

03-06-2003

310-03



TO THE ASSISTANT COMMISSIONER FOR

102382188

inal documents or copy thereof.

1. Name of conveying party(ies): (If multiple assignors, list numerically)

1. Randy Templeton
2. Tamila Barron
3. Daniel Ahles
4. Sharat Shankar

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

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

Name: First Data Corporation

Internal Address:

Street Address: 12500 East Belford Avenue,
Suite M21A2

City: Englewood State: CO ZIP: 80112-5939

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

3. Nature of conveyance:

- (X) Assignment
() Merger
() Security Agreement
() Change of Name
() Other:

Execution Date: (If multiple assignors, list execution dates in numerical order corresponding to numbers indicated in 1 above) 1. February 22, 2003; 2. February 24, 2003; 3. February 21, 2003 and 4. February 20, 2003

4. Application number(s) or Patent number(s):

() Application(s) filed herewith Execution Date(s):

(X) Patent Application No.: 10/302.796
Filing Date: November 20, 2002() Patent No.: _____
Issue Date:

Additional numbers attached? () Yes (X) No

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

Name: Nira M. Brand
KNOBBE, MARTENS, OLSON & BEAR, LLP
Customer No. 20,995Internal Address: Fourteenth Floor
Street Address: 2040 Main Street
City: Irvine State: CA ZIP: 92614
Attorney's Docket No.: 1DATA.069A

7. Total fee (37 CFR 1.21(h)): \$40

(X) Enclosed

(X) Authorized to be charged to deposit account if any additional fees are required, or to credit any overpayment

8. Deposit account number: 11-1410

Please charge this account for any additional fees which may be required, or credit any overpayment to this account.

6. Total number of applications and patents involved: 1

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.

Nira M. Brand
Name of Person Signing

Signature

Date

52,648
Registration No.

Total number of pages including cover sheet, attachments and document: 4

Mail documents to be recorded with required cover sheet information to:

03/11/2003 TBIAZI 00000128 10302796
01 FC:0021 40.00 DP
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030403

U.S. Patent and Trademark Office
Attn: Assignment Division
Crystal Gateway-4
1213 Jefferson Davis Highway, Suite 320
Arlington, VA 22202

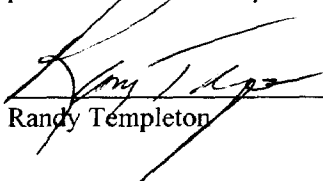
ASSIGNMENT

WHEREAS, We, Randy Templeton, a United States of America citizen, residing at 5518 Azalea Trail, Sugarland, TX 77479, Tamila Barron, a United States of America citizen, residing at 1848 East Utah Avenue, Fresno, CA 93720, Daniel Ahles, a United States of America citizen, residing at 1520 ONeil Street, Houston, TX 77019, and Sharat Shankar, a Indian citizen, residing at 9406 Meadowcroft, Houston, TX 77063, have invented certain new and useful improvements in a SYSTEMS AND METHODS FOR SELECTIVELY ACCESSING OR USING FINANCIAL ACCOUNT DATA FOR SUBSEQUENT RISK DETERMINATION for which we have filed an application for Letters Patent in the United States Application No. 10/302,796, filed November 20, 2002;

AND WHEREAS, First Data Corporation (hereinafter "ASSIGNEE"), a Delaware Corporation, with its principal place of business at 12500 East Belford Avenue, Suite M21A2, Englewood, CO 80112-5939, desires to acquire the entire right, title, and interest in and to the said improvements and the said Application:

NOW, THEREFORE, for good and valuable consideration, the receipt of which is hereby acknowledged, we, the said inventors, do hereby acknowledge that we have sold, assigned, transferred and set over, and by these presents do hereby sell, assign, transfer and set over, unto the said ASSIGNEE, its successors, legal representatives and assigns, the entire right, title, and interest throughout the world in, to and under the said improvements, and the said application and all provisional applications relating thereto, and all divisions, renewals and continuations thereof, and all Letters Patent of the United States which may be granted thereon and all reissues and extensions thereof, and all rights of priority under International Conventions and applications for Letters Patent which may hereafter be filed for said improvements in any country or countries foreign to the United States, and all Letters Patent which may be granted for said improvements in any country or countries foreign to the United States and all extensions, renewals and reissues thereof; and we hereby authorize and request the Commissioner of Patents of the United States, and any Official of any country or countries foreign to the United States, whose duty it is to issue patents on applications as aforesaid, to issue all Letters Patent for said improvements to the said ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

AND WE HEREBY covenant and agree that we will communicate to the said ASSIGNEE, its successors, legal representatives and assigns, any facts known to us respecting said improvements, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuing and reissue applications, make all rightful oaths and generally do everything possible to aid the said ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper patent protection for said improvements in all countries.


Randy Templeton

Dated: 2-22-2003

Tamila Barron

Dated: _____

Daniel Ahles

Dated: _____

Sharat Shankar

Dated: _____

ASSIGNMENT

WHEREAS, We, Randy Templeton, a United States of America citizen, residing at 5518 Azalea Trail, Sugarland, TX 77479, Tamila Barron, a United States of America citizen, residing at 1848 East Utah Avenue, Fresno, CA 93720, Daniel Ahles, a United States of America citizen, residing at 1520 O'Neil Street, Houston, TX 77019, and Sharat Shankar, a Indian citizen, residing at 9406 Meadowcroft, Houston, TX 77063, have invented certain new and useful improvements in a SYSTEMS AND METHODS FOR SELECTIVELY ACCESSING OR USING FINANCIAL ACCOUNT DATA FOR SUBSEQUENT RISK DETERMINATION for which we have filed an application for Letters Patent in the United States Application No. 10/302,796, filed November 20, 2002;

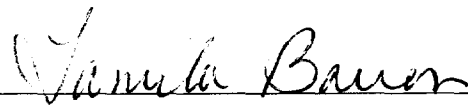
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Randy Templeton

Dated: _____



Tamila Barron

Dated: 2/24/03

Daniel Ahles

Dated: _____

Sharat Shankar

Dated: _____

Application No.: 10/302,796
Filing Date: November 20, 2002

Client Code: 1DATA.069A

ASSIGNMENT

WHEREAS, We, Randy Templeton, a United States of America citizen, residing at 5518 Azalea Trail, Sugarland, TX 77479, Tamila Barron, a United States of America citizen, residing at 1848 East Utah Avenue, Fresno, CA 93720, Daniel Ahles, a United States of America citizen, residing at 1520 ONeil Street, Houston, TX 77019, and Sharat Shankar, a Indian citizen, residing at 9406 Meadowcroft, Houston, TX 77063, have invented certain new and useful improvements in a SYSTEMS AND METHODS FOR SELECTIVELY ACCESSING OR USING FINANCIAL ACCOUNT DATA FOR SUBSEQUENT RISK DETERMINATION for which we have filed an application for Letters Patent in the United States Application No. 10/302,796, filed November 20, 2002;

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Randy Templeton

Dated: _____

Tamila Barron

Dated: _____



Daniel Ahles

Dated: 2-21-03



Sharat Shankar

Dated: FEB 20, 2003

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