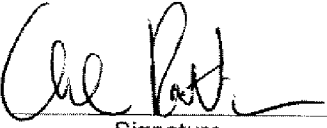


Form PTO-1595 (Rev. 10/02) OMB No. 0651-0027 (exp. 6/30/2005)		RECORDATION FORM COVER SHEET PATENTS ONLY		U.S. DEPARTMENT OF COMMERCE U.S. Patent and Trademark Office	
Tab settings ⇨ ⇨ ⇨ ▼ ▼ ▼ ▼ ▼ ▼ ▼					
To the Honorable Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereof.					
1. Name of conveying party(ies): Yelena Khandros, Lorraine Miranda, Suzanne K. Berlin, Randy Okerlund, Rhonda Lee Bertucci, Gregory Alan Glenn Additional name(s) of conveying party(ies) attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			2. Name and address of receiving party(ies) Name: <u>American Express Travel Related Services</u> Internal Address: <u>Co., Inc.</u> Street Address: <u>General Counsel's Office</u> <u>American Express Tower, World Financial Center</u> City: <u>New York</u> State: <u>NY</u> Zip: <u>10285-4900</u> Additional name(s) & address(es) attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
3. Nature of conveyance: <input checked="" type="checkbox"/> Assignment <input type="checkbox"/> Merger <input type="checkbox"/> Security Agreement <input type="checkbox"/> Change of Name <input type="checkbox"/> Other _____ Execution Date: _____					
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) <u>10/749,697</u> B. Patent No.(s) _____ Additional numbers attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
5. Name and address of party to whom correspondence concerning document should be mailed: Name: <u>Charles A. Rattner</u> Internal Address: _____ Street Address: <u>12 Homewood Lane</u> City: <u>Darien</u> State: <u>CT</u> Zip: <u>06820-6109</u>			6. Total number of applications and patents involved: <u>1</u> 7. Total fee (37 CFR 3.41).....\$ <u>40.00</u> <input type="checkbox"/> Enclosed <input checked="" type="checkbox"/> Authorized to be charged to deposit account 8. Deposit account number: <u>502396</u>		
DO NOT USE THIS SPACE					
9. Signature, <div>Charles A. Rattner (Reg. No. 40,136) Name of Person Signing</div> <div> Signature</div> <div>07/06/2004 Date</div>					
Total number of pages including cover sheet, attachments, and documents: <u>7</u>					

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

CH \$40.00 502396 10749697

06/07/2004 13:42 6025379145

INTERACTIVE TECH

PAGE 01

ASSIGNMENT**UTILITY PATENT**

WHEREAS, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled System for Reducing Information Required to Open a New Account filed herewith or was filed on December 31, 2003 and assigned U.S. Serial No. 10/749,697;

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 its 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

Subclm\PHX\878359.2

PATENT**REEL: 014821 FRAME: 0428**

JL-06-2004 TUE 05:08 PM AMEX


FAX NO. 2126404487

P. 01

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 Customer No. 000041461, 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
<u>Yelena KHANDROS</u>	<u>8701 Shore Road, apt. 240</u> <u>Brooklyn, NY 11209</u>		<u>7/2/04</u>
<u>Lorraine MIRANDA</u>	<u>3236 W Mariposa Street</u> <u>Phoenix, AZ 85017</u>	_____	_____
<u>Suzanne K. BERLIN</u>	<u>15740 N. 83rd Ave.</u> <u>#1120</u> <u>Peoria, AZ 85382</u>	_____	_____

JUL-02-2004 FRI 01:48 PH

FAX NO.

P. 03

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 Customer No. 000041461, 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
-----------------	---------	-----------	------

<u>Yelena KHANDROS</u>	<u>8701 Shore Road</u> <u>Brooklyn, NY 11209</u>	_____	_____
------------------------	---	-------	-------

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
-----------------	---------	-----------	------

<u>Lorraine MIRANDA</u>	<u>3236 W Mariposa Street</u> <u>Phoenix, AZ 85017</u>	<u><i>Lorraine Miranda</i></u>	<u>7/2/04</u>
-------------------------	---	--------------------------------	---------------

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
-----------------	---------	-----------	------

<u>Suzanne K. BERLIN</u>	<u>15740 N. 83rd Ave.</u> <u>#1120</u> <u>Peoria, AZ 85382</u>	_____	_____
--------------------------	--	-------	-------

06/07/2004 13:42 6025379145

INTERACTIVE TECH

PAGE 02

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 Customer No. 000041461, 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
<u>Yelena KHANDROS</u>	<u>8701 Shore Road</u> <u>Brooklyn, NY 11209</u>	_____	_____

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
<u>Lorraine MIRANDA</u>	<u>3236 W Mariposa Street</u> <u>Phoenix, AZ 85017</u>	_____	_____

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
<u>Suzanne K. BERLIN</u>	<u>15740 N. 83rd Ave.</u> <u>#1120</u> <u>Peoria, AZ 85382</u>	<u>Suzanne K. Berlin</u>	<u>6/7/04</u>

Sobclmh\PHX\878859.2

- 2 -

JUN-30-2004 WED 05:48 PM

FAX NO.

P. 03/03

INVENTOR'S NAME

ADDRESS

SIGNATURE

DATE

Randy OKERLUND

26057 N 73rd Drive
Peoria, AZ 85383
2207 W. HAZELHURST CT.
ANTHEM, AZ 85086

6/30/04

INVENTOR'S NAME

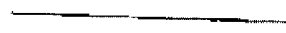
ADDRESS

SIGNATURE

DATE

Rhonda Lee BERTUCCI

1025 E Topeka Dr.
Phoenix, AZ 85024



INVENTOR'S NAME

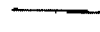
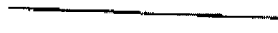
ADDRESS

SIGNATURE

DATE

Gregory Alan GLENN

1535 N. Horne #6
Mesa, AZ 85203



PAGE 03

DATE _____

DATE _____

Robert B. ...

6-7-64

DATE _____

Guyana

6/2/2004