

**PATENT ASSIGNMENT**

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<b>SUBMISSION TYPE:</b>	NEW ASSIGNMENT
<b>NATURE OF CONVEYANCE:</b>	ASSIGNMENT
<b>CONVEYING PARTY DATA</b>	
<b>Name</b>	<b>Execution Date</b>
Stephen Diamond	10/28/2009
<b>RECEIVING PARTY DATA</b>	
<b>Name:</b>	Visa U.S.A. Inc.
<b>Street Address:</b>	P.O. Box 8999
<b>City:</b>	San Francisco
<b>State/Country:</b>	CALIFORNIA
<b>Postal Code:</b>	94128-8999
<b>PROPERTY NUMBERS Total: 1</b>	
<b>Property Type</b>	<b>Number</b>
Application Number:	12541099
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<b>ATTORNEY DOCKET NUMBER:</b>	P-14258US (930676.00329)
<b>NAME OF SUBMITTER:</b>	Bradley K. DeSandro
<b>Total Attachments: 2</b> source=P-14258US-Assignment-Cover-Sheet#page1.tif source=P-14258US-Assignment#page1.tif	

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### 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 WIRELESS MOBILE COMMUNICATOR FOR CONTACTLESS PAYMENT ON ACCOUNT READ FROM REMOVABLE CARD, (the "Invention") filed in the United States Patent and Trademark Office as Serial No. 12/541,099 on August 13, 2009 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.

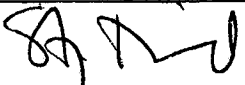
Assignor confirms that Assignor is a full time salaried employee, past employee or a contractor of Assignee or one of it's subsidiary companies; that Assignor developed the subject matter of the invention on Assignee's time, at Assignee expense, and within the scope of Assignor's duties to Assignee; 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 assigns 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 transfers 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 authorizes and requests 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>
Stephen Diamond	1255 Sunrise Ridge Drive, Lafayette, CA 94549	US		10/28/09

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