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To the Honorable Commissioner of Patents and Trademarks: A fee of \$40.00 is enclosed original document or copy thereof.

1. Name of conveying party(ies): Brian JOU Lynn A. ADLER Individuals Additional names(s) of conveying party(ies) attached? Yes	2. Name and Address of receiving party(ies): The Chase Manhattan Bank 270 Park Avenue New York, NY 10081 Corporation-State Additional name(s) & address(es) attached? No
3. Nature of conveyance: Assignment Execution Date: December 24, 1999; December 30, 1999; December 24, 1999; December 30, 1999; December 29, 1999; January 21, 2000, and January 3, 2000	
4. Application number(s) or patent number(s): 09/439,909 If this document is being filed together with a new application, the execution date of the application is: A. Application No.(s) B. Patent No.(s) Additional numbers attached? No	
5. Name and address of party to whom correspondence concerning document should be mailed: OSTROLENK, FABER, GERB & SOFFEN, LLP 1180 Avenue of the Americas New York, New York 10036-8403	6. Total number of documents involved: 1 7. Total fee (37 CFR 3.41): \$ 40.00 Enclosed as part of Check No. 92412 In the event the actual fee is greater than the payment submitted or is inadvertently not enclosed or if any additional fee due is not paid, the Patent and Trademark Office is authorized to charge the underpayment to Deposit Account No. 15-0700.
DO NOT USE THIS SPACE	
8. 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. Michael J. Scheer Name of Person Signing Signature March 14, 2000 Date Total number of pages including cover sheet, attachments, and document: 6	

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 PATENT
 REEL: 010700 FRAME: 0197

1. Name and Address of conveying party(ies) (cont'd)

Robert L. Bing
Hewlett, New York

James A. Boyle
Hicksville, New York

Clare K. Briody
New York, New York

Ian K. Emery
Sevenoaks, United Kingdom

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Ian Campbell

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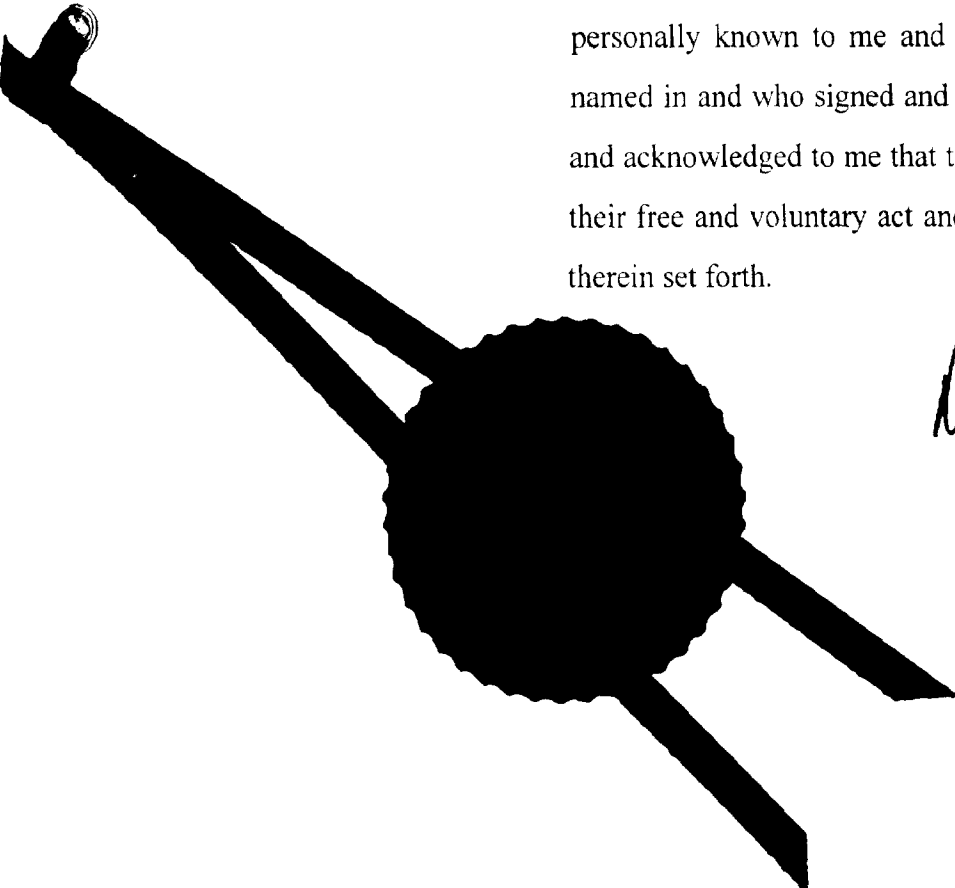
Derek Julian (CONSULTANT)

KINGDOM OF ENGLAND)

) s.s

CITY OF LONDON)

On this twenty first day of January two thousand, before me
RICHARD JOHN SAVILLE of the City of London NOTARY
PUBLIC by royal authority duly admitted and sworn personally
came and appeared IAN K. EMERY and BRIAN A. MORAN,
personally known to me and known to me to be the persons
named in and who signed and executed the annexed instrument
and acknowledged to me that they executed the same as and for
their free and voluntary act and deed for the uses and purposes
therein set forth.



W. Saville

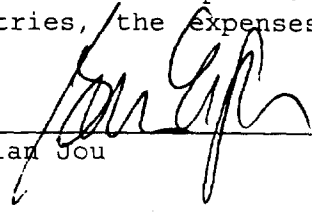
WHEREAS, we, Brian Jou, Lynn A. Adler, Robert L. Bing, James M. Boyle, Clare K. Briody, an K. Emery, Brian A. Moran and Kenneth Mascio as assignors, have invented certain mprovements in SYSTEM AND METHOD FOR MULTICURRENCY AND MULTIBANK PROCESSING OVER A NON-ECURE NETWORK for which an application Serial No. 09/439,020 for United States Letters atent has been executed by me of even date herewith; and

WHEREAS, The Chase Manhattan Bank, a corporation organized and existing under the laws of the State of Delaware and having a principal place of business at 270 Park Avenue, 41st floor, New York, New York 10036, as assignee, is desirous of acquiring all right, title and interest in and to said invention and any Patent that may be granted therefor.

NOW, THEREFORE, in consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, I, as assignor, hereby sell, assign and set over to said assignee the entire right, title and interest for the United States and all other countries in and to said invention and the aforesaid application for Patent, all original, divisional, continuation, substitute or reissue applications and patents applied for or granted therefor in the United States and all other countries, including all rights of priority from the filing of said application, and all rights for past infringement, and the Commissioner of Patents and Trademarks is hereby authorized and requested to issue all patents on said inventions or resulting therefrom to said assignee herein, as assignee of the entire interest therein; and the undersigned for myself and my legal representatives, heirs and assigns do hereby agree and covenant without further remuneration, to execute and deliver all divisional, continuation, reissue and other applications for Patent on said inventions and all assignments thereof to said assignee or its assigns, to communicate to said assignee or its representatives all facts known to the undersigned respecting said inventions, whenever requested, to testify in any interferences or other legal proceedings in which any of said applications or patents may become involved, to sign all lawful papers, make all rightful oaths, and to do generally everything necessary to assist assignee, its successors, assigns and nominees to obtain patent protection for said invention in the United States and all other countries, the expenses incident to said applications to be borne and paid by said assignee.

Date:

December 24, 1999




Brian Jou

STATE OF New York)

COUNTY OF Richmond) ss.:

Date:

12-30-99



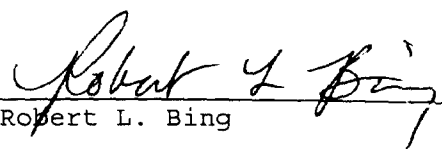
Lynn A. Adler

~~Commonwealth~~
STATE OF Massachusetts)

COUNTY OF Middlesex) ss.:

Date:

December 29, 1999



Robert L. Bing

STATE OF New York)

COUNTY OF Richmond) ss.:

☒ Continued on page 2

date: 12-30-99

STATE OF New York.)
COUNTY OF Richmond.) ss.:

date: 12-30-99

STATE OF KINGDOM OF ENGLAND)
COUNTY OF CITY OF LONDON) ss.:

Date: 21st January 2000

STATE OF KINGDOM OF ENGLAND)
COUNTY OF CITY OF LONDON) ss.:

Date: 21st January 2000

STATE OF New York)
COUNTY OF Richmond) ss.:

Date: 01-03-2000

STATE OF)
COUNTY OF) ss.:

James A. Boyle
James A. Boyle

Clare K. Briody
Clare K. Briody

Ian K. Emery
Ian K. Emery
Notary Public London, England (Richard J. Saville)

Brian A. Moran
Brian A. Moran
Notary Public London, England (Richard J. Saville)
Saville & Co.
Notaries Public
2 Throgmorton Avenue
London EC2N 2ER
Telephone: 0171 920 0000
Fax: 0171 920 0088
My Commission expires at Death

Kenneth Mascio
Kenneth Mascio
SUMAN K. KALIA
Notary Public, State of New York
No. 43-4940322
Qualified in Richmond County
Commission Expires 3/8/2000

This 30th day of December, 1999, before me personally came the above-named four people, to me personally known as the individual who executed the foregoing instrument, who acknowledged to me that the same was executed by him of his own free will for the purposes therein set forth.

Suman K. Kalia
Suman K. Kalia
Notary Public, State of New York
No. 43-4940322
Qualified in Richmond County
Commission Expires 8/8/2000
Notary Public - Seal

SUMAN K. KALIA
Notary Public, State of New York
No. 43-4940322
Qualified in Richmond County
Commission Expires