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1. Name of conveying party(ies):	2. Name and address of receiving party(ies):
Laura E. WEINFLASH	Primary Payments Systems, Inc. 14646 North Kierland Boulevard Suite 120
3. Nature of conveyance:	Scottsdale, Arizona 85254
 [X] Assignment [] Merger [] Security Agreement [] Change of Name [] Other: 	(A Delaware corporation.)
Execution Date: May 13, 2002	
4. Application number(s) or patent number(s):	n, the execution state of the application is:
If this document is being filed together with a new application May 13, 2002	n, the execution date of the application is: B. Patent No.(s):
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If this document is being filed together with a new application May 13, 2002 A. Patent Application No.(s): Additional numbers attached? [] Yes [X] No. 5. Name and address of party to whom correspondence document should be mailed: CLARK A. JABLON AKIN, GUMP, STRAUSS, HAUER & FELD, L.L.P.	B. Patent No.(s):
If this document is being filed together with a new application May 13, 2002 A. Patent Application No.(s): Additional numbers attached? [] Yes [X] No 5. Name and address of party to whom correspondence document should be mailed: CLARK A. JABLON AKIN, GUMP, STRAUSS, HAUER & FELD, L.L.P. One Commerce Square - 2005 Market Street - Suite 2200 Philadelphia, PA 19103	B. Patent No.(s): o 6. Total number of applications and patents involved: [1]
If this document is being filed together with a new application May 13, 2002 A. Patent Application No.(s): Additional numbers attached? [] Yes [X] No. 5. Name and address of party to whom correspondence document should be mailed: CLARK A. JABLON AKIN, GUMP, STRAUSS, HAUER & FELD, L.L.P. One Commerce Square - 2005 Market Street - Suite 2200	B. Patent No.(s): o 6. Total number of applications and patents involved: [1] 7. Total fee (37 CFR 3.41) Cal. <u>1</u> x \$40.00 = \$ <u>40.00</u> [X] Enclosed
If this document is being filed together with a new application May 13, 2002 A. Patent Application No.(s): Additional numbers attached? [] Yes [X] No 5. Name and address of party to whom correspondence document should be mailed: CLARK A. JABLON AKIN, GUMP, STRAUSS, HAUER & FELD, L.L.P. One Commerce Square - 2005 Market Street - Suite 2200 Philadelphia, PA 19103 Telephone: (215) 965-1200 Facsimile: (215) 965-1210 Direct Dial: (215) 965-1293	B. Patent No.(s): 0 6. Total number of applications and patents involved: [1] 7. Total fee (37 CFR 3.41) Cal. <u>1</u> x \$40.00 =\$ <u>40.00</u> [X] Enclosed [] Authorized to be charged to deposit account 8. Charge any fee deficiency to Deposit Account Number: <u>50-1017</u>
If this document is being filed together with a new application May 13, 2002 A. Patent Application No.(s): Additional numbers attached? [] Yes [X] No 5. Name and address of party to whom correspondence document should be mailed: CLARK A. JABLON AKIN, GUMP, STRAUSS, HAUER & FELD, L.L.P. One Commerce Square - 2005 Market Street - Suite 2200 Philadelphia, PA 19103 Telephone: (215) 965-1200 Facsimile: (215) 965-1200 Facsimile: (215) 965-1293 DO No	B. Patent No.(s): 0 6. Total number of applications and patents involved: [1] 7. Total fee (37 CFR 3.41) Cal. <u>1</u> x \$40.00 =\$ <u>40.00</u> [X] Enclosed [] Authorized to be charged to deposit account 8. Charge any fee deficiency to Deposit Account Number: <u>50-1017</u> (Billing No. 208850.0021)

PATENT REEL: 012899 FRAME: 0559

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Attorney Docket No. 8850-21US

PATENT

JOINT

<u>ASSIGNMENT</u>

WHEREAS, we, Laura E. Weinflash and Larry W. Spooner, with respective post office addresses and citizenships of:

- 14285 North 98th Way Scottsdale, Arizona 85260 Citizen of the United States of America; and
- 1021 West Mission Twin Buttes Road Green Valley, Arizona 85614 Citizen of the United States of America,

hereinafter generally referred to as "ASSIGNORS," have invented a certain new and useful

DATABASE FOR CHECK RISK DECISIONS POPULATED WITH CHECK ACTIVITY DATA FROM BANKS OF FIRST DEPOSIT

for which we have executed a United States patent application, Application No. _____, filed _____, 2002, and

ASSIGNORS authorize ASSIGNEE or ASSIGNEE's representative to insert the Application Number and Filing date of this application if they are unknown at the time of execution of this Assignment.

WHEREAS, Primary Payment Systems, Inc., a Delaware corporation having a place of business at 14646 North Kierland Boulevard, Suite 120, Scottsdale, Arizona 85254, hereinafter generally referred to as "ASSIGNEE", is desirous of acquiring said invention and said patent application.

NOW, THEREFORE, in consideration of the sum of One Dollar and other good and valuable executed consideration, the full receipt and sufficiency of all of which are hereby acknowledged and intending to be legally bound hereby, we, the undersigned ASSIGNORS, hereby agree to sell, assign, transfer and convey and by these presents do sell, assign, transfer and convey unto the above-named ASSIGNEE, the whole and entire right, title and interest

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PATENT REEL: 012899 FRAME: 0560 in and to said invention as described in the above patent application, for the territory of the United States and its possessions and territories and all foreign countries;

in and to the above patent application and any and all related United States and foreign patent applications disclosing said invention, including provisionals, nonprovisionals, divisions and continuations thereof, along with all rights of priority created by said patent application under any treaty relating thereto; and

in and to all United States and foreign patents which may be granted on any and all of said patent applications, including extensions, reissues and reexamination certificates thereof;

said invention, application(s) and patent(s) to be held and enjoyed by the above-named ASSIGNEE, for ASSIGNEE's own use and benefit, and for ASSIGNEE's legal representatives and assigns to the full end of the term or terms for which said patent(s) may be granted, as fully and entirely as the same would have been held by the undersigned ASSIGNORS had this assignment and sale not been made; and for the aforesaid consideration ASSIGNORS hereby covenant, agree and undertake to execute, whenever requested by the above-named ASSIGNEE, all patent applications, assignments, lawful oaths and any other papers which ASSIGNEE may deem necessary or desirable for securing to ASSIGNEE or for maintaining for ASSIGNEE all the patent(s) hereby assigned or agreed to be assigned; all without further compensation to the undersigned ASSIGNORS.

(Seal)

(Seal)

STATE OF	anisma	:
	<u> </u>	- : ss
COUNTY OF _	Maucopa	_:

Before me, a notary public in and for the State and County aforesaid, on this 13^{4} day of <u>Maun</u>, 2002, personally appeared Laura E. Weinflash who being to me personally known, and who having first executed the foregoing instrument in my presence and have been by me first duly sworn, did acknowledge the foregoing instrument as her free deed and act, signed, sealed and delivered by her for the purpose therein stated and intending to be legally bound thereby and intending that said instrument be recorded.

Notary Public My Commission Expires: 04/14/04



Anyona Manana STATE OF : : ss. COUNTY OF

Before me, a notary public in and for the State and County aforesaid, on this 13^{44} day of ______, 2002, personally appeared Larry W. Spooner, who being to me personally known, and who having first executed the foregoing instrument in my presence and have been by me first duly sworn, did acknowledge the foregoing instrument as his free deed and act, signed, sealed and delivered by him for the purpose therein stated and intending to be legally bound thereby and intending that said instrument be recorded.

My Commission Expires: 04/14/04



PATENT REEL: 012899 FRAME: 0562