

## PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT								
NATURE OF CONVEYANCE:	ASSIGNMENT								
CONVEYING PARTY DATA									
<table border="1"> <thead> <tr> <th>Name</th> <th>Execution Date</th> </tr> </thead> <tbody> <tr> <td>Patrick Faith</td> <td>05/04/2010</td> </tr> <tr> <td>Kevin P. Siegel</td> <td>05/04/2010</td> </tr> <tr> <td>Ayman Hammad</td> <td>05/04/2010</td> </tr> </tbody> </table>		Name	Execution Date	Patrick Faith	05/04/2010	Kevin P. Siegel	05/04/2010	Ayman Hammad	05/04/2010
Name	Execution Date								
Patrick Faith	05/04/2010								
Kevin P. Siegel	05/04/2010								
Ayman Hammad	05/04/2010								
RECEIVING PARTY DATA									
Name:	Visa International Service Association								
Street Address:	P.O. Box 8999								
City:	San Francisco								
State/Country:	CALIFORNIA								
Postal Code:	94128								
PROPERTY NUMBERS Total: 1									
<table border="1"> <thead> <tr> <th>Property Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Patent Number:</td> <td>8352315</td> </tr> </tbody> </table>		Property Type	Number	Patent Number:	8352315				
Property Type	Number								
Patent Number:	8352315								
CORRESPONDENCE DATA									
Fax Number:	4155760300								
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>									
Email:	djones@kilpatricktownsend.com								
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ATTORNEY DOCKET NUMBER:	79900-774456								
NAME OF SUBMITTER:	Matthew Rojanakiathavorn								
Total Attachments: 2 source=P-40351US1_Assignment_79900-774456#page1.tif source=P-40351US1_Assignment_79900-774456#page2.tif									

OP \$40.00 8352315

PATENT

**ASSIGNMENT OF PATENT APPLICATION**

JOINT

WHEREAS, Patrick Faith of 2810 Jones Gate Court, Pleasanton, CA 94566; Kevin P. Siegel of 593 Angus Drive, Milpitas, CA 95035; and Ayman Hammad of 6048 Corte Mercado, Pleasanton, CA 94566, 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: PRE-AUTHORIZATION OF A TRANSACTION USING  
PREDICTIVE MODELING

Date(s) of execution of Declaration:

Filing Date: May 4, 2010

Application No.: 12/773,763 ; 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;

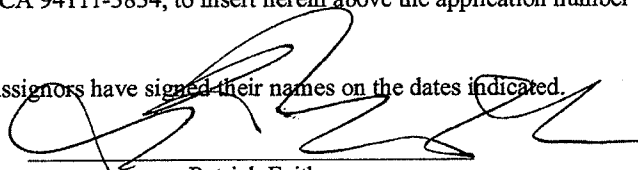
For good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial 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: May 4th 2010

  
Patrick Faith

Dated: 5/4/2010

  
Kevin P. Siegel

Assignment  
Attorney Docket No.: 016222-046210US  
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Dated: 5/04/2010

  
Aymaan Hammad

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