

PATENT ASSIGNMENT

Electronic Version v1.1
 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
First Data Corporation	10/19/2006
RECEIVING PARTY DATA	
Name:	First Data Corporation
Street Address:	6200 South Quebec Street
City:	Greenwood Village
State/Country:	COLORADO
Postal Code:	80111
Name:	The Western Union Company
Street Address:	12500 East Belford Avenue
City:	Englewood
State/Country:	COLORADO
Postal Code:	80112
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	10387045
CORRESPONDENCE DATA	
Fax Number:	(415)576-0300
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>	
Phone:	303-571-4000
Email:	djgibby@townsend.com
Correspondent Name:	Darin J. Gibby
Address Line 1:	Townsend and Townsend and Crew LLP
Address Line 2:	Two Embarcadero Center, Eighth Floor
Address Line 4:	San Francisco, CALIFORNIA 94111-3834
ATTORNEY DOCKET NUMBER:	020375-037700US

CH \$40.00 10387045

PATENT

500181364

REEL: 018533 FRAME: 0288

NAME OF SUBMITTER:

Darin J. Gibby

Total Attachments: 19

source=026595-000000US Joint Assignment between First Data and Western Union#page1.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page2.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page3.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page4.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page5.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page6.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page7.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page8.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page9.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page10.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page11.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page12.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page13.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page14.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page15.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page16.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page17.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page18.tif
source=026595-000000US Joint Assignment between First Data and Western Union#page19.tif

PATENT ASSIGNMENT

This Patent Assignment, dated as of October 19, 2006 (this "Assignment"), is made by First Data Corporation, a Delaware corporation, having a principal place of business at 6200 S. Quebec Street, Greenwood Village, CO 80111 ("Assignor"), and The Western Union Company, a Delaware corporation having a principal place of business at 12500 E. Belford Ave., Englewood, CO 80112 ("Assignee").

WHEREAS, Assignor is the owner of the patents and patent applications identified on Schedule A (the "Scheduled Patents");

WHEREAS, pursuant to a Agreement dated September 29, 2006, the Assignees, Western Union and First Data, have divided the duties and responsibilities of patent owners as defined in the Agreement; and

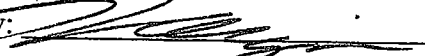
WHEREAS, as part of the foregoing, the parties desire to have the Scheduled Patents be assigned from Assignor to Assignees.

NOW, THEREFORE, in consideration of the foregoing, Assignor does hereby sell, assign and transfer to Assignees its entire worldwide right, title and interest in and to the Scheduled Patents (and any patent applications that claim priority to the Scheduled Patents, along with any patents issuing on any of the foregoing applications, and any reissues, extensions or reexaminations of any of the foregoing), the same to be held and enjoyed by Assignees for its own use and enjoyment and the use and enjoyment of its successors, assigns or other legal representatives, as fully and entirely as the same would have been held and enjoyed by Assignor if this assignment had not been made, as assignee of its entire right, title and interest therein, and the right to sue, counterclaim, and recover for past, present and future infringement of the rights assigned or to be assigned under this Assignment.

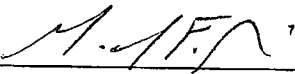
Assignor does hereby agree to execute any lawful document and to testify as to any material fact or thing which is necessary to secure unto Assignees the full right, title and interest in and to the Scheduled Patents.

IN WITNESS WHEREOF, Assignor has executed and delivered this instrument to Assignee on the date first noted above, and Assignees acknowledge receipt of the same.

FIRST DATA CORPORATION:

By: 
Name: KEN ARGIE NE
Title: V-P + ASST. SECRETARY

THE WESTERN UNION COMPANY:

By: 
Name: Michael F. Rodin
Title: Ast. secretary

SCHEDULE A
ASSIGNMENT – FIRST DATA AND WESTERN UNION AS ASSIGNEES

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Method and System for Processing Person-to-Person Payments and Money Requests Using the Internet	Neofytides, Cheryl Baig, Aamer Ali	09/613815 07/11/2000	
Wide Area Network Person-to-Person Payment	Baig, Aamer Ali Cowell, James E. Karas, Peter M. Neofytides, Cheryl Golub, Matt F. Yoder, James R. Milberger, Susan M. Sherrard, Jeffrey D. Dunker, Amy M. MacFarlane, Jackie M. Platte, Eric L. Abrahams, Susan F.	10/332724 09/12/2003	
Wide Area Network Person-to-Person Payment (Canada)	Baig, Aamer Ali Cowell, James E. Karas, Peter M. Neofytides, Cheryl Golub, Matt F. Yoder, James R. Milberger, Susan M. Sherrard, Jeffrey D. Dunker, Amy M. MacFarlane, Jackie M. Platte, Eric L. Abrahams, Susan F.	2416130 7/11/2001	
Wide Area Network Person-to-Person Payment (Europe)	Baig, Aamer Ali Cowell, James E. Karas, Peter M. Neofytides, Cheryl Golub, Matt F. Yoder, James R. Milberger, Susan M. Sherrard, Jeffrey D. Dunker, Amy M. MacFarlane, Jackie M. Platte, Eric L. Abrahams, Susan F.	01954687.8 7/11/2001	
Wide Area Network Person-to-Person Payment (PCT)	Baig, Aamer Ali Cowell, James E. Karas, Peter M. Neofytides, Cheryl Golub, Matt F. Yoder, James R. Milberger, Susan M. Sherrard, Jeffrey D. Dunker, Amy M. MacFarlane, Jackie M. Platte, Eric L. Abrahams, Susan F.	PCT/US01/22179 7/11/2001	
Automated Group Payment	Neofytides, Cheryl Baig, Aamer Ali Karas, Peter M. Cowell, James E. Yoder, James R. Golub, Matt F.	10/045633 10/26/2001	
Methods and Systems for Processing Person to Person Payments and Money Request	Baig, Aamer Ali Neofytides, Cheryl	11/536788 9/29/2006	
Method and System for Processing Person to Person Payments and Money Requests Using the Internet	Baig, Aamer Ali Neofytides, Cheryl	11/836 03 9/29/2006	
Automated Transfer With Stored Value Fund	Yoder, James R. Baig, Aamer Ali Cowell, James E. Golub, Matt F.	10/046,654 10/26/01	
Stored Value Payouts	Aljiene, Kenneth Abelman, Henry Karas, Peter	10/336,149 1/2/03	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Automated Transfer with Stored Value	Algiene, Kenneth Abelman, Henry Karas, Peter	10/336,657 1/2/03	
Money Order Debit from Stored Value Fund	Sherrard, Jeffrey D. Yoder, James R. Abrahams, Susan F. Baig, Aamer Ali	10/045,632 10/26/01	
Subscription-Based Payment	Milberger, Susan M. Sherrard, Jeffrey D. Dunker, Amy M. MacFarlane, Jackie M. Platte, Eric L. Abrahams, Susan F. Neofytides, Cheryl Baig, Aamer Ali Karas, Peter M. Cowell, James E. Yoder, James R. Golub, Matt F.	10/021292 10/29/2001	
Subscription-Based Payment (Canada)	Milberger, Susan M. Sherrard, Jeffrey D. Dunker, Amy M. MacFarlane, Jackie M. Platte, Eric L. Abrahams, Susan F. Neofytides, Cheryl Baig, Aamer Ali Karas, Peter M. Cowell, James E. Yoder, James R. Golub, Matt F.	2464354 10/22/2002	
Subscription-Based Payment (PCT)	Milberger, Susan M. Sherrard, Jeffrey D. Dunker, Amy M. MacFarlane, Jackie M. Platte, Eric L. Abrahams, Susan F. Neofytides, Cheryl Baig, Aamer Ali Karas, Peter M. Cowell, James E. Yoder, James R. Golub, Matt F.	PCT/US02/33885 10/22/2002	
Methods and Systems for Transferring Stored Value	Hansen, Kurt L. Cachey III, Joseph	09/955747 09/18/2001	
Methods and Systems for Transferring Stored Value (PCT)	Hansen, Kurt L. Cachey III, Joseph	PCT/US02/26640 8/20/2002	
Methods and Systems for Transferring Stored Value	Hansen, Kurt L. Cachey III, Joseph		
Method and System for Facilitating Financial Transactions Between Consumers Over the Internet	German, Dan A. Morea, Dominic J. Tsuei, Henry T. Duncan, John Golub, Matt F.	09/476386 12/30/1999	
Method and System for Facilitating Financial Transactions Between Consumers Over the Internet	German, Dan A. Morea, Dominic J. Tsuei, Henry T. Duncan, John Golub, Matt F.		
Method for Facilitating Payment of a Computerized Transaction	Portillo, Humberto C. Ianta, Stefan Hansen, Scott C. Cudina, Marcus N.	09/604525 06/27/2000	
Method for Facilitating Payment of a Computerized Transaction (PCT)	Portillo, Humberto C. Ianta, Stefan Hansen, Scott C. Cudina, Marcus N.	PCT/US01/20482 6/27/2001	
Buttons for Person to Person Payments	Mascavage, III, John J. Dravenstott, Robert Vega, Joris	10/076036 02/13/2002	
Gift Matching Method	MacFarlane, Jackie M. Jeronimus, Michael H. Abelman, Henry M. Algiene, Kenneth	10/306906 11/27/2002	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Stored Value Education Account	Mascavage, III, John J. Bolle, Elaine D. Weichert, Margaret M. Martinez, Maria Johnson, Mahala Ko, Sabrina Milberger, Susan M. MacFarlane, Jackie M.	10/159784 05/31/2002	
Point of Sale Payment Terminal (NG Terminal)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	09/634901 08/09/2000	6547132 04/15/2003
Point of Sale Payment Terminal (NG Terminal) (Australia)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	65438/00 8/9/2000	7014104 3/21/2006
Point of Sale Payment Terminal (NG Terminal) (Brazil)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	PI0013224-1 8/9/2000	
Point of Sale Payment Terminal (NG Terminal) (Canada)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	2381680 8/9/2000	
Point of Sale Payment Terminal (NG Terminal) (China)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	00814065.0 8/9/2000	2L00814065.0 10/12/2005
Point of Sale Payment Terminal (NG Terminal) (Europe)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	00952696.3 6/9/2000	
Point of Sale Payment Terminal (NG Terminal) (Hong Kong)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	3104212.1 6/12/2003	HK1052064 3/3/2006
Point of Sale Payment Terminal (NG Terminal) (India)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	2002/00312/CHE 2/28/2002	
Point of Sale Payment Terminal (NG Terminal) (Mexico)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	2002/001382 8/9/2000	
Point of Sale Payment Terminal (NG Terminal) (New Zealand)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	99 147899 2/14/2002	517144 8/9/2000
Point of Sale Payment Terminal (NG Terminal) (PCT)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	PCT/US00/21772 8/9/2000	
Systems and Methods for Performing Transactions at a Point-of-Sale	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	10/116689 04/03/2002	
Systems and Methods for Performing Transactions at a Point-of-Sale (Australia)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	2004233450 11/24/2004	
Systems and Methods for Performing Transactions at a Point-of-Sale (Mexico)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	2005/013327 12/8/2005	
Systems and Methods for Deploying a Common Point-of-Sale System	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	10/116733 04/03/2002	6886742 05/03/2005

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Systems and Methods for Utilizing a Point-of-Sale System	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	10/116686 04/03/2002	6827260 12/07/2004
Systems and Methods for Configuring a Point-Of-Sale System	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	10/116735 04/03/2002	
Systems and Methods for Configuring a Point-Of-Sale System (Australia)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	2003222656 4/2/2003	
Systems and Methods for Configuring a Point-Of-Sale System (Brazil)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	PI04045076 4/2/2003	
Systems and Methods for Configuring a Point-Of-Sale System (Canada)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	2481075 4/2/2002	
Systems and Methods for Configuring a Point-Of-Sale System (China)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	3812693.1 4/2/2003	
Systems and Methods for Configuring a Point-Of-Sale System (Europe)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	03719853.8 4/2/2003	
Systems and Methods for Configuring a Point-Of-Sale System (India)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	3092/delnp/2004 4/2/2003	
Systems and Methods for Configuring a Point-Of-Sale System (Mexico)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	2004/009704 4/2/2003	
Systems and Methods for Configuring a Point-Of-Sale System (New Zealand)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	535788 4/2/2003	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Systems and Methods for Configuring a Point-Of-Sale System (PCT)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	PCT/US03/12184 4/2/2003	
Point-of-Sale Payment Terminal	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	10/358615 02/05/2003	
Systems and Methods for Deploying a Common Point-of-Sale System	Fillinger, Charles A. Mollett, Cassandra Nelson, Eric M. Price, James Seifert, Dean A. Singleton, Jeffrey Stoutenburg, Earney	11/498,937 8/2/2006	
Point of Sale Payment Terminal	Mollett, Cassandra Smith, David W. Templeton, Randy	11/495,917 7/28/2006	
Electronic Purchase Method and Funds Transfer Apparatus	Allen-Rouman, Terry Arrington, Jack M. Desai, Keval Edwin Dravenstott, Robert Larson, Wendy D. Levokove, Scott J. Mascavage, III, John J.	09/516209 02/29/2000	
Electronic Purchase Method and Funds Transfer Apparatus (Canada)	Allen-Rouman, Terry Arrington, Jack M. Desai, Keval Edwin Dravenstott, Robert Larson, Wendy D. Levokove, Scott J. Mascavage, III, John J.	2332715 1/29/2001	
Electronic Purchase Method and Funds Transfer Apparatus	Mascavage, III, John J. Weichert, Margaret M. Dravenstott, Robert	09/991379 11/15/2001	
Electronic Purchase Method and Funds Transfer Apparatus (PCT)	Mascavage, III, John J. Weichert, Margaret M. Dravenstott, Robert	PCT/US02/33908 10/22/2002	
Online Payments	Mascavage, III, John J. Weichert, Margaret M. Abelman, Henry M.	10/298153 11/14/2002	
Online Payments (PCT)	Mascavage, III, John J. Weichert, Margaret M. Abelman, Henry M.	PCT/US02/36898 11/15/2002	
Online Funds Transfer Method	Allen-Rouman, Terry Mascavage, III, John J. Weichert, Margaret M.	09/991497 11/15/2001	
Online Payments	Mascavage, III, John J. Weichert, Margaret M. Thompson, Mark	10/298152 11/14/2002	
Online Incremental Payment Method	Allen-Rouman, Terry Mascavage, III, John J. Weichert, Margaret M. Dravenstott, Robert	09/991364 11/15/2001	
Internet-Based Monetary Payment System	Chin, Stephen	10/045313 10/23/2001	
Internet-Based Money Order System	Chin, Stephen	11/424,206 6/14/06	
Systems and Methods for Operating Loyalty Programs	George, Colleen Cawthorne, John	10/079927 02/19/2002	
Systems and Methods for Operating Loyalty Programs (Canada)	George, Colleen Cawthorne, John	2476305 2/18/2003	
Systems and Methods for Operating Loyalty Programs (China)	George, Colleen Cawthorne, John	3804150.2 2/18/2003	
Systems and Methods for Operating Loyalty Programs (Europe)	George, Colleen Cawthorne, John	3711082.2 2/18/2003	
Systems and Methods for Operating Loyalty Programs (India)	George, Colleen Cawthorne, John	2603/delnp/2004 2/18/2003	
Systems and Methods for Operating Loyalty Programs (Mexico)	George, Colleen Cawthorne, John	2004/080867 2/18/2003	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Systems and Methods for Operating Loyalty Programs (PCT)	George, Colleen Cawthorne, John	PCT/US03/04719 2/18/2003	
Systems and Methods for Integrating Loyalty and Stored-Value Programs	George, Colleen Cawthorne, John	10740378 12/17/2003	
Systems and Methods for Integrating Loyalty and Stored-Value Programs (Canada)	George, Colleen Cawthorne, John	2548989 12/8/2004	
Systems and Methods for Integrating Loyalty and Stored-Value Programs (PCT)	George, Colleen Cawthorne, John	PCT/US04/41481 12/8/2004	
Methods and Systems for Processing Financial Instruments	Thompson, Mark	09/971726 10/04/2001	
Stored Value Cards and Methods for Their Issuance	James, Kevin A. Pridgeon, Peter A. Cox, David L. Teixeira, Ryan G.	09/971303 10/03/2001	
Stored Value Cards and Methods for Their Issuance (Canada)	James, Kevin A. Pridgeon, Peter A. Cox, David L. Teixeira, Ryan G.	2462841 9/25/2002	
Stored Value Cards and Methods for Their Issuance (Europe)	James, Kevin A. Pridgeon, Peter A. Cox, David L. Teixeira, Ryan G.	2766518.1 9/25/2002	
Stored Value Cards and Methods for Their Issuance (PCT)	James, Kevin A. Pridgeon, Peter A. Cox, David L. Teixeira, Ryan G.	PCT/US02/31934 9/25/2002	
Stored Value Cards and Methods for Their Issuance	James, Kevin A. Pridgeon, Peter A. Cox, David L. Teixeira, Ryan G.	11/433,144 5/10/06	
EFT Mobile Communications	Algiene, Kenneth Hansen, Kurt L. Sayor, Thomas B. Vialpando, Sharon K.	11/536563 9/28/2006	
Merchant Application and Underwriting Systems and Methods	Sgaraglio, Michael L. Long Jr., Edward J. Arthus, Mark G.	10/109198 03/27/2002	
Computerized Application and Underwriting Systems and Methods	Arthus, Mark G. Algiene, Kenneth Abelman, Henry M.	10/417890 04/15/2003	
Method and Systems for Managing Business Representative Distributions	Moore, Raymond	10/047925 01/14/2002	6975999 12/13/2005
Method and Systems for Managing Business Representative Distributions (PCT)	Moore, Raymond	PCT/US03/00251 1/3/2003	
Electronic Payroll System and Method	Stoutenburg, Earney E. Seifert, Dean A.	09/416518 10/08/1999	6829588 12/07/2004
Electronic Payroll System and Method (Canada)	Stoutenburg, Earney E. Seifert, Dean A.	2385944 9/21/2000	
Electronic Payroll System and Method (Europe)	Stoutenburg, Earney E. Seifert, Dean A.		
Electronic Payroll System and Method (PCT)	Stoutenburg, Earney E. Seifert, Dean A.	PCT/US00/25953 9/21/2000	
Electronic Acknowledgment for Receipt of Inventory	Stoutenburg, Earney E. Baumgartner, David R. Anuszewski, Terri Kinney, Ross	09/965083 09/26/2001	
Electronic Acknowledgment for Receipt of Inventory (Canada)	Stoutenburg, Earney E. Baumgartner, David R. Anuszewski, Terri Kinney, Ross	2461615 9/11/2002	
Electronic Acknowledgment for Receipt of Inventory (PCT)	Stoutenburg, Earney E. Baumgartner, David R. Anuszewski, Terri Kinney, Ross	PCT/US03/25953 9/11/2002	
Electronic Acknowledgment for Receipt of Inventory	Stoutenburg, Earney E. Baumgartner, David R. Anuszewski, Terri Kinney, Ross	11/086,934 3/22/05	
POS Real Time Authorization Instant Sweepstakes	Dineen, Richard J. Winking, Bradley K.	09/426681 10/25/1999	
Method and Device for Performing Card Transactions	Drysdale, Ian M.	09/466271 12/17/1999	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Method and Device for Performing Card Transactions (Canada)	Drysdale, Ian M.	2394495 12/5/2000	
Method and Device for Performing Card Transactions (Europe)	Drysdale, Ian M.	00992648.2 12/5/2000	
Method and Device for Performing Card Transactions (PCT)	Drysdale, Ian M.	PCT/US00/42600 12/5/2000	
Check Payment at a Kiosk	Mollett, Cassandra J. Spitz, Clay Lanier, Cheryl Lynn	09/474619 12/29/1999	
Check Payment at a Kiosk (PCT)	Mollett, Cassandra J. Spitz, Clay Lanier, Cheryl Lynn	PCT/US98/24276 11/13/1998	
Electronic Confirmation to Debit and Credit an Account	Manfre, Mario P. Schmid, Christopher	09/992596 11/14/2001	
Electronic Confirmation to Debit and Credit an Account (PCT)	Manfre, Mario P. Schmid, Christopher	PCT/US02/36618 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine	Manfre, Mario P. Schmid, Christopher	10/037827 01/03/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (Australia)	Manfre, Mario P. Schmid, Christopher	2002357839 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (Canada)	Manfre, Mario P. Schmid, Christopher	2471773 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (China)	Manfre, Mario P. Schmid, Christopher	02828465.8 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine Europe)	Manfre, Mario P. Schmid, Christopher	2792380.4 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (India)	Manfre, Mario P. Schmid, Christopher	1687/chen/ 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (Mexico)	Manfre, Mario P. Schmid, Christopher	2004/006439 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (Hong Kong)	Manfre, Mario P. Schmid, Christopher	05106675.4 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (PCT)	Manfre, Mario P. Schmid, Christopher	PCT/US02/039933 11/14/2002	
System and Method for Electronic Transfer of Funds Using an Automated Teller Machine to Dispense the Transferred Funds	Marcous, Neil P. Brant, Michael J. Rosenzweig, Michael J.	08/392423 02/22/1995	5650604 07/22/1997
Automated System for Accessing Speech-Based Information (PCT)		PCT/US98/24276 6/19/1999	
Cash Card	Norton, Thomas P. McNary, Doug Coyle, Adam Anuszewski, Terri Coleman, Bruce	09/552073 04/19/2000	
System for Accounting	Holm-Blagg, Lynn Rodin, Michael Norton, Thomas P. McNary, Doug Coyle, Adam Anuszewski, Terri Coleman, Bruce	60/520488 11/14/2003	
System for Distributing Funds	Holm-Blagg, Lynn Rodin, Michael	10/987031 11/11/2004	
System for Distributing Funds (PCT)	Holm-Blagg, Lynn Rodin, Michael	PCT/US04/378861 11/12/2004	
Method and System for Providing a Targeted Electronic Communication	Drysdale, Ian M. Fillinger, Charles A.	09/812036 03/19/2001	
System for ATM/ATM Transfers	Konya, Arpad	08/759185 12/04/1996	5937396 08/10/1999
Reloadable Debit Card System and Method	Coyle, Adam	09/713603 11/15/2000	
Reloadable Debit Card System and Method (PCT)	Coyle, Adam	PCT/US02/07035 3/11/2002	
Reloadable Debit Card System and Method	Coyle, Adam	9/25/2006	
Card-Based System and Method for Issuing Negotiable Instruments	Coyle, Adam	09/713770 11/14/2000	
Card-Based System and Method for Issuing Negotiable Instruments (Canada)	Coyle, Adam	2478343 3/8/2002	
Card-Based System and Method for Issuing Negotiable Instruments (PCT)	Coyle, Adam	PCT/US02/07032 3/8/2002	
Card-Based System and Method for Issuing Negotiable Instruments	Coyle, Adam	10/094372 03/08/2002	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Point of Sale Device	Postrel, Richard D. Haven, Kenneth R. Empson, Edward H. Fang, Chih C. Nabulski, Hazem Shiozaki, Steven J. O'Young, James G.	09/045399 03/20/1998	6003008 12/14/1999
Point of Sale Device (PCT)	Postrel, Richard D. Haven, Kenneth R. Empson, Edward H. Fang, Chih C. Nabulski, Hazem Shiozaki, Steven J. O'Young, James G.	PCT/US99/02457 2/5/1999	
Method and Apparatus for Transmitting Data Over a Signaling Channel in a Digital Telecommunications Network	Clark, William Edward Olson, Lonnie Allen	07/742987 08/09/1991	5490251 02/06/1996
Method and Apparatus for Transmitting Data Over a Signaling Channel in a Digital Telecommunications Network (PCT)	Clark, William Edward Olson, Lonnie Allen	PCT/US92/06706 8/10/1992	
Payment System Clearing for Transactions	Mascavage, III, John J.	10/340570 01/10/2003	
Restricted-Use Transaction Systems	Moore, Raymond	10/316977 12/10/2002	
Wireless Communication Device Account Payment Notification Systems and Methods	Frazier, Patricia A. Algiene, Kenneth	10/273436 10/16/2002	
Wireless Communication Device Account Payment Notification Systems and Methods (PCT)	Frazier, Patricia A. Algiene, Kenneth	PCT/US03/28933 9/19/2003	
Alternative Debit Devices Using Electronic Check Processing as a Payment Mechanism	Tidwell, Lisa C. Swift, Amy L.	60/367698 03/26/2002	
Alternative Debit Devices Using Electronic Check Processing as a Payment Mechanism (PCT)	Tidwell, Lisa C. Swift, Amy L.	PCT/US03/06581 3/3/2002	
Alternative Payment Devices Using Electronic Check Processing as a Payment Mechanism	Tidwell, Lisa C. Swift, Amy L. Mollett, Cassandra J.	10/184030 06/26/2002	
Alternative Payment Devices Using Electronic Check Processing as a Payment Mechanism	Tidwell, Lisa C. Swift, Amy L. Mollett, Cassandra J.	11/503,102 8/11/2006	
Systems for Processing Transponder-Based Transactions	Mollett, Cassandra J. Swift, Amy L. Tidwell, Lisa C.	10/184033 06/25/2002	
Merchant Transponder Systems Using Electronic Check Processing	Swift, Amy L. Tidwell, Lisa C. Mollett, Cassandra J.	10/184031 06/26/2002	
Electronic Check Processing Systems	Swift, Amy L. Tidwell, Lisa C. Mollett, Cassandra J.	10/184012 06/26/2002	
Merchant Cash Payment Systems and Methods	Weichert, Margaret M. Mascavage, III, John J. Hansen, David L. Baumgart, Mark D. Karas, Peter M. Wilber, Richard G.	10/262053 09/30/2002	
Merchant Cash Payment Systems and Methods (PCT)	Weichert, Margaret M. Mascavage, III, John J. Hansen, David L. Baumgart, Mark D. Karas, Peter M. Wilber, Richard G.	PCT/US03/30771 9/30/2003	
Direct Payment With Token	Weichert, Margaret M. Mascavage, III, John J.	10/350153 01/22/2003	7003493 02/21/2006
Direct Payment With Token (PCT)	Weichert, Margaret M. Mascavage, III, John J.	PCT/US04/01607 1/20/2004	
Direct Payment With Token	Weichert, Margaret M. Mascavage, III, John J.	11/197988 08/05/2005	
Methods and Systems for Processing Partial Payments Using Debit Cards	Weichert, Margaret M. Mascavage, III, John J.	10/262530 09/30/2002	
Methods and Systems for Processing Partial Payments Using Debit Cards (PCT)	Weichert, Margaret M. Mascavage, III, John J.	PCT/US03/29205 9/19/2003	
Payment Management	Weichert, Margaret M. Mascavage, III, John J.	10/321275 12/16/2002	
Credit Enhancement Systems and Methods	Newton, Robert W. Hughes, Martin Hodel, Terrance	10/360557 02/06/2003	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Electronic Card and Ticket and Methods for Their Use	McGee, Christopher R. Baumgartner, David R. Newbrough, Keith A. Algiene, Kenneth	10/267180 10/08/2002	
Electronic Card and Ticket and Methods for Their Use (PCT)	McGee, Christopher R. Baumgartner, David R. Newbrough, Keith A. Algiene, Kenneth	PCT/US03/31861 10/7/2003	
Season Pass Stored Value System & Method	McGee, Christopher R. Baumgartner, David R. Newbrough, Keith A. Algiene, Kenneth		
Updating System for Electronic Tickets	McGee, Christopher R. Baumgartner, David R. Newbrough, Keith A. Algiene, Kenneth	11/338134 01/23/2006	
Stored Value Currency Conversion Systems and Methods	James, Kevin A. Baumgartner, David R. Newbrough, Keith A. Pridgeon, Peter A. Teixeira, Ryan G. Cox, Danielle E.	10/286006 11/01/2002	
Stored Value Currency Conversion Systems and Methods (Canada)	James, Kevin A. Baumgartner, David R. Newbrough, Keith A. Pridgeon, Peter A. Teixeira, Ryan G. Cox, Danielle E.	2502473 10/29/2003	
Stored Value Currency Conversion Systems and Methods (PCT)	James, Kevin A. Baumgartner, David R. Newbrough, Keith A. Pridgeon, Peter A. Teixeira, Ryan G. Cox, Danielle E.	PCT/US03/34594 10/29/2003	
Systems and Methods for Determining an Authorization Threshold	Mollett, Cassandra J. Bethscheider, Alan Brauckman, Susan D. Walker, David A. Smith, David W.	10/387045 03/11/2003	6755344 06/29/2004
Systems and Methods for Determining an Authorization Threshold	Mollett, Cassandra J. Bethscheider, Alan Brauckman, Susan D. Walker, David A. Smith, David W.	10/877575 06/25/2004	
Systems and Methods for Determining an Authorization Threshold	Mollett, Cassandra J. Bethscheider, Alan Brauckman, Susan D. Walker, David A. Smith, David W.	11/210,429 8/24/05	
Methods and Systems for Processing Unrestricted Stored-Value Instruments	McGee, Christopher R. Baumgartner, David R.	10/405043 03/31/2003	
Device and Method for Concealing Customer Information from a Customer Service Representative	Van Volkenburgh, Ronald G.	10/397042 03/24/2003	
Systems and Methods for Storing and Using Phone Number Validations	Mollett, Cassandra J. Geiler, Steve	10/434536 05/09/2003	
Systems and Methods for Accessing External Sources for Phone Number Validation	Mollett, Cassandra J. Geiler, Steve	10/434537 05/09/2003	
Apparatus and Method for Age Verification of Paper Checks for Electronic Redeposit	Rekeweg, James Phillips, Cheryl Smith, David	10/744459 12/22/2003	
Systems and Methods for Graduated Suspicious Activity Detection	Degen, Robert G. Prendergast, Brian P. Hansen, Scott C.	10/434409 05/07/2003	
Systems and Methods for Obtaining Biometric Information at a Point of Sale	Tidwell, Lisa C. Swift, Amy L. Mollett, Cassandra J. Wallin, Mark S. Pate, Lance D. Williams, Charles R.	10/731519 12/09/2003	
Global Positioning System to Manage Risk for POS Terminal	Williams, Charles R.	10/746557 12/23/2003	
Global Positioning System to Manage Risk for POS Terminal (PCT)	Williams, Charles R.	PCT/US04/041647 12/14/2004	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Device With GPS Manage Risk for Financial Transactions	Williams, Charles R.	10/746849 12/23/2003	
System With GPS to Manage Risk of Financial Transactions	Williams, Charles R.	10/746928 12/23/2003	
System with GPS to Manage Risk of Financial Transactions	Williams, Charles R.	11/230233 9/15/2005	
System with GPS to Manage Risk of Financial Transactions	Williams, Charles R.		
GPS Database to Manage Risk for Financial Transactions	Williams, Charles R.	10/746858 12/23/2003	
System and Method for Initializing Financial Presentation Instruments	Martinez, Larry A.	10/855867 05/26/2004	
Wireless Network Access Prepayment Systems and Methods	Crawford, Erik S. Saylor, Thomas B. Algiene, Kenneth	10/953863 09/28/2004	
Wireless Network Access Prepayment Systems and Methods (PCT)	Crawford, Erik S. Saylor, Thomas B. Algiene, Kenneth	PCT/US05/033882 9/13/2005	
Method and System for Account Activation	Bodman, Dennis W. Tidball, Thomas H.	60/182171 02/14/2000	
Method and System for Account Activation	Tidball, Thomas H. Bodman, Dennis W.	09/779068 02/08/2001	6612487 09/02/2003
Method and System for Account Activation (Canada)	Tidball, Thomas H. Bodman, Dennis W.	2400066 11/19/2002	
Method and System for Account Activation (Mexico)	Tidball, Thomas H. Bodman, Dennis W.	2002/007852 8/13/2002	
Method and System for Account Activation (PCT)	Tidball, Thomas H. Bodman, Dennis W.	PCT/US01/40085 2/12/2001	
Method and System for Account Activation	Tidball, Thomas H. Bodman, Dennis W.	10/439206 05/15/2003	6837426 01/04/2005
Currency Transfer System and Method Using Fixed Limit Cards	Brody, Bill E. Tannebaum, David H.	07/981758 11/25/1992	5350906 09/27/1994
Currency Transfer System and Method	Tannebaum, David H.	07/981813 11/25/1992	5326960 07/05/1994
ATM Machine and Methods With Currency Conversion Capabilities	Fillinger, Charles A. O'Sullivan, Barry	60/580985 06/17/2004	
ATM Machine and Methods With Currency Conversion Capabilities	Fillinger, Charles A. O'Sullivan, Barry	60/588169 07/14/2004	
ATM Machine and Methods With Currency Conversion Capabilities	Fillinger, Charles A. O'Sullivan, Barry	11/154102 06/15/2005	
ATM Machine and Methods With Currency Conversion Capabilities (PCT)	Fillinger, Charles A. O'Sullivan, Barry	PCT/US05/021403 6/16/2005	
Method and System for Processing Electronic Payment Transactions	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael	10/799254 03/12/2004	
Method and System for Processing Electronic Payment Transactions (Australia)	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael		
Method and System for Processing Electronic Payment Transactions (Brazil)	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael		
Method and System for Processing Electronic Payment Transactions (Canada)	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael		
Method and System for Processing Electronic Payment Transactions (China)	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael		
Method and System for Processing Electronic Payment Transactions (Europe)	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael		
Method and System for Processing Electronic Payment Transactions (India)	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael		
Method and System for Processing Electronic Payment Transactions (Mexico)	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael		
Method and System for Processing Electronic Payment Transactions (PCT)	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael	PCT/US05/004738 2/15/2005	
Systems and Methods of Data Transfer In a Distributed Computer Network	Eldred, Eric Geiger, Terra Crawford, Erik S. Baumgartner, David R. Larsen, Karen	10/927629 08/25/2004	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Systems and Methods of Data Transfer In a Distributed Computer Network (PCT)	Eldred, Eric Geiger, Terra Crawford, Erik S. Baumgartner, David R. Larsen, Karen	PCT/US05/027779 8/3/2005	
Point of Sale Systems and Methods for Consumer Bill Payment	Crawford, Erik S. Saylor, Thomas B.	10/969767 10/19/2004	
Point of Sale Systems and Methods for Consumer Bill Payment (PCT)	Crawford, Erik S. Saylor, Thomas B.	PCT/US05/036537 10/13/2005	
System and Method for Accounting for Activation of Stored Value Cards	Seifert, Dean A. Baumgart, Mark D. Saylor, Thomas B.	11/122414 05/04/2005	
System and Method for Accounting for Activation of Stored Value Cards (PCT)	Seifert, Dean A. Baumgart, Mark D. Saylor, Thomas B.	PCT/US06/16616 5/1/2006	
Loyalty Program Enrollment Systems and Methods	Michelsen, Michael J. Scillieri, Anthony Hafer, Michael J.	11/007649 12/06/2004	
Loyalty Program Enrollment Systems and Methods (PCT)	Michelsen, Michael J. Scillieri, Anthony Hafer, Michael J.	PCT/US05/043643 12/2/2005	
Transaction Settlement Using Value Exchange Systems and Methods	Hansen, Kurt L.	11/114911 04/25/2005	
Transaction Settlement Using Value Exchange Systems and Methods (PCT)	Hansen, Kurt L.	4/21/2006	
Discount Applications With Registered Payment Instruments	Hansen, Kurt L.	11/176576 07/06/2005	
Discount Applications With Registered Payment Instruments (PCT)	Hansen, Kurt L.	6/30/2006	
Automated Teller Machine with Receipt Printer and Display	Tulluri, Gupta Sessa Raghavendra	11/132521 05/18/2005	
Automated Teller Machine with Receipt Printer and Display (PCT)	Tulluri, Gupta Sessa Raghavendra	PCT/US06/18894 5/10/2006	
Integrated Processing System for Point-of-Sale Station and Methods Therefor	Byerley, Douglas James	11/231361 09/19/2005	
Electronic Receipting	Seifert, Dean A. Keane, Tim	11/238813 09/28/2005	
Electronic Receipting (PCT)	Seifert, Dean A. Keane, Tim	9/21/2006	
Cash Redemption of Gift Cards Systems and Methods	Hanna, Assaad G.	11/357784 02/16/2006	
Presentation Instrument With User-Created Pin	Martinez, Larry A.	11/353565 02/13/2006	
Presentation Instrument Package Arrangement	Martinez, Larry A. Aquino, Angelita I. Cameron, Jennifer R. Bowden, Adam L.	11/353256 02/13/2006	
Money Transfers Using Digital Cash	Algiene, Kenneth Abelman, Henry	60/782,727 3/14/2006	
ATM Systems and Methods for Cashing Checks	Crowell, Donald R. Sheeran, Richard A. Warburton, Bryan Anthony	11/412,839 6/2/2006	
System and Method for Performing Money Transfer Transactions Using TCP/IP	Stoutenburg, Earney E. Seifert, Dean A.	09/466013 12/17/1999	6502747 01/07/2003
Online Method and System for Ordering and Having Delivered a Paper Greeting Message and Payment Instrument	Karas, Peter M. Cowell, James E.	09/737912 12/15/2000	
Online Method and System for Ordering and Having Delivered a Paper Greeting Message and Payment Instrument (PCT)	Karas, Peter M. Cowell, James E.	PCT/US01/48609 12/13/2001 PCT/US01/48630 12/6/2001	
Systems and Methods for Ordering and Distributing Incentive Messages	Karas, Peter M. Cowell, James E. Denmark, Michele Lyon, Karen	10/187475 06/28/2002	6922673 07/26/2005
Systems and Methods for Ordering and Distributing Incentive Messages (PCT)	Karas, Peter M. Cowell, James E. Denmark, Michele Lyon, Karen	PCT/US01/48609 3/26/2002	
Systems and Methods for Ordering and Distributing Incentive Messages	Karas, Peter M. Cowell, James E. Denmark, Michele Lyon, Karen	10/370281 02/19/2003	7003479 02/21/2006

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Systems And Methods For Ordering And Distributing Incentive Messages	Cowell, James E. Karas, Peter M. Demark, Michele Lyon, Karen	11/255848 10/21/2005	
Systems and Methods for Enrolling Consumers In Goods and Services	Hansen, Kurt L. Diveley, Keith W.	10/112440 03/29/2002	
Systems and Methods for Enrolling Consumers in Goods and Services	Diveley, Keith W. Hansen, Kurt L.	11/488,447 7/17/06	
Systems and Methods of Introducing and Receiving Information Across a Computer Network	Seifert, Dean A. Thompson, Mark	10/040568 01/04/2002	6814282 11/09/2004
Value Transfer Systems and Methods	Jeronimus, Michael H. Hansen, Kurt L. Seifert, Dean A. Thompson, Mark	10/205751 07/26/2002	
Money Transfer Systems and Methods for Travelers	Hansen, Kurt L. Seifert, Dean A. Thompson, Mark Michelsen, Mike	10/206661 07/26/2002	
Money Transfer Systems and Methods for Travelers (Australia)	Hansen, Kurt L. Seifert, Dean A. Thompson, Mark Michelsen, Mike	2002357894 12/16/2002	
Money Transfer Systems and Methods for Travelers (Canada)	Hansen, Kurt L. Seifert, Dean A. Thompson, Mark Michelsen, Mike	2472493 12/16/2002	
Money Transfer Systems and Methods for Travelers (China)	Hansen, Kurt L. Seifert, Dean A. Thompson, Mark Michelsen, Mike	2826736.2 12/16/2002	
Money Transfer Systems and Methods for Travelers (Europe)	Hansen, Kurt L. Seifert, Dean A. Thompson, Mark Michelsen, Mike	2792438 12/16/2002	
Money Transfer Systems and Methods for Travelers (Hong Kong)	Hansen, Kurt L. Seifert, Dean A. Thompson, Mark Michelsen, Mike	06102746.7 3/30/2006	
Money Transfer Systems and Methods for Travelers (India)	Hansen, Kurt L. Seifert, Dean A. Thompson, Mark Michelsen, Mike	12/16/2002	
Money Transfer Systems and Methods for Travelers (Mexico)	Hansen, Kurt L. Seifert, Dean A. Thompson, Mark Michelsen, Mike	2004/006531 12/16/2002	
Money Transfer Systems and Methods for Travelers (PCT)	Hansen, Kurt L. Seifert, Dean A. Thompson, Mark Michelsen, Mike	PCT/US02/40556 12/16/2002	
Systems and Methods of Introducing and Receiving Information Across a Computer Network	Seifert, Dean A. Thompson, Mark	10/855666 05/26/2004	
System and Method for Transferring Money from One Country to a Stored Value Account in a Different Country	Hansen, Kurt L. Seifert, Dean A. Thompson, Mark Michelsen, Mike	11/092312 03/28/2005	
Internet Funds Transfer System Using ATM Pickup	Tulluri, Gupta Sesha Raghavendra Thompson, Mark Seifert, Dean A.	11/284535 11/21/2005	
Internet Funds Transfer System Using ATM Pickup (PCT)	Tulluri, Gupta Sesha Raghavendra Thompson, Mark Seifert, Dean A.	9/27/2006	
Money Transfer Systems and Methods for Travelers	Hansen, Kurt Michelsen, Michael J. Seifert, Dean Thompson, Mark A.	11/467465 8/25/2006	
Systems and Methods to Facilitate Payment for Shipped Goods	Thompson, Mark	09/965667 09/26/2001	
Systems and Methods to Facilitate Payment for Shipped Goods (Canada)	Thompson, Mark	2461534 9/10/2002	
Systems and Methods to Facilitate Payment for Shipped Goods (China)	Thompson, Mark	2818862.4 9/10/2002	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Systems and Methods to Facilitate Payment for Shipped Goods (Europe)	Thompson, Mark	2799581.2 9/10/2002	
Systems and Methods to Facilitate Payment for Shipped Goods (Hong Kong)	Thompson, Mark	5101070.6 9/10/2002	
Systems and Methods to Facilitate Payment for Shipped Goods (PCT)	Thompson, Mark	PCT/US02/28952 9/10/2002	
Systems and Methods to Facilitate Payment of Shipped Goods	Thompson, Mark A.	11/500,869 8/7/2006	
Payment Service Method and System	Diveley, Keith W. Hansen, Kurt L.	09/823697 03/31/2001	
Payment Service Method and System	Hansen, Kurt L. Diveley, Keith W.	11/479,141 6/30/2006	
Payment Service Method and System	Hansen, Kurt L. Diveley, Keith W.	PCT/US02/08425 3/19/2002	
Electronic Identifier Payment System and Method	Diveley, Keith W. Hansen, Kurt L.	09/990702 11/09/2001	
Electronic Identifier Payment Systems and Methods	Diveley, Keith W. Hansen, Kurt L.	10/007701 12/10/2001	
Electronic Identifier Payment Systems and Methods	Diveley, Keith W. Hansen, Kurt L.	11/479,142 6/30/2006	
Electronic Identifier Payment Systems and Methods	Diveley, Keith W. Hansen, Kurt L.	10/112258 03/29/2002	
Electronic Identifier Payment Systems and Methods (Canada)	Diveley, Keith W. Hansen, Kurt L.	2443220 3/29/2002	
Electronic Identifier Payment Systems and Methods (PCT)	Diveley, Keith W. Hansen, Kurt L.	PCT/US02/09713 3/29/2002	
Electronic Identifier Payment Systems and Methods	Diveley, Keith W. Hansen, Kurt L.	11/479,146 6/30/2006	
Staged Transaction Systems and Methods	Hansen, Kurt L. Sayor, Thomas B. Vialpando, Sharon K. Algiene, Kenneth	10/444111 05/21/2003	
Staged Transaction Systems and Methods	Algiene, Kenneth Hansen, Kurt L. Sayor, Thomas B. Vialpando, Sharon K.	11/479142 8/1/2006	
Airline Ticket Payment and Reservation System and Methods	Blair, Paul A. Hansen, Kurt L. Seifert, Dean A.	10/767365 01/28/2004	
Airline Ticket Payment and Reservation System and Methods (Canada)	Blair, Paul A. Hansen, Kurt L. Seifert, Dean A.	2526707 4/22/2004	
Airline Ticket Payment and Reservation System and Methods (Europe)	Blair, Paul A. Hansen, Kurt L. Seifert, Dean A.	04750566.4 4/22/2004	
Airline Ticket Payment and Reservation System and Methods (PCT)	Blair, Paul A. Hansen, Kurt L. Seifert, Dean A.	PCT/US04/12630 4/22/2004	
Airline Ticket Payment and Reservation System and Methods	Blair, Paul A. Hansen, Kurt L. Seifert, Dean A.	11/467,107 8/24/2006	
Method and Systems for Developing Market Intelligence	Moore, Raymond	10/028471 12/19/2001	
Method and Systems for Developing Market Intelligence (PCT)	Moore, Raymond	PCT/US02/38362 11/27/2002	
Method and Systems for Developing Market Intelligence	Moore, Raymond	9/25/2006	
Web Enabled Payment Systems and Methods	Frazier, Patricia A. Shapiro, David T. Bethke, Marilyn J.	60/339732 12/10/2001	
Web-Based Payment System and Method	Frazier, Patricia A. Shapiro, David T.	10/267150 10/02/2002	
Web-Based Payment System and Method (PCT)	Frazier, Patricia A. Shapiro, David T.		
Authentication for Online Money Transfers	Hansen, Scott C. Fry-Sanchez, Kirsten S. Hosmer, Kim C. Cortez, Ed N. Joyner, Debra Wieth, Jennifer Baumgart, Mark D.	60/466871 04/29/2003	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Authentication for Online Money Transfers	Hansen, Scott C. Fry-Sanchez, Kirsten S. Hosmer, Kim C. Cortez, Ed N. Joyner, Debra Wieth, Jennifer Baumgart, Mark D.	10/832809 04/26/2004	
Money Order Encashment via the FDX400	Stoutenburg, Earney E. Seifert, Dean A. Fitzgerald,	09/751,126 12/28/00	
Money Order Encashment via the FDX400 (PCT)	Stoutenburg, Earney E. Seifert, Dean A. Fitzgerald,	PCT/US01/49755 12/20/2001	
Apparatus and Method for Issuing Documents of Value	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	08/726133 10/04/1996	6015087 01/18/2000
Apparatus and Method for Issuing Documents of Value (Australia)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	46633/97 10/2/1997	745025 6/20/2002
Apparatus and Method for Issuing Documents of Value (Canada)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	2226566 10/2/1997	2267566 4/11/2006
Apparatus and Method for Issuing Documents of Value (China)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	97198485.9 10/2/1997	97198485.9 8/10/2005
Apparatus and Method for Issuing Documents of Value (Europe)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	97945424.6 10/2/1997	
Apparatus and Method for Issuing Documents of Value (Hong Kong)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	00101804.4 3/23/2000	1022967 11/26/2005
Apparatus and Method for Issuing Documents of Value (Mexico)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	9902959 10/2/1997	209287 7/26/2002
Apparatus and Method for Issuing Documents of Value (PCT)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	PCT/US97/17706 10/2/1997	
Apparatus and Method for Issuing Documents of Value (Australia)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	97445/01 5/8/2000	771179 10/2/1997
Apparatus and Method for Issuing Documents of Value (Canada)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	2494885 10/2/1997	
Apparatus and Method for Issuing Documents of Value (China)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	200410042137 10/2/1997	
Apparatus and Method for Issuing Documents of Value (Europe)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	0500048.2-1238 10/2/1997	
Apparatus and Method for Issuing Documents of Value (Australia)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	97446/01	774632 7/1/2004
Apparatus and Method for Issuing Documents of Value (Canada)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	2494883 10/2/1997	
Apparatus and Method for Issuing Documents of Value (Europe)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	970945424 10/2/1997	
Apparatus and Method for Issuing Documents of Value	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	09/427516 10/26/1999	6478220 11/02/2002
Distributed Device Management System	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	08/833849 04/10/1997	6505170 01/07/2003
Distributed Device Management System (Australia)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	68945/98 4/9/1998	744662 6/13/2002
Distributed Device Management System (Canada)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	2286028 4/9/1998	
Distributed Device Management System (China)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	98805940.1 4/9/1998	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Distributed Device Management System (Europe)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	98914639.4 4/9/1998	0974134 1/26/2000
Distributed Device Management System (United Kingdom)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	98914639.4 4/9/1998	0974134 1/26/2000
Distributed Device Management System (Ireland)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	98914639.4 4/9/1998	0974134 1/26/2000
Distributed Device Management System (Mexico)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	9909320 4/9/1998	
Distributed Device Management System (PCT)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	PCT/US98/07093 4/9/1998	
Integrated Payment Network	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	PCT/US98/16741 11/8/1998	
Apparatus & Method for Issuing Documents of Value -- Software for FDX400 & Payment Services	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.		
Method and System for Transferring Money In Business-to-Business Internet Transactions	Anuszewski, William Portillo, Humberto C.	09/570245 05/12/2000	
Method and System for Transferring Money In Business-to-Business Internet Transactions (PCT)	Anuszewski, William Portillo, Humberto C.	PCT/US01/15352 5/14/2002	
Security Drawer for Service Cart	Drab, Robert F. Selway, Anthony J. Savard, Sylvian Gagnier, Martin Fallis, Raymond	09/652086 08/31/2000	6619770 09/16/2003
Security Drawer for Service Cart (Canada)	Drab, Robert F. Selway, Anthony J. Savard, Sylvian Gagnier, Martin Fallis, Raymond	2456211 8/31/2002	
Security Drawer for Service Cart (PCT)	Drab, Robert F. Selway, Anthony J. Savard, Sylvian Gagnier, Martin Fallis, Raymond	PCT/US01/15352 5/14/2001	
Currency Exchange and Merchandise Sales System and Method (Front End Procedure)	Heidenreich, Sharon Selway, Anthony J. Danda, Woodrow H. Ebert, Daniel J. Jose, Gael Ellen Shafer, Jeff D. Drab, Robert F.	09/653497 08/31/2000	6390366 05/21/2002
Currency Exchange and Merchandise Sales System and Method (Front End Procedure) (PCT)	Heidenreich, Sharon Selway, Anthony J. Danda, Woodrow H. Ebert, Daniel J. Jose, Gael Ellen Shafer, Jeff D. Drab, Robert F.	PCT/US01/41975 8/31/2001	
Control System and Method for Currency Exchange and Merchandise Sales	Heidenreich, Sharon Selway, Anthony J. Danda, Woodrow H. Ebert, Daniel J. Jose, Gael Ellen Shafer, Jeff D. Drab, Robert F.	09/653498 08/31/2000	6988078 01/17/2006
Control System and Method for Currency Exchange and Merchandise Sales (PCT)	Heidenreich, Sharon Selway, Anthony J. Danda, Woodrow H. Ebert, Daniel J. Jose, Gael Ellen Shafer, Jeff D. Drab, Robert F.	PCT/US01/27359 8/31/2001	
Currency Storage and Dispensing Apparatus	Postrel, Richard D. Shiozaki, Steven J. Empson, Edward H. Haven, Kenneth R.	09/045513 02/22/2000	6027025 02/22/2000

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Currency Storage and Dispensing Apparatus (PCT)	Postrel, Richard D. Shiozaki, Steven J. Empson, Edward H. Haven, Kenneth R.	PCT/US99/05369 3/11/1999	
Transaction Printer	Masson, Bernard V. Walson, David J. Brice, Robert J. Yraceburu, Robert M. Marvin, Russel H. Fell, Michael V. Vogt, Paul J.	08/727853 10/04/1996	6293469 09/25/2001
Coin Currency Conversion Systems and Methods	Thompson, Mark Algiene, Kenneth Blair, Paul A.	10/120073 04/09/2002	
Multi-Purpose Kiosk and Methods	Blair, Paul A. Algiene, Kenneth Thompson, Mark	10/225410 08/20/2002	
Multi-Purpose Kiosk and Methods (Australia)	Blair, Paul A. Algiene, Kenneth Thompson, Mark	2003239995 6/11/2003	
Multi-Purpose Kiosk and Methods (Canada)	Blair, Paul A. Algiene, Kenneth Thompson, Mark	2495429 6/11/2003	
Multi-Purpose Kiosk and Methods (China)	Blair, Paul A. Algiene, Kenneth Thompson, Mark	03824092.0 6/11/2003	
Multi-Purpose Kiosk and Methods (Europe)	Blair, Paul A. Algiene, Kenneth Thompson, Mark	03734572.5 6/11/2003	
Multi-Purpose Kiosk and Methods (India)	Blair, Paul A. Algiene, Kenneth Thompson, Mark	783/delnr/2005 6/11/2003	
Multi-Purpose Kiosk and Methods (PCT)	Blair, Paul A. Algiene, Kenneth Thompson, Mark	PCT/US03/18614 6/11/2003	
Multi-Purpose Kiosk and Methods	Crowell, Donald L. Blair, Paul A. Algiene, Kenneth Thompson, Mark	11/241810 09/29/2005	
Bill Payment Sytems and Methods Using a Kiosk	Algiene, Kenneth Blair, Paul A. Crowll, Donald R. Thompson, Mark A.	11/388,539 3/23/2006	
Method and Apparatus for Preauthorizing Electronic Fund Transfers Without Actual Written Authentication	Compiano, Craig M.	09/317785 05/24/1999	
System and Methods for Disclosing Transaction Information to Customers	Algiene, Kenneth Thompson, Mark	10/394603 03/21/2003	6761311 07/13/2004
System and Methods for Disclosing Transaction Information to Customers (PCT)	Algiene, Kenneth Thompson, Mark	PCT/US04/006633 4/3/2004	
System and Methods for Disclosing Transaction Information to Customers	Algiene, Kenneth Thompson, Mark	10/890821 07/13/2004	
System and Methods for Disclosing Transaction Information to Customers (PCT)	Algiene, Kenneth Thompson, Mark	PCT/US05/023240 6/28/2005	
Web-Based Payment System With Consumer Interface and Methods	Crea, Kim Grimes, Jennifer Bethke, Marilyn J.	10/406793 04/02/2003	
Systems and Methods for Directing Recurring Financial Transfer Operations	Rogers, Michael W.	60/423706 11/04/2002	
System and Methods for Directing Recurring Financial Transfer Operations	Grant, William R. Rogers, Michael W. Corrigan, MaryLou Gallagher, Michael F. Muniz, Tony A.	10/373578 02/24/2003	
Systems and Methods for Customizing Mortgage Characteristics	Rogers, Michael W.	60/423708 11/04/2002	
Systems and Methods for Customizing Mortgage Characteristics	Grant, William R. Rogers, Michael W. Corrigan, MaryLou Gallagher, Michael F. Muniz, Tony A.	10/302762 11/22/2002	
Systems & Methods for Authorizing Account Access	Rogers, Michael W.	60/423698 11/4/02	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Systems & Methods for Authorizing Account Access	Rogers, Michael W.	10/702,123 11/4/03	
Systems and Methods for Automatic Recurring Payments	Newton, Robert W.	60/423707 11/04/2002	
Systems and Methods for Providing Individualized Financial Access	Moore, Gary F. Shapiro, David T. Newton, Robert W.	10/295769 11/14/2002	
Methods and Systems for Coordinating Pooled Financial Transactions	Hansen, Kurt L.	10/391502 03/17/2003	
Methods and Systems for Coordinating Pooled Financial Transactions (PCT)	Hansen, Kurt L.	PCT/US04/006632 3/4/2004	
Systems and Methods for Ordering and Distributing Redemption Instruments	Cowell, James E.	10/383174 03/05/2003	
Systems and Methods for Validating Identifications in Financial Transactions	Michelsen, Michael J.	10/424562 04/25/2003	
Systems and Methods for Validating Identifications in Financial Transactions (Canada)	Michelsen, Michael J.	2521597 3/24/2004	
Systems and Methods for Validating Identifications in Financial Transactions (PCT)	Michelsen, Michael J.	PCT/US04/09229 3/24/2004	
Systems and Methods for Staging Transactions, Payments and Collections	Blair, Paul A. Hansen, Kurt L. Moore, Gary F.	10/676717 09/30/2003	
Systems and Methods for Staging Transactions, Payments and Collections (Canada)	Blair, Paul A. Hansen, Kurt L. Moore, Gary F.	2539441 9/15/2004	
Systems and Methods for Staging Transactions, Payments and Collections (Europe)	Blair, Paul A. Hansen, Kurt L. Moore, Gary F.		
Systems and Methods for Staging Transactions, Payments and Collections (PCT)	Blair, Paul A. Hansen, Kurt L. Moore, Gary F.	PCT/US04/30342 9/15/2004	
Systems and Methods for Staging Transactions, Payments and Collections	Blair, Paul A. Hansen, Kurt L. Moore, Gary F.	11/461,642 8/1/2006	
Methods and Systems for Providing Personalized Frequently Asked Questions	Staggs, Robert	10/783715 02/19/2004	
Methods and Systems for Providing Personalized Frequently Asked Questions (PCT)	Staggs, Robert	PCT/US05/005450 2/18/2005	
System and Method for Transferring Money	Michelsen, Michael J. Rex, Deborah Sayor, Thomas B.	10/803871 03/17/2004	
System and Method for Transferring Money (Australia)	Michelsen, Michael J. Rex, Deborah Sayor, Thomas B.		
System and Method for Transferring Money (Brazil)	Michelsen, Michael J. Rex, Deborah Sayor, Thomas B.		
System and Method for Transferring Money (Canada)	Michelsen, Michael J. Rex, Deborah Sayor, Thomas B.		
System and Method for Transferring Money (China)	Michelsen, Michael J. Rex, Deborah Sayor, Thomas B.		
System and Method for Transferring Money (Europe)	Michelsen, Michael J. Rex, Deborah Sayor, Thomas B.		
System and Method for Transferring Money (India)	Michelsen, Michael J. Rex, Deborah Sayor, Thomas B.		
System and Method for Transferring Money (Mexico)	Michelsen, Michael J. Rex, Deborah Sayor, Thomas B.		
System and Method for Transferring Money (PCT)	Michelsen, Michael J. Rex, Deborah Sayor, Thomas B.	PCT/US05/008079 3/10/2005	
System and Method for Transferring Money (South Africa)	Michelsen, Michael J. Rex, Deborah Sayor, Thomas B.		
Equipment to Facilitate Money Transfers Into Bank Accounts	Michelsen, Michael J. Canning, Dan Ochoa, Robert Zavaleta, Rodolfo Sada, Rodrigo	10/806484 03/22/2004	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Equipment to Facilitate Money Transfers Into Bank Accounts (Australia)	Michelsen, Michael J. Canning, Dan Ochoa, Robert Zavaleta, Rodolfo Sada, Rodrigo		
Equipment to Facilitate Money Transfers Into Bank Accounts (Canada)	Michelsen, Michael J. Canning, Dan Ochoa, Robert Zavaleta, Rodolfo Sada, Rodrigo		
Equipment to Facilitate Money Transfers Into Bank Accounts (China)	Michelsen, Michael J. Canning, Dan Ochoa, Robert Zavaleta, Rodolfo Sada, Rodrigo		
Equipment to Facilitate Money Transfers Into Bank Accounts (Europe)	Michelsen, Michael J. Canning, Dan Ochoa, Robert Zavaleta, Rodolfo Sada, Rodrigo		
Equipment to Facilitate Money Transfers Into Bank Accounts (India)	Michelsen, Michael J. Canning, Dan Ochoa, Robert Zavaleta, Rodolfo Sada, Rodrigo		
Equipment to Facilitate Money Transfers Into Bank Accounts (Mexico)	Michelsen, Michael J. Canning, Dan Ochoa, Robert Zavaleta, Rodolfo Sada, Rodrigo		
Equipment to Facilitate Money Transfers Into Bank Accounts (PCT)	Michelsen, Michael J. Canning, Dan Ochoa, Robert Zavaleta, Rodolfo Sada, Rodrigo	PCT/US05/008191 3/10/2005	
Money Transfer Cards, Systems and Methods	Seifert, Dean A. Sayor, Thomas B. Baumgart, Mark D.	11/132710 05/18/2005	
Money Transfer Cards, Systems and Methods (PCT)	Seifert, Dean A. Sayor, Thomas B. Baumgart, Mark D.	PCT/US06/18580 5/10/2006	
In-Lane Money Transfer Systems and Methods	Hansen, Kurt L. Sayor, Thomas B.	11/132725 05/18/2005	
In-Lane Money Transfer Systems and Methods (PCT)	Hansen, Kurt L. Sayor, Thomas B.	PCT/US06/17528 5/5/2006	
Presentation Instrument Display and Activation Systems and Methods	Andersen, Tonya Kaukol, Karen Rex, Deborah Jeffords, Gary	60/711017 08/23/2005	
Presentation Instrument Display and Activation Systems and Methods	Andersen, Tonya Kaukol, Karen Rex, Deborah Jeffords, Gary	11/265530 11/01/2005	
Presentation Instrument Display and Activation Systems and Methods (PCT)	Andersen, Tonya Kaukol, Karen Rex, Deborah Jeffords, Gary		
Electronic Payment Instrument System And Method	Hanna, Assad G. Hansen, Kurt Nelson, Wade Seifert, Dean	60/781,252 3/9/2006	
Money Transfer Via Pre-Paid Cell Phone	Blair, Paul A. Lieurance, Rex Robertson, Diane	11/482,223 8/3/2006	
Coupon Code Systems and Methods	Paintin, Scott	60/779907 3/6/2006	
Coupon Code Systems and Methods	Paintin, Scott	Unfiled	
Control Systems & Methods for Currency Exchange & Merchandise Sales	Paintin, Scott Scott, Riley Hafer, Michael Jost, Paul	9/26/2006	