PATENT ASSIGNMENT

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SUBMISSION TYPE: NEW ASSIGNMENT

NATURE OF CONVEYANCE: ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Ayman Hammad	07/19/2011

RECEIVING PARTY DATA

Name:	Visa International Service Association
Street Address:	P.O. Box 8999
Internal Address:	M3-2B
City:	San Francisco
State/Country:	CALIFORNIA
Postal Code:	94128

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	13083129

CORRESPONDENCE DATA

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NAME OF SUBMITTER: Patrick R. Jewik

Total Attachments: 1

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PATENT REEL: 026623 FRAME: 0412

Attorney Docket No.: 79900-788555 Client Reference No.: P-41403US

ASSIGNMENT OF PATENT APPLICATION

SOLE

WHEREAS, Ayman Hammad of 6981 Corte Mercado, Pleasanton, CA 94566, hereinafter referred to as "Assignor," is the inventor of the invention described and set forth in the below-identified application for United States Letters Patent:

Title of Invention:

SYSTEM AND METHOD INCLUDING CHIP-BASED

DEVICE PROCESSING FOR TRANSACTION

Date(s) of execution of Declaration:

Filing Date:

April 8, 2011

Application No.:

13/083,129; and

WHEREAS, Visa International Service Association a corporation of the state of Delaware, located at P.O. Box 8999, M3-2B, San Francisco, CA, US, 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 Assignor, Assignor has assigned, and by these presents does 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 any patent application claiming priority from 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 Assignor 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.

Assignor further agrees that Assignor 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 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.

IN TESTIMONY WHEREOF, Assignor has signed his/per name on the date indicated.

Dated:

Ayman Hammad

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PATENT REEL: 026623 FRAME: 0413

RECORDED: 07/20/2011