

PATENT ASSIGNMENT

Electronic Version v1.1

Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Andrew Meimes	02/25/2008
Chris Britt	03/31/2008
RECEIVING PARTY DATA	
Name:	Visa U.S.A. Inc.
Street Address:	P.O. Box 8999
City:	San Francisco
State/Country:	CALIFORNIA
Postal Code:	94128-8999
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	12023249
CORRESPONDENCE DATA	
Fax Number:	(602)417-2991
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>	
Phone:	(602) 229-5355
Email:	Lmansur@quarles.com
Correspondent Name:	Bradley K. DeSandro, Quarles & Brady LLP
Address Line 1:	One Renaissance Square
Address Line 2:	Two North Central Avenue
Address Line 4:	Phoenix, ARIZONA 85004
ATTORNEY DOCKET NUMBER:	P-14156US (930676.00052)
NAME OF SUBMITTER:	Bradley K. DeSandro
<p>Total Attachments: 3</p> <p>source=P-14156US-Assignment-Cover-Sheet#page1.tif</p> <p>source=P-14156US-Assignment#page1.tif</p>	

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PATENT
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**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)

Andrew Meimes (Executed 02/25/2008)
Chris Britt (Executed 03/31/2008)

Additional name(s) of conveying party(ies) attached? ☐ Yes ☒ No

3. Nature of conveyance/Execution Date(s):

Execution Date(s) 02/25/2008; and 03/31/2008

- ☒ 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

City: San Francisco

State: California

Country: USA Zip: 94128-8999

Additional 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)

B. Patent No.(s)

12/023,249

Additional numbers attached? ☐ Yes ☒ No

5. Name and address to whom correspondence concerning document should be mailed:

Name: Bradley K. DeSandro, Quarles & Brady LLP

Internal Address: _____

Street Address: One Renaissance Square, Two North
Central Avenue

City: Phoenix

State: Arizona Zip: 85004-2391

Phone Number: (602) 229-5355

Fax Number: (602) 417-2991

Email Address: Lmansur@quarles.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 Information

a. Credit Card Last 4 Numbers _____
Expiration Date _____

b. Deposit Account Number 17-0055

Authorized User Name Bradley K. DeSandro

9. Signature:

/bkd/
Signature

March 31, 2008
Date

Bradley K. DeSandro, Reg. No. 34,521
Name of Person Signing

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 1450, Alexandria, V.A. 22313-1450

Utility Patent Application
Docket No. P-14156US (930676.00052)

ASSIGNMENT

This Assignment is entered into as of the date(s) listed below. Inventor(s) (singly and collectively, "Assignor") of the addresses indicated below, have invented the subject matter disclosed in the utility patent application entitled NON-CREDIT ACCOUNT CREDIT RATING, (the "Invention") filed in the United States Patent and Trademark Office as Serial No. 12/023,249 on January 31, 2008 or concurrently herewith. In the event that the Application Number and/or filing date is not available when this Assignment is executed, Assignor hereby authorize and request any attorney associated with Quarles & Brady LLP to insert above the filing date and/or the application number of said application when known.

Visa U.S.A. Inc. ("Assignee"), a corporation of the State of Delaware, with the principal place of business in Foster City, California is desirous of memorializing its interest in the Invention.

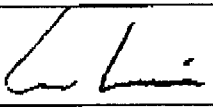
Assignor confirms that Assignor is a full time salaried employee, past employee or a contractor of Assignee or one of its subsidiary companies; that Assignor developed the subject matter of the invention on Assignee's time, at Assignee expense, and within the scope of Assignor's duties to Assignee; and thereby Assignor recognizes that the Assignee owns the invention as described in the aforesaid application. Nonetheless, Assignor memorializes the ownership of the Invention in the form of this assignment.

Assignor assign to the Assignee its successors, assigns and legal representatives; the entire right, title and interest to the Invention, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres.

Assignor also transfer to Assignee, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by Assignee, its successors, assigns and legal representatives, to preserve, acquire and/or perfect Assignee's full protection and title in and to the invention and any improvements and to file any of the aforementioned applications.

Assignor authorize and request the United States Commissioner of Patents and Trademarks, and such Patent Office officials in foreign countries as are duly authorized by their patent laws to issue patents, to issue any and all patents on said invention to the Assignee as the owner of the entire interest, for the sole use and behalf of the said Assignee, its successors, assigns and legal representatives.

This assignment and agreement is binding upon all Assignor's heirs and legal representatives.

<u>INVENTOR'S NAME</u>	<u>ADDRESS</u>	<u>CITIZENSHIP</u>	<u>SIGNATURE</u>	<u>DATE</u>
Andrew Meimes	1950 Gough Street #207, San Francisco, CA 94109	US		2.25.08
Chris Britt	405 Laurel Street San Francisco CA 94118	US		

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ASSIGNMENT

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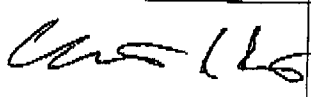
Assignor confirms that Assignor is a full time salaried employee, past employee or a contractor of Assignee or one of its subsidiary companies; that Assignor developed the subject matter of the invention on Assignee's time, at Assignee expense, and within the scope of Assignor's duties to Assignee; and thereby Assignor recognizes that the Assignee owns the invention as described in the aforesaid application. Nonetheless, Assignor memorializes the ownership of the Invention in the form of this assignment.

Assignor assign to the Assignee its successors, assigns and legal representatives: the entire right, title and interest to the Invention, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres.

Assignor also transfer to Assignee, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by Assignee, its successors, assigns and legal representatives, to preserve, acquire and/or perfect Assignee's full protection and title in and to the invention and any improvements and to file any of the aforementioned applications.

Assignor authorize and request the United States Commissioner of Patents and Trademarks, and such Patent Office officials in foreign countries as are duly authorized by their patent laws to issue patents, to issue any and all patents on said invention to the Assignee as the owner of the entire interest, for the sole use and behalf of the said Assignee, its successors, assigns and legal representatives.

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Andrew Meimes	1950 Gough Street #207, San Francisco, CA 94109	US		
Chris Britt	405 Laurel Street San Francisco CA 94118	US		3/31/08

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