

**PATENT ASSIGNMENT**

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<b>SUBMISSION TYPE:</b>	NEW ASSIGNMENT
<b>NATURE OF CONVEYANCE:</b>	ASSIGNMENT
<b>CONVEYING PARTY DATA</b>	
<b>Name</b>	<b>Execution Date</b>
Denis Cleary	12/01/2006
Tim Ring	12/01/2006
<b>RECEIVING PARTY DATA</b>	
<b>Name:</b>	FEXCO
<b>Street Address:</b>	FEXCO Financial Services Centre, Iveragh Road
<b>City:</b>	County Kerry, Killorglin
<b>State/Country:</b>	IRELAND
<b>PROPERTY NUMBERS Total: 1</b>	
<b>Property Type</b>	<b>Number</b>
<b>Application Number:</b>	12917379
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<b>ATTORNEY DOCKET NUMBER:</b>	040018-000210US
<b>NAME OF SUBMITTER:</b>	Darin J. Gibby
<b>Total Attachments: 1</b> source=040018-000200-assignment#page1.tif	

CH \$40.00 12917379

Attorney Docket No.: 040018-000200US

ASSIGNMENT OF PATENT APPLICATION

WHEREAS, Denis Cleary of Fexco Financial Services Centre Iveragh Road, County Kerry, Killorglin, Ireland; and Tim Ring of Fexco Financial Services Centre Iveragh Road, County Kerry, Killorglin, Ireland, hereinafter referred to as "Assignors," are the inventors of the invention described and set forth in the below-identified application for United States Letters Patent:

Title of Invention: DIRECT CURRENCY CONVERSION

Date(s) of Execution:

Filing Date: December 1, 2006

Application No.: 11/569,958; and

WHEREAS, FEXCO Limited, located at Fexco Financial Services Centre, Iveragh Road, County Kerry, Killorglin, Ireland and Chris O'Sullivan of Level 23, 44 Market Street, Sydney, NSW 2000 Australia, hereinafter referred to as "ASSIGNEE," is desirous of acquiring ASSIGNORS' interest in the said invention and application and in any U.S. Letters Patent which may be granted on the same;

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN: Be it known that, for good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have sold, assigned and transferred, and by these presents do sell, assign and transfer unto the said Assignees, and Assignees' successors and assigns, all their right, title and interest in and to the said invention and application, and in and to any Letters Patent which may hereafter be granted on the same in the United States, the said interest to be held and enjoyed by said Assignees as fully and exclusively as it would have been held and enjoyed by said Assignors had this Assignment and transfer not been made, to the full end and term of any Letters Patent which may be granted thereon, or of any division, renewal, continuation in whole or in part, substitution, conversion, reissue, prolongation or extension thereof.

Assignors further agree that they will, without charge to Assignee, but at Assignee's expense, cooperate with Assignee in the prosecution of said application and/or applications, execute, verify, acknowledge and deliver all such further papers, including applications for Letters Patent and for the reissue thereof, and instruments of assignment and transfer thereof, and will perform such other acts as Assignee lawfully may request, to obtain or maintain Letters Patent for said invention and improvement, and to vest title thereto in Assignee, or Assignee's successors and assigns.

Assignors hereby authorize and request Townsend and Townsend and Crew LLP, Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, to insert herein above the application number and filing date of said application when known.

IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Dated: 1 Dec 2006

[Signature of Denis Cleary]
Denis Cleary

Dated: 1 Dec 2006

[Signature of Tim Ring]
Tim Ring

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