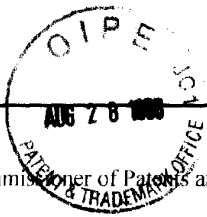


MRD 8-28-98



09-08-1998

ONLY

ONLY PATENTS & PAT. APPLNS.

To the Honorable Commissioner of Patents and Trademarks



100821938

SIR: Please record the attached original document or copy there

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

Rebecca A. DEPORTE

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

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

Address: First USA Bank
Three Christina Centre, 201 North Walnut Street, Wilmington, Delaware 19801

Country: U.S.

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

3. Nature of Conveyance:

Assignment Execution Date: July 13, 1998
 Merger Change of Name Verified Translation
 Security Agreement Other

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

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

A. Patent Application No(s). (series code/serial number)	First Inventor if not in Item 1	B. Patent No(s).	First Inventor if not in Item 1
09/102,044	Gregory J. PHILLIPS		

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:
Appls. 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.

47004.000023

09/04/1998 DNGUYEN 00000289 09102044

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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)

3

Attorney: Christopher J. Cuneo

Reg. No. 42,450

Date: August 28, 1998

Atty/Sec: TJS/CJC/smm

Tel: 202-955-1500

Fax: 202-778-2201

ASSIGNMENT

WHEREAS, I, Rebecca Deporte, a citizen of the United States of America, residing at 535 London Tract Rd., Landenberg, Pennsylvania 19350, have made an invention entitled **DEBIT PURCHASING OF STORED VALUE FOR USE BY AND/OR DELIVERY TO OTHERS** described in the application for United States Letters Patent filed June 22, 1998 Serial No. 09/102.044.

WHEREAS, First USA Bank, N.A. 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 in and to any Letters Patent of the United States, including continuations, continuations-in-part and divisions, or any foreign country which may be granted therefor and any extensions thereof,

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, I, 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, including continuations, continuations-in-part, and divisions, or any foreign country which may be granted therefor;

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

AND I HEREBY agree to communicate to said assignee or its representatives any facts known to me respecting said invention, to execute all divisional, continuation, reissue and foreign applications, sign all lawful documents and make all rightful oaths and declarations relating to said inventions, 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:

Rebecca DePorte

Inventor's Name:

Rebecca DePorte

Inventor's Address:

535 London Tract Road
Landenberg, Pennsylvania 19350

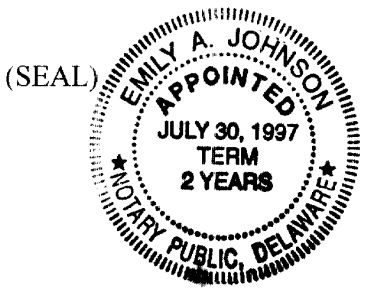
Date of Execution:

July 13 1998

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

COUNTY OF New Castle
STATE OF Delaware) §:

On this 13th day of July, 1998, before me a Notary Public in and for the County and State aforesaid, personally appeared Rebecca Deporte 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.



Emily A. Johnson
Notary Public

My commission Expires July 30, 1997
EMILY A. JOHNSON
Notary Public - State of Delaware
My Commission Expires July 30, 1997