Electronic Version v1.1 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Patrick Faith	12/10/2008
Xiang Fang	11/06/2008
Craig Kato	11/13/2008
Ayman Hammad	12/12/2008
Krishan Prasad Koganti	12/11/2008

RECEIVING PARTY DATA

Name:	Visa International Service Association
Street Address:	PO Box 8999
Internal Address:	M3-2B
City:	SAN FRANCISCO
State/Country:	CALIFORNIA
Postal Code:	94128-8999

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	12276224

CORRESPONDENCE DATA

Fax Number: (415)576-0300

Correspondence will be sent via US Mail when the fax attempt is unsuccessful.

Phone: 415-576-0200

Email: docket@townsend.com

Correspondent Name: TOWNSEND AND TOWNSEND CREW LLP
Address Line 1: TWO EMBARCADERO CENTER, 8TH FLOOR

Address Line 4: SAN FRANCISCO, CALIFORNIA 94111

ATTORNEY DOCKET NUMBER:	016222-038700US
NAME OF SUBMITTER:	David B. Raczkowski

500764590 REEL: 022163 FRAME: 0088

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> PATENT REEL: 022163 FRAME: 0089

Attorney Docket No.: 016222-038700US Client Reference No.: P-14259US

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Patrick Faith of 2810 Jones Gate Court, Pleasanton, CA 94566; Xiang Fang of 509 Anchor Circle, Redwood City, CA 94065; Craig Kato of 1251 Malta Lane, Foster City, CA 94404; Ayman Hammad of 6048 Corte Montanas, Pleasanton, CA 94566; and Krishan Prasad Koganti of 7985 Pumpkin Court, Cupertino, CA 95014, 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:

AUTHENTICATION OF DOCUMENTS HAVING

MAGNETIC STRIPE

Date(s) of execution of Declaration:

Filing Date:

11/21/2008

Application No.: 12/276, 224

; and

WHEREAS, Visa International Service Association, a corporation of the state of Delaware, located at P.O. Box 8999, M3-2B, San Francisco, CA 94128-8999, 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.

Page 1 of 2

PATENT REEL: 022163 FRAME: 0090

Assignment Attorney Docket No.: 016222-038700US Page 2	
Dated:	Leavy Jang Xiang Rang
Dated:	Craig Kato
Dated:	Ayman Hammad
Dated:	Krishan Prasad Koganti

61589585 vl

Page 2 of 2

Assignment Attorney Docket No.: 016222-038700US Page 2	
Dated:	Xiang Fang
Dated: 11/13/0%	Craig Kato
Dated:	Ayman Hammad
Dated:	Krishan Prasad Koganti
	•

61589585 v1

Assignment Attorney Do Page 2	ocket No.: 016222-03	8700US	
Dated:	•	•	Xiang Fang
Dated:	12/12/2008	_A.F	Craig Kato
Dated:	12/12/2006	<u>.</u>	An
	,		Ayman Hammad
Dated:			Krishan Prasad Koganti
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61589585 v1

Page 2 of 2

Pated:	
•	Xiang Fang
Pated:	Craig Kato
ated:	Ayman Hammad
Pated: 12/11/2008	Krishan Prasad Koganti
	Krishan Prasad Koganti

Page 2 of 2

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