

Attorney Docket No. 16222U-033900US

Client Reference No.: P-14098US

Form **PYO-1595** (Rev. 08/05)
OMB No. 0651-0027 (exp. 6/30/2008)U.S. DEPARTMENT OF COMMERCE
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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
Mark RockelmanAdditional name(s) of conveying party(ies) attached? ☐ Yes ☒ No**3. Nature of conveyance/Execution Date(s):**Execution Date(s) October 23, 2007

- ☒ 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 8999City: San FranciscoState: CACountry: us Zip: 94128Additional name(s) & address(es) attached? ☐ Yes ☒ No**4. Application or patent number(s):**

A. Patent Application No.(s)

U.S. Patent Appl. Serial No. 11/929,033
filed October 30, 2007☐ This document is being filed together with a new application.
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: 12730 High Bluff DriveSuite 400City: San DiegoState: California Zip: 92130Phone Number: (858) 350-6100Fax Number: (858) 350-6111Email 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
SignatureOct 30 2007
DateDavid A. Hall
Name of Person Signing

Atty. Reg. No. 32,233

Total number of pages including cover
sheet, attachments, and documents:2Documents 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 1450, Alexandria, VA 22304-4500**PATENT**

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Client Reference No.: P-14098US

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Matthew James Mullen of 351 La Questa Drive, Danville, CA 94526; and Mark Rockelman of, 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: SYSTEM AND METHOD FOR PROCESSING MULTIPLE METHODS OF PAYMENT

Date(s) of execution of Declaration:

Filing Date: October 30, 2007

Application No.: 11/929,033; 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 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.

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

Dated: 10-23-07


Matthew James Mullen

Dated: 10/23/07


Mark Rockelman

61166122 v161166122 v1

TOWNSEND
and
TOWNSEND
and
CREW

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FACSIMILE COVER SHEET

Date: October 31, 2007	Client & Matter Number: 16222U-033900US	No. Pages (including this one): 3
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. 11/424,230 and fax to us the confirmation information. Please contact David A. Hall at (858) 350-6100 if you have any questions. Thank you.

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
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PATENT**RECORDED: 10/31/2007****REEL: 020048 FRAME: 0520**