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PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Nancy Hilgers	08/30/2013

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:	13889696

CORRESPONDENCE DATA

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ATTORNEY DOCKET NUMBER:	79900-873558
NAME OF SUBMITTER:	Emma Durrell
Signature:	/Emma Durrell/
Date:	09/06/2013

Total Attachments: 2

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PATENT REEL: 031188 FRAME: 0347

Attorney Docket No.: 79900-873558 (026800USNP)

Client Reference No.: 252US02

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Craig O'Connell of San Mateo, CA; Kevin E. Wong of Sausalito, CA: Nancy Hilgers of Santa Cruz, CA; and Mark Nelsen of Oakland, 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:

SYSTEM AND METHOD FOR AUTHENTICATION

USING PAYMENT PROTOCOL

Filing Date:

May 8, 2013

Application No.:

13/889,696

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 does 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 any patent application claiming priority from 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.

Assignors further agree that Assignor will, without charge to Assignee, 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 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 authorizes and requests Kilpatrick Townsend & Stockton LLP, Two

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Attorney Docket No.: 79900-873558 (026800USNP) Client Reference No.: 252US02

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:	Craig O'Conpell
Dated:	Keyin E. Wong
Dated:	
Dated:	

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RECORDED: 09/06/2013