

06-03-2005

FORM PTO-1595
1-31-92



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U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

To the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450. Please record the attached Assignment document.

05-26-05

<p>1. Name of conveying party(ies): Martin R. Romain and Paul P. Bjerke</p>	<p>2. Name and address of receiving party(ies): Name: eFunds Corporation Address: 8501 North Scottsdale Road, Ste. 300 Scottsdale, AZ 85253 Additional name(s) & address(es) attached? _ Yes <input checked="" type="checkbox"/> No</p>
<p>3. Nature of Conveyance: Assignment Execution Date: <u>May 25, 2005</u></p>	
<p>4. This document is being filed together with a new application. The execution date of the application is: <u>May 25, 2005</u></p>	
<p>NO ADDITIONAL NUMBERS ATTACHED.</p>	
<p>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 Suite 3300 Milwaukee, Wisconsin 53202-4108 Phone: 414.271.6560</p>	<p>6. Total number of applications and patents involved: <u>1</u> 7. Total fee (37 CFR 3.41):.....\$ 40.00 <input checked="" type="checkbox"/> Enclosed (See Fee Transmittal) <input checked="" type="checkbox"/> Deficiencies in fee charged to Deposit Account 8. Deposit account number: <u>13-3080</u></p>
<p>DO NOT USE THIS SPACE</p>	
<p>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> Raye L. Daugherty (Reg. No. 47,933) <u>Raye Lynn Daugherty</u> May 26, 2005 Name of Person Signing Signature Date Total number of pages including cover sheet, attachments, and document: <u>5</u></p>	
<p>OMB No 0651-0011 (exp. 4-90) H:FFORM/ASSIGN.CSI</p>	<p>Attorney File 025213-9121-00</p>

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PATENT
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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:

Martin R. Romain
6165 Upper 44th St. N.
Oakdale, MN 55128

Paul P. Bjerke
9297 Cambridge Road
Woodbury, MN 55125

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 "DEBIT-BASED IDENTITY THEFT MONITORING
AND PREVENTION" for which we have executed a United States Patent Application on even
date herewith (Atty. File No. 025213-9121-00);

(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.

05/25/05
Date

Martin R. Romain
Martin R. Romain

Date

Paul P. Bjerke

A S S I G N M E N T

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(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

PATENT
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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.

Date
May 25 2005
Date

Martin R. Komain
Paul P. Bjerke
Paul P. Bjerke