

Attorney Docket No. 16222U-025510US

Client Reference No. P-00966US

Form PTO-1595 (Rev. 08/05)
OMB No. 0651-0027 (exp. 6/30/2008)U.S. DEPARTMENT OF COMMERCE
United States Patent and Trademark Office**RECORDATION FORM COVER SHEET
PATENTS ONLY**

To the Director of the U.S. Patent and Trademark Office: Please record the attached documents or the new address(es) below.

1. Name of conveying party(ies)Matthew James Mullen
Scott David SpivackAdditional name(s) of conveying party(ies) attached? ☐ Yes ☒ No**3. Nature of conveyance/Execution Date(s):**Execution Date(s) 02/23/07; 03/21/07

- ☒ Assignment ☐ Merger
☐ Security Agreement ☐ Change of Name
☐ Joint Research Agreement
☐ Government Interest Assignment
☐ Executive Order 9424, Confirmatory License
☐ Other _____

2. Name and address of receiving party(ies)Name: Visa U.S.A. Inc.

Internal Address: _____

Street Address: P.O. Box 8999, M-2BCity: San FranciscoState: CACountry: USZip: 94128Additional name(s) & address(es) attached? ☐ Yes ☒ No**4. Application or patent number(s):**☐ This document is being filed together with a new application.

A. Patent Application No.(s)

U.S. Pat. Appl. No. 11/690,686 filed
March 23, 2007

B. Patent No.(s)

Additional numbers attached? ☐ Yes ☒ No**5. Name and address to whom correspondence concerning document should be mailed:**Name: David A. Hall

Internal Address: _____

TOWNSEND AND TOWNSEND AND CREW LLPStreet Address: Two Embarcadero Center,
Eighth FloorCity: San FranciscoState: California Zip: 94111-3834Phone Number: (415) 576-0200Fax Number: (415) 576-0300Email Address: docket@townsend.com**6. Total number of applications and patents involved: 1****7. Total fee (37 CFR 1.21(h) & 3.41) \$ 40.00**

- ☐ Authorized to be charged by credit card
☒ Authorized to be charged to deposit account
☐ Enclosed
☐ None required (government interest not affecting title)

8. Payment Informationa. Credit Card Last 4 numbers _____
Expiration Date _____b. Deposit Account Number 20-1430Authorized User Name Townsend andTownsend and Crew LLP**9. Signature:**David A. Hall

Signature

David A. Hall

Name of Person Signing

Atty. Reg. No. 32,233

Sept 21, 2007

Date

Total number of pages including cover
sheet, attachments, and documents:

3

Documents to be recorded (including cover sheet) should be faxed to (571) 273-0140, or mailed to:
Mail Stop Assignment Recordation Services, Director of the USPTO, P.O. Box 1460, Alexandria, VA 22304**PATENT**

700343408

REEL: 019870 FRAME: 0057

CH \$40.00 201430 11690666

Attorney Docket No.: 16222U-025510US
Client Reference No.: P-00966US

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, **Matthew James Mullen** of 351 La Questa Drive, Danville, CA 94526; and **Scott David Spivack** of 449 Thatcher Lane, Foster City, CA 94404, hereinafter referred to as "Assignors," are the inventors of the invention described and set forth in the below-identified application for United States Letters Patent:

Title of Invention: COMPLIANCE CONTROL IN A CARD BASED
PROGRAM

Date(s) of execution of Declaration:

Filing Date: March 23, 2007

Application No.: 11/690,686; and

WHEREAS, **Visa U.S.A. INC.**, a corporation of the state of Delaware, located at P.O. Box 8999, M3-2B, 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 Assignors, Assignors have assigned, and by these presents do 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 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 Assignors 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.

Assignors further agree that they 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 patent 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.

Assignors hereby authorize and request 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.

Assignment

Attorney Docket No.: 16222U-025510US

Client Reference No.: P-00966US

Page 2

IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Dated: 2-23-07
Matthew James MullenDated: 3-21-07
Scott David Spivack

60978554 v1

TOWNSEND
and
TOWNSEND
and
CREW
LLP

San Francisco, California
Tel 415 576-0200

Palo Alto, California
Tel 650 326-2400

Walnut Creek, California
Tel 925 472-6000

Denver, Colorado
Tel 303 571-4000

Seattle, Washington
Tel 206 467-9800

San Diego

12730 High Bluff Drive,
Suite 400
San Diego,
California 92130
Tel 858 350-6100
Fax 858 350-6111

FACSIMILE COVER SHEET

Date: September 24, 2007	Client & Matter Number: 16222U-025510US	No. Pages (including this one): 4
To: Assignment Division U.S. Patent & Trademark Office	At Fax Number: 571-273-0140	Confirmation Phone Number:
From: David A. Hall		(4015)

Message: Please record the attached Assignment document in connection with U.S. Patent Application No. 11/690,686 filed March 23, 2007.

Original Will:	<input type="checkbox"/> BE SENT BY MAIL	<input type="checkbox"/> BE SENT BY FEDEX/OVERNIGHT COURIER	<input type="checkbox"/> BE SENT BY MESSENGER	<input checked="" type="checkbox"/> NOT BE SENT
-----------------------	---	--	--	--

Faxed: Return to: Lillian M. Montano - (6156)

If you have problems with reception please call Fax Services at extension

Important

This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential, and/or exempt from disclosure by applicable law or court order. If the reader of this message is not the intended recipient, or the employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address via the United States Postal Service. Thank you.

PATENT

RECORDED: 09/24/2007

REEL: 019870 FRAME: 0060