

ASSIGNMENT AND AGREEMENT

For value received, we, Gerald Donald Baulier, of Stanhope in the County of Sussex and State of New Jersey, Michael H. Cahill, of New Providence in the County of Union and State of New Jersey, Virginia Kay Ferrara, of Middletown in the County of Monmouth and State of New Jersey, and Diane Lambert, of Berkeley Heights in the County of Union and State of New Jersey, hereby sell, assign and transfer to Lucent Technologies Inc., a corporation of the State of Delaware, having an office at 600 Mountain Avenue, Murray Hill, New Jersey, 07974-0636, 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 **Automated Fraud Management In Transaction-Based Networks** described in an application for Letters Patent of the United States, Serial No. 09/283672, filed April 1, 1999, 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 Lucent Technologies Inc. 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 Lucent Technologies Inc. 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 Lucent Technologies Inc. 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 Lucent Technologies Inc. in the United States and in all countries foreign to the United States, or to such nominees as Lucent Technologies Inc. may designate.

G.D. Baulier 1-1-1-4

We agree that, when requested, we shall, without charge to Lucent Technologies Inc. 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.

Gerald D Baulier
Gerald Donald Baulier

Date: 5/19/99

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

On this 19th day of May, 1999, before me personally came Gerald Donald Baulier, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Amy Axelrod
Notary Public

AMY AXELROD
NOTARY PUBLIC OF NEW JERSEY
My Commission Exp. Feb. 14, 2002

Michael H. Cahill
Michael H. Cahill

Date: 5/19/99

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

On this 19th day of May, 1999, before me personally came Michael H. Cahill, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Amy Axelrod
Notary Public

AMY AXELROD
NOTARY PUBLIC OF NEW JERSEY
My Commission Exp. Feb. 14, 2002

G.D. Baulier 1-1-1-4

Virginia Kay Ferrara
Virginia Kay Ferrara

Date: 5/11/99

United States of America)

State of New Jersey) ss.:


County of Monmouth)

On this 11th day of May, 1999, before me personally came Virginia Kay Ferrara, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Linda L. Zaveta
Notary Public

LINDA L. ZAVETA
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires Oct. 12, 1999

G.D. Baulier 1-1-1-4



Diane Lambert

Date: 5-20-99

United States of America)

State of New Jersey) ss.:

County of Union)

On this 20th day of May, 1999, before me personally came Diane Lambert, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.



Notary Public

AMY AXELROD
NOTARY PUBLIC OF NEW JERSEY
My Commission Exp. Feb. 14, 2002

Lucent Technologies Inc.
600 Mountain Avenue (Room 3C-512)
P. O. Box 636
Murray Hill, New Jersey 07974-0636