

PATENT ASSIGNMENT COVER SHEET

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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>KEN SIPPOLA</td> <td>08/27/2013</td> </tr> <tr> <td>JULIAN SCHMIDT</td> <td>08/27/2013</td> </tr> <tr> <td>DORI SKELDING</td> <td>08/27/2013</td> </tr> </tbody> </table>		Name	Execution Date	KEN SIPPOLA	08/27/2013	JULIAN SCHMIDT	08/27/2013	DORI SKELDING	08/27/2013
Name	Execution Date								
KEN SIPPOLA	08/27/2013								
JULIAN SCHMIDT	08/27/2013								
DORI SKELDING	08/27/2013								
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									
<table border="1"> <thead> <tr> <th>Property Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Application Number:</td> <td>29464046</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	29464046				
Property Type	Number								
Application Number:	29464046								
CORRESPONDENCE DATA									
Fax Number:	(312)464-3111								
Email:	CHPatent@loeb.com								
<i>Correspondence will be sent via US Mail when the email attempt is unsuccessful.</i>									
Correspondent Name:	LOEB & LOEB LLP								
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ATTORNEY DOCKET NUMBER:	699US01/090426-30127								
NAME OF SUBMITTER:	LANA H. CARNEL								
Signature:	/Lana H. Carnel/								
Date:	10/10/2013								

CH \$40.00 29464046

PATENT

This document serves as an Oath/Declaration (37 CFR 1.63).

Total Attachments: 6

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**Combined Assignment And Declaration
(Under 37 C.F.R. § 1.63) For Patent Application**

I am a named inventor and declare that:

I believe that I am an original inventor or an original joint inventor of a claimed invention in the application entitled:

Insert Title:

CARD

which is being filed herewith (or if the following is checked)

was filed on August 12, 2013, as United States application or PCT international application number 29/464,046.

(if checked) and was amended on _____.

The above-identified application was made or authorized to be made by me.

I have been advised of the duty to review and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to in the oath or declaration.

I have also been advised of the duty to disclose to the United States Patent and Trademark Office all information known to be material to patentability as defined in 37 C.F.R. § 1.56.

I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. § 1001 by fine or imprisonment of not more than five (5) years, or both.

ASSIGNMENT

WHEREAS, the undersigned inventor ("ASSIGNOR") is an original inventor of the subject matter described in the above-identified application ("INVENTION"); and

WHEREAS, Visa International Service Association, a Delaware corporation, with a principal place of business at P.O. Box 8999, San Francisco, CA 94128 USA ("ASSIGNEE"), is

desirous of acquiring the entire right, title, and interest in, to, and under the INVENTION and any United States or foreign patent rights to be filed or obtained for that INVENTION.

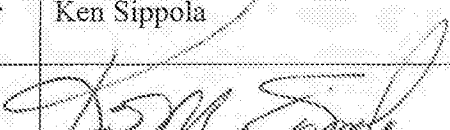
NOW THEREFORE, TO ALL WHOM IT MAY CONCERN:

For good and valuable consideration, the receipt and sufficiency of which are acknowledged, ASSIGNOR sells, assigns and transfers to ASSIGNEE, the full and exclusive right, title, and interest in, to, and under the INVENTION, and any patent applications filed for the INVENTION in the United States, whether provisional, non-provisional, or any other type (collectively referred to as "APPLICATIONS"), and all Letters Patents of the United States to be obtained for the INVENTION based on any of the APPLICATIONS or any non-provisional, continuation, continuation-in-part, division, renewal, substitute or reissue thereof for the full term or terms for which the same may be granted.

ASSIGNOR also assigns all of their rights, title and interest in, to, and under the INVENTION and related intellectual property rights in all foreign countries, including all patent applications which may evolve from the INVENTION and those rights and all issued patents, certificates or other similar rights obtained for the INVENTION and those rights, including the right to claim International Convention priority.

ASSIGNOR covenants that no assignment, sale, agreement or encumbrance has been or will be made or entered into which would conflict with this assignment and sale.

ASSIGNOR further covenants that ASSIGNEE will, upon ASSIGNOR'S request, be provided promptly with all pertinent facts and documents relating to the APPLICATIONS, the INVENTION and any such related Letters Patent as may be (or later become) known and accessible to ASSIGNOR, and ASSIGNOR will testify as to the same in any Patent Office proceeding or litigation related to the INVENTION 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 and enforce the APPLICATIONS, the INVENTION and the Letters Patent which may be necessary or desirable to carry out the purposes of this Assignment.

Legal Name of Inventor	Ken Sippola	
Inventor's Signature		Date: 8/27/13

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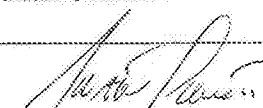
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Legal Name of Inventor	Julian Schmidt	
Inventor's Signature		Date: 08/27/2013

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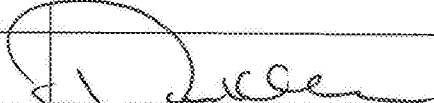
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Legal Name of Inventor	Dori Skelding	
Inventor's Signature		Date: 8/27/13