

PATENT ASSIGNMENT

Electronic Version v1.1

Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Justin T. Monk	06/01/2007
RECEIVING PARTY DATA	
Name:	Visa U.S.A. Inc.
Street Address:	P. O. Box 8999
City:	San Francisco
State/Country:	CALIFORNIA
Postal Code:	94128
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	11757893
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ATTORNEY DOCKET NUMBER:	16222U-033300US
NAME OF SUBMITTER:	/Sheila P. Martinez-Lemke/
Total Attachments: 1 source=16222U_033300US_Assignment_070912#page1.tif	

CH 11757893 \$40.00

ASSIGNMENT OF PATENT APPLICATION

SOLE

WHEREAS, **Justin T. Monk** of 3067 Deer Creek Ranch Loop, Parker, CO 80138, 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: PREPAID CARD FRAUD AND RISK MANAGEMENT

Date(s) of execution of Declaration: June 1, 2007

Filing Date: June 4, 2007

Application No.: 11/757,893 ; and

WHEREAS, **Visa U.S.A. Inc.**, a corporation of the state of Delaware, located at P.O. Box 8999, San Francisco, CA 94128, 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: 6/1/07


Justin T. Monk