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FORM PTO-1595

(Rev. 6-93)

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OMB No. 0651-0011 (exp. 4/94)

PATENTS (

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To the Assistant Commissioner for Patents:  
Please record the attached original documents or copy thereof.

1. Name of conveying party(ies):

Vincent W. TALBERT, Thomas H. KEITHLY,  
Daniel A. HIRSCHFELD and Mark L. LAVELLE

6-26-02

2. Name and address of receiving party(ies)

Name: GoPin Inc.

Internal Address: \_\_\_\_\_

Street Address: 9690 Deereco Road

Suite 705

City: Timonium

State: MD ZIP: 21093

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

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

3. Nature of conveyance:

- Assignment  Merger
- Security Agreement  Change of Name
- Other \_\_\_\_\_

Execution Date: May 9, 2002

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)

PCT/US02/03743, filed February 7, 2002

B. Patent No. (s)

Additional numbers attached?  Yes  No

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

Name: Kent E. Baldauf, Jr.

Internal Address: Webb Ziesenheim Logsdon

Orkin & Hanson, P.C.

Street Address: 700 Koppers Building

436 Seventh Avenue

City: Pittsburgh State: PA ZIP: 15219-1818

6. Total number of applications and patents involved:

1

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

- Enclosed
- Authorized to be charged to deposit account

8. Deposit account number:

(Attach triplicate copy of this page if paying by deposit account)

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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.

Kent E. Baldauf, Jr., Reg. No. 36,082  
Name of Person Signing

[Signature]  
Signature

June 20, 2002  
Date

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07/02/2002 DBYRNE

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Mail documents to be recorded with required cover sheet information to:  
Commissioner for Patents, U.S. Patent and Trademark Office  
Office of Public Records, Crystal Gateway 4, Room 335  
Washington, D.C. 20231

PATENT  
REEL: 013037 FRAME: 0228

## ASSIGNMENT

WHEREAS, WE, Vincent W. TALBERT, Thomas H. KEITHLY, Daniel A. HIRSCHFELD and Mark L. LAVELLE, residing at the addresses below are signatures, have invented certain new and useful improvements in METHOD AND SYSTEM FOR COMPLETING A TRANSACTION BETWEEN A CUSTOMER AND A MERCHANT for which an international patent application was filed under the Patent Cooperation Treaty (the PCT Application) on 07 February 2002 bearing Application No. PCT/US02/03743;

AND, WHEREAS GOPIN INC., a corporation of Delaware, having a place of business at 9690 Deereco Road, Suite 705, Timonium, Maryland 21093, hereinafter called the "assignee", is desirous of acquiring the entire right, title, and interest in and to said PCT application and the inventions and improvements therein disclosed and claimed.

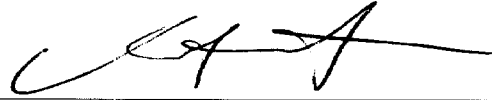
NOW, THEREFORE, for good and valuable consideration paid to us by said assignee, the receipt of which is hereby acknowledged, we do hereby assign, sell, transfer, and set over unto said assignee the entire right, title and interest in and to said PCT application and the inventions and improvements therein disclosed and claimed for all countries designated therein and any Letters Patent which may issue therefor in each of said designated countries and all divisions, reissues, continuations, continuations-in-part, renewals, and/or extensions thereof, said assignee to have and to hold the interests herein assigned to the full ends of the terms of said Letters Patent and any and all divisions, reissues, continuations, continuations-in-part, renewals, and/or extensions thereof, respectively, as fully and entirely as the same would have been held and enjoyed by us had this assignment not been made.

We covenant that we are the lawful owners of said PCT application, said inventions, and said improvements, that the same are unencumbered, and that we have the full right to make this assignment.

And for the consideration aforesaid, we agree jointly and individually that we will communicate to said assignee or the representatives thereof any facts known to us respecting said inventions and improvements, and will, upon request, but without expense to us, testify in any legal proceedings, sign all lawful papers, execute all divisional, reissue, continuation, continuation-in-part, renewal, and/or extension applications, make all rightful declarations and oaths, and generally do all other and further lawful acts, deemed necessary or expedient by said

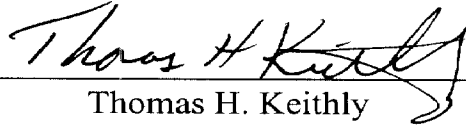
assignee or by counsel for said assignee, to assist or enable said assignee to obtain and enforce full benefits from the rights and interests herein assigned. This assignment shall be binding upon our heirs, executors, administrators, and/or assigns, and shall inure to the benefit of the heirs, executors, administrators, successors, and/or assigns, as the case may be, of said assignee.

Date: May 9, 2002




Vincent W. Talbert  
10 Forward Court  
Cockeysville, MD 21030

Date: May 9, 2002



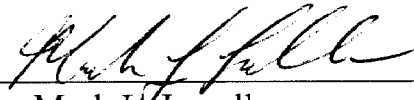
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Date: May 9, 2002



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