

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Chase Manhattan Bank USA, N.A.	12/08/2006
RECEIVING PARTY DATA	
Name:	JPMorgan Chase Bank, N.A.
Street Address:	277 Park Avenue
City:	New York
State/Country:	NEW YORK
Postal Code:	10017
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	11284920
CORRESPONDENCE DATA	
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ATTORNEY DOCKET NUMBER:	47004.000382
NAME OF SUBMITTER:	Yisun Song
Total Attachments: 2	
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ASSIGNMENT FROM CHASE MANHATTAN BANK USA (CHASE BANK USA) TO JPMORGAN CHASE BANK

WHEREAS, Chase Manhattan Bank USA, N.A. (now doing business as Chase Bank USA, N.A.), an entity organized under the laws of the State of New Jersey, and having a place of business located at 277 Park Avenue, New York, New York 10017 (hereinafter "ASSIGNOR"), owns rights in certain new and useful improvements in and to the subject matter of:

METHOD AND SYSTEM FOR EXPEDITING PAYMENT DELIVERY

described in U.S. Patent Application 11/284,920 filed November 23, 2005

AND, WHEREAS, JPMorgan Chase Bank, N.A., an entity organized under the laws of the State of New York, having a place of business located at 277 Park Avenue, New York, New York, 10017 (hereinafter "ASSIGNEE"), is desirous of acquiring the rights in ASSIGNOR's patent application;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) or the equivalent thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, ASSIGNOR does hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, its entire right, title and interest (in and throughout the United States of America, including its territories and dependencies, and in all foreign countries) in the patent application, further including any provisional upon which the patent application is based, further including any divisional, renewal, substitute, continuation, continuation-in-part, reexamination and reissue application, based in whole or in part on the patent application, further including any foreign applications, including international and regional applications, based in whole or in part on the patent application, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the patent application; the aforementioned assignment from ASSIGNOR to ASSIGNEE includes all rights to enforce any enforceable rights under said patents or applications, including the right to any relief in equity or at law, including the right to any past damages and any future damages.

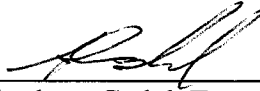
AND ASSIGNOR hereby authorizes and requests that Hunton & Williams LLP, whose address is 1900 K Street, Suite 1200, Washington, DC 20006-1109, shall insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND ASSIGNOR hereby agrees to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced applications or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions or interference proceedings, or other applications for patents of any region or country, that may be necessary to secure to ASSIGNEE its interest and title in the aforementioned applications and patents;

AND ASSIGNOR does hereby authorize and request the Director of the United States Patent and Trademark Office to issue any and all letters patent which may be granted upon said United States applications, or upon said improvements or any parts thereof when granted, to said ASSIGNEE.

12/8/06

Date



Andrew Cadel, Esq.
Managing Director, Associate General Counsel
JPMorgan Chase & Co.,
authorized signatory for Assignor
Chase Manhattan Bank USA, N.A. (now doing
business as Chase Bank USA, N.A.)