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03-22-1999



HEET

1 of 2

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100989687

To the Honorable Commissioner of Patents and Trademarks, attached original documents or copy thereof.

63-17-99

1. Name of conveying party(ies):

Pradeep K. Bansal
Lee Begeja
Edward Chapman Durkee
Jeffrey Joseph Farah

Additional name(s) of conveying party(ies) attached? Yes No

2. Name and address of receiving party(ies)

Name: AT&T Corp.

Internal Address: _____

Street Address: 32 Avenue of the Americas

City: New York State: NY ZIP: 10013-2412

Additional name(s) & address(es) attached? Yes No

3. Nature of conveyance:

- Assignment Merger
- Security Agreement Change of Name
- Other _____

Execution Date: 2/11/99; 2/12/99; 2/11/99;
3/9/99; 2/8/99; 2/9/99; 2/22/99

4. Application number(s) or patent number(s):

If this document is being filed together with a new application, the execution date of the application is: _____

A. Patent Application No.(s)

09/219,373

B. Patent No.(s)

Additional numbers attached? Yes No

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

Name: Mr. Samuel H. Dworesky

Internal Address: AT&T Corp.

Street Address: _____

P.O. Box 4110

City: Middletown State: NJ ZIP: 07748

6. Total number of applications and patents involved: 1

7. Total fee (37 CFR 3.41).....\$ 40.00

Enclosed

Authorized to be charged to deposit account

8. Deposit account number:

01-2745

(Attach duplicate copy of this page if paying by deposit account)

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.

Ann E. Taylor

Name of Person Signing

Ann E. Taylor
Signature

March 11, 1999
Date

Bansal 6-14-1-6-3-1-7

Total number of pages including cover sheet, attachments, and document: 10

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01/19/1999
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FC:581

RECORDATION FORM COVER SHEET

PATENTS ONLY

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To the Honorable Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereof.

1. Name of conveying party(ies):

Rajesh Kapadia
John Gerow Ramage
Benjamin J. Stern

Additional name(s) of conveying party(ies) attached? Yes No

2. Name and address of receiving party(ies)

Name: AT&T Corp.

Internal Address: _____

Street Address: 32 Avenue of the Americas

City: New York State: NY ZIP: 10013-2412

Additional name(s) & address(es) attached? Yes No

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Ann E. Taylor

Name of Person Signing

Bansal 6-14-1-6-3-1-7

Signature

Date

Total number of pages including cover sheet, attachments, and document: 1

ASSIGNMENT AND AGREEMENT

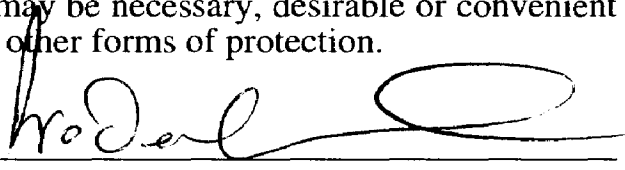
For value received, we, Pradeep K. Bansal, of Dayton in the County of Middlesex and State of New Jersey, Lee Begeja, of Gillette in the County of Morris and State of New Jersey, Edward Chapman Durkee, of New York in the County of New York and State of New York, Jeffrey Joseph Farah, of North Brunswick in the County of Middlesex and State of New Jersey, Rajesh Kapadia, of Plainsboro in the County of Middlesex and State of New Jersey, John Gerow Ramage, of Westfield in the County of Union and State of New Jersey, and Benjamin J. Stern, of ~~Morristown~~ Township in the County of Morris and State of New Jersey, hereby sell, assign and transfer to AT&T Corp., a corporation of the State of New York, having an office at 32 Avenue of the Americas, New York, New York 10013-2412, U.S.A., and its successors, assigns and legal representatives, the entire right, title and interest, for the United States of America, in and to certain inventions related to **Method And Apparatus For Transferring Money Via A Telephone Call**, described in an application for Letters Patent of the United States, Serial No. 09/219,373, filed December 23, 1998, and all the rights and privileges in said application and under any and all Letters Patent that may be granted in the United States for said inventions; and we also concurrently hereby sell, assign and transfer to AT&T Corp. the entire right, title and interest in and to said inventions for all countries foreign to the United States, including all rights of priority arising from the application aforesaid, and all the rights and privileges under any and all forms of protection, including Letters Patent, that may be granted in said countries foreign to the United States for said inventions.

We authorize AT&T Corp. to make application for such protection in its own name and maintain such protection in any and all countries foreign to the United States, and to invoke and claim for any application for patent or other form of protection for said inventions, without further authorization from us, any and all benefits, including the right of priority provided by any and all treaties, conventions, or agreements.

We hereby consent that a copy of this assignment shall be deemed a full legal and formal equivalent of any document which may be required in any country in proof of the right of AT&T Corp. to apply for patent or other form of protection for said inventions and to claim the aforesaid benefit of the right of priority.

We request that any and all patents for said inventions be issued to AT&T Corp. in the United States and in all countries foreign to the United States, or to such nominees as AT&T Corp. may designate.


We agree that, when requested, we shall, without charge to AT&T Corp. but at its expense, sign all papers, and do all acts which may be necessary, desirable or convenient in connection with said applications, patents, or other forms of protection.


Pradeep K. Bansal

Date: 2-11-99

United States of America)
State of New Jersey) ss.:
County of Morris)

On this 11th day of February, 19 99, before me personally came Pradeep K. Bansal, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.


Notary Public

MARY R. JOHNSON
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires Jan. 20, 2000

Lee Begeja
Lee Begeja

Date: 2/12/99

United States of America)
State of New Jersey) ss.:
County of Morris)

On this 12th day of FEBRUARY, 1999, before me personally came Lee Begeja, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Denice J. Demichele
Notary Public

DENICE J. DEMICHELE
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires June 30, 2002

Edward Chapman Durkee
Edward Chapman Durkee

Date: 2/11/99

United States of America)


State of New Jersey) ss.:

County of Morris)

On this 11th day of February, 1999, before me personally came Edward Chapman Durkee, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Drapete - Wilson
Notary Public

**TERESITA DRAPETE-WILSON
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires Nov. 24, 2003**

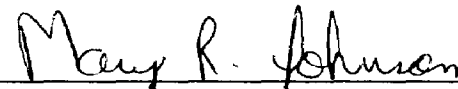


Jeffrey Joseph Farah

Date: 3/9/99

United States of America)
State of New Jersey) ss.:
County of Morris)

On this 9th day of March, 1999, before me personally came Jeffrey Joseph Farah, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.



Notary Public

MARY R. JOHNSON
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires Jan. 20, 2003

Rajesh Kapadia
Rajesh Kapadia

Date: 2-8-1998

United States of America)
State of *New Jersey*) ss.:
County of *Middlesex*)

On this *eight* day of *February*, 19 *99*, before me personally came Rajesh Kapadia, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

[Signature]
Notary Public

[Faint Notary Seal]

John Gerow Ramage

John Gerow Ramage

Date: 2/9/99

United States of America)

State of) ss.:

County of)

On this 9th day of February, 1999, before me personally came John Gerow Ramage, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Carolyn L. Heaps

Notary Public

**CAROLYN L. HEAPS
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 8/25/2003**

P. K. Bansal 6-14-1-6-3-1-7

Benjamin J. Stern
Benjamin J. Stern

Date: 2/22/99

United States of America)

State of) ss.:

County of)

On this 22 day of February, 1999, before me personally came Benjamin J. Stern, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Robin J. Badders
Notary Public

ROBIN J. BADDERS
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 11/30/2003

AT&T Corp.
P. O. Box 4110
Middletown, New Jersey 07748