

08-04-1998

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To the Honorable Commissioner of Patents and Trademarks, Wash., D.C. 20231

100783345

7-17-98

SIR: Please record the attached original document or copy thereof on which the particulars are:

1. Name of conveying party(ies) (assignor(s)):

James CHRISTIANSEN, Sangita FATNANI, Jayashree S. KOLHATKAR, and Krishnakumar SRINIVASAN

Additional name(s) of conveying party(ies) attached? [] yes [X] no

2. Name and Address of Party(ies) receiving an interest (assignee(s)):

Address: First USA Bank, N.A.

3 Christina Centre, 201 North Walnut Street, Wilimington, Delaware 19801

Country: U.S.

Additional name(s) & address(es) attached? [] yes [X] no

3. Nature of Conveyance:

☒ Assignment

Execution Date: June 24, 1998 and July 9, 1998

☐ Merger☐ Change of Name☐ Verified Translation☐ Security Agreement☐ Other

4. Execution date(s) on the Declaration if filed herewith:

June 24, 1998 and July 6, 1998

4.5 Application number(s) or patent number(s). Others on additional sheet(s) attached? [] yes [X] no

A. Patent Application No(s).
(series code/serial number)First Inventor
if not in Item 1

09/012,231

B. Patent No(s).

First Inventor
if not in Item 1

5. Name and address of party to whom correspondence concerning document should be mailed:

Thomas J. Scott, Jr.

Hunton & Williams

1900 K Street, N.W., Suite 1200

Washington, D.C. 20006-1109

(see telephone number below)

6. Number involved:

Applns. 1 + Pats = Total 1

7. Amount of fee enclosed:

Above Total x \$40 = \$40.00

8. If above fee missing or inadequate charge
insufficiency to Deposit Account number
50-0206 (duplicate sheet not required.)

5.5 Atty. Dkt.

47004.000016

DO NOT USE THIS SPACE

9. Statement and signature

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Signature

10. Total number of pages
including this cover sheet
(Do NOT file dup. cover sheet)

7

07/20/1998 7100114 0000114 0001231 J. Scott, Jr.

03 FC:501

Reg. No. 27,836

40.00 DP

Date: July 17, 1998

Atty/Sec: TJS/jsm

Tel: 202-955-1500

Fax: 202-778-2201

PATENT

REFL: 9366 FRAME: 0286

ASSIGNMENT

WHEREAS, James Christiansen, a citizen of the United States of America, residing at 2435 Hunter Drive, Chanhassen, MN 55317; Sangita Fatnani, a citizen of India, residing at 121 Brook Run, Hockessin, DE 19707; Jayashree S. Kolhatkar, a citizen of India, residing at 1223 Victoria Lane, West Chester, PA 19380; and Krishnakumar Srinivasan, a citizen of India, residing at 502 Blackbird Drive, Hockessin, DE 19707 (hereinafter "Assignor"), have made an invention entitled

A METHOD AND APPARATUS FOR GENERATING SEGMENTATION SCORECARDS FOR EVALUATING CREDIT RISK OF BANK CARD APPLICANTS

described in the application for United States Letters Patent filed January 23, 1998, Application Serial No. 09/012,231; and

WHEREAS, First USA Bank, N.A. (hereinafter "Assignee"), having a place of business at Three Christina Centre, 201 North Walnut Street, Wilmington, Delaware 19801, is desirous of acquiring the entire right, title and interest in and to the aforesaid invention, application and all Letters Patent of the United States or any foreign country, including continuations, continuations-in-part, reissues, reexaminations, extensions, substitutes and divisions which may be granted therefor;

NOW THEREFORE, in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, we, the said assignor, by these presents do sell, assign and transfer unto Assignee, its successors, legal representatives and assigns, the full and exclusive right in and to the said invention as described in the said application, and in and to any Letters Patent of the United States or any foreign country, including continuations, continuations-in-part, reissues, reexaminations, extensions, substitutes

and divisions which may be granted therefor and all rights to claim priority on the basis of said application;

AND WE HEREBY authorize and request the Commissioner of Patents and Trademarks or any other proper officer or agency of any country to issue all said Letters Patent to said Assignee;

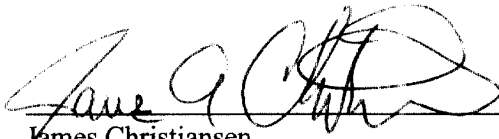
AND WE HEREBY warrant and covenant that we have the full right to convey the entire interest herein assigned and that we have not executed and will not execute any instrument or assignment in conflict herewith;

AND WE HEREBY agree to communicate to said Assignee or its representatives any facts known to us respecting said invention, to execute all divisional, continuation, reissue, reexamination, extension, substitute and foreign applications, sign all lawful documents and make all rightful oaths and declarations relating to said invention, execute and deliver any and all papers that may be necessary or desirable to perfect the title to this invention in said Assignee, its successors, legal representatives or assigns, and to testify in any judicial or administrative proceeding and generally do everything possible to aid the said Assignee to obtain and enforce said Letters Patent in the United States or any foreign country when requested so to do by said Assignee.

Signature of Inventor:

Inventor's Name:

Inventor's Address:


James Christiansen
2435 Hunter Drive
Chanhassen, MN 55317

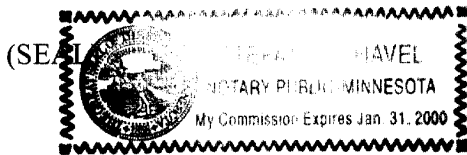
Date of Execution:

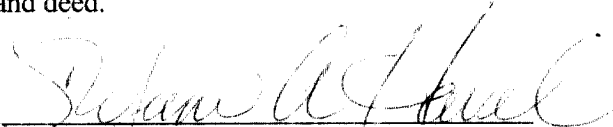
July 9, 1998

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

COUNTY OF Ramsay)
STATE OF Minnesota) ss:


On this 9th day of July, 1998, before me a Notary Public in and for the County and State aforesaid, personally appeared James Christiansen, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.




Notary Public

My commission Expires:

Jan. 31, 2000


Sangita Batnani
121 Brook Run
Hockessin, DE 19707

June 24, 1998

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

COUNTY OF)
) ss:
STATE OF)

On this 24 day of June, 1998, before me a Notary Public in and for the County and State aforesaid, personally appeared Sangita Fatnani, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)

and deed.

Meghan Kelly
Notary Public

My commission Expires: 9/5/99

MEGAN M. PHILLIPS
NOTARY PUBLIC, DELAWARE
COMMISSION EXPIRES 8/5/99

Signature of Inventor:

Inventor's Name:

Inventor's Address:

Jayashree S. Kolhatkar

1223 Victoria Lane

West Chester, PA 19380

Date of Execution:

24th June '98

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

COUNTY OF)

) ss:

STATE OF)

On this 24 day of June, 1998, before me a Notary Public in and for the County and State aforesaid, personally appeared Jayashree S. Kolhatkar, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)

Megan M. Phillips
Notary Public

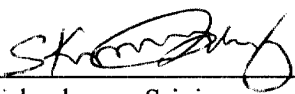
My commission Expires: 9/5/99

MEGAN M. PHILLIPS
NOTARY PUBLIC, DELAWARE
COMMISSION EXPIRES 9/5/99

Signature of Inventor:

Inventor's Name:

Inventor's Address:


Krishnakumar Srinivasan
502 Blackbird Drive
Hockessin, DE 19707

Date of Execution:

24th June 1998

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

COUNTY OF

)

) ss:

STATE OF

)

On this 24 day of June, 1998, before me a Notary Public in and for the County and State aforesaid, personally appeared Krishnakumar Srinivasan, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)


Notary Public

My commission Expires: 9/5/99

MEGAN M. PHILLIPS
NOTARY PUBLIC, DELAWARE
COMMISSION EXPIRES 9/5/99