



Nimbus-T Global Inc.

Secure Identity & Authentication

<https://nimbus-t.com>

Inventor & Patent Holder — U.S. Patent No. 10,152,582 B2

ASC X9.150 licensing

Nimbus-Key ID Patent Logistics in Licensing

Top line understanding, Nimbus-T Global can charge licensing fees?

Yes — Nimbus-T Global *can* charge banks a licensing fee.

No — X9 cannot resell your patent or earn a licensing fee unless you explicitly authorize it in writing.

Nothing in ASC X9 or ANSI policy transfers your patent rights to X9.

How this works under ASC X9 / ANSI rules

1 Who owns the patent?

Nimbus-T Global remains the **sole patent holder** of U.S. Patent No. 10,152,582 B2. X9:

- does **not** acquire IP rights
- does **not** become a licensor
- does **not** get a revenue share by default

Their role is limited to standards publication and governance.

2 Can Nimbus charge banks a licensing fee?

Yes. Absolutely.

Under ANSI/ASC X9 policy:

- By submitting a Letter of Assurance (LOA), you are **not giving the patent away**
- You are only committing to:
- offer licenses on **RAND terms** (Reasonable and Non-Discriminatory)
- RAND ≠ free
- RAND ≠ zero royalty

You may license:

- banks
- payment networks
- processors
- fintechs
- vendors

- international regulators

Directly.

This is **exactly how Qualcomm, ARM, InterDigital, and others monetize standards-essential patents.**

3 Can X9 resell the technology or charge a fee?

No — unless you separately grant that right.

X9.org:

- cannot sublicense your patent
- cannot bundle it into the standard as “royalty-free”
- cannot charge banks on your behalf
- cannot collect a fee and pass it through

For X9 to earn money from your patent, there would have to be:

- a **separate commercial agreement**, such as:
- agency agreement
- patent pool participation
- certification or compliance program you approve

None of that exists by default.

4 What X9 *can* do (and what they usually prefer)

X9 can:

- publish a **patent notice**
- disclose that “use may require licensing”
- point implementers to the patent holder (you)
- stay completely out of commercial negotiations

In fact, X9 generally **avoids touching money** to reduce liability.

Practical licensing models Nimbus can use (clean & standard)

You can choose **any** of these — independently of X9:

✓ Direct bank licensing

- Per institution
- Per deployment
- Per transaction volume (TPS)
- Annual license + support

✓ Vendor / processor licensing

- Core banking platforms

- Payment gateways
- Wallet providers
- QR SDK vendors

✓ **International / regulator licensing**

- National QR payment systems (PIX, UPI, SEPA pilots)
- Central banks
- Government-mandated standards

All still compliant with RAND if:

- pricing is consistent within categories
- terms are transparent
- no discriminatory exclusion

What you should *not* agree to (important)

If X9 proposes language like:

- “royalty-free”
- “no licensing required”
- “implicitly licensed by participation”
- “rights granted to implementers”

👉 **Do not accept** without counsel review. Those terms would materially weaken your position.

One-sentence rule to remember

Standards define *how* something works. Patents define *who gets paid*.

X9 controls the first. Nimbus controls the second.

Licensing Contact:

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Transaction ID / X9.150



Nimbus-T Global Inc. — Patent Rights Clarification

Nimbus-T Global Inc. is the sole owner of U.S. Patent No. 10,152,582 B2.

Nothing in Nimbus-T’s participation in ASC X9 standards development, nor any Patent Letter Notice or RAND assurance submitted to ASC X9, grants any third party—including Accredited Standards Committee X9—the right to:

- sublicense Nimbus-T Global patents
- resell patent rights
- bundle patent rights with the standard
- collect licensing fees on Nimbus-T’s behalf
- represent Nimbus-T in licensing negotiations

Any such rights would require a **separate, express, written agreement** executed by Nimbus-T Global Inc.

Absent such an agreement, all licensing discussions and agreements remain **directly between Nimbus-T Global Inc. and the implementing organization.**