

PATENT ASSIGNMENT

Electronic Version v1.1

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Mark Carlson	03/19/2008
Ayman Hammad	03/19/2008
Patrick Faith	03/19/2008
RECEIVING PARTY DATA	
Name:	Visa U.S.A. Inc.
Street Address:	123 Mission Street
City:	San Francisco
State/Country:	CALIFORNIA
Postal Code:	94105
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	11963736
CORRESPONDENCE DATA	
<p>Fax Number: (415)576-0300</p> <p><i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i></p> <p>Phone: 415-576-0200</p> <p>Email: rgysip@townsend.com</p> <p>Correspondent Name: TOWNSEND AND TOWNSEND CREW LLP</p> <p>Address Line 1: TWO EMBARCADERO CENTER, 8TH FLOOR</p> <p>Address Line 4: SAN FRANCISCO, CALIFORNIA 94111</p>	
ATTORNEY DOCKET NUMBER:	16222U-028530US
NAME OF SUBMITTER:	/Sheila P. Martinez-Lemke/
<p>Total Attachments: 3</p> <p>source=Assignment_16222U_028530US_080321#page1.tif</p> <p>source=Assignment_16222U_028530US_080321#page2.tif</p>	

CH \$40.00 11963736

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PATENT
REEL: 020685 FRAME: 0949

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Mark Carlson of 153 Miramontes Avenue, Half Moon Bay, CA 94019; Ayman Hammad of 6981 Corte Mercado, Pleasanton, CA 94566; and Patrick Faith of 2810 Jones Gate Court, Pleasanton, CA 94566; 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: REAL-TIME BALANCE UPDATES

Date(s) of execution of Declaration: March 19, 2008

Filing Date: December 21, 2007

Application No.: 11/963,736; and

WHEREAS, Visa U.S.A. Inc., a corporation of the state of Delaware, located at 123 Mission Street, San Francisco, CA 94105, 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.

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

Dated: 3/19/08


Mark Carlson

Dated: _____

Ayman Hammad

Dated: _____

Patrick Faith

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