

PATENT ASSIGNMENT

Electronic Version v1.1
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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
David S. Bonalle	06/05/2006
Emily A. Chong	06/29/2006
I-Hsin Chuang	06/27/2006
Lauren E. Dardick	06/27/2006
Jennifer A. Elwood	05/31/2006
William J. Gray	06/29/2006
David J. Wong	06/27/2006

RECEIVING PARTY DATA

Name:	American Express Travel Related Services Company, Inc.
Street Address:	3 World Financial Center, 200 Vesey Street
Internal Address:	General Counsel's Office, American Express Tower
City:	New York
State/Country:	NEW YORK
Postal Code:	10285-4900

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	11478140

CORRESPONDENCE DATA

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OP \$40.00 11478140

ATTORNEY DOCKET NUMBER:

2348.0400001/MBR

NAME OF SUBMITTER:

Michael B. Ray

Total Attachments: 8

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ASSIGNMENT

UTILITY PATENT

MBR
1/19/07

WHEREAS, the undersigned inventor(s) **David S. Bonalle, Emily A. Chong, I-Hsin Chuang, Lauren E. Dardick, Jennifer A. Elwood, William J. Gray and David J. Wong**, (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled **System, Method, and Computer Program Product for Issuing And Using Debit Cards** filed herewith or was filed on 6/30/06 and assigned U.S. Serial No. 11/478,140.

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "ASSIGNEE"), a subsidiary of AMERICAN EXPRESS COMPANY, a corporation organized and existing under and by virtue of the laws of the State of New York, having its principal place of business and mailing address at General Counsel's Office, American Express Tower, 3 World Financial Center, 200 Vesey Street, New York, New York 10285-4900, is desirous of memorializing its interest therein;

NOW, THEREFORE, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee, past employee or a contractor of AMERICAN EXPRESS COMPANY or one of it's subsidiary companies (collectively "AXP") and that ASSIGNOR developed the subject matter of the invention on AXP's time and at the expense of AXP and within the scope of ASSIGNOR's duties as an employee of AXP and thereby ASSIGNOR recognizes that AXP owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,


AND HEREBY AGREES to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or perfect ASSIGNEE's full protection and title in and to the invention and any improvements and to file any of the aforementioned applications.

AXP Matter No.:

PATENT
REEL: 018782 FRAME: 0145

In the event that the Application Number and/or filing date is not available when this Assignment is executed, I hereby authorize and request any attorney associated with **Sterne, Kessler, Goldstein & Fox, P.L.L.C. or American Express Company**, Customer No. 53636, to insert in this assignment the filing date and/or the application number of said application and/or any further identification that may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document.

EXECUTED as of the date written below by ASSIGNOR:

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
_____ David S. Bonalle	<u>255 Huguenot St. Apt. 1416</u> New Rochelle, New York 10801		<u>6/5/10</u>
_____ Emily A. Chong	<u>319 East 73rd Street, Apt. 1A</u> New York, New York 10021	_____	_____
_____ I-Hsin Chuang	<u>60 Remsen St., Apt. 3H</u> Brooklyn, NY 11201	_____	_____
_____ Lauren E. Dardick	<u>157 E. 18th St., #3G</u> New York, New York 10003	_____	_____
_____ Jennifer A. Elwood	<u>5 Kings Ct. S.</u> Chelsea Manor St. United Kingdom SW3 5EG	_____	_____
_____ William J. Gray	<u>1083 S 900 E</u> Salt Lake City, Utah 84105	_____	_____
_____ David J. Wong	<u>238 Monmouth Blvd</u> Oceanport, NJ 07757	_____	_____

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 1100 New York Avenue, NW
 Washington, DC 20005-3934
 (202)371-2600
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ASSIGNMENT

UTILITY PATENT

MAR
1/19/07

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AXP Matter No.:


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INVENTOR'S NAME ADDRESS SIGNATURE DATE

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*MSR
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_____ Jennifer A. Elwood	21 Kings Court North 189 Kings Rd London SW3 5EQ England	<i>Jennifer A. Elwood</i>	31/05/06
_____ William J. Gray	1083 S 900 E Salt Lake City, Utah 84105	_____	_____
_____ David J. Wong	238 Monmouth Blvd Oceanport, NJ 07757	_____	_____

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MR
1/17/07

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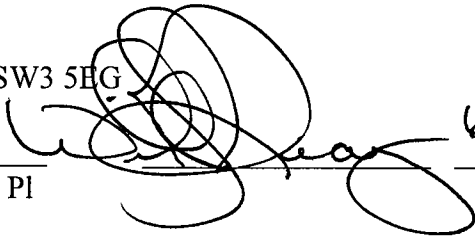
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AXP Matter No.:

PATENT
REEL: 018782 FRAME: 0151

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<u>Jennifer A. Elwood</u>	<u>5 Kings Ct. S.</u> <u>Chelsea Manor St.</u> <u>United Kingdom SW3 5HG</u>		<u>6/29/2006</u>
<u>William J. Gray</u>	<u>6791 W. El Cortez Pl</u> <u>Peoria, AZ 85383</u>	_____	_____
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