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Docket No. AUS920010746US1

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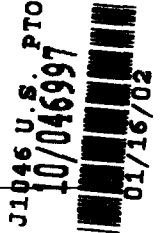
101964995

1. Name of conveying party(ies):

Michael W. Brown
Rabindranath Dutta
Michael A. Paolini
Newton James Smith, Jr.

2. Name and address of receiving party(ies):

International Business
Machines Corporation
New Orchard Road
Armonk, New York 10504



3. Nature of conveyance:

X Assignment

Execution Date: 12/18/2001, 12/20/2001, 12/18/2001, 12/19/2001

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 12/18/2001, 12/20/2001, 12/18/2001 and 12/19/2001

A. Patent Application No.(s)

B. Patent No.(s)

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

Cynthia S. Byrd
IBM Corporation
Intellectual Property Law
Internal Zip 4054
11400 Burnet Road
Austin, TX 78758
(512) 823-5884

6. Total number of applications and patents involved: 1

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

X Authorized to be charged to deposit account

8. Deposit account number:

09-0451

01/29/2002 AAHME1 00000195 090451 10046997
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9. Statement and signature.

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.

Cynthia S. Byrd
Name of Person Signing

Cynthia Byrd
Signature

1/14/02
Date

Total number of pages including cover sheet: 5

A S S I G N M E N T

Whereas, we,

(1) Michael W. Brown of Georgetown,
County of Williamson State of: Texas

And (2)
Rabindranath Dutta of Los Angeles
County of _____ State of: California

and
(3) Michael A. Paolini of Austin,
County of Travis State of Texas

And
(4) Newton James Smith, Jr. Of Austin,
County of Travis State of Texas

have invented certain improvements in

CREDIT AUTHORIZATION METHOD AND APPARATUS

and executed, respectively, a United States patent application therefor on
(Dates Inventors Signed Declaration) (1) 12/18, 2001, and (2)
_____, 2001 and (3) 12-18-2001 2001, and
(4) December 19 2001.

Whereas, INTERNATIONAL BUSINESS MACHINES CORPORATION, a corporation of New York, having a place of business at 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, we, 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 we request the Commissioner of Patents to issue any Letters Patent granted upon the invention set forth in said application to IBM, its successors and assigns; and we hereby agree that IBM may apply for foreign Letters Patent on said invention and we will execute all papers necessary in connection with the United States and foreign applications when called upon to do so by IBM.

(1) Signed at Austin on 12/18, 2001.

Michael W. Brown

Michael W. Brown

and (2) Signed at _____ on _____, 2001.

Rabindranath Dutta

(3) Signed at Austin on 12-18, 2001.

Michael A. Paolini

Michael A. Paolini

and (4) Signed at AUSTIN on 12/19, 2001.

Newton James Smith, Jr.
Newton James Smith, Jr.

AUS92010746US1

A S S I G N M E N T

Whereas, we,

(1) Michael W. Brown of Georgetown,
County of Williamson State of: Texas

and
(2)

Rabindranath Dutta of Los Angeles
County of LOS ANGELES State of: California
RD

and

(3) Michael A. Paolini of Austin,
County of Travis State of Texas

And

(4) Newton James Smith, Jr. Of Austin,
County of Travis State of Texas

have invented certain improvements in

CREDIT AUTHORIZATION METHOD AND APPARATUS

and executed, respectively, a United States patent application therefor on
(Dates Inventors Signed Declaration) (1) _____, 2001, and (2) Dec 20, 2001 and
(3) _____ 2001, and (4) _____ 2001.

Whereas, INTERNATIONAL BUSINESS MACHINES CORPORATION, a corporation of New York,
having a place of business at 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, we, 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 we request the Commissioner of Patents to issue any
Letters Patent granted upon the invention set forth in said application to IBM, its successors and assigns; and we
hereby agree that IBM may apply for foreign Letters Patent on said invention and we will execute all papers
necessary in connection with the United States and foreign applications when called upon to do so by IBM.

(1) Signed at _____ on _____, 2001.

Michael W. Brown

and (2) Signed at Beverly Hills on Dec 20, 2001.

Rabindranath Dutta
Rabindranath Dutta

AUS92010746US1

(3) Signed at _____ on _____, 2001.

Michael A. Paolini

and (4) signed at _____ on _____, 2001.

Newton James Smith, Jr.