

Attorney Docket No. 16222U-016100US

Form PTO-1595 (Rev. 06/04)
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1. Name of conveying party(ies)/Execution Date(s): Steve Davis Execution Date(s) <u>November 29, 2004</u> Additional name(s) of conveying party(ies) attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	2. Name and address of receiving party(ies) Name: <u>Visa U.S.A., Inc.</u> Internal Address: _____ Street Address: <u>123 Mission Street</u> City: <u>San Francisco</u> State: <u>CA</u> Country: <u>USA</u> Zip: <u>94102</u> Additional name(s) & address(es) attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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5. Name and address to whom correspondence concerning document should be mailed: Name: <u>Jonathan M. Hollander</u> Internal Address: _____ <u>TOWNSEND AND TOWNSEND AND CREW LLP</u> Street Address: <u>Two Embarcadero Center,</u> <u>Eighth Floor</u> City: <u>San Francisco</u> State: <u>California</u> Zip: <u>94111-3834</u> Phone Number: <u>(415) 576-0200</u> Fax Number: <u>(415) 576-0300</u> Email Address: <u>jmhollander@townsend.com</u>	6. Total number of applications and patents involved: <u>1</u> 7. Total fee (37 CFR 1.21(h) & 3.41) \$ <u>40.00</u> <input type="checkbox"/> Authorized to be charged by credit card <input checked="" type="checkbox"/> Authorized to be charged to deposit account <input type="checkbox"/> Enclosed <input type="checkbox"/> None required (government interest not affecting title) 8. Payment Information a. Credit Card Last 4 numbers _____ Expiration Date _____ b. Deposit Account Number <u>20-1430</u> Authorized User Name <u>Townsend and</u> <u>Townsend and Crew LLP</u>
9. Signature: <u>[Signature]</u> <u>1/18/05</u> Signature Date <u>Jonathan M. Hollander</u> Name of Person Signing Atty. Reg. No. <u>48,717</u> Total number of pages including cover sheet, attachments, and documents: <u>2</u>	

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ASSIGNMENT OF PATENT APPLICATION

SOLE

WHEREAS, Steve Davis of 800 Metro Center Boulevard, Foster City, CA 94404 hereinafter referred to as "Assignor," is the inventor of the invention described and set forth in the below-identified application for United States Letters Patent:

Title of Invention: CENTRALIZED ELECTRONIC COMMERCE CARD
TRANSACTIONS

Date(s) of execution of Declaration: October 5, 2004

Filing Date: November 6, 2003

Application No.: 10/705,212; and

WHEREAS, Visa U.S.A. Inc. 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 Assignor, Assignor has assigned, and by these presents does 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 any patent application claiming priority from 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 Assignor 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.

Assignor further agrees that Assignor 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 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.

Assignor hereby authorizes and requests 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.

IN TESTIMONY WHEREOF, Assignor has signed his/her name on the date indicated.

Dated: 11/29/2004


Steve Davis

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