PATENT ASSIGNMENT

Electronic Version v1.1 Stylesheet Version v1.1

| SUBMISSION TYPE: | NEW ASSIGNMENT |
|-----------------------|----------------|
| NATURE OF CONVEYANCE: | ASSIGNMENT |

CONVEYING PARTY DATA

| Name | Execution Date |
|--------------------------|----------------|
| John Hamilton MacIlwaine | 03/21/2011 |
| Patrick Stan | 03/21/2011 |
| Surendra Keshan | 03/17/2011 |
| Mark Carlson | 03/21/2011 |

RECEIVING PARTY DATA

| Name: | Visa U.S.A. Inc. |
|-----------------|------------------|
| Street Address: | P.O. Box 8999 |
| City: | San Francisco |
| State/Country: | CALIFORNIA |
| Postal Code: | 94128-8999 |

PROPERTY NUMBERS Total: 1

| Property Type | Number |
|---------------------|----------|
| Application Number: | 13053113 |

CORRESPONDENCE DATA

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| ATTORNEY DOCKET NUMBER: | P-41023US/119945-410231US |
|-------------------------|---------------------------|
| NAME OF SUBMITTER: | Lehua Wang |

Total Attachments: 5

PATENT REEL: 026079 FRAME: 0231 \$40.00 130531

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PATENT REEL: 026079 FRAME: 0232

PATENT ASSIGNMENT

WHEREAS, WE, John Hamilton MacIlwaine, Patrick Stan, Surendra Keshan and Mark Carlson, whose post office addresses are set forth below, have invented and own a certain invention entitled:

MERCHANT CONFIGURED ADVERTISED INCENTIVES FUNDED THROUGH STATEMENT CREDITS

for which an application for a United States Patent has been or will be filed in the United States Patent and Trademark Office.

WHEREAS, Visa U.S.A. Inc., a corporation organized and existing under the laws of the State of Delaware, and having a mailing address of P.O. Box 8999, San Francisco, CA 94128-8999, (hereinafter referred to as ASSIGNEE), is desirous of acquiring the entire interest in, to and under said invention and in, to and under Letters Patent or similar legal protection to be obtained therefore in the United States and in any and all foreign countries.

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN, be it known that for good and valuable consideration, we hereby sell, assign and transfer to ASSIGNEE for receipt of which is hereby acknowledged, the full and exclusive right, title and interest to said invention in the United States and its territorial possessions and in all foreign countries and to all Letters Patent or similar legal protection in the United States and its territorial possessions and in any and all foreign countries to be obtained for said invention by said application or any continuation, continuation-in-part, divisional, renewal, substitute or reissue thereof or any legal equivalent thereof in a foreign country for the full term or terms for which the same may be granted.

WE HEREBY COVENANT that no assignment, sale, agreement or encumbrance has been or will be made or entered into which would conflict with this assignment and sale; and

WE FURTHER COVENANT that ASSIGNEE will, upon its request, be provided promptly with all pertinent facts and documents relating to said application, said invention and said Letters Patent and legal equivalents in foreign countries as may be known and accessible to us and we will testify as to the same in any interference or litigation related thereto 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, issue and enforce said application, said invention and said Letters Patent and said equivalents thereof in any foreign country which may be necessary or desirable to carry out the purposes thereof.

Page 1 of 2

| Full Name | Last Name | First Name | | Middle Name |
|--------------------------|--------------------|-----------------------|-------------|------------------------|
| of Inventor | MacIlwaine | John | | Hamilton |
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| & Citizenship | Danville | CA | | US |
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| | | | | 1 |
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| Full Name of Inventor | Last Name Keshan | First Name Surendra | | Middle Name |
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Page 2 of 2

PATENT REEL: 026079 FRAME: 0236

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