

<b>PATENT ASSIGNMENT COVER SHEET</b>
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 Stylesheet Version v1.2

EPAS ID: PAT3005344

<b>SUBMISSION TYPE:</b>	NEW ASSIGNMENT
<b>NATURE OF CONVEYANCE:</b>	ASSIGNMENT
<b>CONVEYING PARTY DATA</b>	
<b>Name</b>	<b>Execution Date</b>
KEVIN WELLER	10/28/2009
KIM STEELE	11/02/2009
KRISHNA PRASAD KOGANTI	11/04/2009
PATRICK FAITH	10/28/2009
<b>RECEIVING PARTY DATA</b>	
<b>Name:</b>	VISA INTERNATIONAL SERVICE ASSOCIATION
<b>Street Address:</b>	P.O. BOX 8999
<b>City:</b>	SAN FRANCISCO
<b>State/Country:</b>	CALIFORNIA
<b>Postal Code:</b>	94128
<b>PROPERTY NUMBERS Total: 1</b>	
<b>Property Type</b>	<b>Number</b>
<b>Application Number:</b>	14273331
<b>CORRESPONDENCE DATA</b>	
<b>Fax Number:</b>	(415)576-0300
<i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent using a fax number, if provided; if that is unsuccessful, it will be sent via US Mail.</i>	
<b>Phone:</b>	4155760200
<b>Email:</b>	mmoy@kilpatricktownsend.com
<b>Correspondent Name:</b>	KILPATRICK TOWNSEND STOCKTON LLP
<b>Address Line 1:</b>	TWO EMBARCADERO STREET, 8TH FLOOR
<b>Address Line 4:</b>	SAN FRANCISCO, CALIFORNIA 94111
<b>ATTORNEY DOCKET NUMBER:</b>	79900-907636
<b>NAME OF SUBMITTER:</b>	MARILYN MOY
<b>SIGNATURE:</b>	/Marilyn Moy/
<b>DATE SIGNED:</b>	09/02/2014
<b>Total Attachments: 4</b>	
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**ASSIGNMENT OF PATENT APPLICATION**

JOINT

WHEREAS, Kevin Weller of 65 Fernwood Drive, San Anselmo, CA 94960; Kim Steele of 24129 Heather Hill Place, Aldie, VA 20105; Krishna Prasad Koganti of 7985 Pumpkin Court, Cupertino, CA 95014; and Patrick Faith of 2810 Jones Gate Court, 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: ONLINE CHALLENGE-RESPONSE

Date(s) of execution of Declaration: *October 28, 2009, November 3, 2009,  
November 4, 2009 and October 28, 2009*

Filing Date: *November 5, 2009*

Application No.: *12/613,395* ; 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;

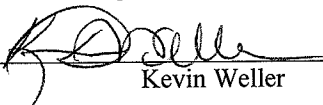
For good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial 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 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: 10/28/09

  
Kevin Weller

Dated: \_\_\_\_\_

\_\_\_\_\_  
Kim Steele

ASSIGNMENT OF PATENT APPLICATION

JOINT

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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.

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

Dated: \_\_\_\_\_

Kevin Weller

Dated: *11/2/09*

*Kim Steele*  
Kim Steele

Assignment

Attorney Docket No.: ~~016222-045010US~~ 79900-907636

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Dated: Nov 04, 2009

K. K. Prasad  
Krishna Prasad Koganti

Dated: \_\_\_\_\_

\_\_\_\_\_  
Patrick Faith

62283878 v1

Assignment

Attorney Docket No.: ~~016222-045010US~~ 79900-907636

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Dated: \_\_\_\_\_

\_\_\_\_\_  
Krishna Prasad Koganti

Dated: 10/28/09

  
\_\_\_\_\_  
Patrick Faith

62283878 v1