FORM PTO-1596 RECORDATION FORM COVER SHEET U.S. DEPARTMENT OF COMMERCE 1-31-92 Patent and Trademark Office DOCKET NO.: 58566.0001				
PATENTS ONLY				
To the Honorable Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereto:				
1. Name of conveying party(ies):	2. Name and address of receiving party(ies):			
BPACIFIC Incorporated	Name: EPACIFIC_LLC			
	Internal Address:			
Additional name(s) of conveying party(ies) attached? Yes X No				
3. Nature of conveyance:				
X Assignment Merger	Street Address: One Burton Hills Boulcvard, Suite 350			
Security Agreement Change of Name				
Other	City: Nashville State/Country: TN ZIP: 37215			
Execution Date: August 2, 2004	Additional name(s) & address(es) attached? _ Yes X No			
4. Application number(s) or patent number(s):				
If the document is being filed together with a new application, the executi	on date of the application is:			
A. Patent Application No(s). 09/391,285, 09/657,285, 10/428,699, 60/333,641, 10/304,394, and 10/260,304	B. Patent No(s).			
Additional numbers attached? Yes $ extstyle extsty$				
Name and address of party to whom correspondence concerning document should be mailed:	6. Total number of applications and patents involved:6			
Name: BAKER & HOSTETLER LLP	7. Total fee (37 CFR 3.41) \$ 240.00			
Internal Address:	Enclosed			
	X Authorized to be charged to deposit account			
Street Address: Washington Square, Suite 1100,	8. Deposit account number:			
1050 Connecticut Avenue, N.W.	50-2036			
City: Washington State: DC ZIP:20036				
DO NOT USE THIS SPACE				
 Statement and signature. To the best of my knowledge and belief, the foregoing information original document. 	is true and correct and any attached copy is a true copy of the			
Leo J. Jennings, Registration No. 32,902 Name and Registration No. of Person Signing Signature Date				
Total number of pages6				
CMB No. 0851-0011 (exp. 4/94)				
, constructed to the				

PATENT REEL: 016326 FRAME: 0431

ASSIGNMENT

WHEREAS,

EPACIFIC INCORPORATED, a Delaware corporation having a place of business at One Burton Hills Boulevard, Suite 350, Nashville, Tennessee, 37215.

ASSIGNOR, has the entire rights, title and interest in the inventions for which the patent applications identified on Schedules A and B attached hereto have been filed.

WHEREAS, EPACIFIC, LLC, a Delaware limited liability company having a place of business at One Burton Hills Boulevard, Suite 350, Nashville, Tennessee, 37215, ASSIGNEE, is desirous of obtaining ASSIGNOR'S entire right, title and interest in, to and under the said inventions and the said patent applications.

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) to the ASSIGNOR in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, the ASSIGNOR has sold, assigned, transferred and set over, and by these presents does hereby sell, assign, transfer and set over, unto the said ASSIGNEE, its successors, legal representatives and assigns, the ASSIGNOR's entire right, title and interest in, to and under the said inventions, and the said patent applications and all divisions, renewals and continuations thereof, and all patents which may be granted thereon in the United States and all reissues and extensions thereof; and all applications for industrial property protection, including, without limitation, all applications for patents, utility models, and designs which may hereafter be filed for said inventions in any country or countries other than the United States, together with the right to file such applications and the right to claim for the same priority rights under the Patent Laws of the United States, the International Convention for the Protection of Industrial Property, or any other International agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and all forms of industrial property protection, including, without limitation, patents, utility models, inventors' certificates and designs which may be granted for said invention in any country or countries foreign to the United States and all extensions, renewals and reissues thereof:

And the ASSIGNOR hereby authorizes and requests the Commissioner of Patents and Trademarks of the United States, and any Official of any country or countries foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as aforesaid, to issue the same to the said ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument;

- 1 -

And the ASSIGNOR hereby covenants and agrees that he or she has the full right to convey the entire interest herein assigned, and that he or she has not executed, and will not execute, any agreement in conflict herewith;

And the ASSIGNOR hereby further covenants and agrees that he or she will communicate to the said ASSIGNEE, its successors, legal representatives and assigns, any facts known to him or her respecting said invention, testify in any legal proceeding, sign all lawful papers, execute all divisional, continuing, reissue and foreign applications, make all rightful oaths, and generally do everything possible to aid the said ASSIGNEE or, its successors, legal representatives and assigns, to obtain and enforce proper protection for said invention in all countries;

And the ASSIGNOR hereby authorizes the ASSIGNEE's patent attorney to complete this form by the addition of the application number, application filling date, and attorney docket number, if necessary.

In witness whereof, ASSIGNOR and ASSIGNEE have hereunto affixed their signatures.

EPACIFIC INCOMPORATED

By MAN DAMP Date

WITNESS:

WITNESS:

Name: Therefore Later of Manual Address: One But Manua

- 2 -

EPACIFIC LLC

Date
WITNESS STATE

Name: Theresh Sox dyn Address: [Martan Hills a

STATE OF TENNESSEE

COUNTY OF DAVIDSON

On this 2 day of Aragust, 2004, before me, a Notary Public, personally appeared *, to me known and known to me to be the person of that name, who signed the foregoing instrument and acknowledged the same to be his/her free act and deed.

Name:

Address:

Notary Public

11-24-07

My Commission Expires

Number States

SCHEDULE A: U.S. PATENT APPLICATIONS OF EPACIFIC INCORPORATED June 18, 2004

W&S Ref. No. (Country)	Appl'n No.	Title	Filing Date
100 (U.S.)	09/391,285	Method of and System for Making Purchases over a Computer Network	September 7, 1999
200 (Ù.\$.)	09/657,285	Method of and System for Authorizing Purchases made over a Computer Network	September 7, 2000
300 (U.S.)	10/428,699	Systems and Methods for Services over a Financial Transaction Platform	May 2, 2003
301 (PCT)	PCT/US04/ 12137	Systems and Methods for Services over a Financial Transaction Platform	April 20, 2004
400 (U.S.)	10/304,394	System and Methods for Fund Transfers	November 26, 2002
488 (U.S.) Provisional Patent Application	60/333,641	Telephone Transfer System	November 26, 2001
500 (U.Ş.)	10/260,304	Method of and System for Secure Person to Person Payment	October 1, 2002

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PATENT REEL: 016326 FRAME: 0435

SCHEDULE B: FOREIGN PATENT APPLICATIONS OF EPACIFIC INCORPORATED

June 18, 2004				
W&S Ref. No. (Country)	Appl'n No.	Title	Filing Date	
101 (PCT)	US00/24625	Method of and System for Making Purchases over a Computer Network	September 7, 2000	
102 (EPO)	00960021.4	Method of and System for Making Purchases over a Computer Network	September 7, 2000	
103 (Japan)	2001-522461	Method of and System for Making Purchases over a Computer Network	September 7, 2000	
104 (Canada)	2,384,250	Method of and System for Making Purchases over a Computer Network	September 7, 2000	
106 (China)	00813905.9	Method of and System for Making Purchases over a Computer Network	September 7, 2000	
109 (Mexico)	2002/002375	Method of and System for Making Purchases over a Computer Network	September 7, 2000	
142 (India)	00342	Method of and System for Making Purchases over a Computer Network	September 7, 2000	
201 (PCT)	US00/24631	Method of and System for Authorizing Purchases made over a Computer Network	September 7, 2000	
202 (EPO)	00960027.1	Method of and System for Authorizing Purchases made over a Computer Network	September 7, 2000	
203 (Japan)	2001-522462	Method of and System for Authorizing Purchases made over a Computer Network	September 7, 2000	
204 (Canada)	2,383,632	Method of and System for Authorizing Purchases made over a Computer Network	September 7, 2000	
206 (China)	00813904.0	Method of and System for Authorizing Purchases made over a Computer Network	September 7, 2000	
209 (Mexico)	2002/002374	Method of and System for Authorizing Purchases made over a Computer Network	September 7, 2000	
242 (India)	00343	Method of and System for Authorizing Purchases made over a Computer Network	September 7, 2000	
401 (PCT)	PCT/US02/ 37859	System and Methods for Fund Transfers	November 26, 2002	
402 (EPO)	02784594.0	System and Methods for Fund Transfers	November 26, 2002	
403 (Japan)	pending	System and Methods for Fund Transfers	November 26, 2002	
404 (Canada)	pending	System and Methods for Fund Transfers	November 26, 2002	
406 (China)	pending	System and Methods for Fund Transfers	November 26, 2002	
409 (Mexico)	2004/004951	System and Methods for Fund Transfers	November 26, 2002	
442 (India)	pending	System and Methods for Fund Transfers	November 26, 2002	
501 (PCT)	PCT/US03/ 30900	Method of and System for Secure Person to Person Payment	October 1, 2003	

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PATENT REEL: 016326, FRAME: 04367 **