

PATENT ASSIGNMENT

Electronic Version v1.1

Stylesheet Version v1.1

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| SUBMISSION TYPE: | NEW ASSIGNMENT |
| NATURE OF CONVEYANCE: | ASSIGNMENT |
| CONVEYING PARTY DATA | |
| Name | Execution Date |
| Mark Carlson | 02/21/2013 |
| Shalini Mayor | 04/18/2013 |
| 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 | |
| Property Type | Number |
| Application Number: | 13721647 |
| CORRESPONDENCE DATA | |
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| ATTORNEY DOCKET NUMBER: | 79900-858788 |
| NAME OF SUBMITTER: | Emma Durrell |
| Signature: | /Emma Durrell/ |
| Date: | 04/25/2013 |
| Total Attachments: 2 source=Carlson#page1.tif source=Carlson#page2.tif | |

OP \$40.00 13721647

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Mark Carlson, of Half Moon Bay, CA, and Shalini Mayor of Foster City, CA, 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: FAMILIAR DYNAMIC HUMAN CHALLENGE
RESPONSE TEST CONTENT

Date(s) of execution of Declaration:

Filing Date: December 20, 2012

Application No.: 13/721,647; and

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 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 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, Assignors have signed their names on the dates indicated.

Dated: 2/21/13

Mark Carlson

Dated: _____

Shalini Mayor

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JOINT

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IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Dated: _____

Mark Carlson

Dated: 4/18/2013

Shalini Mayor

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