

## PATENT ASSIGNMENT

Electronic Version v08

Stylesheet Version v02

SUBMISSION TYPE:	NEW ASSIGNMENT	<b>APPLICATION NUMBER</b> <b>10/907511</b>			
NATURE OF CONVEYANCE:	ASSIGNMENT OF ASSIGNOR'S INTEREST				
CONVEYING PARTY DATA					
Name		Execution Date			
William S. Schwarz, Jr.		2005-03-21			
RECEIVING PARTY DATA					
Name	Street Address	Internal Address	City	State/Country	Postal Code
American Express Travel Related Services Company, Inc.	American Express Tower, World Financial Center	General Counsel's Office	New York	NEW YORK	10285- 4900
CORRESPONDENCE DATA					
FAX NUMBER: 6023826070					
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>					
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:		Howard I Sobelman			
DATE SIGNED:		2005-03-22			
Total Attachments: 2 source=Assign1.tif source=Assign2.tif					

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**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 **SYSTEMS AND METHODS FOR RISK TRIGGERING VALUES** for which an application for Letters Patent of the United States was filed herewith 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 as an employee of 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

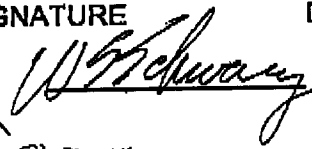
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AXP Matter No. 200402607  
Attorney Docket No.: 80655.0200**PATENT****REEL: 015855 FRAME: 0822**

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
<u>William S. Schwarz, Jr.</u>	<u>6002 E. Anderson Dr.</u> <u>Scottsdale, AZ 84004</u> <u>USA</u>	 85254	<u>3-21-2005</u>

**SNELL & WILMER L.L.P.**  
One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
(602) 382-6228  
Fax (602) 382-6070

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