501778070 01/06/2012

PATENT ASSIGNMENT

Electronic Version v1.1 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Yahoo! Inc.	09/15/2011

RECEIVING PARTY DATA

Name:	Visa International Service Association	
Street Address:	900 Metro Center Boulevard	
City:	Foster City	
State/Country:	CALIFORNIA	
Postal Code:	94404	

PROPERTY NUMBERS Total: 6

Property Type	Number
Patent Number:	7031939
Patent Number:	7373329
Patent Number:	7792720
Patent Number:	7120608
Application Number:	12850304
Application Number:	12249556

CORRESPONDENCE DATA

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PATENT

501778070 REEL: 027492 FRAME: 0234

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NAME OF SUBMITTER:	Walter G. Hanchuk
Total Attachments: 3 source=PayDirect assignment#page1.tif source=PayDirect assignment#page2.tif source=PayDirect assignment#page3.tif	

ATTACHMENT 1 - PATENT ASSIGNMENT

DEFINITIONS. As used herein:

"Patents" means the patents and patent applications listed in Exhibit ! (Patents), together with any United States patent issuing from such applications, any reissues or extensions thereof, and any continuations, divisionals, continuations-in-part, foreign counterparts, or any other patents or applications that claim priority to any of the patents or applications listed on Exhibit 1.

"Yahoo! Affiliate" means any entity that: (i) directly or indirectly, is controlled by, controlling, or under common control with Yahoo!, or (ii) the Yahoo! joint ventures known as Yahoo! Japan Corporation and Alibaba Group Holding Limited, including any successor(s) thereto, and any entity that directly or indirectly is controlled by any such joint ventures or successors thereto. For purposes of this definition, "control" means the possession, directly or indirectly, of a majority of the voting rights to elect directors or other managing authority of such entity (whether through ownership of securities or partnership or other ownership interests, by contract or otherwise).

"Yahoo! Product Chain" means, with respect to Yahoo! or any Yahoo! Affiliate, its/their suppliers, service providers, distributors & other channel entities, customers, and end users, but solely to the extent of their activities associated with a product, service, technology, method, process, or other subject matter or act, provided, performed, or otherwise utilized by or for Yahoo! or any Yahoo! Affiliate.

ASSIGNMENT. For good and valuable consideration, and except as expressly set forth herein, Yahoo! hereby sells, assigns, transfers, conveys and delivers to Visa the entire right, title and interest in the Patents, including the right to sue for any past, present and future infringement of such Patents by any third party, but excluding the Outstanding Rights (as defined below), and the right to file applications and to make claims of priority to the Patents under the patent laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable. The Parties acknowledge that, as of the Assignment Date, Visa will become the sole owner of the Patents, subject to the Outstanding Rights. As used herein, "Outstanding Rights" means: (a) any outstanding licenses or other grants or contractual obligations made prior to the Assignment Date; and (b) the Retained Rights set forth in the Patent License and Purchase Option Agreement by and between Yahoo!, Inc. and Visa International Service Association.

Execution Copy #1

Yahoo! hereby authorizes and requests the Commissioner for Patents and any official of any country or countries foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as aforesaid, to issue the same to Visa, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

PRESIDENT

Visa Internațional Service Association

By:

Name: Title:

12 **Execution Copy**

CONFIDENTIAL

EXHIBIT I -- PATENTS

Title	Application Number	Patent Number
Systems and Methods for Implementing Person-to- Person Money Exchange	09/639,014	7,031,939
Systems and Methods for Implementing Person-to- Person Money Exchange	10/727,303	7,373,329
Systems and Methods for Implementing Person-to- Person Money Exchange	10/961,505	7,792,720
Systems and Methods for Implementing Person-to- Person Money Exchange	12/850,304 (pre- grant publication No. 20100299256)	[N/A - pending application]
Systems and Methods for Implementing Person-to- Person Money Exchange	09/702,274	7,120,608
Systems and Methods for Implementing Person-to- Person Money Exchange	12/249,556	[not yet available (re-issue)]
Systems and Methods for Performing International Money Exchanges	10/990,777	7,529,706
Systems and Methods for Providing Security in International Money Exchanges	10/990,773	7,856,384

Execution Copy 13