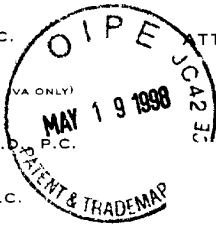


GEORGE H. SPENCER, P.C.
NORMAN N. KUNITZ, P.C.
ROBERT J. FRANK, P.C.
GABOR J. KELEMEN, P.C. (VA ONLY)
MARK B. HARRISON, P.C.
ROBERT KINBERG, P.C.
JOHN W. SCHNELLER, Ph.D. P.C.
ALLEN WOOD
ASHLEY J. WELLS, P.C.
JULIE A. PETRUZZELLI, P.C.
MICHAEL A. GOLLIN, P.C.
GEORGE W. LEWIS, P.C.
MARINA V. SCHNELLER
MICHAEL A. SARTORI, Ph.D. (VA ONLY)



SPENCER & FRANK
ATTORNEYS AND COUNSELLORS AT LAW
SUITE 300 EAST
1100 NEW YORK AVENUE, N.W.
WASHINGTON, D.C. 20005-3955

PATENT TRADEMARK AND
COPYRIGHT CAUSES

TELEPHONE: (202) 414-4000
TELEFAX: (202) 414-4040
CABLE ADDRESS: "SPENCER"
TELEX: SPENCER 64267
E-MAIL:
SPENCERFRANK@MCI.COM

05-27-1998



100718896

JAY M. CANTOR, P.C.
OF COUNSEL

IN AFFILIATION WITH
FITCH, EVEN, TABIN & FLANNERY
CHICAGO, ILLINOIS
SAN DIEGO, CALIFORNIA

CHARLES C. P. RORIES, Ph.D.
REGISTERED PATENT AGENT

TO THE COMMISSIONER OF PATENTS AND TRADEMARKS
WASHINGTON, D.C. 20231

MED 5-19-98

BOX ASSIGNMENT

Atty. Dkt.: OKI 0177

REQUEST FOR RECORDING AND COVER SHEET UNDER 37 C.F.R. 3.28 AND 3.31

Please record the attached original document(s) or copy(ies) thereof.

1. Name of party conveying the interest:
Toru MORI
Makoto SARUYA
2. Name and address of party receiving the interest:
OKI ELECTRIC INDUSTRY CO., LTD.
7-12, Toranomom 1-chome, Minato-ku
TOKYO, JAPAN
3. Description of the interest conveyed or transaction to be recorded:
 Assignment Other:
4. Application Number:
Patent Number:
Registration Number:
 Document filed together with a patent application executed on _____
5. Address correspondence concerning this request to: SPENCER & FRANK
Suite 300 East, 1100 New York Avenue, N.W., Washington, D.C. 20005-3955
6. Number of Applications, Patents or Registrations and total fee:
Patents: 1 patent rights @ \$40 Total: \$40.00
7. Date of execution of document: January 14, 1998
8. If document is an assignment of a trademark right to an assignee who is not domiciled in the United States, such assignee has designated a domestic representative attached designation other:
9. To the ~~best~~ best knowledge and belief of the undersigned, the foregoing information is true and correct and any attached copy is a true copy of the original document.
10. Date: May 19, 1998

05/22/1998 NP/EP/PLS 0000014 08990437
03 FC:581

Robert J. Frank

Name: Robert J. Frank

Registration Number: 19,112

RJF:VTM

ASSIGNMENT
OF APPLICATION FOR UNITED STATES LETTERS PATENT

Attorney Packet
OKI OFF

WHEREAS Toru Mori and Makoto Saruya
c/o Oki Electric Industry Co., Ltd.
7-12, Toranomom 1-chome, Minato-ku, Tokyo, Japan
hereinafter (collectively) referred to as the assignor, has invented a certain improvement relating to ELECTRONIC TRANSACTION PROCESSING SYSTEM

for which said assignor has caused an application for United States Letters Patent to be prepared,

[] the inventor's declaration for said application being executed concurrently with the execution of this instrument; said application to be filed in the United States Patent and Trademark Office;
[x] said application having been filed in the United States Patent and Trademark Office on December 15, 1997, Serial Number [if known] _____;
[] said application having been filed under the Patent Cooperation Treaty on _____, Serial No. _____, the United States of America being designated.

AND WHEREAS Oki Electric Industry Co., Ltd.
7-12, Toranomom 1-chome, Minato-ku, Tokyo, Japan

_____ hereinafter referred to as the assignee, is desirous of acquiring the entire right, title and interest in and to said application, including any and all divisions and continuations thereof, and in and to said invention and any and all patents which may be granted therefor, including any and all renewals, reissues and prolongations thereof;

NOW THIS WITNESSETH, that for and in consideration of One Dollar (\$1.00), and other good and valuable consideration paid by said assignee to said assignor, the receipt of which is hereby acknowledged, said assignor hereby assigns, sells and transfers to said assignee, and said assignee's successors and assigns, the entire and exclusive right, title and interest in and to said application, including any and all divisions and continuations thereof, and in and to said invention and any and all patents which may be granted therefor, including any and all renewals, reissues and prolongations thereof; said assignee, and said assignee's successors and assigns, to have, hold, exercise and enjoy the said application, including any all divisions and continuations thereof, and the said invention and any all patents which may be granted therefor, including any and all renewals, reissues and prolongations thereof, with all the rights, powers, privileges and advantages in anywise arising from or appertaining thereto, for and during the term or terms of any and all such patents when granted, including any and all renewals, reissues and prolongations thereof, for the use and benefit of said assignee, and said assignee's successors and assigns, in as ample and beneficial a manner as the said assignor might or could have held and enjoyed the same, if this assignment had not been made.

AND said assignor hereby agrees to perform, upon the request of said assignee, or said assignee's successors or assigns, any and all acts relating to the obtaining or to the asserting of said patents, including any and all renewals, reissues and prolongations thereof.

AND said assignor authorizes and requests the Commissioner of Patents and Trademarks to issue Letters Patent on said application, and on any and all divisions and continuations thereof, to said assignee, and said assignee's successors and assigns, in accordance herewith.

EXECUTED, this 14th day of January, 1998.

WITNESSES: ASSIGNOR:

Signature: Satoshi Hamasaki

Signature: Toru Mori

Name: Satoshi Hamasaki

Name: Toru Mori

Address: c/o Oki Electric Industry Co., Ltd.
7-12, Toranomom 1-chome, Minato-ku, Tokyo, Japan

Signature: _____

Name: _____

Address: _____

I hereby certify that the Patent and Trademark Office has advised the application identified herein has been assigned application no. 08/990,457.

Date: 5/19/98 Robert J. Frank
Robert J. Frank
Reg. # 19,112

SPENCER & FRANK
Washington, D.C.

ASSIGNMENT
OF APPLICATION FOR UNITED STATES LETTERS PATENT
Page 2

Attorney Docket
OKI 01A

Title: ELECTRONIC TRANSACTION PROCESSING SYSTEM

EXECUTED, this 14th day of January, 1998.

WITNESSES:

ASSIGNOR:

Signature: Satoshi Hamasaki

Signature: Makoto Saruya

Name: Satoshi Hamasaki

Name: Makoto Saruya

Address: c/o Oki Electric Industry Co., Ltd.

7-12, Toranomom 1-chome, Minato-ku, Tokyo, Japan

Signature: _____

Name: _____

Address: _____

EXECUTED, this _____ day of _____, 199__.

WITNESSES:

ASSIGNOR:

Signature: _____

Signature: _____

Name: _____

Name: _____

Address: _____

Signature: _____

Name: _____

Address: _____

EXECUTED, this _____ day of _____, 199__.

WITNESSES:

ASSIGNOR:

Signature: _____

Signature: _____

Name: _____

Name: _____

Address: _____

Signature: _____

Name: _____

Address: _____