PATENT ASSIGNMENT

Electronic Version v08 Stylesheet Version v02

SUBMISSION TYPE:		NEW ASSIGNMENT	APPLICATION NUMBER 10/908444				
NATURE OF CONVEYANCE:		ASSIGNMENT OF ASSIGNOR'S INTEREST					
CONVEYING PARTY DA	ATA						
Name		Execution Date					
Fonda J. Daniels 2		05-03-21					
Timothy Earl Figgins		05-03-23					
David Bruce Kumhyr		05-05-02					
John Kenneth Senegal		05-03-31					
RECEIVING PARTY DAT					Postal		
Name	Street Address	Internal Address	City	State/Country	Code		
International Business Machines Corporation	New Orchard Road		Armonk	NEW YORK	10504		
CORRESPONDENCE DA FAX NUMBER: 9192544 <i>Correspondence will be s</i> When the customer num official record on file at the CUSTOMER NUMBER:	330 <i>sent via US Mail when t</i> ber has been provided, ne USPTO.	•		correspondence dat	a from the		
NAME OF PERSON SIGNING:		David R. Irvin					
DATE SIGNED:		2005-05-12					
Total Attachments: 4 source=RSW920050046 source=RSW920050046 source=RSW920050046 source=RSW920050046	US1Assn1.tif US1Assn2.tif						

ASSIGNMENT

WHEREAS, we:

(1)	Fonda J. Daniels	of	Cary, NC
(2)	Timothy Earl Figgins	of	Raleigh, NC
(3)	David Bruce Kumhyr	of	Austin, TX
(4)	John Kenneth Senegal	of	Durham, NC

have invented certain improvements in

Verifying Financial Services Card Transactions Using Tags

and executed a United States patent application therefore on the following date(s):



Whereas, INTERNATIONAL BUSINESS MACHINES CORPORATION, a corporation of New York, having a place of business at New Orchard Road, Armonk, New York, 10504 (hereinafter called IBM), desires to acquire the entire right, title and interest in the application and invention, and to any United States and foreign patents to be obtained therefor;

Now therefor, for a valuable consideration, receipt whereof is hereby acknowledged, we, the above named, hereby acknowledge our prior existing obligation and hereby sell, assign, and transfer to IBM, its successors and assigns, the entire right, title and interest in the application and invention therein disclosed for the United States and foreign countries, and all rights of priority resulting from the filing of the United States application, and we request the Commissioner of Patents to issue any Letters Patent granted upon the invention set forth in the application to IBM, its successors and assigns; and we hereby agree that IBM may apply for foreign Letters Patent on invention and we will execute all papers necessary in connection with the United States and foreign applications when called upon to do so by IBM.

SIGNED AND SEALED:



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IBM Docket No. RSW920050046US1:

SIGNED AND SEALED:



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