

## PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Walter Granville III	08/06/2012
RECEIVING PARTY DATA	
Name:	Visa International Service Association
Street Address:	P.O. Box 8999
City:	San Francisco
State/Country:	CALIFORNIA
Postal Code:	94128-8999
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	13589897
CORRESPONDENCE DATA	
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<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>	
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ATTORNEY DOCKET NUMBER:	119945-208601/US
NAME OF SUBMITTER:	John P. Ward
Total Attachments: 1 source=119945-208601 Assignment#page1.tif	

CH \$40.00 13589897

**PATENT ASSIGNMENT**

WHEREAS, I, Walter J. Granville III, whose post office addresses is set forth below, has invented and own a certain invention entitled:

**SYSTEMS AND METHODS TO COMMUNICATE OFFER OPTIONS VIA MESSAGING  
IN REAL TIME WITH PROCESSING OF PAYMENT TRANSACTION**

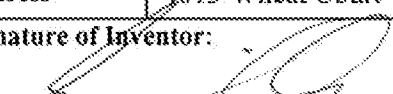
for which an application for a United States Patent will be filed with the United States Patent and Trademark Office.

WHEREAS, Visa International Service Association, a corporation organized and existing under the laws of the State of Delaware, and having a mailing address of P.O. Box 8999, San Francisco, CA 94128-8999, (hereinafter referred to as ASSIGNEE), is desirous of acquiring the entire interest in, to and under said invention and in, to and under Letters Patent or similar legal protection to be obtained therefore in the United States and in any and all foreign countries.

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN, be it known that for good and valuable consideration, I hereby sell, assign and transfer to ASSIGNEE for receipt of which is hereby acknowledged, the full and exclusive right, title and interest to said invention in the United States and its territorial possessions and in all foreign countries and to all Letters Patent or similar legal protection in the United States and its territorial possessions and in any and all foreign countries to be obtained for said invention by said application or any continuation, continuation-in-part, divisional, renewal, substitute or reissue thereof or any legal equivalent thereof in a foreign country for the full term or terms for which the same may be granted.

I HEREBY COVENANT that no assignment, sale, agreement or encumbrance has been or will be made or entered into which would conflict with this assignment and sale; and

I FURTHER COVENANT that ASSIGNEE will, upon its request, be provided promptly with all pertinent facts and documents relating to said application, said invention and said Letters Patent and legal equivalents in foreign countries as may be known and accessible to me and I will testify as to the same in any interference or litigation related thereto and will promptly execute and deliver to ASSIGNEE or its legal representative any and all papers, instruments or affidavits required to apply for, obtain, maintain, issue and enforce said application, said invention and said Letters Patent and said equivalents thereof in any foreign country which may be necessary or desirable to carry out the purposes thereof.

<b>Full Name of Inventor</b>	<b>Last Name</b> Granville III	<b>First Name</b> Walter	<b>Middle Name</b> J.
<b>Residence &amp; Citizenship</b>	<b>City</b> Richmond	<b>Country</b> US	<b>Country of Citizenship</b> US
<b>Mailing Address</b>	<b>Street</b> 4013 Wheat Court	<b>City</b> Richmond	<b>State &amp; Zip Code</b> VA 2322
<b>Signature of Inventor:</b> 			<b>Date:</b> 8-6-12