U.S. DEPARTMENT OF COMMERCE Form **PTO-1595** U.S. Patent and Trademark Office (Rev. 10/02) OMB No. 0651-0027 (exp. 6/30/2005) 102601312 Tab settings ⇔ ⇔ ⇔ To the Honorable Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereof. 2. Name and address of receiving party(ies) 1. Name of conveying party(ies): 1. Vincent W. TALBERT Name: 14 Commerce Inc. 2. Thomas H. KEITHLY 3. Daniel A. HIRSCHFELD Internal Address: \_\_ 4. Mark L. LAVELLE Additional name(s) of conveying party(ies) attached? 🖵 Yes 🗗 No 3. Nature of conveyance: Assignment 9690 Deereco Road, Suite 705 Street Address: \_ Security Agreement Change of Name Other\_\_\_\_ Timonium State: MD Zip: 21093 June 30, 2003 Execution Date: 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 Application No.(s) B. Patent No.(s) Additional numbers attached? The Yes I No 5. Name and address of party to whom correspondence 6. Total number of applications and patents involved: 1 concerning document should be mailed: 7. Total fee (37 CFR 3.41).....\$\_40.00 Name: Kent E. Baldauf, Jr. Internal Address: Webb Ziesenheim Logsdon ✓ Enclosed Authorized to be charged to deposit account Orkin & Hanson, P.C. 8. Deposit account number: 700 Koppers Building Street Address:\_ 436 Seventh Avenue (Attach duplicate copy of this page if paying by deposit account) City: Pittsburgh State: PA Zip: 15219 DO NOT USE THIS SPACE 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. July 23, 2003 Kent E. Baldauf, Jr., Reg. No. 36,082 Name of Person Signing Date Total number of pages including cover sheet, attachments, and documents:

Mail documents to be recorded with required cover sheet information to: Commissioner of Patents & Trademarks, Box Assignments Washington, D.C. 20231

07/31/2003 SNAJARR8 00000150 10470223

40.00 DP

03 FC:8021

PATENT REEL: 014686 FRAME: 0568

## **ASSIGNMENT**

WHEREAS, We, VICENT W. TALBERT, THOMAS H. KEITHLY, DANIEL A. HIRSCHFELD, and MARK L. LAVELLE residing at the addresses listed below our signatures have invented certain new and useful improvements in METHOD AND SYSTEM FOR COMPLETING A TRANSACTION BETWEEN A CUSTOMER AND A MERCHANT for which we have this day executed an application for United States Letters Patent which is the U.S. National Phase of International Application. No. PCT/US02/03743, filed February 7, 2002, now Publication No. WO 02/063432, published August 15, 2002;

AND, WHEREAS, I4 COMMERCE 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 applications and the inventions and improvements therein disclosed.

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 applications and the inventions and improvements therein disclosed for the United States and all foreign countries and any Letters Patent which may issue therefor in the United States and all foreign 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.

The Commissioner for Patents is requested to issue such Letters Patent in accordance herewith. We covenant that we are the lawful owners of the said applications, inventions, and improvements, that the same are unencumbered, that no license has been granted to make, use, or vend the said inventions or improvements or any of them, and that we have the full right to make this assignment.

And for the consideration aforesaid, we agree 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 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

{W0061966.1}

PATENT REEL: 014686 FRAME: 0569

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 Vincent W. Talber 10 Forward Court Cockeysville, MD 21030 USA County of Baltimore STATE OF MARYLAND : ss: COUNTY OF BALTIMORE Before me, a Notary Public in and for the said County and State, personally appeared Vincent W. Talbert, who acknowledged that he is the person who executed the foregoing assignment and acknowledged it to be his free and voluntary act and deed. Witness my hand and notarial seal this , 2003. CYNTHIA MCENTEE NOTARY Notary Public, State of Maryland PUBLIC City of Baltimore My Commission Expires March 20, 2005 ry Seal] Thomas H. Keithly, 1301 Blue Mountain Re Monkton, MD 21111 USA County of Baltimore STATE OF MARYLAND : ss: COUNTY OF BALTIMORE Before me, a Notary Public in and for the said County and State, personally appeared Thomas H. Keithly, who acknowledged that he is the person who executed the foregoing assignment and acknowledged it to be his free and voluntary act and deed. Witness my hand and notarial seal this

CYNTHIA MCENTEE
Notary Public, State of Maryland
City of Baltimore
My Commission Expires March 20, 2005

Notary Public

-2-

| Date 6/25/03   | , 2003   | V                                  | Mhut                                     | ZA            |
|--|--|------------------------------------|--|---------------|
| Date 8/25/05   | , 2003   |                                    | miel A. Hirschfeld                       |               |
|  |  |                                    | unet A. Hirschleid<br>Sunset Knoll Court | _             |
|  |  |                                    | monium, MD 210                           |               |
|  |  |                                    | ounty of Baltimore                       | 93 USA        |
|  |  | CC                                 | unity of Danimore                        |               |
| STATE OF MARYLAND  |  | :                                  |  |               |
|  |  | : ss:                              |  |               |
| COUNTY OF BALTIMORE  |  | :                                  |  |               |
|  |  |                                    |  |               |
| appeared Daniel A. Hirschfel foregoing assignment and ack  Witness my , 200  CYNTHIA MCENT  NOTABY Seal Notary Public, State of City of Baltimo My Commission Expires Marc | nowledged it to be hand and nota 3.  TEE  Maryland ore | his free and vo                    | oluntary act and denis 25th              |               |
| Time and   |  |                                    | 1110                                     | 1             |
| Date (12-1)  | , 2003   | FI.                                | 1.4.4.                                   |               |
| Date 12/183  | , 2003   | Ma                                 | ark L. Lavelle                           |               |
|  |  |                                    | 07 Murray Hill Ros                       | od            |
|  |  |                                    | vans, MD 21212                           |               |
|  |  |                                    | unty of Baltimore                        | USA           |
|  |  | Co                                 | unity of Danimore                        |               |
| STATE OF MARYLAND  |  |                                    |  |               |
|  |  | : ss:                              |  |               |
| COUNTY OF BALTIMORE  |  | . 55.                              |  |               |
| Before me, a N   | Notary Public in ar                                    | nd for the said                    | l County and State                       | e, personally |
| appeared Mark L. Lavelle, who assignment and acknowledged  | acknowledged that<br>it to be his free an              | at he is the person d voluntary ac | son who executed to<br>tand deed.        | he foregoing  |
| Witness my , 2003  | hand and notar<br>3.                                   | rial seal th                       | is <u>25</u> th                          | day of        |
| U  |  | $\frown$                           | . <u>A</u>                               |               |
| AIA MCEA   | (  | yothia                             | uatu                                     | _             |
|  |  | <sup>∪</sup> Notary I              | ublic                                    |               |
| OTARY Notary Public, State of Man  | wlond  |                                    |  |               |

Notary Public, State of Maryland City of Baltimore My Commission Expires March 20, 2005

PRIMORE CITY {W0061966.1}

**RECORDED: 07/23/2003** 

**PUBLIC**