Electronic Version v1.1 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
James Donald Reno	03/31/2006

RECEIVING PARTY DATA

Name:	Visa International Service Association		
Street Address:	900 Metro Center Boulevard		
City:	Foster City		
State/Country:	CALIFORNIA		
Postal Code:	94308		

PROPERTY NUMBERS Total: 3

Property Type	Number
Application Number:	09842313
Application Number:	10156271
Application Number:	10384735

CORRESPONDENCE DATA

Fax Number: (612)825-6304

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

Phone: 612-252-3330

Email: alowe@beyerlaw.com
Correspondent Name: Jonathan O. Scott

Address Line 1: 2801 Hennepin Avenue South
Address Line 4: Minneapolis, MINNESOTA 55408

ATTORNEY DOCKET NUMBER:	VISAP064,P064C1,P064C2
NAME OF SUBMITTER:	Jonathan O. Scott

Total Attachments: 6

source=VISAP064,P064C1,P064C2#page1.tif source=VISAP064,P064C1,P064C2#page2.tif

PATENT REEL: 022409 FRAME: 0485

500809524

360 0

CH \$120.0

source=VISAP064,P064C1,P064C2#page3.tif source=VISAP064,P064C1,P064C2#page4.tif source=VISAP064,P064C1,P064C2#page5.tif source=VISAP064,P064C1,P064C2#page6.tif

ASSIGNMENT OF PATENT APPLICATION

Whereas I, an undersigned inventor, have invented certain new and useful improvements as set forth in the patent application entitled:

ONLINE PAYER AUTHENTICATION SERVICE

(Atty. Dock	tet No. VISAP064), (check one)	
, M	for which I have executed a U.S. patent application on even date herewith. (Awhich bears U.S. application No. 09/842,313 . (Not accompanying) which is a U.S. provisional application. (Accompanying)	ccompanying)
For acknowledg	good and valuable consideration, the receipt and sufficiency of which is herelyed, I, an undersigned inventor, hereby:	by

- 1) Sell, assign and transfer to <u>Visa International Service Association</u>, a Delaware corporation having a place of business at 900 Metro Center Boulevard, Foster City, CA 94308 ("ASSIGNEE"), the entire right, title and interest in any and all improvements and inventions disclosed in, applications based upon, and patents granted upon (including foreign patents and the right to claim priority), the above-referenced application.
- 2) Authorize and request the Commissioner of Patents to issue any and all United States Patents resulting from said application or any division, continuation, substitute, renewal, re-examination or reissue thereof to the ASSIGNEE.
- 3) Agree to execute all papers and documents and, entirely at the ASSIGNEE's expense, perform any acts which are reasonably necessary in connection with the prosecution of said application, as well as any derivative applications thereof, foreign applications based thereon, and/or the enforcement of patents resulting from such applications.
- 4) Agree that the terms, covenants and conditions of this assignment shall inure to the benefit of the ASSIGNEE, its successors, assigns and other legal representatives, and shall be binding upon the inventor, as well as the inventor's heirs, legal representatives and assigns.
- 5) Warrant and represent that I have not entered and will not enter into any assignment, contract, or understanding that conflicts with this assignment.
- 6) Authorize and request my attorney/agent to insert above the application No. in order to assist with recordal of this assignment.

Signed on the date indicated beside my signature.

·
ear 2006, before me, Donald Reno, personally he person whose name is executed the same in the person, or the

GEOFF HOLLAND
Commission # 1596456
Notary Public - California
Santa Cruz County
My Comm. Expires Jul 22, 2009

ASSIGNMENT OF PATENT APPLICATION

Whereas I, an undersigned inventor, have invented certain new and useful improvements as set forth in the patent application entitled:

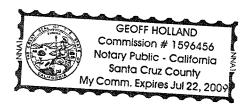
ONLINE ACCOUNT AUTHENTICATION SERVICE

(Atty. Docket No. VISAP064C1), (check one)
for which I have executed a U.S. patent application on even date herewith. (Accompanying which bears U.S. application No. 10/156,271. (Not accompanying) which is a U.S. provisional application. (Accompanying)
For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I, an undersigned inventor, hereby:

- 1) Sell, assign and transfer to <u>Visa International Service Association</u>, a Delaware corporation having a place of business at 900 Metro Center Boulevard, Foster City, CA 94308 ("ASSIGNEE"), the entire right, title and interest in any and all improvements and inventions disclosed in, applications based upon, and patents granted upon (including foreign patents and the right to claim priority), the above-referenced application.
- 2) Authorize and request the Commissioner of Patents to issue any and all United States Patents resulting from said application or any division, continuation, substitute, renewal, re-examination or reissue thereof to the ASSIGNEE.
- 3) Agree to execute all papers and documents and, entirely at the ASSIGNEE's expense, perform any acts which are reasonably necessary in connection with the prosecution of said application, as well as any derivative applications thereof, foreign applications based thereon, and/or the enforcement of patents resulting from such applications.
- 4) Agree that the terms, covenants and conditions of this assignment shall inure to the benefit of the ASSIGNEE, its successors, assigns and other legal representatives, and shall be binding upon the inventor, as well as the inventor's heirs, legal representatives and assigns.
- 5) Warrant and represent that I have not entered and will not enter into any assignment, contract, or understanding that conflicts with this assignment.
- 6) Authorize and request my attorney/agent to insert above the application No. in order to assist with recordal of this assignment.

Signed on the date indicated beside my signature.

1. Inventor Signature:		nd fla		Date:	MARCH 31 20	006
	Jarnes Donald	Reno				
State of California	V)				
County of Somba (シャルチ))	SS.			
On this 3154 Geoff Holl wo known to me (or proved subscribed to the within his/her authorized capacitations)	to me on the n instrument, city() (s), and the	basis of satist and acknown that by his/h	sfactory evice vieledged to restrict to the state of the	dence) to be ne that he on the ins	e the person v	whose name is
entity upon behalf of wh WITNESS my ha Notary Signature	igh the person and officia	iaxeted, execu	ited the instr	ument.	(SEAL)	
	IV/	V				



ASSIGNMENT OF PATENT APPLICATION

Whereas I, an undersigned inventor, have invented certain new and useful improvements as set forth in the patent application entitled:

ONLINE PAYER AUTHENTICATION SERVICE

(Atty. Docket No	. VISAP064C2), (check one)
which	ich I have executed a U.S. patent application on even date herewith. (Accompanying) bears U.S. application No. 10/384,735 . (Not accompanying) is a U.S. provisional application. (Accompanying)
	and valuable consideration, the receipt and sufficiency of which is hereby an undersigned inventor, hereby:

- 1) Sell, assign and transfer to <u>Visa International Service Association</u>, a Delaware corporation having a place of business at 900 Metro Center Boulevard, Foster City, CA 94308 ("ASSIGNEE"), the entire right, title and interest in any and all improvements and inventions disclosed in, applications based upon, and patents granted upon (including foreign patents and the right to claim priority), the above-referenced application.
- 2) Authorize and request the Commissioner of Patents to issue any and all United States Patents resulting from said application or any division, continuation, substitute, renewal, re-examination or reissue thereof to the ASSIGNEE.
- 3) Agree to execute all papers and documents and, entirely at the ASSIGNEE's expense, perform any acts which are reasonably necessary in connection with the prosecution of said application, as well as any derivative applications thereof, foreign applications based thereon, and/or the enforcement of patents resulting from such applications.
- 4) Agree that the terms, covenants and conditions of this assignment shall inure to the benefit of the ASSIGNEE, its successors, assigns and other legal representatives, and shall be binding upon the inventor, as well as the inventor's heirs, legal representatives and assigns.
- 5) Warrant and represent that I have not entered and will not enter into any assignment, contract, or understanding that conflicts with this assignment.
- 6) Authorize and request my attorney/agent to insert above the application No. in order to assist with recordal of this assignment.

Signed on the date indicated beside my signature.

1. Inventor Signature:	James Donald Reno	Date:	MARCH 31, 2906
State of California		SS.	
County of Sula Cr	/		
subscribed to the within his/her authorized capac	to me on the basis of satist instrument, and acknow ity(ies), and that by his/hi	stactory evidence) to be a ledged to me that he can be signature on the in	year 2006, before me, es Donald Reno, personally be the person whose name is e/slace executed the same in astrument the person, or the
entity upon behalf of whi	ich the person acted, execu and/and official seal.	ted the instrument.	•
Notary Signature	April Scale		(SEAL)
NA THE PROPERTY OF THE PROPERT	GEOFF HOLLAND Commission # 1596456 Notary Public - California		
	Santa Cruz County My Comm. Expires Jul 22, 2009		

RECORDED: 03/17/2009