Attorney Docket No. 16222U-039210US

RECORDATION FORM COVER SHEET PATENTS ONLY  To the Director of the U.S. Petent and Trademark Office: Please record the attached documents or the new address(es) below.  1. Name of conveying party(les)     Thomas Manessis     Gary Gerber  Additional name(s) of conveying party(les) attached?	orm PTO-1595 (Rev. 08/05) MB No. 0651-0027 (exp. 6/30/2008)	U.S. DEPARTMENT OF COMMERCE United States Patent and Trademark Office
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(les) Thomas Manessis Gary Gerber  Additional name(s) of conveying party(les) attached?	RECORDATION FORM COVER SHEET PATENTS ONLY	
1. Name of conveying party(les) Thomas Manessis Gary Gerber  Additional name(s) of conveying party(les) strached? ☐ Yes ☒ No  3. Nature of conveyance/Execution Date(s): Execution Date(s) April 28, 2008 and April 24, 2008  ☐ Assignment ☐ Merger ☐ Security Agreement ☐ Change of Name ☐ Joint Research Agreement ☐ Change of Name ☐ Government Interest Assignment ☐ Executive Order 9424, Confirmatory License ☐ Other ☐ Application or patent number(s): ☐ A. Application or patent number(s): ☐ A. Patent Application No.(s) ☐ 12/032,495, filed February 15, 2008  Additional numbers attached? ☐ Yes ☒ No  Additional numbers attached? ☐ Yes ☒ No  12/032,495, filed February 15, 2008  5. Name and address to whom correspondence concerning document should be mailed:  Name: Patrick R. Jewik Internal Address: ☐ TOWNSEND AND TOWNSEND AND CREW LLP Street Address: ☐ Two Embarcadero Center, ☐ Eighth Floor ☐ City: ☐ San Francisco  State: ☐ California ☐ Zip: 94111-3834  Phone Number: (415) 576-0200 Fax Number: (415) 576-0300  2. Name and address of receiving party(ies) Name: Visa U.S.A. Inc. Internal Address: M3-2B  Street Address: P.O. Box 8999  3. Nature of conveying party(les) strached? ☐ City: ☐ San Francisco  City: ☐ San Francisco  Additional name(s) & address(es) attached? ☐ Yes ☒ No  Additional name(s) & address(es) attached? ☐ Yes ☒ No  Additional name(s) & address(es) attached? ☐ Yes ☒ No  B. Patent No.(s)  6. Total number of applications and patents involved: ☐ 7. Total fee (37 CFR 1.21(h) & 3.41) & 40.00 ☐ Authorized to be charged to deposit account ☐ Enclosed ☐ None required (government interes: not affecting title ☐ None required (government interes: not affecting title ☐ Date ☐ None required (government interes: not affecting title ☐ Date ☐ None required ☐ Date ☐ Date ☐ Date ☐ National Patents ☐ Date ☐ Dat		
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Assignment Merger Security Agreement Change of Name Joint Research Agreement Country: USA Assignment Interest Assignment Executive Order 9424, Confirmatory License Other Application or patent number(s): A Patent Application No.(s) 12/032,495, filed February 15, 2008  5. Name and address to whom correspondence concerning document should be mailed: Name: Patrick R. Jewik Internal Address: TOWNSEND AND TOWNSEND AND CREW LLP Street Address: Two Embarcadero Center, Eighth Floor City: San Francisco  City: San Francisco  State: CA  Country: USA Zip: 94128  Country: USA Additional name(s) & address(es) attached?	Gary Gerber	IIIGITIGI Addiess.
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Email Address: prjewik@townsend.com Townsend and Crew L	Email Address: prjewik@townsend.com	Townsend and Crew LL
9. Signature:		<u> </u>
Signature / Date Patrick R. Jewik Total number of pages Including cover 2		
Patrick R. Jewik  Name of Person Signing  Atty. Reg. No. 40,456  Total number of pages including cover sheet, attachments, and documents:		

Attorney Docket No.: 16222U-039210US

Client Reference No.: P-20006US

## ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Thomas Manessis of 1481 Rosita Road, Pacifica, CA 94044; and Gary Gerber of 1401 Saint Kitts Lane, Foster City, CA 94404, heremafter 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:

DYNAMIC PAYMENT DEVICE CHARACTERISTICS

Date(s) of execution of Declaration:

Filing Date:

February 15, 2008

Application No.:

12/032,495; 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 Assignce 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 Parent 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.

61287001 vl

**PATENT** REEL: 020926 FRAME: 0171

RECORDED: 05/07/2008