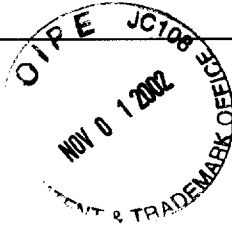


11-15-2002



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FORM PTO-1619A
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OMB 0651-0027



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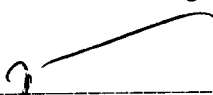
Method of Payment: Enclosed Deposit Account

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Deposit Account Number: #

Authorization to charge additional fees: Yes No

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Michael A. Glenn  11/1/02

Name of Person Signing Signature Date

ASSIGNMENT

WHEREAS, I, James Roskind, hereinafter referred to as "ASSIGNOR", have invented certain new and useful improvements, as described and set forth in the below-identified application for United States Letters Patent:

Title of Invention: Smart Payment Instrument Selection


Filing Date: 7/30/02 Serial No. 10/209,559

WHEREAS, America Online, Inc., having its principal place of business at 22000 AOL Way, Dulles, Virginia 20166-9323 hereinafter referred to as "ASSIGNEE", is desirous of acquiring the entire right, title, and interest in the said invention and application and in any Letters Patent which may be granted with regard to the same;

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN: Be it known that, for One Dollar (\$1.00) and other good and valuable consideration, ASSIGNOR have sold, assigned, and transferred, and by these presents does sell, assign, and transfer unto the said ASSIGNEE, and ASSIGNEE'S successors and assigns, all right, title, and interest in and to said invention, said application for United States Letters Patent and any Letters Patent which may be hereafter granted on the same in the United States and all countries throughout the world, including any divisions, renewals, continuations in whole or part, substitutions, conversions, reissues, revivals, prolongation, or extensions thereof, said interest to be held and enjoyed by said ASSIGNEE as fully and exclusively as it would have been held and enjoyed by said ASSIGNOR had this assignment and transfer not been made, for all time.

ASSIGNOR further agrees that they will, without charge to said ASSIGNEE, but at ASSIGNEE'S expense, cooperate with ASSIGNEE in the prosecution of said application and/or applications, execute, verify, acknowledge, and deliver all such further papers, including applications for Letters Patent and for the reissue thereof, and instruments of assignment and transfer thereof, and will perform such other acts as ASSIGNEE may lawfully request, to obtain or maintain Letters Patent for said invention and improvement in any and all countries, and to vest title thereto in said ASSIGNEE, or ASSIGNEE'S successors and assigns.

IN TESTIMONY WHEREOF, ASSIGNOR have hereunto signed their name to the assignment on the date indicated below.



James Roskind

7/30/2002

DATE