

PATENT ASSIGNMENT

Electronic Version v1.1

Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Jeffrey William Perlman	11/19/2008
Sofia Walsh	11/19/2008
Gregory Kenneth Storey	11/19/2008
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:	12275397
CORRESPONDENCE DATA	
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ATTORNEY DOCKET NUMBER:	P-14582US/209717
NAME OF SUBMITTER:	Harry K. Ahn
Total Attachments: 2 source=P-14582US-Asssignment#page1.tif source=P-14582US-Asssignment#page2.tif	

CH \$40.00 12275397

PATENT

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REEL: 021872 FRAME: 0363

UNITED STATES

ASSIGNMENT FROM INVENTOR

In consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned Assignor:

Jeffrey William PERLMAN, 131 Highfield Road, Lindfield, NSW 2070, Australia,
Sofia WALSH, 347 Great North Road, Wareemba, NSW 2046, Australia, and
Gregory Kenneth STOREY, 25 Yuruga Avenue, Caringbah, NSW 2229, Australia

hereby sells, assigns and transfers to Assignee:

Visa U.S.A. Inc.
P.O. Box 8999
San Francisco, CA 94128-8999

its successors, assigns and legal representatives, the entire right, title and interest for the United States and all foreign countries, in and to, and any and all improvements which are disclosed in

(a) Patent Number _____ dated _____

(b) Application for Letters Patent Serial No _____ filed _____

(c) Application for Letters Patent which has been executed by the undersigned concurrently herewith and entitled

SYSTEM AND METHOD OF VALIDATING A RELATIONSHIP BETWEEN A USER
AND A USER ACCOUNT AT A FINANCIAL INSTITUTION

and in and to said application and all divisional, continuing, substitute, renewal, reissue and all other applications for Letters Patent which have been or shall be filed in the United States and all other foreign countries on any of said improvements; and in and to all original and reissued patents which have been or shall be issued in the United States and all foreign countries on said improvements.

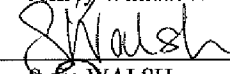
The Assignee may apply for and receive the Letters Patent in its own name. When requested by the Assignee or its successors, the undersigned will execute all other patent applications; proper oaths, assignments; powers of attorney, or other papers and communicate all facts known to it relating to the improvements and the history thereof; and generally do everything possible which the Assignee or its successors shall consider desirable for aiding in securing and maintaining proper patent protection for the improvements and for vesting title in the Assignee or its successors.

Assignor warrants that he/she has the full right to convey the rights and property described herein and no assignment, grant, mortgage or license or other agreement affecting such rights and property has been made to others by the undersigned.

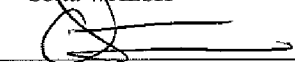
Dated: 19 November, 2008

By 
Jeffrey William PERLMAN

Dated: 19 November, 2008

By 
Sofia WALSH

Dated: 19 November, 2008

By 
Gregory Kenneth STOREY

The undersigned declares that he/she was personally present and did see the above-named individual execute this Assignment of his/her own free will for the purposes set forth herein

By

Name

Address

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666 Third Avenue, 10th Floor
New York, New York 10017

Kathryn Beedle

Kathryn Beedle

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Cramer 2099