

PATENT ASSIGNMENT

Electronic Version v1.1
 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Horatio Nelson Huxham	08/06/2012
RECEIVING PARTY DATA	
Name:	Visa International Service Association
Street Address:	PO Box 8999
City:	San Francisco
State/Country:	CALIFORNIA
Postal Code:	94128
PROPERTY NUMBERS Total: 1	
Property Type	Number
PCT Number:	US2012047645
CORRESPONDENCE DATA	
Fax Number:	
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<i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent via US Mail.</i>	
Correspondent Name:	Kilpatrick Townsend & Stockton LLP
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Address Line 4:	San Francisco, CALIFORNIA 94111
ATTORNEY DOCKET NUMBER:	79900-833616
NAME OF SUBMITTER:	Marilyn Moy
Total Attachments: 1 source=Huxham Assignment#page1.tif	

OP \$40.00 US2012047645

ASSIGNMENT OF PATENT APPLICATION

SOLE

WHEREAS, Horatio Nelson Huxham of 35 Bellwater Park, Kenridge, Cape Town 2570, South Africa, hereinafter referred to as "Assignor," is the inventor of the invention described and set forth in the below-identified international patent application under Patent Cooperation Treaty (PCT):

Title of Invention: MOBILE BANKING SYSTEM WITH
CRYPTOGRAPHIC EXPANSION DEVICE

Filing Date: July 20, 2012

Application No.: PCT/US2012/047645

WHEREAS, VISA INTERNATIONAL SERVICE ASSOCIATION, a corporation of the state of Delaware, located at P.O. Box 8999, 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 and any foreign counterparts which may be granted on the same;

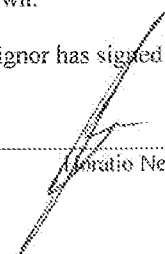
For good and valuable consideration, receipt of which is hereby acknowledged by Assignor, Assignor have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial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

Assignor hereby authorizes and requests Kilpatrick Townsend & Stockton 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, Assignor has signed his/her name on the date indicated.

Dated: 06/08/12


Horatio Nelson Huxham

Kilpatrick Townsend 64445021 1