

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT								
NATURE OF CONVEYANCE:	ASSIGNMENT								
CONVEYING PARTY DATA									
<table border="1"><thead><tr><th>Name</th><th>Execution Date</th></tr></thead><tbody><tr><td>Douglas Fisher</td><td>06/22/2007</td></tr><tr><td>Benedicto H. Dominguez</td><td>06/22/2007</td></tr><tr><td>Timothy Mu-Chu Lee</td><td>06/27/2007</td></tr></tbody></table>	Name	Execution Date	Douglas Fisher	06/22/2007	Benedicto H. Dominguez	06/22/2007	Timothy Mu-Chu Lee	06/27/2007	
Name	Execution Date								
Douglas Fisher	06/22/2007								
Benedicto H. Dominguez	06/22/2007								
Timothy Mu-Chu Lee	06/27/2007								
RECEIVING PARTY DATA									
Name:	Visa International Service Corporation								
Street Address:	900 Metro Blvd.								
City:	Foster City								
State/Country:	CALIFORNIA								
Postal Code:	94404								
PROPERTY NUMBERS Total: 1									
<table border="1"><thead><tr><th>Property Type</th><th>Number</th></tr></thead><tbody><tr><td>Application Number:</td><td>11681704</td></tr></tbody></table>	Property Type	Number	Application Number:	11681704					
Property Type	Number								
Application Number:	11681704								
CORRESPONDENCE DATA									
Fax Number: (312)706-8776 <i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>									
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ATTORNEY DOCKET NUMBER:	07044245								
NAME OF SUBMITTER:	Joseph Melnik								
Total Attachments: 3 source=07044245_Assignment#page1.tif									

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## **ASSIGNMENT**

WHEREAS, we, the undersigned inventors having our residences as set forth below, have invented:

### **METHOD AND SYSTEM FOR PERFORMING TWO FACTOR AUTHENTICATION IN MAIL ORDER AND TELEPHONE ORDER TRANSACTIONS**

as described and set forth in U.S. Patent Application No. 11/681,704 filed on March 2, 2007, preparatory to obtaining Letters Patent of the United States therefor; and

WHEREAS, Visa International Service Corporation, (hereinafter referred to as "Assignee"), with its principal place of business at 900 Metro Blvd., Foster City, CA 94404, desires to acquire the entire right, title and interest in and to said invention, improvements, application and any Letters Patents which may be granted therefor or thereupon in any country, together with any and all divisions, continuations, continuations-in-part, reissues and extensions thereof in all countries throughout the world;

NOW, THEREFORE, to all whom it may concern, be it known that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, we have sold, assigned, transferred and set over, and by these presents do sell, assign, transfer and set over, unto Assignee, its successors and assigns, the entire right, title and interest in and to said invention, improvements, and in and to said application and any Letters Patents which may be granted therefor or thereupon, together with any and all divisions, continuations, continuations-in-part, reissues and extensions thereof, and we authorize and request the Commissioner of Patents and Trademarks to issue any Letters Patent which may be granted for or upon said invention or applications, or patents resulting therefrom, insofar as our interest is concerned, unto Assignee in accordance with this Assignment. To the extent applicable, we also hereby assign to Assignee, its successors and assigns, all right, title and interest to sue third parties for any past, present or future infringement, and to collect all damages relating thereto, of all Letters Patents assigned herein.

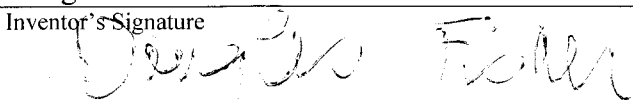
We also assign to Assignee, all right, title and interest in and to the invention disclosed in said application throughout the world, including the right to file applications and obtain patents, utility models, industrial models and designs throughout the world, including all rights to publish cautionary notices reserving ownership of said invention and all rights to register said invention in appropriate registries; and we further agree to execute any and all powers of attorney, applications, assignments, declarations, affidavits, and any other papers in connection therewith necessary to perfect such right, title and interest in Assignee.

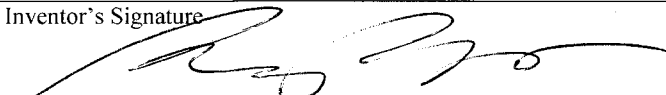
We will communicate to Assignee, its successors and assigns or their representatives, any facts known to us respecting said invention and improvements; and, at the expense of Assignee, we will full cooperate in any legal proceedings, including any proceeding within the United States Patent and Trademark Office, relating thereto, sign all lawful papers, execute all divisional, continuing, continuations-in-part, reissue and substitute applications, make all rightful oaths and declarations, and, in addition, execute any and all documents required to vest title in

Assignee and to aid Assignee to obtain and enforce proper protection for said invention in all countries.

We covenant that we have the full right to convey the interest assigned by this Assignment, and that we, individually or collectively, have not executed and will not execute any agreement in conflict with this Assignment.

This Assignment shall be binding on the parties' successors, assigns and legal representatives.

<b>NAME OF SOLE OR FIRST INVENTOR:</b>			
Given Name (first and middle[if any]) Douglas		Family Name or Surname Fisher	
Inventor's Signature 		Date 6/22/07	
Residence: City MOUNTAIN VIEW	State CA	Country US	Citizenship US
Address 1121 ECKHART CIRCLE		Postal Code 94040	Country USA

<b>NAME OF ADDITIONAL JOINT INVENTOR, if any:</b>			
Given Name (first and middle[if any]) Benedicto H.		Family Name or Surname Dominguez	
Inventor's Signature 		Date 6/22/2007	
Residence: City SAN BRUNO	State CA	Country US	Citizenship US
Address 2830 MARION DRIVE		Postal Code 94066-1761	Country USA

<b>NAME OF ADDITIONAL JOINT INVENTOR, if any:</b>			
Given Name (first and middle[if any]) Timothy Mu-Chu		Family Name or Surname Lee	
Inventor's Signature		Date	
Residence: City	State	Country US	Citizenship US
Address		Postal Code	Country

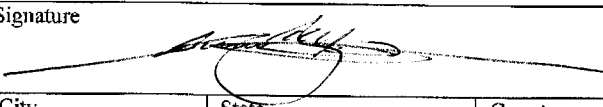
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<b>NAME OF SOLE OR FIRST INVENTOR:</b>			
Given Name (first and middle[if any]) <b>Douglas</b>		Family Name or Surname <b>Fisher</b>	
Inventor's Signature			Date
Residence: City	State	Country <b>US</b>	Citizenship <b>US</b>
Address		Postal Code	Country

<b>NAME OF ADDITIONAL JOINT INVENTOR, if any:</b>			
Given Name (first and middle[if any]) <b>Benedicto H.</b>		Family Name or Surname <b>Dominguez</b>	
Inventor's Signature			Date
Residence: City	State	Country <b>US</b>	Citizenship <b>US</b>
Address		Postal Code	Country

<b>NAME OF ADDITIONAL JOINT INVENTOR, if any:</b>			
Given Name (first and middle[if any]) <b>Timothy Mu-Chu</b>		Family Name or Surname <b>Lee</b>	
Inventor's Signature 			Date <b>June 27, 2007</b>
Residence: City <b>San Jose</b>	State <b>CA</b>	Country <b>US</b>	Citizenship <b>US</b>
Address <b>1130 Olive Branch Lane</b>		Postal Code <b>95120</b>	Country <b>US</b>