PATENT ASSIGNMENT

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SUBMISSION TYPE: NEW ASSIGNMENT

NATURE OF CONVEYANCE: ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
W. Bradley Wilkes	02/04/2003

RECEIVING PARTY DATA

Name:	ProPay USA, Inc.	
Street Address:	500 Timpanogos Parkway	
City:	Orem	
State/Country:	UTAH	
Postal Code:	84097	

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	12968908

CORRESPONDENCE DATA

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ATTORNEY DOCKET NUMBER: 15790.1.2

NAME OF SUBMITTER: Paul G. Johnson

Total Attachments: 2

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> PATENT REEL: 025506 FRAME: 0204

OF \$40.00 12968908

PATENT APPLICATION

Docket No: 15790.1 Express Mail Label No. EL 924 884 637 US

Workman, Nydegger & Seeley 1000 Eagle Gate Tower 60 East South Temple Salt Lake City, Utah 84111

ASSIGNMENT

I, W. Bradley Wilkes of 111 Sunset Drive, Alpine, Utah 84004, have invented a method and apparatus entitled LINKING A MERCHANT ACCOUNT WITH A FINANCIAL CARD, hereinafter called the "invention."

The Assignee, ProPay USA, Inc., a corporation of the State of Utah, having a principal place of business at 500 Timpanogos Parkway, Orem, Utah 84097, desires to secure the entire right, title and interest in said invention.

In consideration of One Dollar (\$1.00) and other good and valuable consideration paid to me by the Assignee, the receipt and sufficiency of which I hereby acknowledge, I HEREBY ASSIGN TO THE ASSIGNEE:

The entire right, title and interest in said invention and in the above-identified United States patent application and in all divisions, continuations and continuations-in-part of said application, or reissues or extensions of Letters Patent or Patents granted thereon, and in all corresponding applications filed in countries foreign to the United States, and in all patents issuing thereon in the United States and Foreign countries.

The right to file foreign patent applications on said invention in its own name, wherever such right may be legally exercised, including the right to claim the benefits of the International Convention for such applications.

PATENT REEL: 025506 FRAME: 0205 I hereby authorize and request the United States Commissioner of Patents and

Trademarks, and such Patent Office officials in foreign countries as are duly authorized by their

patent laws to issue patents, to issue any and all patents on said invention to the Assignee as the

owner of the entire interest, for the sole use and behalf of the said Assignee, its successors,

assigns and legal representatives.

I hereby agree, without further consideration and without expense to me, to sign all

lawful papers and to perform all other lawful acts which the Assignee may request of me to make

this Assignment fully effective, including, by way of example but not of limitation, the

following:

Prompt execution of all original, divisional, substitute, reissue, and other United States and foreign patent applications on said invention, and all

lawful documents requested by the Assignee to further the prosecution of any

of such patent applications.

Cooperation to the best of my ability in the execution of all lawful

documents, the production of evidence, nullification, reissue, extension, or

infringement proceedings involving said invention.

This assignment and agreement shall be binding upon my heirs and legal representatives.

DATED this 4th day of February, 2003.

W. Bradley Wilkes

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