

PATENT ASSIGNMENT

Electronic Version v1.1
 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT												
NATURE OF CONVEYANCE:	ASSIGNMENT												
CONVEYING PARTY DATA													
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:70%;">Name</th> <th>Execution Date</th> </tr> </thead> <tbody> <tr> <td>Mr. Stanley M. Josephson</td> <td>02/26/1993</td> </tr> <tr> <td>Mr. Michael F. Kopesec</td> <td>02/26/1993</td> </tr> <tr> <td>Mr. P. Darrell Royal</td> <td>02/26/1993</td> </tr> <tr> <td>Mr. Thomas S. Stephens</td> <td>02/26/1993</td> </tr> <tr> <td>Mr. Mitchell David Thompson</td> <td>02/26/1993</td> </tr> </tbody> </table>		Name	Execution Date	Mr. Stanley M. Josephson	02/26/1993	Mr. Michael F. Kopesec	02/26/1993	Mr. P. Darrell Royal	02/26/1993	Mr. Thomas S. Stephens	02/26/1993	Mr. Mitchell David Thompson	02/26/1993
Name	Execution Date												
Mr. Stanley M. Josephson	02/26/1993												
Mr. Michael F. Kopesec	02/26/1993												
Mr. P. Darrell Royal	02/26/1993												
Mr. Thomas S. Stephens	02/26/1993												
Mr. Mitchell David Thompson	02/26/1993												
RECEIVING PARTY DATA													
Name:	J. D. Carreker & Associates, Inc.												
Street Address:	5550 LBJ Freeway, Suite 700												
City:	Dallas												
State/Country:	TEXAS												
Postal Code:	75240												
PROPERTY NUMBERS Total: 1													
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:30%;">Property Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Patent Number:</td> <td>5532464</td> </tr> </tbody> </table>		Property Type	Number	Patent Number:	5532464								
Property Type	Number												
Patent Number:	5532464												
CORRESPONDENCE DATA													
Fax Number:	(404)853-8806												
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>													
Phone:	412-853-8233												
Email:	griff.griffin@sablaw.com												
Correspondent Name:	Malvern U. Griffin												
Address Line 1:	999 Peachtree Street, NE												
Address Line 2:	Sutherland Asbill & Brennan LLP												
Address Line 4:	Atlanta, GEORGIA 30309												
ATTORNEY DOCKET NUMBER:	23952-0235												
NAME OF SUBMITTER:	Malvern U. Griffin												

CH \$40.00 5532464

Total Attachments: 3

source=23952_0235_Assignment#page1.tif

source=23952_0235_Assignment#page2.tif

source=23952_0235_Assignment#page3.tif

ASSIGNMENT

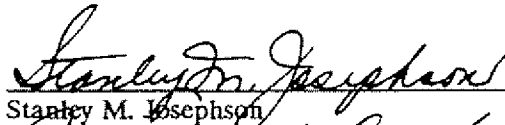
WHEREAS, we, Stanley M. Josephson residing at 4024 Myerwood Lane, Dallas, Texas 75244, Michael F. Kopesec residing at 2913 Roaring Springs, Grapevine, Texas 76051, P. Darrell Royal residing at 5535 Mercedes, Dallas, Texas 75206, Thomas S. Stephens residing at 14719 Sherlock, Addison, Texas 75244, and Mitchell David Thompson residing at 5842 Preston Fairways Drive, Dallas, Texas 75252 have made an invention in an Improved Electronic Check Presentment System Having a Return Item Notification System Incorporated Therein described in a patent application executed by me on even date herewith; and

WHEREAS, J.D. Carreker & Associates, Inc., a corporation organized and existing under the laws of Texas and having its principal place of business at 5550 LBJ Freeway, Suite 700, Dallas, Texas 75240 is desirous of acquiring the entire right, title and interest in and to said invention and in and to any Letters Patent that may be granted therefor in the United States and in any and all foreign countries.

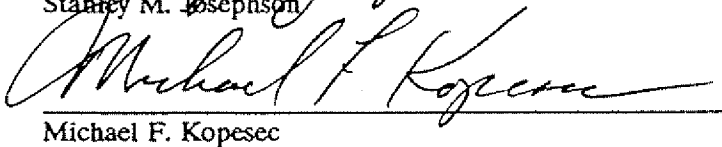
NOW, THEREFORE, for good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, we do hereby sell, assign and transfer unto said J.D. Carreker & Associates, Inc., its successors and assigns, the entire right, title and interest in and to said invention or inventions, as described in the aforesaid application, in any form or embodiment thereof, and in and to the aforesaid application; and in and to any applications filed in any foreign country based thereon, including the right to file said foreign applications and to claim priority under the provisions of the International Convention; also any improvements on said invention or inventions now or hereafter made by us during the period of our employment; also any improvements on said invention or inventions now or hereafter made by us during the period of our employment; also the entire right, title and interest in and to any and all patents or reissues or extensions thereof to be obtained in this or any foreign country upon said invention, inventions, or improvements and any divisional, continuation, continuation-in-part or substitute applications which may be filed upon said invention, inventions, or improvements in this or any foreign country, and we hereby authorize and request the issuing authority to issue any and all patents on said application or applications to said J.D. Carreker & Associates, Inc., as assignee of the entire interest.

We do hereby agree for ourselves and for our heirs, executors and administrators to execute any lawful document and to testify as to any material fact or thing which J.D. Carreker & Associates, Inc., its successors and assigns, may deem necessary in order to secure unto itself, its successors and assigns the full right, title and interest in and to the full enjoyment of said invention or any part thereof and the said Letters Patent or any of them, the same to be done without any further consideration.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal on the date set after my signature.


Stanley M. Josephson

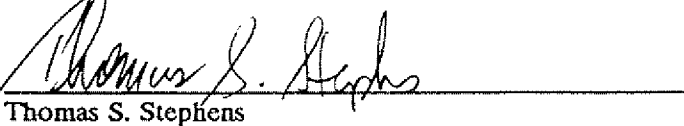
2/26/ 1993
Date


Michael F. Kopesec

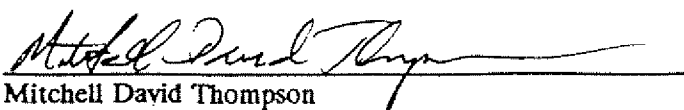
2/26 1993
Date


P. Darrell Royal

2/26 1993
Date


Thomas S. Stephens

2/26 1993
Date


Mitchell David Thompson

2/26 1993
Date

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

On this 26 day of February, 1993, before me personally appeared Stanley M. Josephson, to me personally known, and known to me to be the person named in and who signed the foregoing assignment, and acknowledged the signing of same as his free act and deed.

Sylvia P. Tomich
Notary Public

My Commission Expires: April 12, 1995

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

On this 26 day of February, 1993, before me personally appeared Michael F. Kopesec, to me personally known, and known to me to be the person named in and who signed the foregoing assignment, and acknowledged the signing of same as his free act and deed.

Sylvia P. Tomich
Notary Public

My Commission Expires: April 12, 1995

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

On this 26 day of February, 1993, before me personally appeared P. Darrell Royal, to me personally known, and known to me to be the person named in and who signed the foregoing assignment, and acknowledged the signing of same as his free act and deed.

Sylvia P. Tomich
Notary Public

My Commission Expires: April 12, 1995

