

PATENT ASSIGNMENT

Electronic Version v1.1
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SUBMISSION TYPE:	NEW ASSIGNMENT										
NATURE OF CONVEYANCE:	ASSIGNMENT										
CONVEYING PARTY DATA											
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">Name</th> <th style="width: 30%;">Execution Date</th> </tr> </thead> <tbody> <tr> <td>Oleg Makhotin</td> <td>01/07/2011</td> </tr> <tr> <td>Tom Purves</td> <td>01/18/2011</td> </tr> <tr> <td>Chris Gardner</td> <td>01/05/2011</td> </tr> </tbody> </table>		Name	Execution Date	Oleg Makhotin	01/07/2011	Tom Purves	01/18/2011	Chris Gardner	01/05/2011		
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<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Name:</td> <td>Visa International Service Association</td> </tr> <tr> <td>Street Address:</td> <td>P.O. Box 8999</td> </tr> <tr> <td>City:</td> <td>San Francisco</td> </tr> <tr> <td>State/Country:</td> <td>CALIFORNIA</td> </tr> <tr> <td>Postal Code:</td> <td>94128</td> </tr> </table>		Name:	Visa International Service Association	Street Address:	P.O. Box 8999	City:	San Francisco	State/Country:	CALIFORNIA	Postal Code:	94128
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PROPERTY NUMBERS Total: 1											
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CORRESPONDENCE DATA											
Fax Number: (415)576-0300 <i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i> Phone: 415-576-0200 Email: docket@townsend.com Correspondent Name: Kilpatrick Townsend & Stockton LLP Address Line 1: Two Embarcadero Center Address Line 2: Eighth Floor Address Line 4: San Francisco, CALIFORNIA 94111-3834											
ATTORNEY DOCKET NUMBER:	016222-059010US										
NAME OF SUBMITTER:	George B. F. Yee										
Total Attachments: 6 source=0162222-059010US-Assignment#page1.tif											

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ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Oleg Makhotin of 1175 David Street, Apt. #127, San Mateo, CA 94403; Tom Purves of 833 King Street West, Suite 201, Toronto, ON M5V 1N9 Canada; and Chris Gardner of 102 Woodcrest Ave, Toronto, ON M4J 3B2 Canada, 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: PAYMENT CHANNEL RETURNING LIMITED USE
PROXY DYNAMIC VALUE

Date(s) of execution of Declaration:

Filing Date: December 7, 2010

Application No.: 12/962,224 ; and

WHEREAS, Visa International Service Association, a corporation of the state of Delaware, located at P.O. Box 8999, M1-11F, San Francisco, CA 94128, 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;

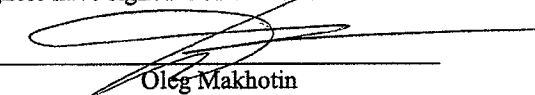
For good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial 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 Assignor, 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.

Dated: JANUARY 7, 2010


Oleg Makhotin

Dated: _____

Tom Purves

Assignment
Attorney Docket No.: 016222-059010US
Page 2

Client Reference No.: P-41054US

Dated: _____

Chris Gardner

63038052 v1

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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.

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Oleg Makhotin



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Chris Gardner

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