PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Aaron Baker	07/07/2010
Colin Tanner	07/05/2010

RECEIVING PARTY DATA

Name:	MasterCard International Incorporated
Street Address:	2000 Purchase Street
City:	Purchase
State/Country:	NEW YORK
Postal Code:	10577

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	12832288

CORRESPONDENCE DATA

Fax Number: (203)255-6570

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

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Correspondent Name: RYAN, MASON & LEWIS, LLP

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Address Line 2: SUITE 205

Address Line 4: FAIRFIELD, CONNECTICUT 06824

ATTORNEY DOCKET NUMBER: P00602-US-UTIL

NAME OF SUBMITTER: Paul J. Otterstedt

Total Attachments: 5

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PATENT REEL: 024652 FRAME: 0879

ASSIGNMENT AND AGREEMENT

For value received, we, Aaron Baker, of Oakley, Basingstoke, Hampshire, United Kingdom; and Colin Tanner of Ickenham, Uxbridge, Middlesex, United Kingdom; hereby sell, assign and transfer to MasterCard International Incorporated, having a place of business at 2000 Purchase Street, Purchase, NY 10577, United States of America, and its successors, assigns and legal representatives, the entire right, title and interest, for the United States of America, in and to certain inventions related to an APPARATUS AND METHOD FOR DYNAMIC OFFLINE BALANCE MANAGEMENT FOR PREAUTHORIZED SMART CARDS, described in an application for Letters Patent of the United States, bearing attorney docket No. P00602-US-UTIL, and executed by each of us on even date herewith, and all the rights and privileges in said application and under any and all Letters Patent that may be granted in the United States for said inventions; and we also concurrently hereby sell, assign and transfer to MasterCard International Incorporated the entire right, title and interest in and to said inventions for all countries foreign to the United States, including all rights of priority arising from the application aforesaid, and all the rights and privileges under any and all forms of protection, including Letters Patent, that may be granted in said countries foreign to the United States for said inventions.

We authorize MasterCard International Incorporated to make application for such protection in its own name and maintain such protection in any and all countries foreign to the United States, and to invoke and claim for any application for patent or other form of protection for said inventions, without further authorization from us, any and all benefits, including the right of priority provided by any and all treaties, conventions, or agreements.

We hereby consent that a copy of this assignment shall be deemed a full legal and formal equivalent of any document which may be required in any country in proof of the right of MasterCard International Incorporated to apply for patent or other form of protection for said inventions and to claim the aforesaid benefit of the right of priority.

We request that any and all patents for said inventions be issued to MasterCard International Incorporated in the United States and in all countries foreign to the United States, or to such nominees as MasterCard International Incorporated may designate.

PATENT REEL: 024652 FRAME: 0880 We agree that, when requested, we shall, without charge to MasterCard International Incorporated but at its expense, sign all papers, and do all acts which may be necessary, desirable or convenient in connection with said applications, patents, or other forms of protection.

7-7-10	A.C.BA	
Date	Aaron Baker	##.
Date	Colin Tanner	

Ryan, Mason & Lewis, I.I.P 1300 Post Road, Suite 205 Fairfield, CT 06824

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PATENT REEL: 024652 FRAME: 0882 We agree that, when requested, we shall, without charge to MasterCard International Incorporated but at its expense, sign all papers, and do all acts which may be necessary, desirable or convenient in connection with said applications, patents, or other forms of protection.

Date

Aaron Baker

Date

Colin Tanner

Ryan, Mason & Lewis, LLP 1300 Post Road, Suite 205 Fairfield, CT 06824