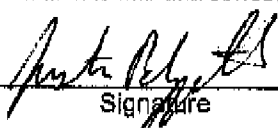


Form PTO-1595 (Rev. 10/02) OMB No. 0651-0027 (exp. 6/30/2005)		RECORDATION FORM COVER SHEET PATENTS ONLY		U.S. DEPARTMENT OF COMMERCE U.S. Patent and Trademark Office	
To the Honorable Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereof.					
1. Name of conveying party(ies): Glenn S. Benson Joseph R. Calacato Russell M. Logar 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>JP Morgan Chase Bank</u> Street Address: <u>270 Park Avenue</u> City: <u>New York</u> State: <u>NY</u> Zip: <u>10172</u> Additional name(s) and 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 _____ Dated: 11/19/2004; 11/13/2004; 11/16/ 2004 respectively			Application number(s) or patent numbers(s): If this document is being filed together with a new patent application, the execution date is: _____ A. Patent Application No(s). <u>60/514,760 filed 10/27/03</u> <u>10/882,527 filed 7/1/2004</u> 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>Docketing Administrator</u> Internal Address: <u>Lowenstein Sandler PC</u> <u>15559-20</u> Street Address: <u>65 Livingston Avenue</u> City: <u>Roseland</u> State: <u>NJ</u> ZIP: <u>07068</u>			6. Total number of applications and patents involved: 2 7. Total fee (37 CFR 3.41).....\$ <u>80.00</u> <input type="checkbox"/> Enclosed <input checked="" type="checkbox"/> Authorized to be charged to deposit account <input checked="" type="checkbox"/> Authorized to charge any underpayment or credit any overpayment to deposit account 8. Deposit account number: <u>501358</u> (Attach a duplicate of this sheet if paying by deposit account)		
DO NOT USE THIS SPACE					
9. Statement and Signature. <i>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.</i>					
Justin D. Petruzzelli, Reg. No: 52,118 Name of Person Signing		 Signature		November 30, 2004 Date	
Total number of pages including cover sheet, attachments, and documents: 5					

Mail or fax (703-306-6995) documents to be recorded with required cover sheet information to:
 Mail stop: Assignment Recordation Services
 Director of the United States Patent & Trademark Office
 P.O. Box 1450, Alexandria, VA 22313-1450

Attorney Docket No.: 15559-20

ASSIGNMENT

WHEREAS, WE, Glenn S. Benson (citizen of the United States), residing at 34 Alden Place, Newton, MA 02465; **Joseph R. Calaceto** (citizen of the United States), residing at 645 Terhune Road, Ridgewood, New Jersey 07450; and **Russel M. Logar** (citizen of the United States), residing at 28 Pelham Walk, Breezy Point, New York 11697 (collectively "ASSIGNOR"), having invented, developed, and/or have rights in certain technology and useful improvements in the field of Portable Security Transaction Protocol (the "Technology"), which Technology is disclosed in: (1) Provisional Patent Application Serial No. 60/514,760, filed on October 27, 2003; and (2) United States Non-Provisional Patent Application Serial No. 10/882,527, filed on July 1, 2004 (collectively the "Patents");

AND WHEREAS JP Morgan Chase Bank ("ASSIGNEE"), a New York Banking Corporation having a place of business at 270 Park Avenue, NY, NY 10172, desires to acquire the entire right, title, and interest in and to the Technology and in and to the Patents;

NOW, THEREFORE, in consideration of the sum of one dollar (\$1.00) in hand and other good and valuable consideration, the receipt of which is hereby acknowledged, we have sold, assigned, transferred and set over, and do hereby sell, assign, transfer and set over to ASSIGNEE the entire right, title and interest in and to the Technology and in and to the Patents and all patents and patent applications claiming priority to the Patents including divisions, continuations, and continuations-in-part thereof and all reissues, reexaminations, and extensions thereof, and all priority rights under the International Convention for the Protection of Industrial Property for every member country, and all applications for patents (including related rights such as utility-model registrations, registrations, inventor's certificates, and the like) heretofore or hereafter filed for the Technology and the Patents in any foreign countries, and all patents (including all extensions, renewals and reissues thereof) granted for the Technology and the Patents in any foreign countries;

AND WE HEREBY authorize and request the United States Commissioner of Patents and Trademarks, and any officials of foreign countries whose duty it is to issue patents on applications as aforesaid, to issue all patents for the Technology and/or the Patents in the name of ASSIGNEE in accordance with the terms of this assignment;

AND WE HEREBY covenant that I have full right to convey the entire interest herein assigned, and that we have not executed, and will not execute, any agreement in conflict herewith;

AND WE HEREBY further covenant and agree that I will (i) communicate to ASSIGNEE any facts known to us respecting the Technology and the Patents, (ii) sign all lawful papers, execute all divisional, continuation, continuations-in-part, substitute, reexamination, and reissue applications, to the extent not otherwise executable by the agents appointed in a power of attorney, (iii) make all rightful oaths and (iv) generally do everything possible to aid ASSIGNEE to obtain and enforce proper patent protection for the Technology and the Patents in all countries, at ASSIGNEE'S expense.

Attorney Docket No. ...

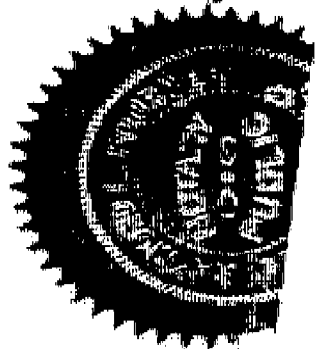
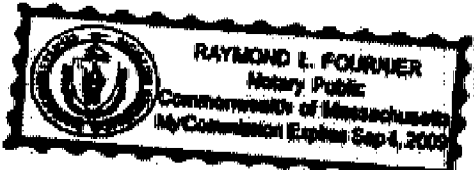
imony whereof, I hereunto set my hand this 19 day of November, 2004.

Glenn S. Benson
Glenn S. Benson

STATE OF Massachusetts)
COUNTY OF Middlesex) SS:

November 19, 2004, before the undersigned, a Notary Public for the State and County
resaid, personally appeared Glenn S. Benson, known to me or proved to me on the basis of
satisfactory evidence to be the person whose name is subscribed to the above assignment, and
acknowledged that he executed the same.

Raymond L. Fournier
(Notary Public)

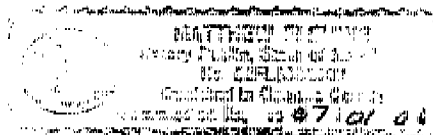


PATENT
REEL: 015414 FRAME: 0323

Attorney Docket No.: 15559-20

In testimony whereof, I hereunto set my hand this 16 day of December, 2004.
Russell M. LogarSTATE OF New York)
COUNTY OF Queens) SS:

On November 16, 2004, before the undersigned, a Notary Public for the State and County aforesaid, personally appeared **Russell M. Logar**, known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the above assignment, and acknowledged that he executed the same.


(Notary Public)

Assignment Page 4 of 4

RECORDED: 11/30/2004

PATENT
REEL: 015414 FRAME: 0324