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U.S. DEPARTMENT OF COMMERCE

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To the Honorable Commissioner of Patents

original documents or copy thereof.

1. Name of conveying party(ies): Philip A. Binder, Philippe R. Hiolle & Barry Hochfield

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

2. Name and address of receiving party(ies)

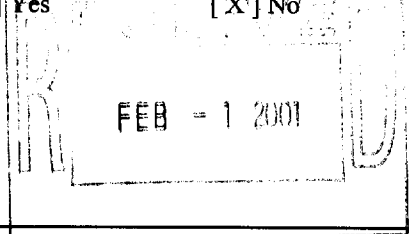
Name: MasterCard International Incorporated

Address: 2000 Purchase Street

City: Purchase State: NY Zip: 10577

Additional name(s) and address(es) attached?

[ ] Yes [X] No



3. Nature of conveyance:

[X] Assignment [ ] Merger [ ] Security Agreement [ ] Change of Name

[ ] Other

Execution Date: 12/7/00 & 1/12/01

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 No.(s) 09/646,602

B. Patent No.(s)

Additional numbers attached?

[ ] Yes [X] No

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

Name: Robert C. Scheinfeld

BAKER BOTTS L.L.P.

Address: 30 Rockefeller Plaza - 44 Fl.

City: New York State: NY Zip: 10112

6. Total number of applications and patents involved: 1

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

[X] Enclosed [ ] Authorized to be charged to deposit account

8. Deposit account number:

02-4377

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9. Statement and signature

To the best of my knowledge and belief, the foregoing instrumentation is true and correct and any attached copy is a true copy of the original document.

Robert C. Scheinfeld

Name of Person Signing

Signature

January 29, 2001

Date

Total number of pages including cover sheet, attachments and document: 5

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PATENT REEL: 011500 FRAME: 0749

A S S I G N M E N T

WHEREAS, WE, PHILIP A. BINDER, PHILIPPE R. HIOLLE and BARRY HOCHFIELD, citizens of the United States, France and Great Britain, residing in Ramsey, County of Bergen, State of New Jersey, whose post office address is 15 Biscayne Drive, Ramsey, New Jersey 07446; residing in New York, County of New York, State of New York, whose post office address is 854 West 181 Street, Apt. 6D, New York, New York 10033; and residing in Giffnock, Glasgow, whose post office address is 21 Dalsarf Crescent, Giffnock, Glasgow, Scotland G46 6RB, respectively, have made an invention entitled "METHOD AND DEVICE FOR SELECTING A RECONFIGURABLE COMMUNICATIONS PROTOCOL BETWEEN AN IC CARD AND A TERMINAL" as set forth and described in patent application Serial No. 09/646,602, filed September 19, 2000; and

WHEREAS, MASTERCARD INTERNATIONAL INCORPORATED, a corporation organized and existing under the laws of Delaware and having an office for the transaction of business at 2000 Purchase Street, Purchase, New York 10577, is desirous of acquiring the entire right, title and interest in and to said invention and any improvements thereon, and in and to the said application for Letters Patent therefor, and any Letters Patent which may be obtained therefor;

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN, BE IT KNOWN, that we, the said PHILIP A. BINDER, PHILIPPE R. HIOLLE and BARRY HOCHFIELD, for and in consideration of the sum of One Dollar (\$1.00), lawful money of the United States, to me in hand paid by said MASTERCARD INTERNATIONAL INCORPORATED, and other valuable considerations unto me moving from said MASTERCARD INTERNATIONAL INCORPORATED, at or before the ensembling and delivery of these presents, the receipt of which is hereby acknowledged, have sold, assigned, transferred and conveyed and by these presents do sell, assign, transfer and convey, unto said MASTERCARD INTERNATIONAL INCORPORATED, its successors and assigns, the entire right, title and interest in and to the said invention as set forth and described in the specification forming a part of the application for Letters Patent of the United States for "METHOD AND DEVICE FOR SELECTING A RECONFIGURABLE COMMUNICATIONS PROTOCOL BETWEEN AN IC CARD AND A TERMINAL", and any and all improvements thereon, and in and to said application and any division, continuation or continuation-in-part thereof, and in and to any Letters Patent of the United States which may be issued on any of said applications, and any reissues thereof, and in and to any and all applications for Letters Patent filed in foreign countries for said invention or improvements, including all priority rights under the Paris Convention, and any and all Letters Patent which may be granted in foreign countries therefor, TO HAVE AND TO HOLD THE SAME to the full end of the term or terms for which any and all said Letters Patent may be granted;

AND WE, the said PHILIP A. BINDER, PHILIPPE R. HIOLLE and BARRY HOCHFIELD, do hereby authorize and request the Commissioner of Patents and Trademarks to issue the said Letters Patent of the United States to said MASTERCARD INTERNATIONAL INCORPORATED, as the assignee of the entire right, title and interest in and to the same, for the sole use and benefit of said MASTERCARD INTERNATIONAL INCORPORATED, its successors and assigns;

AND WE, the said PHILIP A. BINDER, PHILIPPE R. HIOLLE and BARRY HOCHFIELD, for the considerations aforesaid, do hereby covenant and agree to and with said MASTERCARD INTERNATIONAL INCORPORATED, its successors and assigns, that we have the full power to make this assignment, and that the rights assigned are not encumbered by any grant, license or right heretofore given, and that we, our executors or administrators, shall and will do all lawful acts and things and make, execute and deliver without further compensation, any and all other instruments in writing, further applications, papers, affidavits, powers of attorney, assignments, and other documents which, in the opinion of counsel for said MASTERCARD INTERNATIONAL INCORPORATED, its successors and assigns, may be required or necessary to more effectively secure to and vest in said MASTERCARD INTERNATIONAL INCORPORATED, its successors and assigns, the entire right, title and interest in and to said invention and improvements, applications, Letters Patent, rights, benefits, privileges and advantages hereby sold, assigned, transferred and conveyed, and that we will sign any applications for reissue which may be desired by the owner of the patent or patents which may be issued for the said invention or improvements.

IN WITNESS WHEREOF, I, the said PHILIP A. BINDER, have hereunto set my hand and seal on the date below written.

Philip Binder  
PHILIP A. BINDER

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

BE IT KNOWN, that on this 7 day of December, 2000, before me personally came , to me known and known to me to be the person mentioned in and who executed the foregoing assignment, and he acknowledged to me that he executed the same as his free act and deed for the use and purposes therein mentioned.

Kathleen Roche  
Notary Public

KATHLEEN ROCHE  
Notary Public, State of New York  
No. 4912999  
Qualified in Westchester County  
Term Expires November 26, 2001

IN WITNESS WHEREOF, I, the said PHILIPPE R. HIOLLE, have hereunto set my hand and seal on the date below written.

Philippe Hiolle  
PHILIPPE R. HIOLLE

STATE OF *New York* )  
  : SS.:  
COUNTY OF *Westchester* )

BE IT KNOWN, that on this 7 day of December, 2000, before me personally came, to me known and known to me to be the person mentioned in and who executed the foregoing assignment, and he acknowledged to me that he executed the same as his free act and deed for the use and purposes therein mentioned.

Kathleen Roche  
Notary Public

KATHLEEN ROCHE  
Notary Public, State of New York  
No. 4812988  
Qualified in Westchester County  
Term Expires September 22, 2001

Subscribed and executed at \_\_\_\_\_  
on \_\_\_\_\_ (Date) \_\_\_\_\_ (Place)

~~Barry Hochfield~~ 12/01/01  
BARRY HOCHFIELD

Witness: Michael Peters (Type Name) MICHAEL PETERS

Witness: Ann Cushley (Type Name) ANN CUSHLEY