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1. Name of conveying party(ies):

Jonathan Lenchner

Additional name(s) of conveying party(ies) attached?

Yes X No

2. Name and address of receiving party(ies)

Name: International Business Machines Corporation

Internal Address:

Street Address: New Orchard Road

City: Armonk State: NY ZIP: 10504

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

3. Nature of conveyance:

X Assignment Merger Security Agreement Change of Name Other

Execution Date: November 10, 2000

Vertical stamp: JCS66 U.S. PTO 09/712380 11/14/00

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

9/712380

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

A. Patent Application No.(s) B. Patent No.(s)

November 10, 2000

Additional numbers attached? Yes X No

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

Name: Kevin M. Mason

Internal Address: Ryan, Mason & Lewis, LLP

Street Address: 1300 Post Road, Suite 205

City: Fairfield State: CT ZIP: 06430

6. Total number of applications and patents involved: 1

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

Enclosed

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Kevin M. Mason

Kevin M. Mason (Signature)

November 13, 2000

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Date

PTO-1595 (Rev. 10-2000) 00000237 000517 007 339

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PATENT REEL: 011308 FRAME: 0570

ASSIGNMENT

Whereas, I

Inventor
and City

(1) Jonathan Lenchner
County of Westchester

of North Salem
and State of New York

have invented certain improvements in

TITLE

METHOD AND APPARATUS FOR CONDUCTING COINLESS TRANSACTIONS

executed by me on even date here with.

DATE THAT (1) *November 11*, 2000.

INVENTOR(S)
SIGNED THE
DECLARATION

Whereas, INTERNATIONAL BUSINESS MACHINES CORPORATION, a corporation of New York, having a place of business at New Orchard Road, Armonk, New York 10504, (hereinafter called IBM) desires to acquire the entire right, title and interest in the said application and invention, and to any United States and foreign patents to be obtained therefor.

Now therefore, for a valuable consideration, receipt whereof is hereby acknowledged, I the above named, hereby sell, assign, and transfer to IBM, its successors and assigns, the entire right, title and interest in the said application and invention therein disclosed for the United States and foreign countries, and all rights of priority resulting from the filing of said United States application, and I request the Commissioner of Patents to issue any Letters Patent granted upon the inventions set forth in said application to IBM, its successors and assigns; and I hereby agree that IBM may apply for foreign Letters Patent on said invention and I will execute all papers necessary in connection with the United States and foreign applications when called upon to do so by IBM.

Signed and Sealed

CITY
DATE

(1) at Hawthorne, NY
on *November 11*, 2000,

Jonathan Lenchner SIGNATURE
Jonathan Lenchner) INVENTOR
FIRST NAME MIDDLE INITIAL LAST NAME