

PATENT ASSIGNMENT

Electronic Version v1.1
 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
John M. Lovelett	08/13/2007
Shari Krikorian	07/25/2007
Edward F. Downs	07/25/2007
Julie Kramer	07/25/2007
Alicia Cavallaro	07/25/2007
George Damianov	07/25/2007
Beza Lemma	07/25/2007
Vimal Singh	07/25/2007

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:	11751887

CORRESPONDENCE DATA

Fax Number: (203)255-6570
Correspondence will be sent via US Mail when the fax attempt is unsuccessful.
Phone: 2032556560
Email: gyc@rml-law.com
Correspondent Name: Paul J. Otterstedt
Address Line 1: Ryan, Mason & Lewis, LLP
Address Line 2: 1300 Post Road - Suite 205
Address Line 4: Fairfield, CONNECTICUT 06824

OP \$40.00 11751887

ATTORNEY DOCKET NUMBER:

P00162-US-UTIL

NAME OF SUBMITTER:

Paul J. Otterstedt

Total Attachments: 5

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RECORDATION FORM COVER SHEET
PATENTS ONLY

To the Honorable Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereof.

1. Name of conveying party(ies):
John M. Lovelett, Shari Krikorian, Edward F. Downs, Julie Kramer, Alicia Cavallaro, George Damianov, Beza Lemma and Vimal Singh
Additional name(s) of conveying party(ies) attached?
 Yes No

2. Name and address of receiving party(ies)
Name: MasterCard International Incorporated
Internal Address:
Street Address: 2000 Purchase Street
City: Purchase State: NY ZIP: 10577
Additional name(s) & address(es) attached? Yes No

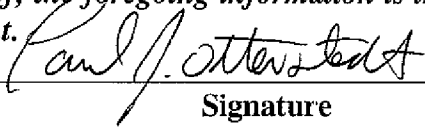
3. Nature of conveyance:
 Assignment Merger
 Security Agreement Change of Name
 Other
Execution Date: August 13, 2007, July 25, 2007, July 25, 2007, July 25, 2007, July 25, 2007, July 25, 2007, July 25, 2007, and July 25, 2007

4. Application number(s) or patent number(s):
If this document is being filed together with a new application, the execution date of the application is:
A. Patent Application No.(s) 11/751,887, Filed May 22, 2007 B. Patent No.(s)
Additional numbers attached? Yes No

5. Name and address of party to whom correspondence concerning document should be mailed:
Name: Paul J. Otterstedt
Internal Address: Ryan, Mason & Lewis, LLP
Street Address: 1300 Post Road, Suite 205
City: Fairfield State: CT ZIP: 06824

6. Total number of applications and patents involved: 1
7. Total Fee (37 CFR 3.41)..... \$ 40.00
 Enclosed
 Authorized to be charged to deposit account
8. Deposit account number 50-0762

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9. Statement and signature.
To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.
Paul J. Otterstedt  September 20, 2007
Reg. No. 37,411 Signature Date
Total number of pages including cover sheet, attachments, and document: 5

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Commissioner of Patents and Trademarks
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Washington, DC 20231

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ASSIGNMENT AND AGREEMENT

For value received, we, John M. Lovelett of New York in the County of New York and the State of New York in the United States, Shari Krikorian of Armonk in the County of Westchester and the State of New York in the United States, Edward F. Downs of River Vale in the County of Bergen and the State of New Jersey in the United States, Julie Kramer of Tarrytown in the County of Westchester and State of New York in the United States, Alicia Cavallaro of Milford in the County of New Haven and the State of Connecticut in the United States, George Damianov of Stamford in the County of Fairfield and the State of Connecticut in the United States, Beza Lemma of New York in the County of New York and State of New York in the United States and Vimal Singh of San Ramon in the County of Contra Costa and State of California in the United States 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 **ELECTRONIC TRANSACTION APPARATUS AND METHOD**, described in an application for Letters Patent of the United States, bearing attorney docket No. P00162-US-UTIL, filed on March 22, 2007 as U.S. Serial No. 11/751,887, and executed by each of us on even date herewith in a declaration claiming the benefit of U.S. Provisional Patent Application 60/802,673 filed May 23, 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.

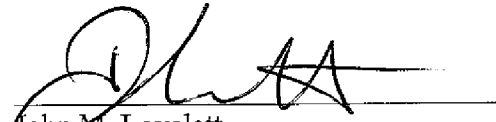
We hereby consent that a copy of this assignment shall be deemed a full legal and formal equivalent of any document which may be required in any country in proof of the right of MasterCard International Incorporated to apply for patent or other form of protection for said inventions and to claim the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

08-13-07

Date



John M. Lovelett

Date

Shari Krikorian

Date

Edward F. Downs

Date

Julie Kramer

Date

Alicia Cavallaro

Date

George Damianov

Date

Beza Lemma

Date

Vimal Singh

Ryan, Mason & Lewis, LLP
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Fairfield, CT 06824

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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

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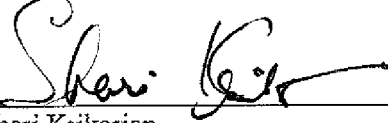
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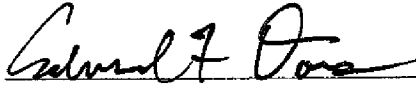
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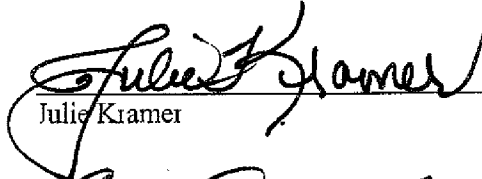
John M. Lovelett



Shari Krikorian



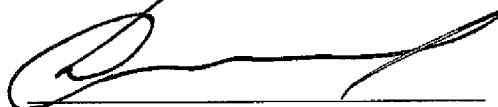
Edward F. Downs



Julie Kramer



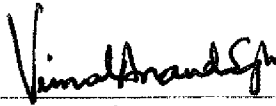
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