PATENT ASSIGNMENT

Electronic Version v07 Stylesheet Version v02

SUBMISSION TYPE:	I TIEVY / COTOTAINETY	APPLICATION NUMBER 10/707779
NATURE OF CONVEYANCE:	ASSIGNMENT OF ASSIGNOR	

CONVEYING PARTY DATA

Name	Execution Date
Rachel Heitz	2004-01-05
Stephen Howland	2003-12-31
Dave Lamb	2004-01-05
Jeffrey Peterson	2004-01-05
Caroline Philpott	2004-01-07
John Rose	2004-01-05
Scott Scovel	2004-01-06

RECEIVING PARTY DATA

Name	Street Address	Internal Address	City	State/Country	Postal Code
American Express	General Counsel's				10285-
Travel Related	Office, American	World Financial Center	New York	INFW YORK	4900
Services Company, Inc.	Express Tower				4900

CORRESPONDENCE DATA

FAX NUMBER: 602-382-6070

Correspondence will be sent via US Mail when the fax attempt is unsuccessful.

When the customer number has been provided, the Office of Public Records will obtain the correspondence data from the

official record on file at the USPTO. CUSTOMER NUMBER: 020322

NAME OF PERSON SIGNING:	/JHP
DATE SIGNED:	2004-01-12

Total Attachments: 4 source=ASSIGN1.tif source=ASSIGN2.tif source=ASSIGN3.tif source=ASSIGN4.tif

> PATENT REEL: 014249 FRAME: 0756

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ASSIGNMENT

UTILITY PATENT

WHEREAS, the undersigned inventor(s) (hereinafter singly and coll	ectively,
"ACCICNOP") of the addresses indicated below, have invented subject matter of	isciosea
in the patent application entitled SYSTEMS, METHODS, AND DEVICES FOR S	ELLING
TRANSACTION ACCOUNTS filed herewith or was filed on	and
assigned U.S. Serial No;	

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., a subsidiary of AMERICAN EXPRESS COMPANY (hereinafter "ASSIGNEE"), a corporation organized and existing under and by virtue of the laws of the State of New York having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, is desirous of memorializing its interest therein;

NOW, THEREFORE, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee, past employee or a contractor of ASSIGNEE, AMERICAN EXPRESS COMPANY or one of it's subsidiary companies, and that ASSIGNOR developed the subject matter of the invention on ASSIGNEE's time and at the expense of ASSIGNEE and within the scope of ASSIGNOR's duties to ASSIGNEE and thereby ASSIGNOR recognizes that the ASSIGNEE owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

AND HEREBY AGREES to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal

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PATENT REEL: 014249 FRAME: 0757 representatives, to preserve, acquire and/or perfect ASSIGNEE's full protection and title in and to the invention and any improvements and to file any of the aforementioned applications.

In the event that the Application Number and/or filing date is not available when this Assignment is executed, I hereby authorize and request any attorney associated with Snell & Wilmer L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

EXECUTED as of the date(s) written below by ASSIGNOR:

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
Rachel Heitz	8468 S. Windmill Dr. West Jordan, UT 84088	Packel Hy	1/5/04
Stephen Howland	1126 E. 11000 S. Sandy, UT 84094	Style Howld	12-31-03
Dave Lamb	6379 Timpanogos Way West Jordan, UT 84084	Chu Ph	1/5/04
Jeffrey Peterson	659 Willow Bend Dr. Centerville, UT 84014	JUL RPL	01/05/04
Caroline Philpott	2373 Broadway, #1503 New York, NY 10024		
John Rose	1751 N. Fort Lane Layton, UT 84041	Charle line	1/5/04
Scott Scovel	31 River Court, #1005 Jersey City, NJ 07310		

SNELL & WILMER L.L.P.

One Arizona Center 400 East Van Buren Phoenix, Arizona 85004-2202 (602) 382-6367 Fax (602) 382-6070 representatives, to preserve, acquire and/or perfect ASSIGNEE's full protection and title in and to the invention and any improvements and to file any of the aforementioned applications.

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Dave Lamb	6379 Timpanogos Way West Jordan, UT 84084		
Jeffrey Peterson	659 Willow Bend Dr. Centerville, UT 84014		
Caroline Philpott	2373 Broadway, #1503 New York, NY 10024	Cardi Phr	117/04
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Atty, Docket No. 60655.2000

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RECORDED: 01/12/2004

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