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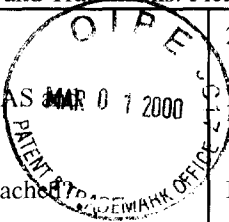
Copy thereof.

To the Honorable Commissioner of Patents and Trademarks: Please

1. Name of conveying parties:

ROBERT M. COTTON, GEORGE F. THOMAS  
JOSEPH S. PAWELCZYK

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



2. Name and address of receiving party:

Name: THE CLEARING HOUSE SERVICE COMPANY  
L.L.C.

Foreign Address: \_\_\_\_\_

3. Nature of conveyance:

Assignment  Merger  
 Security Agreement  Change of Name  
 Other \_\_\_\_\_

Execution Date: February 24, 2000

Domestic Address: 100 Broad Street

City: New York State NY ZIP 10004

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

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 Serial Number:

09/305,311

Filing Date: May 5, 1999

B. Title of Invention:

SYSTEM AND METHOD FOR  
INTRADAY PAYMENT FINALITY

Additional numbers attached?  Yes  No

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

Name: Fitzpatrick, Cella, Harper & Scinto

30 Rockefeller Plaza

New York, New York 10112-3801

Telephone No.: (212) 218-2100

Facsimile No.: (212) 218-2200

6. Number of applications and patents involved:

One

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

Enclosed  
 Authorized to be charged to deposit account

8. Deposit account number (for deficiency or excess)

06-1205

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

04/12/2000 DNGUYEN 00000272 09305311

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9. Statement and signature.

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

38,586  
Joseph W. Ragusa  
Name of Person Signing

Joseph W. Ragusa  
Signature

February 29, 2000  
Date

Total number of pages including cover sheet, attachments, and documents: 2

**ASSIGNMENT**

FOR VALUE RECEIVED, WE Robert M. Cotton, George F. Thomas, and Joseph S. Pawelczyk

citizens of the U.S.A.

residing, respectively, at 2350 Broadway, Apt. #304, New York, NY 10024; 111 Middlesex Avenue, Oakdale, NY 11769; and 9 Wyckoff Way, Morris Plains, NJ 07950

hereby sell, assign, transfer and convey unto The Clearing House Service Company L.L.C.

a limited liability corporation of Delaware

having a place of business at 100 Broad Street, New York, NY 10004

its successors, assigns and legal representatives (hereinafter called the "Assignee"), the entire right, title and interest, for the United States, in and to certain inventions relating to System And Method for Intraday Payment Finality

and described in an application for Letters Patent of the United States filed by us on May 5, 1999 and assigned Application No. 09/305,311

and in and to said application, and all divisions, renewals and continuations thereof, and all Letters Patent of the United States which may be granted, thereon, and all reissues and extensions thereof; and we hereby authorize and request the Commissioner for Patents and Trademarks of the United States to issue all Letters Patent upon said inventions to the Assignee or to such nominees as it may designate.

AND we authorize and empower the said Assignee or nominees to invoke and claim for any application for patent or other form of protection for said inventions the benefit of the right of priority provided by the International Convention for the Protection of Industrial Property, as amended, or by any convention which may henceforth be substituted for it, and to invoke and claim such right of priority without further written or oral authorization from us.

AND we hereby consent that a copy of this assignment shall be deemed a full legal and formal equivalent of any assignment, consent to file or like document which may be required in the United States for any purpose and more particularly in proof of the right of said Assignee or nominees to claim the aforesaid benefit of the right of priority provided by the International Convention for the Protection of Industrial Property, as amended, or by any convention which may henceforth be substituted for it.

AND we hereby covenant that we have the full right to convey the entire right, title and interest herein assigned and that we have not executed and will not execute any agreement in conflict herewith.

AND we hereby covenant and agree that we will communicate to said Assignee or nominees all facts known to us pertaining to said inventions, and testify in all legal proceedings, sign all lawful papers, execute all divisional, continuing and reissue applications, make all rightful oaths and declarations and in general perform all lawful acts necessary or proper to aid said Assignee or nominees in obtaining, maintaining and enforcing all lawful patent protection for said inventions in the United States.

IN TESTIMONY WHEREOF, we hereunto set our hand and seal this 24<sup>th</sup> day of February, 2000

Witness:  
Joseph R. Alchian

JOSEPH R. ALCHIAN  
Notary Public, State of New York  
No. 02AL0650026  
Qualified in New York County  
Commission Expires October 2, 192200

Assignors:  
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