

FAX TO: ASSIGNMENT BRANCH, U.S.P.T.O.
FAX NO.: 703-306-5995

Attorney Docket No. 16222U-015810US

Form PTO-1595 (Rev. 06/04)
OMB No. 0651-0027 (exp. 6/30/2005)

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To the Director of the U.S. Patent and Trademark Office: Please record the attached documents or the new address(es) below.

1. Name of conveying party(ies)/Execution Date(s):

Belva J. Bruesewitz

Execution Date(s) November 12, 15 and 18, 2004

Additional name(s) of conveying party(ies) attached? Yes

2. Name and address of receiving party(ies)

Name: Visa U.S.A. Inc.

Internal Address: _____

Street Address: 123 Mission Street

City: San Francisco

State: CA

Country: US Zip: 94105

Additional name(s) & address(es) attached? Yes No

3. Nature of conveyance:

- Assignment Merger
- Security Agreement Change of Name
- Government Interest Assignment
- Executive Order 9424, Confirmatory License
- Other _____

4. Application or patent number(s):

This document is being filed together with a new application.

A. Patent Application No.(s)

10/863,813

B. Patent No.(s)

Additional numbers attached? Yes No

5. Name and address to whom correspondence concerning document should be mailed:

Name: Brian N. Young

Internal Address: _____

TOWNSEND AND TOWNSEND AND CREW LLP

Street Address: Two Embarcadero Center,
Eighth Floor

City: San Francisco

State: California Zip: 94111-3834

Phone Number: (415) 576-0200

Fax Number: (415) 576-0300

Email Address: BNY@townsend.com

6. Total number of applications and patents involved:

1

7. Total fee (37 CFR 1.21(h) & 3.41) \$ 40.00

- Authorized to be charged by credit card
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- Enclosed
- None required (government interest not affecting title)


8. Payment Information

a. Credit Card Last 4 numbers _____
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b. Deposit Account Number 20-1430

Authorized User Name Townsend

9. Signature:


Signature

12/23/04
Date

Brian N. Young

Name of Person Signing Atty. Reg. No. 48,602

Total number of pages including cover sheet, attachments, and documents:

4

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1. Additional name(s) of conveying party(ies):
(Continued from Page 1)

Nancy Hilgers
Patrick Faith
Kevin Siegel
Xiaoli Li
Kris Koganti
Craig O'Connell

60385196 v1

Attorney Docket No.: 16222U-015810US

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Belva J. Bruesewitz of 205 Edinburgh Circle, Danville, CA 94526; Nancy Hilgers of 230 Crestridge Drive, Danville, CA 94506; Patrick Faith of 2810 Jones Gate Court, Pleasanton, CA 94566; Kevin Siegel of 456 Cascadita Terrace, Milpitas, CA 95035; Xiaoli Li of 20684 Acadia Court, Cupertino, CA 95014; Kris Koganti of 1126 Hollyhead Lane, Cupertino, CA, 95014 and Craig O'Connell of 1104 East 5th Avenue, San Mateo, CA 94402, 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: **METHOD AND SYSTEM FOR PROVIDING RISK INFORMATION IN CONNECTION WITH TRANSACTION PROCESSING**

Date(s) of execution of Declaration: **November 11, 15 and 17, 2004**

Filing Date: **June 7, 2004**

Application No.: **10/863,813; and**

WHEREAS, Visa U.S.A. Inc., a corporation of the United States, located at 123 Mission Street, San Francisco, CA 94105, hereinafter referred to as "ASSIGNEE," is desirous of acquiring an interest in the invention and application and in any U.S. Letters Patent and Registrations which may be granted on the same;

For good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial designs), and in and to any Letters Patent and Registrations which may hereafter be granted on the same in the United States and all countries throughout the world, and to claim the priority from the application as provided by the Paris Convention. The right, title and interest is to be held and enjoyed by Assignee and Assignee's successors and assigns as fully and exclusively as it would have been held and enjoyed by Assignors had this Assignment not been made, for the full term of any Letters Patent and Registrations 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, (a) cooperate with Assignee in the prosecution of U.S. Patent applications and foreign counterparts on the invention and any improvements, (b) execute, verify, acknowledge and deliver all such further papers, including patent applications and instruments of transfer, and (c) perform such other acts as Assignee lawfully may request to obtain or maintain Letters Patent and Registrations for the invention and improvements in any and all countries, 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.

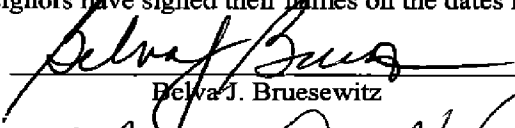
Assignment

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

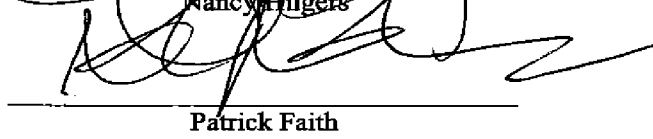
Dated: 11/12/04


Belva J. Bruesewitz

Dated: 11/15/04


Nancy Hilgers

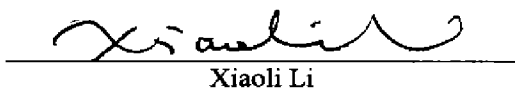
Dated: 11/12/04


Patrick Faith

Dated: 11/12/04


Kevin Siegel

Dated: 11/18/04


Xiaoli Li

Dated: 11/18/04


Kris Koganti

Dated: 11/12/04


Craig O'Connell

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