10-06-1998



ASSIGNIVED 100847069 -PATENTS ONLY-

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uro 9.23.48

To: Honorable Commissioner of Patents and Trademarks: Please record the attached original document(s) or copy thereof. 1. Name of conveying party(ies) Ann-Pin Chen a) 2. Name and address of receiving party(ies): Name: Visa International Service Association a) Address: 900 Metro Center Boulevard Foster City, California 94404 3. Nature of conveyance Assignment Merger Security Agreement Change of Name Other License Agreement Execution Date: September 18, 1998 4. Application Number(s) or Patent Number(s): Filed Herewith The title of the (new) application is: LOYALTY FILE STRUCTURE FOR SMART CARD 5. Please send all correspondence concerning this (these) documents to: Jonathan O. Scott BEYER & WEAVER, LLP 19/29/1998 AMAYES 00000008 09159266 P.O. Box 61059 Palo Alto, CA 94306 Tel. No.: (650) 493-2100 Fax No.: (650) 493-2102 6. Total number of applications and patents involved: 7. Total fee (37 CFR 3.41): \$40.00 Enclosed Authorized to be charged to Deposit Account No. 50-0388 (Order No. VISAP014) To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document

Registration No. 39,364

Jonathan O. Scott

Attorney Docket No. VISAP014

Date: September 23, 1998

(Revised 01/96)

ASSIGNMENT OF PATENT APPLICATION

(Accompanying Application)

Whereas I/we the undersigned inventor(s) have invented certain new and useful improvements as set forth in the patent application entitled:

LOYALTY FILE STRUCTURE FOR SMART CARD

(Atty. Docket No.: VISAP014/P10100) for which I (we) have executed an application for a United States Letters Patent.

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I/We the undersigned inventor(s) hereby:

- Sell(s), assign(s) and transfer(s) to Visa International Service Association, a Delaware corporation having a place of business at 900 Metro Center Boulevard, Foster City, California 94404 (hereinafter referred to as "ASSIGNEE"), the entire right title and interest in any and all improvements and inventions disclosed in, application(s) based upon, and Patent(s) (including foreign patents) granted upon the information which is disclosed in the above referenced application.
- 2) Authorize and request the Commissioner of Patents to issue any and all Letters Patents resulting from said application or any division(s), continuation(s), substitutes(s) or reissue(s) thereof to the ASSIGNEE.
- 3) Agree to execute all papers and documents and, entirely at the ASSIGNEE's expense, perform any acts which are reasonably necessary in connection with the prosecution of said application, as well as any derivative and applications thereof, foreign applications based thereon, and/or the enforcement of patents resulting from such applications.
- 4) Agree that the terms, covenants and conditions of this assignment shall inure to the benefit of the Assignee, its successors, assigns and other legal representative, and shall be binding upon the inventor(s), as well as the inventor's heirs, legal representatives and assigns.
- 5) Warrant and represent that I/we have not entered, and will not enter into any assignment, contract, or understanding that conflicts with this assignment.

Signed on the date(s) indicated beside my (our) signature(s).

1. Inventor Signature:	Ann-Pin Chen	Date:	9/18/1996
(or proved to me on the subscribed to the within in his/her authorized capacity the entity upon behalf of the continuous control of the continuous control of the continuous control of the control of the continuous control of the co	day of September Hydic personally appeared A basis of satisfactory eviden nstrument, and acknowledged y(ies), and that by his/her sign which the person acted, execute nd and official seal.	ce) to be the persito me that he/she exacture on the instru	on whose name is xecuted the same in
Notary Signature	thia L. Firetti		(SEAL)
·			CYNTHIA L. PICETTI Commission # 1171688 Notary Public - California San Mateo County My Comm. Expires Jan 31, 2002

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RECORDED: 09/23/1998

PATENT REEL: 9482 FRAME: 0653