

PATENT ASSIGNMENT

Electronic Version v1.1

Stylesheet Version v1.1

SUBMISSION TYPE:

NEW ASSIGNMENT

NATURE OF CONVEYANCE:

ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Sara Fiebiger	01/17/2007
Adam Gluck	01/30/2007
Dennis J. Hill	01/22/2007
Carole Kelly-Frank	01/17/2007
Arthur D. Kranzley	01/25/2007
Robert D. Reany	01/19/2007

RECEIVING PARTY DATA

Name:	MasterCard International Incorporated
Street Address:	2000 Purchase Street
City:	Purchase
State/Country:	NEW YORK
Postal Code:	10577

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	11626408

CORRESPONDENCE DATA

Fax Number: (203)255-6570

Correspondence will be sent via US Mail when the fax attempt is unsuccessful.

Phone: 203-255-6560

Email: bab@rml-law.com

Correspondent Name: Paul J. Otterstedt

Address Line 1: Ryan, Mason & Lewis, 1300 Post Road

Address Line 2: Suite 205

Address Line 4: Fairfield, CONNECTICUT 06824

ATTORNEY DOCKET NUMBER:

P00142-US-UTIL

PATENT

500259938

REEL: 019173 FRAME: 0131

CH \$40.00 11626408

NAME OF SUBMITTER:

Paul J. Otterstedt

Total Attachments: 4

source=1028-9_Assignment#page1.tif

source=1028-9_Assignment#page2.tif

source=1028-9_Assignment#page3.tif

source=1028-9_Assignment#page4.tif

ASSIGNMENT AND AGREEMENT

For value received, we, Sara Fiebiger, of Ellisville, St. Louis County, Missouri; Adam Gluck, of Ardsley, Westchester County, New York; Dennis J. Hill, of St. Paul, St. Charles County, Missouri; Carole Kelly-Frank, of Wildwood, St. Louis County, Missouri; Arthur D. Kranzley, of Pound Ridge, Westchester County, New York; and Robert D. Reany, of Wildwood, St. Louis County, Missouri, hereby sell, assign and transfer to MasterCard International Incorporated, having a place of business at 2000 Purchase Street, Purchase, NY 10577, United States of America, and its successors, assigns and legal representatives, the entire right, title and interest, for the United States of America, in and to certain inventions related to an **TECHNIQUES FOR AUTHORIZATION OF USAGE OF A PAYMENT DEVICE**, described in an application for Letters Patent of the United States, bearing attorney docket No. P00142-US-UTIL, and executed by each of us on even date herewith in a declaration claiming the benefit of U.S. Provisional Patent Application 60/764,106 filed on February 1, 2006, and all the rights and privileges in said application and under any and all Letters Patent that may be granted in the United States for said inventions; and we also concurrently hereby sell, assign and transfer to MasterCard International Incorporated the entire right, title and interest in and to said inventions for all countries foreign to the United States, including all rights of priority arising from the application aforesaid, and all the rights and privileges under any and all forms of protection, including Letters Patent, that may be granted in said countries foreign to the United States for said inventions.

We authorize MasterCard International Incorporated to make application for such protection in its own name and maintain such protection in any and all countries foreign to the United States, and to invoke and claim for any application for patent or other form of protection for said inventions, without further authorization from us, any and all benefits, including the right of priority provided by any and all treaties, conventions, or agreements.

We hereby consent that a copy of this assignment shall be deemed a full legal and formal equivalent of any document which may be required in any country in proof of the right of MasterCard International Incorporated to apply for patent or other form of protection for said inventions and to claim the aforesaid benefit of the right of priority.

We request that any and all patents for said inventions be issued to MasterCard International Incorporated in the United States and in all countries foreign to the United States, or to such nominees as MasterCard International Incorporated may designate.

We agree that, when requested, we shall, without charge to MasterCard International Incorporated but at its expense, sign all papers, and do all acts which may be necessary, desirable or convenient in connection with said applications, patents, or other forms of protection

1/17/2007
Date

Sara E. Fiebigler
Sara Fiebigler

Date

Adam Gluck

1/22/07
Date

Dennis J. Hill
Dennis J. Hill

1/17/07
Date

Carole Kelly-Frank
Carole Kelly-Frank

Date

Arthur D. Kranzley

1/19/07
Date

Robert D. Reany
Robert D. Reany

Ryan, Mason & Lewis, LLP
1300 Post Road, Suite 205
Fairfield, CT 06824

ASSIGNMENT AND AGREEMENT

For value received, we, Sara Fiebiger, of Ellisville, St Louis County, Missouri; Adam Gluck, of Ardsley, Westchester County, New York; Dennis J Hill, of St Paul, St Charles County, Missouri; Carole Kelly-Frank, of Wildwood, St Louis County, Missouri; Arthur D Kranzley, of Pound Ridge, Westchester County, New York; and Robert D Reany, of Wildwood, St Louis County, Missouri, hereby sell, assign and transfer to MasterCard International Incorporated, having a place of business at 2000 Purchase Street, Purchase, NY 10577, United States of America, and its successors, assigns and legal representatives, the entire right, title and interest, for the United States of America, in and to certain inventions related to an **TECHNIQUES FOR AUTHORIZATION OF USAGE OF A PAYMENT DEVICE**, described in an application for Letters Patent of the United States, bearing attorney docket No P00142-US-UTIL, and executed by each of us on even date herewith in a declaration claiming the benefit of US Provisional Patent Application 60/764,106 filed on February 1, 2006, and all the rights and privileges in said application and under any and all Letters Patent that may be granted in the United States for said inventions; and we also concurrently hereby sell, assign and transfer to MasterCard International Incorporated the entire right, title and interest in and to said inventions for all countries foreign to the United States, including all rights of priority arising from the application aforesaid, and all the rights and privileges under any and all forms of protection, including Letters Patent, that may be granted in said countries foreign to the United States for said inventions.

We authorize MasterCard International Incorporated to make application for such protection in its own name and maintain such protection in any and all countries foreign to the United States, and to invoke and claim for any application for patent or other form of protection for said inventions, without further authorization from us, any and all benefits, including the right of priority provided by any and all treaties, conventions, or agreements

We hereby consent that a copy of this assignment shall be deemed a full legal and formal equivalent of any document which may be required in any country in proof of the right of MasterCard International Incorporated to apply for patent or other form of protection for said inventions and to claim the aforesaid benefit of the right of priority

We request that any and all patents for said inventions be issued to MasterCard International Incorporated in the United States and in all countries foreign to the United States, or to such nominees as MasterCard International Incorporated may designate

We agree that, when requested, we shall, without charge to MasterCard International Incorporated but at its expense, sign all papers, and do all acts which may be necessary, desirable or convenient in connection with said applications, patents, or other forms of protection

Date

1/30/2007
Date

Sara Fiebiger


Adam Gluck

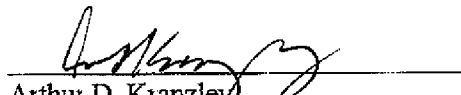
Date

Dennis J. Hill

Date

01/25/07
Date

Carole Kelly-Frank


Arthur D. Kranzley

Date

Robert D Reany

Ryan, Mason & Lewis, LLP
1300 Post Road, Suite 205
Fairfield, CT 06824