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Please record the attached original documents or copy thereof.

1. Name of conveying party(ies):  
Michael R. Bates and Gregory A. Nelson

2. Name and address of receiving party(ies):

Name: eFunds Corporation

Address:  
8501 North Scottsdale Road, Ste. 300  
Scottsdale, AZ 85253

3. Nature of Conveyance:

☒ Assignment ☐ Merger  
☐ Security Agreement ☐ Change of Name  
☐ Other:  
Execution Date: September 7, 2004 and September 8, 2004

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

4. Application number(s) or patent number(s):

A. Patent Application No.(s) 10/870,554  
Filed: June 17, 2004

B. Patent No.(s)

Additional numbers attached? ☐ Yes ☒ No

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

Thomas A. Miller  
Michael Best & Friedrich LLP  
100 East Wisconsin Avenue  
Milwaukee, Wisconsin 53202-4108

Phone: (414) 271-6560

6. Total number of applications and patents involved: 1

7. Total fee (37 CFR 3.41):.....\$ 40.00

☒ Enclosed

☒ Deficiencies in fee charged to Deposit Account

8. Deposit account number: 13-3080

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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.*

Raye L. Daugherty (Reg. No. 47,933)  
Name of Person Signing

Signature

September 28, 2004  
Date

Attorney File 025213-9115-00

Total number of pages including cover sheet, attachments, and document: 3

OMB No. 0651-0011 (exp. 4/94)

cc: Docketing

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## ASSIGNMENT

Pursuant to our obligation to eFunds Corporation (hereinafter referred to as "Assignee"),  
a Delaware Corporation having its principal place of business at:

8501 North Scottsdale Road, Ste. 300  
Scottsdale, AZ 85253

and for other valuable and sufficient consideration, receipt whereof is hereby acknowledged, we:

Michael R. Bates  
14810 E. Lookout Ledge  
Fountain Hills, AZ 85268

Gregory A. Nelson  
6962 Sweetwater Street  
Carlsbad, CA 92009

confirm our obligation to and hereby sell, assign and convey, unto Assignee, its  
successors and assigns, our entire right, title and interest -

(1) in and to an invention entitled "SCORED NEGATIVE FILE SYSTEM AND  
METHOD" for which we have executed a United States Patent Application Serial No.  
10/870,554, filed June 17, 2004 (Atty. File No. 025213-9115-00);

(2) in and to said United States patent application, in and to all other patent  
applications (including divisional, continuation, continuation-in-part, §111(b) provisional,  
§111(a), and reissue applications) based upon said invention, and in and to the patent or patents  
to be granted thereon, including reissues thereof, if any, to the full end of the term or terms for  
which said patent or patents may be granted;

(3) in and to all patent applications on said invention now or hereafter filed in  
countries foreign to the United States of America, and in and to any and all patents granted on  
said applications to the full end of the terms for which said patents may be granted; and


(4) under the International Convention in respect to the United States patent application and agree that any patent applications of any foreign countries which may be filed shall be filed in the name of our Assignee with a claim to priority based on said United States application.


And we hereby agree that we will, upon demand of Assignee, its successors or assigns, and without further consideration to us, execute any and all papers that may be necessary, or deemed by Assignee, its successors or assigns, to be necessary, to a complete fulfillment of the intent and purposes of this Assignment, it being understood that any expense incident to the execution of such papers shall be paid by Assignee, its successors and assigns, and not by us.

And the Commissioner of Patents and Trademarks of the United States is hereby authorized and requested to issue said United States patent or patents to Assignee.

9/7/04  
Date

9/8/2004  
Date

  
Michael R. Bates

  
Gregory A. Nelson