

PATENT ASSIGNMENT

Electronic Version v1.1

Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT						
NATURE OF CONVEYANCE:	ASSIGNMENT						
CONVEYING PARTY DATA							
<table border="1"><thead><tr><th>Name</th><th>Execution Date</th></tr></thead><tbody><tr><td>Denis Malov</td><td>11/28/2007</td></tr><tr><td>Zhibin Cao</td><td>11/28/2007</td></tr></tbody></table>	Name	Execution Date	Denis Malov	11/28/2007	Zhibin Cao	11/28/2007	
Name	Execution Date						
Denis Malov	11/28/2007						
Zhibin Cao	11/28/2007						
RECEIVING PARTY DATA							
Name:	SAP AG						
Street Address:	Dietmar-Hopp-Allee 16						
City:	Walldorf						
State/Country:	GERMAN DEMOCRATIC REPUBLIC						
Postal Code:	69190						
PROPERTY NUMBERS Total: 1							
<table border="1"><thead><tr><th>Property Type</th><th>Number</th></tr></thead><tbody><tr><td>Application Number:</td><td>11948610</td></tr></tbody></table>	Property Type	Number	Application Number:	11948610			
Property Type	Number						
Application Number:	11948610						
CORRESPONDENCE DATA							
Fax Number:	(602)229-5690						
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>							
Phone:	602-229-5290						
Email:	moneill@quarles.com						
Correspondent Name:	Robert D. Atkins						
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Address Line 4:	PHOENIX, ARIZONA 85004						
ATTORNEY DOCKET NUMBER:	114412.00014						
NAME OF SUBMITTER:	Robert D. Atkins						
Total Attachments: 2 source=Assignments#page1.tif source=Assignments#page2.tif							

CH \$40.00 11948610

PATENT

500409808

REEL: 020183 FRAME: 0043

ASSIGNMENT AND AGREEMENT

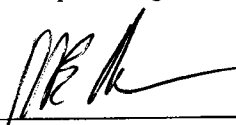
For good and valuable consideration, the receipt of which is hereby acknowledged, I, DENIS MALOV of Scottsdale, AZ, have sold, assigned, and transferred, and do hereby sell, assign, and transfer unto SAP AG (SAP), a Corporation of the country of Germany, having its principal office in Walldorf, Germany, and its successors, assigns, and legal representatives, the entire right, title, and interest in and to certain invention(s) entitled METHOD AND SYSTEM INCORPORATING BUSINESS RULES AND PRICE OPTIMIZATION FOR FINANCIAL SYSTEM, which is described, illustrated, and claimed in any patent application under Attorney Docket No. 114412.00014, together with the entire right, title and interest in and to the application, and in and to any continuation, division, reissue, reexamination, extension, renewal, or substitute thereof, and in and to any patent which may issue upon such application(s).

I hereby sell, assign, and transfer unto SAP, the entire right, title, and interest in and to application(s) for patent filed in all countries foreign to the United States, and in and to application(s) for patent filed under any and all international conventions and treaties, and in and to any patent issuing therefrom, which describe, illustrate, and claim the above-identified invention(s). I hereby also sell, assign, and transfer unto SAP, the entire right, title, and interest in and to all rights under any and all international conventions and treaties in respect of the above-identified invention(s). I authorize SAP to apply for patent in foreign countries directly in its own name, and to claim the priority of the filing date under the provisions of any and all domestic laws and international conventions and treaties.

I hereby authorize and request the government authority in the United States to issue patent(s) upon the aforesaid application, continuation, division, reissue, reexamination, extension, renewal, or substitute, to SAP, for the sole use and behalf of SAP, its successors, assigns, and legal representatives, to the full end of the term for which the patent(s) may be granted, the same as they would have been held and enjoyed by me had this assignment not been made. I authorize and request the equivalent authorities in countries foreign to the United States to issue the patents of their respective countries to and in the name of SAP in the same manner.

I agree that, when requested, I will, without charge to SAP, but at its expense, sign all papers, take all rightful oaths, and do all acts which may be necessary, desirable, or convenient for securing and maintaining patents for the invention(s) in any and all countries and for vesting title thereto in SAP, its successors, assigns, and legal representatives or nominees.

I covenant with SAP, its successors, assigns, and legal representatives that the interest and property hereby conveyed is free from all prior assignment, grant, mortgage, license, or other encumbrance.




Signature for DENIS MALOV

STATE OF ARIZONA)
COUNTY OF MARICOPA)

I, Rita Kharbanda, a Notary Public in and for the County and State aforesaid, do hereby certify that DENIS MALOV, whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he/she signed, sealed and delivered the instrument as his/her free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and notarial seal this 28th day of November, 2007.



Signature of Notary



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REEL: 020183 FRAME: 0044

ASSIGNMENT AND AGREEMENT

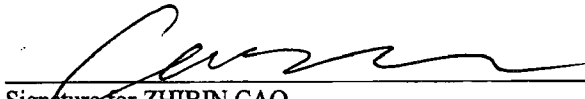
For good and valuable consideration, the receipt of which is hereby acknowledged, I, ZHIBIN CAO of Scottsdale, AZ, have sold, assigned, and transferred, and do hereby sell, assign, and transfer unto SAP AG (SAP), a Corporation of the country of Germany, having its principal office in Walldorf, Germany, and its successors, assigns, and legal representatives, the entire right, title, and interest in and to certain invention(s) entitled METHOD AND SYSTEM INCORPORATING BUSINESS RULES AND PRICE OPTIMIZATION FOR FINANCIAL SYSTEM, which is described, illustrated, and claimed in any patent application under Attorney Docket No. 114412.00014, together with the entire right, title and interest in and to the application, and in and to any continuation, division, reissue, reexamination, extension, renewal, or substitute thereof, and in and to any patent which may issue upon such application(s).

I hereby sell, assign, and transfer unto SAP, the entire right, title, and interest in and to application(s) for patent filed in all countries foreign to the United States, and in and to application(s) for patent filed under any and all international conventions and treaties, and in and to any patent issuing therefrom, which describe, illustrate, and claim the above-identified invention(s). I hereby also sell, assign, and transfer unto SAP, the entire right, title, and interest in and to all rights under any and all international conventions and treaties in respect of the above-identified invention(s). I authorize SAP to apply for patent in foreign countries directly in its own name, and to claim the priority of the filing date under the provisions of any and all domestic laws and international conventions and treaties.

I hereby authorize and request the government authority in the United States to issue patent(s) upon the aforesaid application, continuation, division, reissue, reexamination, extension, renewal, or substitute, to SAP, for the sole use and behalf of SAP, its successors, assigns, and legal representatives, to the full end of the term for which the patent(s) may be granted, the same as they would have been held and enjoyed by me had this assignment not been made. I authorize and request the equivalent authorities in countries foreign to the United States to issue the patents of their respective countries to and in the name of SAP in the same manner.

I agree that, when requested, I will, without charge to SAP, but at its expense, sign all papers, take all rightful oaths, and do all acts which may be necessary, desirable, or convenient for securing and maintaining patents for the invention(s) in any and all countries and for vesting title thereto in SAP, its successors, assigns, and legal representatives or nominees.

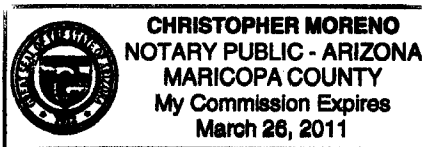
I covenant with SAP, its successors, assigns, and legal representatives, that the interest and property hereby conveyed is free from all prior assignment, grant, mortgage, license, or other encumbrance.

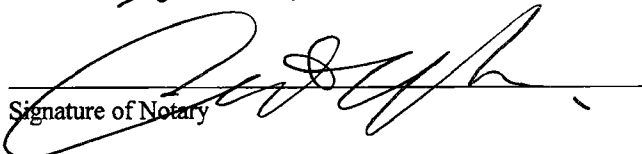

Signature for ZHIBIN CAO

STATE OF ARIZONA)
COUNTY OF MARICOPA)

I, CHRISTOPHER MORENO, a Notary Public in and for the County and State aforesaid, do hereby certify that ZHIBIN CAO, whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he/she signed, sealed and delivered the instrument as his/her free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and notarial seal this 28th day of NOV., 2007.




Signature of Notary

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PATENT

RECORDED: 11/30/2007

REEL: 020183 FRAME: 0045