MAR O E COR

03-22-1999



ASSIGNME

100990874

	То: Но	onorable Commissioner of Patents and Trademarks:
		Please record the attached original document(s) or copy thereof.
	1.	Name of conveying party(ies): Virgil M. Davis and Janet T. Roth
	2.	Name and address of receiving party(ies): a) Name: Visa International Service Association Address: 900 Metro Center Boulevard Foster City, CA 94404
	3.	Nature of conveyance Assignment
		Execution Date: February 19, 1999 and March 2, 1999
	4.	Application Number(s) or Registration Number(s): herewith
		The title of the (new) application is: CARD ACTIVATION AT POINT OF DISTRIBUTION
	5.	Please send all correspondence concerning this (these) documents to:
		Jonathan O. Scott BEYER & WEAVER, LLP P.O. Box 61059 Palo Alto, CA 94306 Tel. No.: (650) 493-2100 Fax No.: (650) 493-2102
	6.	Total number of applications and registrations involved: 1
	7.	Total fee (37 CFR 3.41): \$40.00
		Enclosed If any additional fees are required the commissioner is authorized to charge such fees to Deposit Account No. 50-0388 (Order No. VISAP0012)
	8.	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.
	Date:	March 5, 1999 Multi hat
03/15/1999	NTEKLEMI	Jona han O. Scott Registration No. 39,364

Attorney Docket No. VISAP012

01 FC:581

(40.00 OP)

(Revised 01/96)

ASSIGNMENT OF PATENT APPLICATION

(Not Accompanying Application)

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

CARD ACTIVATION AT POINT OF DISTRIBUTION

for which I (we) have executed an application for a United States Letters Patent which was filed in the U.S. Patent and Trademark Office on December 18, 1998, and which bears the Application No. 09/216,509.

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

- 1) Sell(s), assign(s) and transfer(s) to <u>Visa International Service Association</u>, a Delaware corporation having a place of business at <u>900 Metro Center Boulevard</u>, Foster City, CA <u>94404</u>, (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.

1 of 2

Lilliotory Public - California San Mateo County My Comm. Expires Jan 31, 2002

2. Inventor Signature: Janet T. Roth Date: 2/19/99	
State of California County of San Mateo ss.	
On this 19th day of February, in the year 1999, before a Cypthal Piesth Notary Pablic, personally appeared Janet T. Roth, personally known to me proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the wit instrument, and acknowledged to me that be/she executed the same in his/her authorized capacity(ies), a that by his/her signature on the instrument the person, or the entity upon behalf of which the person act executed the instrument. WITNESS my hand and official scal.	thir anc
Notary Signature Cyclic Livetti (SEAL)	
CYNTHIA L. PICETTI Commission # 1171688 Na ary Public - California San Mateo County My Comm. Expires Jan 31, 2002	

2 of 2

PATENT **REEL: 9822 FRAME: 0641**

RECORDED: 03/08/1999