

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:	The Western Union Company
Street Address:	12500 East Belford Avenue
City:	Englewood
State/Country:	COLORADO
Postal Code:	80112
Name:	First Data Corporation
Street Address:	6200 South Quebec Street
City:	Greenwood Village
State/Country:	COLORADO
Postal Code:	80111
PROPERTY NUMBERS Total: 1	
Property Type	Number
Patent Number:	7096205
CORRESPONDENCE DATA	
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ATTORNEY DOCKET NUMBER:	026595-000500US

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PATENT

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REEL: 018563 FRAME: 0293

NAME OF SUBMITTER:

Darin J. Gibby

Total Attachments: 19

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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

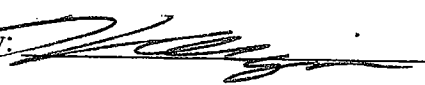
WHEREAS, as part of the foregoing, the parties desire to have the Scheduled Patents be assigned from Assignor to Assignees.

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.

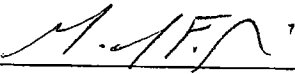
FIRST DATA CORPORATION:

By: 

Name: KEN AUGIENE

Title: V-P + ASST. SECRETARY

THE WESTERN UNION COMPANY:

By: 

Name: Michael F. Rodin

Title: Asst. secretary

PATENT

REEL: 018563 FRAME: 0295

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	Algiene, 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, Kaval 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, Kaval 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	10/740378 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. Saylor, 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. Fillingier, 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	
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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	
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Alternative Debit Devices Using Electronic Check Processing as a Payment Mechanism (PCT)	Tidwell, Lisa C. Swift, Amy L.	PCT/US03/06581 3/3/2002	
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Merchant Transponder Systems Using Electronic Check Processing	Swift, Amy L. Tidwell, Lisa C. Mollett, Cassandra J.	10/184031 06/26/2002	
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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	
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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	
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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	
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Apparatus and Method for Age Verification of Paper Checks for Electronic Redeposit	Rekeweg, James Phillips, Cheryl Smith, David	10/744459 12/22/2003	
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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	
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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
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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	
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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	
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Loyalty Program Enrollment Systems and Methods (PCT)	Michelsen, Michael J. Scillieri, Anthony Hafer, Michael J.	PCT/US05/043643 12/2/2005	
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Discount Applications With Registered Payment Instruments (PCT)	Hansen, Kurt L.	6/30/2006	
Automated Teller Machine with Receipt Printer and Display	Tulluri, Gupta Sesha Raghavendra	11/132521 05/18/2005	
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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	
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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, Earnay E. Seifert, Dean A.	09/466013 12/17/1999	6502747 01/07/2003
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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	
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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	
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Money Transfer Systems and Methods for Travelers (PCT)	Hansen, Kurt L. Seifert, Dean A. Thompson, Mark Michelsen, Mike	PCT/US02/40556 12/16/2002	
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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	
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Systems and Methods to Facilitate Payment of Shipped Goods	Thompson, Mark A.	11/500,869 8/7/2006	
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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	
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Staged Transaction Systems and Methods	Algiene, Kenneth Hansen, Kurt L. Sayor, Thomas B. Vialpando, Sharon K.	11/479,142 8/1/2006	
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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	
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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	

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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	
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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		
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