ASSIGNMENT



102517653

To: Honorable Commissioner of Patents and Trademarks:

	Please	record the attached original o	document(s	s) or copy thereof.		
1.	Name (a) b) c) d)	of conveying party(ies) Benedicto H. Dominguez Thomas J. Manessis Janet T. Roth Pascal Achille Caillon	e) f) g)	Jason Spielman Terence Spielman James Donald Reno		
2.	Name a		ational Ser	vice Association alevard, Foster City, CA 94308		
3.		of conveyance Assignment Security Agreement Other ion Date: January 28, 2003	e)	Merger Change of Name License Agreement January 27, 2003	OPR/FINANCE	
	b) c) d)	January 28, 2003 January 28, 2003 January 28, 2003	f) g)	January 27, 2003 February 17, 2003	NANCE	. Y
4.	• •	ation Number(s) or Patent N				
5.		send all correspondence con		ACCOUNT AUTHENTICATION (these) documents to:	JN SERVICE	
		•	aver & Th 78 CA 94704 843-6200 843-6203	omas, LLP -0778		
6.	Total n	number of applications and pa	atents invo	lved: 1		
7.	Total f	ee (37 CFR 3.41):				
	\boxtimes			6916, filed February 19, 2003. be charged to Deposit Account N	No. 500388	
8. attache		best of my knowledge and b		oregoing information is true and	correct and any	7
Date:	July 28	3, 2003	Phill:	Photo Il h		
			Regis	stration No. 46 866		

Attorney Docket No. VISAP070

(Revised 12/01)

7-(9/) ASSIGNMEN

a)





To: Honorable Commissioner of Patents and Trademarks:

Please record the attached original document(s) or copy thereof.

a)	Benedicto H. Dominguez	e)	Jason Spielman
b)	Thomas J. Manessis	f)	Terence Spielman
c)	Janet T. Roith	g)	James Donald Reno
d)	Pascal Achille Caillon		

		Address:	900 Metro	Center Bo	ulevard, Foster City, CA 9430	8
3.	Natur	Assignment Security Agr Other			Merger Change of Name License Agreement	
	Exec	ution Date:				
	a)	January 28, 2	2003	e)	January 27, 2003	
	b)	January 28, 2	2003	f)	January 27, 2003	
	c)	January 28, 2	2003	g)	February 17, 2003	
	ď)	January 28, 2			-	

4. Application Number(s) or Patent Number(s): Not yet assigned

The title of the (new) application is: MOBILE ACCOUNT AUTHENTICATION SERVICE

Visa International Service Association

5. Please send all correspondence concerning this (these) documents to:

Beyer Weaver & Thomas, LLP P.O. Box 778 Berkeley, CA 94704-0778 Ph: (510) 843-6200

Fax: (510) 843-6203

(Customer Number: 022434)

6. Total number of applications and patents involved: 1

7. Total fee (37 CFR 3.41): \$40.00

⊠ Enclosed

Any additional fees are authorized to be charged to Deposit Account No. 500388 (Order No. VISAP070)

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: February 19, 2003

Phillip P. Lee

Registration No. 46,866

10370149

ASSIGNMENT OF PATENT APPLICATION

Whereas I an undersigned inventor have invented certain new and useful improvements as set forth in the patent application entitled:

MOBILE ACCOUNT AUTHENTICATION SERVICE

(Atty. I	Docket No. VISAP070), (check one)	
		t application on even date herewith. (Accompanying) . (Not accompanying) . (Accompanying)
	For good and valuable consideration, the reledged, I an undersigned inventor hereby:	1 ,

- Sell, assign and transfer to Visa International Service Association, a Delaware corporation having a place of business at 900 Metro Center Boulevard, Foster City, California 94308 ("ASSIGNEE"), the entire right, title and interest in any and all improvements and inventions disclosed in, applications based upon, and patents (including foreign patents and the right to claim priority) granted upon, 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, continuation, substitute, renewal, re-examination or reissue 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 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, as well as the inventor's heirs, legal representatives and assigns.
- 5) Warrant and represent that I have not entered, and will not enter into any assignment, contract, or understanding that conflicts with this assignment.

1 of 5

6) Authorize and request my attorney/agent to insert above the application No. in order to assist with recordal of this assignment.

Signed on the date indicated beside my signature.

VISAP070 Revised 06/01, Assign US Notary

1. Inventor Signature: Date: 1/28/2003
Benedicto H. Domingaez
State of California
) ss.
County of San Mateo
2003 a.t.8
On this 29th day of January, in the year 2002, before me,
Amy E. Shelton, Notary Public, personally appeared Benedicto H. Dominguez,
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 and
WITNESS my hand and official seal. Commission # 1283694
Notary Signature Gray F. States Son Moteo County My Comm. Exples Nov 10, 2004
My Comm. Expires Nov 10, 2004
2. Inventor Signature: Date: 1/28/2003
Thomas J. Manessia
AMY E. SHELTON
State of California Computsion # 1283494 State of California
) (State of Carriornia) (State of Carriornia) (State of Carriornia) (Ss. State of Carriornia) (Ss. State of Carriornia) (State of Carriorni
County of San Mateo
7003 a.e.s.
On this 28th day of January, in the year 2002, before me,
Any E Shellon, Notary Public personally appeared Thomas J. Manessis, personally
known to ma (or proved to me on the basis of actiofactors avidence) to be the reverse to
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 Public - California
Notary Signature Gray & Sular EA san Maleo County
My Comm. Biplies Nov 10, 2004
3. Inventor Signature: \(\frac{1/28/2003}{}\)
Ignet T Roth
Januar I. Hour
State of California)
) ss.
County of San Mates
On this Zkth day of January, in the year 2002, before me,
Amy E. She Hon, 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.
AMY E SHELTON
1 O Ameliani
Notary Signature Grant & Stuffe
VISAP070 2 of 5 Son Mateo County VISAP070
Revised 06/01, Assign US Notary

4. Inventor Signature:	yeary	Date: 27 Jun	vary Zan 3
Pascal A. Caillon	\vee y	•	
State of California)) ss.		
County of San Maleo	Ś	70	03 0.8.8.
On this 28th day of Jun	mary,	in the year 2002	; before me,
Amy L-Shelfon, Notary I known to me (or proved to me on the bas			
subscribed to the within instrument, and	•		
his/her authorized capacity(ies), and that			
entity upon behalf of which the person act	ted, executed the instri		AMY E. SHELTON
WITNESS my hand and official se	eal.		Commission # 12836 totary Public - Califo
Notary Signature any E. Stoller			San Mateo Count
Ivolary Signature 60-9			Corrinn, Expires Nov 10
5. Inventor Signature:	The second secon	Date:	
Jason Spielman			
State of California)		
) ss.		
County of)		
On this day of		in the year 2002	, before me,
known to me (or proved to me on the bas		opeared Jason Spielm	_
subscribed to the within instrument, and	•		
his/her authorized capacity(ies), and that	-		
entity upon behalf of which the person act	-		•
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Notary Signature		<u> (SE</u>	A 1 :
Trotal y Signature		t vik tua	erik kururia
6. Inventor Signature:		Date:	
Terence Spielman			
State of California	,		
)) ss.		
County of day of)		
, Notary I	Public, personally app	peared Terence Spielm	an, personally
known to me (or proved to me on the bas	•		
subscribed to the within instrument, and his/her authorized capacity(ies), and that	_		
entity upon behalf of which the person act			person, or the
WITNESS my hand and official se			
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Notary Signature			Property of the second
VICA POZO	2 -65		
VISAP070 Revised 06/01, Assign US Notary	3 of 5		

7. Inventor Signature:		Date:			
James Donald	i Reno				
State of California)				
) ss.				
County of)				
On this day of	, in	the year 2002, before me,			
, Nota	ry Public, personally appeare	ed James Donald Reno, personally			
known to me (or proved to me on the subscribed to the within instrument	e basis of satisfactory evidence, and acknowledged to me t	e) to be the person whose name is that he/she executed the same in			
his/her authorized capacity(ies), and entity upon behalf of which the perso WITNESS my hand and offic	n acted, executed the instrume				
Notary Signature		(SEAL)			

ASSIGNMENT OF PATENT APPLICATION

Whereas I an undersigned inventor have invented certain new and useful improvements as set forth in the patent application entitled:

MOBILE ACCOUNT AUTHENTICATION SERVICE

(Atty. Docket No. VISAP070), (check one)
for which I have executed a U.S. patent application on even date herewith. (Accompanying which bears U.S. application No (Not accompanying) which is a U.S. provisional application. (Accompanying)
For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I an undersigned inventor hereby:
1) Sell, assign and transfer to Visa International Service Association, a Delaware corporation having a place of business at 900 Metro Center Boulevard, Foster City, California 94308 ("ASSIGNEE"), the entire right, title and interest in any and all improvements and inventions disclosed in, applications based upon, and patents (including foreign patents and the right to claim priority) granted upon, 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, continuation, substitute, renewal, re-examination or reissue 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 applications thereof, foreign applications based thereon, and/other enforcement of patents resulting from such applications.
4) Agree that the terms, covenants and conditions of this assignment shall inure to the benefit the ASSIGNEE, its successors, assigns and other legal representative, and shall be binding upon th inventor, as well as the inventor's heirs, legal representatives and assigns.
5) Warrant and represent that I have not entered, and will not enter into any assignment,

Authorize and request my attorney/agent to insert above the application No. in order to assist

1 of 5

Signed on the date indicated beside my signature.

contract, or understanding that conflicts with this assignment.

PATENT REEL: 014343 FRAME: 0007

with recordal of this assignment.

1. Inventor Signature:			Date:		
Benedicto H. I	Dominguez				
State of California)	SS.			
County of)				
On this day of _ , Nota	ry Public, p	ersonally	in the appeared	year 2002, Benedicto H.	before me, Dominguez,
personally known to me (or proved to whose name is subscribed to the within same in his/her authorized capacity(ie or the entity upon behalf of which the WITNESS my hand and official	n instrument, es), and that be person acted,	and acknov y his/her si	vledged to gnature or	me that he/sho n the instrume	e executed the
Notary Signature					
2. Inventor Signature:			Date:		1810
Thomas J. Mar	nessis				
State of California)				
County of)	SS.			
On this day of _ , Notar					
known to me (or proved to me on the subscribed to the within instrument, his/her authorized capacity(ies), and t entity upon behalf of which the person WITNESS my hand and official	basis of satist and acknowle that by his/he acted, execut	factory evid ledged to rear signature	lence) to be ne that he on the in	e the person velshe executed	hose name is the same in
Notary Signature				A STATE OF THE STA	Numerical Control of the Control of
3. Inventor Signature: Janet T. Roth			Date:		
State of California)				
County of)	SS.			
On this day of, Notar				year 2002, t T. Roth, pers	
to me (or proved to me on the basis subscribed to the within instrument, his/her authorized capacity(ies), and t entity upon behalf of which the person WITNESS my hand and official	s of satisfact and acknowl that by his/he acted, execut	ory evidend ledged to re er signature	ce) to be ne that he on the in	the person weekshe executed	hose name is the same in
Notary Signature				Į S PA	Warning Comments
VISAP070 Revised 06/01, Assign US Notary	2 of 5				

4. Inventor Signature:	Date:
Pascal A. Caillon	
State of California) ss.	
County of) On this day of	, in the year 2002, before me,
. Notary Public, persona	ally appeared Pascal A. Caillon, personally
known to me (or proved to me on the basis of satisfacto subscribed to the within instrument, and acknowledge his/her authorized capacity(ies), and that by his/her sig entity upon behalf of which the person acted, executed the WITNESS my hand and official seal.	ry evidence) to be the person whose name is ed to me that he/she executed the same in mature on the instrument the person, or the
Notary Signature	(SEAL)
5. Inventor Signature: Joson Spielman	Date:/27/03
State of California /EXAS) ss.	
County of TRAVIS	
On this 474 day of FEBRUARY	in the year 2007 before me
RICHARD TIEDEMANN, Notary Public, person	ally appeared Iason Spielman personally
known to me (or proved to me on the basis of satisfactor	
subscribed to the within instrument, and acknowledge	
his/her authorized capacity(ies), and that by his/her sig	
entity upon behalf of which the person acted, executed the	
WITNESS my hand and official seal.	and the same of th
	R. H. TIEDEMANN MY COMMISSION EXPIRES
Notary Signature M.	June 23, 2008
6. Inventor Signature: Terence Spielman	Date: // > 7/03
State of Edifornia TEXAS) ss.	
County of TRAVIS	.
	, in the year 2002, before me,
KICHARD TIEDEMANN, Notary Public, persona	
known to me (or proved to me on the basis of satisfacto	•
subscribed to the within instrument, and acknowledge	
his/her authorized capacity(ies), and that by his/her sig entity upon behalf of which the person acted, executed the	-
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WITTIESS My Hand and Official Scal.	
Notary Signature 1. Ar / Commy	R. H. TIEDEMANN MY COMMISSION EXPIRES June 23, 2003
VISAP070 3 of 5	
Revised 06/01, Assign US Notary	

7. Inventor Signature:	D	Date:			
James Doi					
State of California)				
) ss.				
County of)				
On this day of	f, in	the year 2002, before me,			
, N	otary Public, personally appeared.	James Donald Reno, personally			
known to me (or proved to me on subscribed to the within instrume	•	•			
his/her authorized capacity(ies), a entity upon behalf of which the per WITNESS my hand and of	rson acted, executed the instrument	*			
Notary Signature		(SEAL)			

ASSIGNMENT OF PATENT APPLICATION

Whereas I an undersigned inventor have invented certain new and useful improvements as set forth in the patent application entitled:

MOBILE ACCOUNT AUTHENTICATION SERVICE

(Atty.	Docket No. VISAP070), (check one)
	for which I have executed a U.S. patent application on even date herewith. (Accompanying) which bears U.S. application No (Not accompanying) which is a U.S. provisional application. (Accompanying)
ackno	For good and valuable consideration, the receipt and sufficiency of which is hereby wledged, I an undersigned inventor hereby:
("ASS	Sell, assign and transfer to Visa International Service Association, a Delaware corporation g a place of business at 900 Metro Center Boulevard, Foster City, California 94308 SIGNEE"), the entire right, title and interest in any and all improvements and inventions used in, applications based upon, and patents (including foreign patents and the right to claim

- 2) Authorize and request the Commissioner of Patents to issue any and all Letters Patents resulting from said application or any division, continuation, substitute, renewal, re-examination or reissue 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 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, as well as the inventor's heirs, legal representatives and assigns.
- 5) Warrant and represent that I have not entered, and will not enter into any assignment, contract, or understanding that conflicts with this assignment.
- 6) Authorize and request my attorney/agent to insert above the application No. in order to assist with recordal of this assignment.

Signed on the date indicated beside my signature.

priority) granted upon, the above-referenced application.

1. Inventor Signature:		D	ate:
	Benedicto H. Dominguez		
State of California)		
)	ss.	
County of			
On this	day of, Notary Public,	, in personally appear	the year 2002, before me ed Benedicto H. Dominguez
whose name is subscribed	to the within instrumend capacity(ies), and that of which the person acted	t, and acknowledge by his/her signatur	cory evidence) to be the person d to me that he/she executed the re on the instrument the person rument.
Notary Signature			(SEAL)
2. Inventor Signature: _	Thomas J. Manessis	D	ate:
State of California)		
County of)	SS.	
On this	day of	, in	the year 2002, before me Thomas J. Manessis, personally
subscribed to the within his/her authorized capaci entity upon behalf of whice	instrument, and acknoty(ies), and that by his/	wledged to me that ther signature on the	to be the person whose name in the same in the same in the instrument the person, or the t.
Notary Signature			(SEAL)
3. Inventor Signature: _		r	Date:
5. Inventor Signature	Janet T. Roth		
State of California)	oc.	
County of)	85.	the year 2002, before me
On this	day of	ersonally appeared	the year 2002, before me Janet T. Roth, personally know
to me (or proved to me subscribed to the within his/her authorized capaci entity upon behalf of whice	on the basis of satisfainstrument, and acknowly (ies), and that by his.	actory evidence) to owledged to me the /her signature on the	be the person whose name in at he/she executed the same in the instrument the person, or the
Notary Signature		d MARIN CO	(SEAL)
VISAP070 Revised 06/01, Assign US Notary	2 of 5		

4. Inventor Signature:	Listen Western	Date:	
	al A. Caillon		
State of California)		
) ss	5.	
County of			
County of day	/ of	, in the year	2002, before me,
	_, Notary rubite, perse	onally appeared Pascal A.	
known to me (or proved to me subscribed to the within inst			
his/her authorized capacity(ie			
entity upon behalf of which th			1
WITNESS my hand an	d official seal.		
Notary Signature			
Notary Signature	44.000	Allowed to the day of the state	Population Balance
5. Inventor Signature:		Date:	
Jason	n Spielman		
State of California)		
) ss	S.	
County of			2002 1 6
On this day		, in the year	
known to me (or proved to me		sonally appeared Jason S	
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entity upon behalf of which th			F ,
WITNESS my hand ar	id official seal.		
Notony Cianotura			
Notary Signature			gade Russima da de
6. Inventor Signature:		Date:	
	nce Spielman		
State of California)		
) ss	S.	
County of			
County of day	y of	, in the year	2002, before me,
	_, Notary Public, perso	onally appeared Terence S	Spielman, personally
known to me (or proved to m	e on the basis of satisfac	ctory evidence) to be the po	erson whose name is
subscribed to the within inst	rument, and acknowled	dged to me that he/she ex	tecuted the same in
his/her authorized capacity(ie			it the person, or the
entity upon behalf of which th WITNESS my hand ar		t the motiument.	
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Notary Signature		and the state of t	A STATE OF THE STA
VISAP070	3 of 5		

VISAP070 Revised 06/01, Assign US Notary

7. Inventor Signature:	un bond	Ven_	Date:	FER 17, 20	2 @}
Ŭ	mes Donald Reno			,	
Ų					
State of California)			
	7) ss.			
County of Santa Clu	E	_)		2003	
County of Santa Club	lay of <u>トCら</u>	way	, in the	year 2002,	before me,
MOTT KOMO	, Notary Pu	blic, personally	appeared Jame	es Donald Rer	10, personally
known to me (or proved to					
subscribed to the within ir	strument, and	acknowledged	to me that he	she executed	the same in
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WITNESS my hand	and official seg	A			
	/RAY []]	1			
Notary Signature	9///			(SEA)
	. , , -		• • •	_	
				MATT	ROMO
				Commission	n#1330e04

4 of 5

RECORDED: 08/04/2003

Notary Public - California Santa Cruz County My Comm. Expires Jan 14, 2006