

PATENT ASSIGNMENT

Electronic Version v1.1
 Stylesheet Version v1.1

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| SUBMISSION TYPE: | NEW ASSIGNMENT |
| NATURE OF CONVEYANCE: | ASSIGNMENT |

CONVEYING PARTY DATA

| Name | Execution Date |
|-------------|----------------|
| Fred Bishop | 06/04/2009 |
| Bob Morgan | 06/05/2009 |
| Hitesh Seth | 06/05/2009 |

RECEIVING PARTY DATA

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

PROPERTY NUMBERS Total: 1

| Property Type | Number |
|---------------------|----------|
| Application Number: | 12479650 |

CORRESPONDENCE DATA

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Correspondence will be sent via US Mail when the fax attempt is unsuccessful.
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 Email: hsobelman@swlaw.com
 Correspondent Name: Howard Sobelman, Snell & Wilmer L.L.P.
 Address Line 1: ONE ARIZONA CENTER
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 Address Line 4: PHOENIX, ARIZONA 85004-2202

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|-------------------------|--------------------|
| ATTORNEY DOCKET NUMBER: | 90655.9200 |
| NAME OF SUBMITTER: | Howard I. Sobelman |

Total Attachments: 4
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ASSIGNMENT

UTILITY PATENT

WHEREAS, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed and/or claimed in the patent application entitled SYSTEMS AND METHODS FOR TRANSACTION PROCESSING BASED UPON AN OVERDRAFT SCENARIO filed herewith or was filed on _____ and assigned U.S. Serial No. _____.

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., a subsidiary of AMERICAN EXPRESS COMPANY (hereinafter "ASSIGNEE"), 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 200 Vesey Street, 3 World Financial Center, 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 inventions 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 inventions 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 inventions, 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, including the rights to sue for all past and future causes of action related to said inventions, 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,

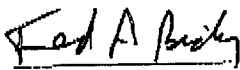
AND HEREBY AGREES to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, related new matter, derivative works, and applications based thereon, growing out of or relating to the inventions; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or

Serial No.: TBD
Docket No.: 90655.9200

perfect ASSIGNER's full protection and title in and to the inventions and any improvements and to file any of the aforementioned applications.

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 **Snell & Wilmer L.L.P., Customer No. 66170 or American Express Company**, 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 |
|--|--|----------|
| Fred Bishop 5511 W. Aster Glendale, AZ 85304 |  | 6/4/2009 |
| Bob Morgan 7235 W. La Senda Drive Glendale, AZ 85310 | _____ | _____ |
| Hitesh Seth 55 Rembrandt Way East Windsor, NJ 08520 | _____ | _____ |

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(602) 382-6000

AXP No.: 200901648
1524069

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| Fred Bishop 5511 W. Aster Glendale, AZ 85304 | _____ | _____ |
| Bob Morgan 7235 W. La Senda Drive Glendale, AZ 85310 | <u>Bob Morgan</u> | <u>June 5, 2009</u> |
| Hitesh Seth 55 Rembrandt Way East Windsor, NJ 08520 | _____ | _____ |

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| Hitesh Seth 55 Rembrandt Way East Windsor, NJ 08520 | <u>Hitesh Kumar Seth</u> | <u>6/5/2009</u> |

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