

MRD 3.8.99

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ASSIGNME

100990874

To: Honorable 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  Merger  
 Security Agreement  Change of Name  
 Other \_\_\_\_\_  License Agreement

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

Jonathan O. Scott  
Registration No. 39,364

03/15/1999 NTEKLEMI 00000144 09216509

01 FC:581

(40.00 DP)

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 Visa International Service Association...
2) Authorize and request the Commissioner of Patents to issue any and all Letters Patents...
3) Agree to execute all papers and documents and, entirely at the ASSIGNEE's expense...
4) Agree that the terms, covenants and conditions of this assignment shall inure to the benefit of the Assignee...
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: [Signature] Date: 3/2/99
Virgil M. Davis

State of California
County of San Mateo } ss.

On this 2 day of March, in the year 1999, before me, Cynthia Picetti Notary Public personally appeared Virgil M. Davis, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity(ies), and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Notary Signature Cynthia Picetti



2. Inventor Signature: Janet T. Roth  
Janet T. Roth

Date: 2/19/99

State of California }  
County of San Mateo } ss.

On this 19<sup>th</sup> day of February, in the year 1999, before me, Cynthia L. Picetti, Notary Public, personally appeared Janet T. Roth, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity(ies), and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Notary Signature Cynthia L. Picetti

(SEAL)

