Systems and Methods for Adjusting Account Terms Based on Purchase Transaction Information | 7,890,423 | 02/15/2011 | 12/08/2004 |
| 68 | Data Card | 7,500,603 | 03/10/2009 | 02/22/2005 |
| 69 | Systems, Methods and Apparatus for Instant Issuance of a Credit Card | 7,131,583 | 11/07/2006 | 04/02/2005 |
| 70 | System and Method for Performing Web Based In-View Monitoring | 7,970,647 | 06/08/2011 | 04/15/2005 |
| 71 | Process for Alerting Customers to an E-mail Phishing | 7,841,003 | 11/23/2010 | 05/04/2005 |
| 72 | Systems and Methods for Automatically Preventing Delinquency of Payment on Financial Accounts | 7,753,261 | 07/13/2010 | 06/28/2005 |
| 73 | System and Method for Transferring Funds Between Accounts | 7,707,106 | 04/27/2010 | 06/29/2005 |
| 74 | System and Method for Providing a Prepaid Account and Card | 7,337,947 | 03/04/2008 | 06/30/2005 |
| 75 | System And Method For Point Of Sale Cash Rebates | 8,381,971 | 02/26/2013 | 06/30/2005 |
| 76 | Systems and Methods for Decisioning Or Approving a Financial Credit Account Based on a Customer's Check-Writing Behavior | 7,556,192 | 07/07/2009 | 08/04/2005 |
| 77 | Software Development Tool Using A Structured Format To Generate Software Code | 7,752,606 | 07/06/2010 | 08/10/2005 |
| 78 | System and Method for Capturing Sales Tax Deduction Information from Monetary Card Transactions | 7,584,884 | 09/08/2009 | 09/06/2005 |
| 79 | Methods, Systems and Articles of Manufacture for A Financial Card Having Warning Features | 7,503,484 | 03/17/2009 | 09/12/2005 |
| 80 | Wireless Devices For Storing A Financial Account Card and Methods For Storing Card Data in a Wireless Device | 7,997,476 | 08/16/2011 | 09/15/2005 |
| 81 | System and Method for Redeeming Rewards and Incentives | 7,597,255 | 10/06/2009 | 09/29/2005 |
| 82 | Systems and Methods for Processing Transaction Data to Perform A Merchant Chargeback | 8,346,638 | 01/01/2013 | 10/26/2005 |
| 83 | Data Card - Football Design Patent | D554,643 | 11/06/2007 | 12/09/2005 |

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| | Card | | | |
| 84 | System and Method for Managing Transactions | 7,546,945 | 06/16/2009 | 12/09/2005 |
| 85 | Systems and Methods for Providing Flexible Incentive Rewards | 8,770,473 | 07/08/2014 | 03/17/2006 |
| 86 | System and Method for Managing Statistical Models | 7,881,535 | 02/01/2011 | 06/29/2006 |
| 87 | System and Method for Redeeming Rewards and Incentives | 7,370,811 | 05/13/2008 | 07/07/2006 |
| 88 | Systems and Methods For Offering Wireless Financial Accounts | 8,041,608 | 10/18/2011 | 07/14/2006 |
| 89 | User selectable functionality facilitator | 7,591,419 | 09/22/2009 | 08/01/2006 |
| 90 | Real Time Product Matching | 8,458,062 | 06/04/2013 | 08/11/2006 |
| 91 | Systems, Methods and Apparatus for Instant Issuance of a Credit Card | 7,302,719 | 12/04/2007 | 10/20/2006 |
| 92 | Same-Day Settlement Of Financial Transactions | 8,364,585 | 01/29/2013 | 11/01/2006 |
| 93 | System and Method of Notifying User Near Point of Sale Location of Available Rewards at the Point of Sale Location (POS Rewards Real Time Interaction System) | 7,934,639 | 05/03/2011 | 11/17/2006 |
| 94 | System and Method for Providing Extra Lines of Credit | 7,788,170 | 08/31/2010 | 12/06/2006 |
| 95 | Systems and Methods for Providing Financial Account Information Over a Network | 8,442,872 | 05/14/2013 | 12/06/2006 |
| 96 | Systems and Methods for Providing Financial Account Information Over a Network | 7,962,373 | 06/14/2011 | 12/06/2006 |
| 97 | System and Method for Analyzing Web Paths | 8,095,644 | 01/10/2012 | 12/07/2006 |
| 98 | Systems And Methods For Providing A Reward | 8,510,160 | 08/13/2013 | 12/21/2006 |
| 99 | System and Method for Transferring Electronic Account Information | 8,458,064 | 06/04/2013 | 01/23/2007 |
| 100 | System and Method for Detecting Unauthorized Access Using a Voice Signature | 7,430,287 | 09/30/2008 | 02/16/2007 |
| 101 | System and Method for Implementing a Game for Financial Data Extraction | 7,997,969 | 08/16/2011 | 03/15/2007 |
| 102 | Reward Customer Investment Communities | 8,131,590 | 03/06/2012 | 04/05/2007 |
| 103 | System and Method of Analyzing and Monitoring a Customer's Financial Condition (Financial Health Meter) | 8,341,057 | 12/25/2012 | 06/22/2007 |
| 104 | Systems and Methods for Automatically Distributing Gifts To Recipients on Behalf of Customers | 7,559,465 | 07/14/2009 | 08/14/2007 |

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| 105 | Method and System For Performing A Financial Transaction Using a User Interface | 7,792,748 | 09/07/2010 | 09/19/2007 |
| 106 | System and Method for Providing Extra Lines of Credit | 7,904,384 | 03/08/2011 | 10/22/2007 |
| 107 | System and Method for Providing a Credit Card with Multiple Credit Lines | 8,560,440 | 10/15/2013 | 11/30/2007 |
| 108 | Method and Apparatus for Monitoring Guaranteed Loans and Notifying Guarantors | 7,702,552 | 04/20/2010 | 02/06/2008 |
| 109 | Method and System for Authorizing Credit Account Transactions by Geographic Location | 7,857,212 | 12/28/2010 | 02/14/2008 |
| 110 | Method and System For Collecting and Managing Feedback From Account Users Via Account Statements | 8,332,294 | 12/11/2012 | 04/02/2008 |
| 111 | Systems and Methods for Processing Credit Card Transactions that Exceed a Credit Limit | 7,953,658 | 05/31/2011 | 04/15/2008 |
| 112 | Methods, Systems and Articles of Manufacture For Managing Penalty Fees For Financial Accounts | 7,752,097 | 07/06/2010 | 05/21/2008 |
| 113 | Providing a Customer One or More Options for Increasing a Line of Credit | 7,685,066 | 03/23/2010 | 06/26/2008 |
| 114 | System and Method For Managing Related Accounts | 8,788,413 | 07/22/2014 | 10/09/2008 |
| 115 | Method and System for Providing Credit to a Customer Based on the Customer's Preliminary Use of an Account Funded by Another Party | 8,335,739 | 12/18/2012 | 12/15/2008 |
| 116 | System and Method for User Identification String Generation for Selection of Function (Optipay 1234 Generator) | 8,162,208 | 04/24/2012 | 02/27/2009 |
| 117 | User Selectable Functionality Facilitator | 8,157,165 | 04/17/2012 | 07/10/2009 |
| 118 | System and Method for Managing Dedicated Use of a Credit Account | 7,788,153 | 08/31/2010 | 07/24/2009 |
| 119 | System and Method for Capturing Sales Tax Deduction Information from Monetary Card Transactions | 7,886,966 | 02/15/2011 | 08/03/2009 |
| 120 | System And Methods For Providing A Transaction | 8,423,453 | 04/16/2013 | 10/07/2009 |
| 121 | Providing a Customer One or More Options for Increasing a Line of Credit | 8,055,580 | 11/08/2011 | 03/15/2010 |
| 122 | Method And System For Debt Recovery | 8,538,880 | 09/17/2013 | 06/02/2010 |

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| 123 | System And Method For Providing Extra Lines Of Credit | 8,370,255 | 02/05/2013 | 07/02/2010 |
| 124 | System and Method for Securing Payment Instruments | 8,626,656 | 01/07/2014 | 04/28/2010 |
| 125 | Method for Securely Clearing Checks | 8,626,662 | 01/07/2014 | 12/17/2010 |
| 126 | Method for Authenticating Financial Transaction Requests Using a Website or Web Portal | 8,744,967 | 06/03/2014 | 12/17/2010 |
| 127 | Systems and Methods for Adjusting Account Terms Based on Purchase Transaction Information | 8,224,748 | 07/17/2012 | 02/09/2011 |
| 128 | System and Method for Implementing a Game for Financial Data Extraction | 8,262,447 | 09/11/2012 | 07/11/2011 |
| 129 | Wireless Devices For Storing A Financial Account Card And Methods For Storing Card Data In A Wireless Device | 8,528,812 | 09/10/2013 | 07/21/2011 |
| 130 | System and Method for Analyzing Web Paths | 8,326,986 | 12/04/2012 | 01/06/2012 |
| 131 | System and Methods for Purchase Reward Investment Communities | 8,386,307 | 02/26/2013 | 01/25/2012 |
| 132 | Same-Day Settlement of Financial Transactions | 8,666,888 | 03/04/2014 | 01/28/2013 |
| 133 | Systems and Methods for Providing Starter Credit Card Accounts | 8.706,617 | 04/22/2014 | 03/25/2013 |
| 134 | Systems and Methods for Providing a User Interface for Facilitating Personal Payment Transactions | 8,762,269 | 06/24/2014 | 12/17/2013 |

## Non-Provisional United States Patent Applications

| No. | Patent Application Title | Application Number | Filing Date |
|---|---|---|---|
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| 2 | System and Method for Encouraging Payments Greater than an Outstanding Balance | 10/320,829 | 12/16/2002 |
| 3 | Methods and Systems for Offering a Credit Card Account to a Consumer at a Point-of-Sale Location | 10/729,997 | 12/09/2003 |
| 4 | System and Method for Converting a Reward | 10/781,313 | 02/17/2004 |
| 5 | Enrollment System and Method | 10/787,616 | 02/26/2004 |
| 6 | Methods, Systems, and Articles of Manufacture for Providing Incentives for a Financial Account | 10/787,208 | 02/27/2004 |
| 7 | System And Method For Providing Personalized Customer Assistance Using A Financial Card Having An RFID Device | 10/824,178 | 04/14/2004 |
| 8 | Systems and Methods for Generating Product | 10/830,398 | 04/23/2004 |

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| 10 | Systems, Methods, and Computer-Readable Media for Managing Loyalty Programs | 11/169,672 | 06/30/2005 |
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| 12 | System and Method for Transferring Information Between Financial Accounts | 11/232,408 | 09/21/2005 |
| 13 | System and Method for Qualification-Based Intelligent Call Routing | 11/258,938 | 10/25/2005 |
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| 24 | Method and System for a Payroll Card with an Associated Deposit Account | 11/956,844 | 12/14/2007 |
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| 27 | System and Method for Providing a Financial Product Using Customer Product Criteria | 12/099,249 | 04/08/2008 |
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| 29 | Systems and Methods for Processing a Transaction Using Linked Accounts (Mobile Decoupled Debit) | 12/575,234 | 10/07/2009 |
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| 37 | Method and System for Matching Purchase Transaction History to Real-time Location Information | 13/103,855 | 05/09/2011 |
| 38 | Systems and Methods for Performing Person-to-Person Transactions Using Active Authentication | 13/117,516 | 05/27/2011 |
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| 40 | Method and System for Offering Financial Products Based on a Customer's Determined Life Status | 13/352,813 | 01/18/2012 |
| 41 | Systems and Methods for Providing Customers with Matching Rewards | 13/408,659 | 02/29/2012 |
| 42 | Method and System for Providing Contactless Payment with a Near Field Communications Attachment (NFC) | 13/441,505 | 04/06/2012 |
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| 45 | System and Method for Providing Controlled Application Programming Interface Security | 13/611,993 | 09/12/2012 |
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| 50 | Method and System for Authorizing Credit Account Transactions by Geographic Location | 12/977,661 | 11/02/2012 |
| 51 | Methods and Systems for Dynamically Providing Content | 13/705,719 | 12/05/2012 |
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| 53 | System and Method for Providing Extra Lines of Credit | 13/759,880 | 02/05/2013 |

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| 55 | Systems and Methods for Providing Financial Account Information Over a Network | 13/894,303 | 05/14/2013 |
| 56 | Wireless Devices For Storing A Financial Account Card And Methods For Storing Card Data In A Wireless Device | 13/965,769 | 08/13/2013 |
| 57 | Systems And Computer-Implemented Processes For Analyzing And Determining The Value Of Switching Accounts | 13/969,891 | 08/19/2013 |
| 58 | Systems And Computer-Implemented Processes For Switching Accounts | 13/969,883 | 08/19/2013 |
| 59 | System and Method for Providing a Credit Card with Multiple Credit Lines | 13/969,755 | 08/19/2013 |
| 60 | System and Methods for Providing Near Field Communications | 14/025,197 | 09/12/2013 |
| 61 | Unsecured to Secured Loan Conversion in Automobile Finance | 14/042,379 | 09/30/2013 |
| 62 | Systems And Methods For Providing Seller-Initiated Financing In Private Sales | 14/042,333 | 09/30/2013 |
| 63 | Methods And System For Warranty Registration And Processing | 14/043,451 | 10/01/2013 |
| 64 | Method and System for Providing Contactless Payment with a Near Field Communications Attachment (NFC) | 14/049,901 | 10/09/2013 |
| 65 | Systems and Methods for Providing a Digital Blank Check | 14/052,715 | 10/12/2013 |
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| 68 | Systems and Methods for Assisting and Incentivizing Consumers | 14/078,965 | 11/13/2013 |
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| 71 | Systems and Methods for Analyzing Financial Accounts and Business Efforts Based on Lender Information | 14/089,251 | 11/25/2013 |
| 72 | Systems and Methods for Aggregating and Managing Financial Service Accounts | 14/089,180 | 11/25/2013 |
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| 75 | Systems and Computer-Implemented Processes for Occupational Risk Assessment | 14/093,647 | 12/02/2013 |
| 76 | Systems And Methods For Social Media Referrals Based Rewards | 14/097,914 | 12/05/2013 |
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| 80 | Systems And Methods For Measuring Advertising Value | 14/097,443 | 12/05/2013 |
| 81 | Systems and Methods for Determining Consumer Purchasing Behavior | 14/097,464 | 12/05/2013 |
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| 83 | System and Method for Providing a Multilateral Transaction Data Mart | 14/100,406 | 12/09/2013 |
| 84 | Systems and Methods for Splitting a Bill Associated with a Receipt | 14/103,743 | 12/11/2013 |
| 85 | Systems and Methods for Effecting Application Programming Interfaces for Personal Payment Transactions | 14/108,808 | 12/17/2013 |
| 86 | Systems And Methods For Effecting Personal Payment Transactions | 14/108,926 | 12/17/2013 |
| 87 | A System And Method For Token-Based Payments | 14/132,508 | 12/18/2013 |
| 88 | Methods And Systems For Determining Consumer Shopping Corridors | 14/132,995 | 12/18/2013 |
| 89 | Systems And Methods For Authenticating Potentially Fraudulent Transactions Using Voice Print Recognition | 14/132,900 | 12/18/2013 |
| 90 | System And Method For Triggering Mobile Device Functionality Using A Payment Card | 14/133,762 | 12/19/2013 |
| 91 | Systems And Methods For Processing Customer Purchase Transactions Using Biometric Data | 14/137,143 | 12/20/2013 |
| 92 | Systems And Methods For Providing Advertising Services | 14/142,989 | 12/30/2013 |
| 93 | Systems And Computer-Implemented Processes For Delivering Personalized Deals To Customers | 14/145,582 | 12/31/2013 |
| 94 | Systems And Methods For Managing A Loan Application | 14/144,995 | 12/31/2013 |
| 95 | Method And System For Providing Contactless Payment With A Near Field Communications Attachment (NFC) | 14/156,941 | 01/16/2014 |
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| 98 | A System And Method For Providing Purchase | 14/168,107 | 01/30/2014 |

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| 100 | Systems And Methods For Initiating Payment From A Client Device | 14/175,052 | 02/07/2014 |
| 101 | Systems And Methods For Managing Customer Data | 14/179,084 | 02/12/2014 |
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| 103 | System And Method For Providing A User-Loadable Stored Value Card | 14/191,994 | 02/27/2014 |
| 104 | A System And Method For Providing Mobile Grocery Budget Application | 14/196,532 | 03/04/2014 |
| 105 | System And Method For Pro-Actively Responding To Mass Compromise Situations | 14/200,795 | 03/07/2014 |
| 106 | System And Method For Collecting, Managing, And Processing Small Business Data For Lending Purposes | 14/202,095 | 03/10/2014 |
| 107 | Real-Time Application Programming Interface for Merchant Enrollment and Underwriting | 14/202,444 | 03/10/2014 |
| 108 | Systems And Computer-Implemented Processes For Model-Based Underwriting | 14/202,356 | 03/10/2014 |
| 109 | A System And Method For A Predictive Customer Experience | 14/204,155 | 03/11/2014 |
| 110 | System And Method For Providing An Account Holder Notification | 14/204,196 | 03/11/2014 |
| 111 | Systems And Methods For Configuring And Controlling Financial Account Products | 14/204,279 | 03/11/2014 |
| 112 | Systems And Methods For Providing Funding Changes To Financial Transactions | 14/203,713 | 03/11/2014 |
| 113 | System And Method For Providing Third Party Payments With Non-Integrated Merchants | 14/206,305 | 03/12/2014 |
| 114 | Systems And Methods For Providing Automated Tipping Suggestions | 13/352,813 | 3/12/2014 |
| 115 | System And Method For Providing A Mobile Wallet Shopping Companion Application | 14/208,550 | 03/13/2014 |
| 116 | A System And Method For Processing Vector Exceptions | 14/208,604 | 03/13/2014 |
| 117 | System And Method For Matching Vendors And Clients | 14/211,126 | 03/14/2014 |
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| 119 | System And Method For Providing Automated Chargeback Operations | 14/211,202 | 03/14/2014 |
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| 127 | Systems and Methods for Representing Consumer Behavior | 14/288,985 | 05/28/2014 |
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| 131 | Systems And Methods For Managing A Financial Investment Fund | 14/307,240 | 06/17/2014 |
| 132 | System And Method For Fraud Control | 14/322,954 | 07/03/2014 |
| 133 | Systems And Methods For Providing Mobile Proving Ground | 14/324,639 | 07/07/2014 |
| 134 | Systems And Methods For Switching Credit Card Accounts | 14/324,899 | 07/07/2014 |
| 135 | Systems And Methods For Processing Mobile Images To Identify And Extract Content From Forms | 14/325,651 | 07/08/2014 |
| 136 | Wireless Devices For Storing A Financial Account Card And Methods For Storing Card Data In A Wireless Device | 14/327,281 | 07/09/2014 |
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| 138 | Systems And Methods For A Merchant Payment Card Marketing Laboratory | 14/330,116 | 07/14/2014 |
| 139 | Systems and Methods for Providing Manufacturer-Based Financial Service Accounts | 14/330,506 | 07/14/2014 |
| 140 | Systems and Methods for Enrolling Merchants Using Card Data | 14/336,476 | 07/21/2014 |
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| 142 | Systems And Methods For Providing User-Controlled Automobile Financing | 14/445,519 | 07/29/2014 |
| 143 | System And Method For Providing Mobile Coupons For Redemption | 14/455,008 | 08/08/2014 |
| 144 | Systems, Methods, And Articles Of Manufacture For Targeted Marketing Via Improved Card Embossing | 14/458,940 | 08/13/2014 |

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| 149 | Systems And Methods For Point Of Sale Deposits | 14/472,641 | 08/29/2014 |
| 150 | Systems And Methods For A Refinancing Savings Widget | 14/474,648 | 09/02/2014 |
| 151 | Entropic Link Filter For Automatic Network Generation | 14/476,024 | 09/02/2014 |
| 153 | A System And Method For Automatically Authenticating A Caller | 14/480,842 | 09/09/2014 |
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| No. | Patent Application Title | Application Number | Filing Date |
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| 1 | System And Method For Generating And Transforming Data Presentation | 61/889,796 | 10/11/2013 |
| 2 | Systems and Methods for Providing Enhanced Loan Qualification Information | 61/899,948 | 11/05/2013 |
| 3 | Systems and Methods for Device-to-Device Transactions | 61/900,730 | 11/06/2013 |
| 4 | Shared Expense Management | 61/906,601 | 11/20/2013 |
| 5 | Systems and Methods for Searching Financial Data | 61/907,722 | 11/22/2013 |
| 6 | System and Method for Review Aggregation and Analysis | 61/909,196 | 11/26/2013 |
| 7 | Systems And Methods For Managing A Customer Account Switch | 61/909,008 | 11/26/2013 |
| 8 | System And Method For Financial Transfers From A Financial Account Using Social Media | 61/914,719 | 12/11/2013 |
| 9 | Systems and Methods for Mobile Payments Using Biometric Data | 61/915,334 | 12/12/2013 |
| 10 | Systems and Methods for Automatic Reward Redemption | 61/922,147 | 12/31/2013 |
| 11 | A System And Method For Providing Person To Person Cash Dispensing | 61/924,392 | 01/07/2014 |
| 12 | System And Method For Fraud Detection Using Social Media | 61/924,727 | 01/08/2014 |

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| 14 | Risk-Based Interchange Pricing Methods and Systems | 61/925,300 | 01/09/2014 |
| 15 | Method and System for Providing Alert Messages Related to Suspicious Transactions | 61/925,458 | 01/09/2014 |
| 16 | Voice Recognition to Authenticate a Mobile Payment | 61/925,281 | 01/09/2014 |
| 17 | Systems And Methods For Providing Financial Services For Dimensional Manufacturing | 61/925,816 | 01/10/2014 |
| 18 | Systems And Methods For Providing A Logo Clearing House | 61/925,842 | 01/10/2014 |
| 19 | Systems and Methods for Applying Sensor Analysis to Financial Underwriting | 61/927,205 | 01/14/2014 |
| 20 | Systems and Methods for Enabling Financial Assistance | 61/927,576 | 01/15/2014 |
| 21 | Systems And Methods For Providing A Financial Discount Or Reward | 61/928,819 | 01/17/2014 |
| 22 | Systems and Methods for Exporting Auto Finance Information | 61/928,804 | 01/20/2014 |
| 23 | System And Method For Account Obligation And Balance Prediction | 61/929,608 | 01/21/2014 |
| 24 | Systems And Methods For Providing Payment Tokens For Mobile Devices | 61/931,888 | 01/27/2014 |
| 25 | ATM Skimmer Detection Based Upon Incidental RF Emissions | 61/932,311 | 01/28/2014 |
| 26 | Systems and Methods for Populating Online Applications Using Third Party Platforms | 61/933,136 | 01/29/2014 |
| 27 | Systems And Methods For Providing Dynamic Control Code To Alter User Experience | 61/941,649 | 02/19/2014 |
| 28 | Systems and Methods for Providing Context to Customer Activity Through A Visual Representation | 61/944,837 | 02/26/2014 |
| 29 | Systems And Methods For Managing Gift Cards | 61/946,121 | 02/28/2014 |
| 30 | Systems And Computer-Implemented Processes For Interchange Negotiation For Credit Decisioning | 61/951,600 | 03/12/2014 |
| 31 | System and Method for Malware Detection Using Hashing Techniques | 61/976,722 | 04/08/2014 |
| 32 | Systems and Methods for Authenticating Financial Transactions | 61/976,703 | 04/08/2014 |
| 33 | Systems And Methods For Authenticating A Financial Transaction | 61/976,659 | 04/08/2014 |
| 34 | Systems And Methods For An Attribute Generator Tool Workflow | 61/976,611 | 04/08/2014 |
| 35 | Systems and Computer-Implemented Processes for Providing Account Balance Notifications | 61/977,379 | 04/09/2014 |
| 36 | System and Method for Real Time Transfers Between Accounts | 61/977,676 | 04/10/2014 |
| 37 | Systems and Methods for Managing Gift Cards | 61/979,181 | 04/14/2014 |
| 38 | System and Method for Inter-Bank and Intra-Bank Mobile Banking Communications and Transfers | 61/979,637 | 04/15/2014 |

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| 40 | Systems and Methods for Conducting a Transaction with a Multi-Account Card | 61/994,535 | 05/16/2014 |
| 41 | A System and Method for Providing Social Cash | 62/000,666 | 05/20/2014 |
| 42 | System and Method for Using Account Rewards for Charity | 62/001,821 | 05/22/2014 |
| 43 | Systems and Methods for Communicating with a Unique Identifier | 62/002,419 | 05/23/2014 |
| 44 | System and Method for Purchase Analysis | 62/002,394 | 05/23/2014 |
| 45 | A System and Method for Providing Enhanced Financial Services Based on Social Signals | 62/003,171 | 05/27/2014 |
| 46 | A System and Method for Customer Engagement and Retention | 62/005,038 | 05/30/2014 |
| 47 | Systems and Methods for Point of Sale Deposits | 62/007,612 | 06/04/2014 |
| 48 | System And Methods for Transaction Pre-Authentication | 62/017,486 | 06/26/2014 |
| 49 | System and Methods for Providing an Interactive Community Through Device Communication | 62/022,738 | 07/10/2014 |
| 50 | Systems and Methods for Switching Financial Accounts Using a Self-Service Device | 62/021,311 | 07/11/2014 |
| 51 | A System and Method for Classifying Users Based on Social Empathy Data | 62/025,062 | 07/16/2014 |
| 52 | A System and Method for Providing Enhanced Rewards to Customers | 62/026,723 | 07/21/2014 |
| 53 | Systems And Methods For Product Placement Optimization By Sensing Customer Traffic In Stores | 62/029,789 | 07/28/2014 |
| 54 | Method And System For Providing Alert Messages Related to Suspicious Transactions | 62/032,838 | 08/04/2014 |
| 55 | Systems And Methods For Cost Reduction Through Real-Time Alerts With Concessions | 62/036,153 | 08/12/2014 |
| 56 | A System And Method For Providing A Group Account | 62/036,313 | 08/12/2014 |
| 57 | System and Methods for Digital Authentication for Call Centers | 62/037,710 | 08/15/2014 |
| 58 | System And Method For Financial Transfers From A Financial Account Using Social Media | 62/037,715 | 08/15/2014 |
| 59 | Systems And Computer-Implemented Processes For Depositing, Withdrawing, And Reusing Currency For Purchase Transactions | 62/038,479 | 08/18/2014 |
| 60 | Systems And Methods For Displaying Account Information | 62/041,864 | 08/26/2014 |
| 61 | System And Method For Double Blind Authentication | 62/043,567 | 08/29/2014 |
| 62 | Augmented Reality Card Activation | 62/042,498 | 08/27/2014 |
| 63 | Systems And Methods For Providing A Separate Interest Rate For An Individual Transaction | 62/048,099 | 09/09/2014 |
| 64 | A System And Method For Providing A Portable ATM | 62/050,353 | 09/15/2014 |
| 65 | A System And Method For Providing A Spend Memory Card | 62/051,398 | 09/17/2014 |
| 66 | Accessible Date Picker Widget | 62/053,739 | 09/22/2014 |

## Pending Foreign Patent Applications

| Patent Application Title | Jurisdiction | Application Number | Filing Date |
|---|---|---|---|
| Systems and Methods for Marking Individuals with an Identifying Substance | Patent Cooperative Treaty | PCT/US13/74077 | 12/10/2013 |