	06-07-1999		
FORM 1-31-	R 101025327	U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office	
To ti	the Honorable Commissioner of Patents and Trademarks: Please record the attached original document	nts or copy thereof.	
1.	Name of conveying party(ies):		
•	018		
_	/ %		
2.	Name and address of receiving party(ies): MAR 2 3 1999 3 3-33-99		
	CITIBANK, N.A. 399 Park Avenue		
	New York, NY 10043		
3.	Nature of conveyance:		
٥.	X Assignment Merger		
	Security Agreement Change of Name		
	Other:		
	Execution Date(s). March 12, 1999		
4.	Application number(s) or patent number(s):		
	This document is being filed together with a new application: (a) The execution date(s) of the application is/are:		
	(b) The title is: *** OR ***		
	This document is being filed after filing of the application:		
	(a) Patent Application No(s). 09/237,739 filed January 26, 199	<u>99</u> ; or	
	(b) Patent No(s), issued		
5.	Name and address of party to whom correspondence concerning document sh KILPATRICK STOCKTON LLP Our Docket: CIT		
	Suite 800 700 13th Street, N.W.		
	Washington, D.C. 20005		
ŝ.	Total number of applications and patents involved: 1		
<i>J</i> .			
7.	Total fee (37 CFR 3.41)\$ 40.00 X Enclosed (included in the check of \$195.00 submitted with the Parts of Application) Authorized to be charged to deposit account.	e Transmittal of Missing	
	Authorized to be charged to deposit account.		
3.	Deposit Account No.: 11-0855 (Any underpayment is authorized to be charged to this Deposit Account) (Attach duplicate copy of this page if paying by deposit account)		
∍.	Statement and signature.		
	To the best of my knowledge and belief, the foregoing information is true and copy is a true copy of the original document.	correct and any attached	
	A.M.	Date: 3/23/97	
		Date:	
	Name of Person Signing Signature Total number of pages including cover sheet, atta	achment and document: 3	

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PATENT REEL: 9836 FRAME: 0302

ASSIGNMENT

WHEREAS, Alan SLATER (referred to as "ASSIGNOR") have invented certain new and useful improvements in an invention entitled: SYSTEM AND METHOD FOR PERFORMING AN ELECTRONIC FINANCIAL TRANSACTION

- for which a utility application for a United States Patent was filed with the United States Patent and Trademark Office on January 26, 1999, Serial Number 09/237,739.
- for which an application for a United States Patent is being submitted to the United States Patent and Trademark Office herewith; and

WHEREAS, <u>CITIBANK</u>, <u>N.A.</u>, a national banking association, doing business at 399 Park Avenue, New York, New York, 10043 (hereinafter referred to as the "ASSIGNEE"), is desirous of acquiring the entire right, title and interest in and to said invention, and in and to said application and any Letters Patent that may issue thereon;

NOW, THEREFORE, for and in consideration of One Dollar (\$1.00), and other good and valuable consideration, the receipt of which is hereby acknowledged, ASSIGNOR hereby sells and transfers to said ASSIGNEE, and to ASSIGNEE'S successors and assigns, ASSIGNOR'S entire right, title and interest in and to said invention in the United States and its territorial possessions and in all foreign countries and to all Letters Patent or similar legal protection in the United States and its territorial possessions and in any and all foreign countries to be obtained for said invention by said application or any patent application claiming priority to the application, or any continuation, division, continuation-in-part, reexamination, renewal, substitute, extension or reissue thereof or any legal equivalent thereof in a foreign country for the full term of terms for which the same may be granted; and authorize and request the Commissioner of Patents of the United States and any official of any foreign country whose duty it is to issue patents or legal equivalents thereto, to issue same for this invention to ASSIGNEE, its lawful successors and assigns.

ASSIGNOR further covenants that ASSIGNEE will, upon its request, be provided promptly with all pertinent facts and documents relating to said application, said invention and said Letters Patent and legal equivalents in foreign countries as may be known and accessible to

PATENT REEL: 9836 FRAME: 0303 Serial No. 09/237,739 Art Unit: 2761 -2-

Docket No. CITI0085-US

ASSIGNOR and will testify as to the same in any interference or litigation related thereto and will promptly execute and deliver to ASSIGNEE or its legal representative any and all papers, instruments or affidavits required to apply for, obtain, maintain, issue and enforce said application, said invention and said Letters Patent and said equivalents thereof in any foreign country which may be necessary or desirable to carry out the purposes thereof.

IN WITNESS WHEREOF, I/We have hereunto set hand and signed on the date indicated below:

SIGNATURE(S)

The signature(s) must correspond with the name(s) of the inventor(s) above.

INVENTOR(S)

Alan SI ATER

DATE SIGNED

3/12/99

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1)

PATENT
RECORDED: 03/23/1999 REEL: 9836 FRAME: 0304