

07-14-2003

DN

Atty. Docket: 02208.000003.1

To the Director, U.S. Patent and Traden



documents or copy thereof.

1. Name of conveying party(ies):
The New York Clearing House Association L.L.

102495631

receiving party(ies):

Name: The Clearing House Service Company L.L.C.

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

Foreign Address: 7.9.03



3. Nature of conveyance:
 Assignment Merger
 Security Agreement Change of Name
 Other _____

Domestic Address: 100 Broad Street

Execution Date: July 1, 2003

City: New York State NY ZIP 10004

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

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 Applications Numbers: Provisional Patent Appln.
No. 60/103,610; Patent Appln. No. 09/414,549;
09/637,357

B. Title of Invention: SYSTEM AND METHOD FOR POINT-OF-SALE CHECK AUTHORIZATION

Filing Dates: October 9, 1998; October 8, 1999; August 15, 2000, respectively

Additional numbers attached? Yes No

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

Name: Fitzpatrick, Cella, Harper & Scinto
30 Rockefeller Plaza
New York, New York 10112-3801

6. Number of applications and patents involved:

One

Telephone No.: (212) 218-2100

7. Total fee (37 CFR 3.41): . . . \$ 120.00

Facsimile No.: (212) 218-2200

Enclosed
 Authorized to be charged to deposit account

8. Deposit account number (for deficiency or excess)

06-1205

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

07/11/2003 GTON11 00000075 60103610

DO NOT USE THIS SPACE

01 FC:8021 120.00 OP

9. Statement and signature.

To the best of my knowledge and belief, the foregoing information is true and the attached is the original document or is a true copy of the original document.

Ronald A. Clayton
Name of Person Signing

Ronald A. Clayton
Signature

July 8, 2003
Date

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

ASSIGNMENT

FOR VALUE RECEIVED, The New York Clearing House Association L.L.C., a Limited Liability Company of the State of Delaware having a place of business at 100 Broad Street, New York, New York 10004 (hereinafter called the "Assignor"), which by virtue of an Assignment dated July 1, 2003, and effective October 9, 1998, by Henry C. Farrar, the owner of Henry C. Farrar's entire right, title and interest, for the United States of America, in and to certain inventions described in application for Letters Patent of the United States executed by Henry C. Farrar jointly with John H. Hicks, hereby irrevocably sells, assigns, transfers and conveys unto The Clearing House Service Company L.L.C., a Limited Liability Company of the State of Delaware having a place of business at 100 Broad Street, New York, New York 10004, its successors, assigns and legal representatives (hereinafter called the "Assignee"), its entire right, title and interest, for the United States, in and to certain inventions relating to a System and Method for Point-of-Sale Check Authorization and described in Provisional Patent Application No. 60/103,610 filed October 9, 1998; and Patent Applications Nos. 09/414,549, filed October 8, 1999, and 09/637,357, filed August 15, 2000, and currently assigned to Assignor in and to said applications, 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 to recover for past, present and future infringement of the foregoing; and Assignor hereby authorizes and requests the Commissioner for Patents of the United States and all officials of countries or regions foreign to the United States having authority to do so, to issue all Letters Patent upon said inventions to the Assignee or to such nominees as it may designate.

AND Assignor authorizes and empowers the said Assignee or nominees to invoke and claim for any application for patent or other form of protection for said inventions filed by it or them, the benefit of the right of priority provided by the International Convention for the Protection of Industrial Property, as amended, or by any convention which may henceforth be

substituted for it, and to invoke and claim such right of priority without further written or oral authorization from Assignor.

AND Assignor hereby consents that a copy of this Assignment shall be deemed a full legal and formal equivalent of any assignment, consent to file or like document which may be required in the United States for any purpose and more particularly in proof of the right of said Assignee or nominees to claim the aforesaid benefit of the right of priority provided by the International Convention for the Protection of Industrial Property, as amended, or by any convention which may henceforth be substituted for it.

AND Assignor hereby covenants that Assignor has the full right to convey its entire right, title and interest herein assigned and that Assignor has not executed and will not execute or enter into any agreement in conflict herewith.

AND Assignor hereby covenants and agrees that Assignor will communicate to said Assignee or nominees all facts known to Assignor pertaining to said inventions, and testify in all legal proceedings, sign all lawful papers, execute all divisional, continuing and reissue applications, make all rightful oaths and declarations and in general perform all lawful acts necessary or proper to aid said Assignee or nominees in obtaining, maintaining and enforcing all lawful patent or other grants of protection of said inventions in any and all countries and regions.

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 1st day of July, 2003

THE NEW YORK CLEARING
HOUSE ASSOCIATION L.L.C.

By: Norma R. Meloo

Title: Assistant Secretary

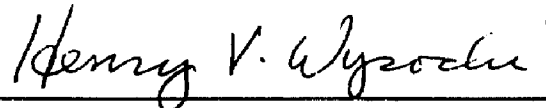
CERTIFICATE OF ACKNOWLEDGMENT

STATE OF NEW YORK

ss.:

COUNTY OF NEW YORK

On this 1st day of July, 2003, before me personally came Norman R. Nelson, to me known to be the person who executed the foregoing instrument, and who, being duly sworn by me, did depose and say that he is the Assistant Secretary of The New York Clearing House Association, L.L.C., a Delaware limited liability company, and that he executed the foregoing instrument in the firm name of The New York Clearing House Association, L.L.C., and that he had authority to sign the same, and he acknowledged to me that he executed the same as the act and deed of said firm for the uses and purposes therein mentioned.



Notary Public - State of New York

Printed Name: Henry V. Wysocki

Commission Expires:

June 14, 2006

