PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Jose A. Alba	05/05/2011
David Grossman	02/28/2011

RECEIVING PARTY DATA

Name:	MasterCard International Incorporated
Street Address:	2000 Purchase Street
City:	Purchase
State/Country:	NEW YORK
Postal Code:	10577

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	13032373

CORRESPONDENCE DATA

Fax Number: (203)769-5706

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ATTORNEY DOCKET NUMBER:	1028-51
NAME OF SUBMITTER:	Paul J. Otterstedt

Total Attachments: 4

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> PATENT REEL: 026241 FRAME: 0208

OF \$40.00 15052575

ASSIGNMENT AND AGREEMENT

For value received, we, Jose A. Alba, of Long Island City, Queens County, New York, USA, and David Grossman of Brooklyn, Kings County, New York, USA; hereby sell, assign and transfer to MasterCard International Incorporated, having a place of business at 2000 Purchase Street, Purchase, NY 10577, United States of America, and its successors, assigns and legal representatives, the entire right, title and interest, for the United States of America, in and to certain inventions related to METHOD, APPARATUS, AND COMPUTER PROGRAM PRODUCT FOR FACILITATING PROMOTIONS WITH AN E-WALLET, described in an application for Letters Patent of the United States, bearing attorney docket No. P00593-US-UTIL, US Patent Application Serial Number 13/032,373, and executed by us on even date herewith, in a declaration claiming the benefit of US Provisional Application Serial No. 61/307,131, and all the rights and privileges in said application and under any and all Letters Patent that may be granted in the United States for said inventions; and we also concurrently hereby sell, assign and transfer to MasterCard International Incorporated the entire right, title and interest in and to said inventions for all countries foreign to the United States, including all rights of priority arising from the application aforesaid, and all the rights and privileges under any and all forms of protection, including Letters Patent, that may be granted in said countries foreign to the United States for said inventions.

We authorize MasterCard International Incorporated to make application for such protection in its own name and maintain such protection in any and all countries foreign to the United States, and to invoke and claim for any application for patent or other form of protection for said inventions, without further authorization from us, any and all benefits, including the right of priority provided by any and all treaties, conventions, or agreements.

We hereby consent that a copy of this assignment shall be deemed a full legal and formal equivalent of any document which may be required in any country in proof of the right of MasterCard International Incorporated to apply for patent or other form of protection for said inventions and to claim the aforesaid benefit of the right of priority.

We request that any and all patents for said inventions be issued to MasterCard International Incorporated in the United States and in all countries foreign to the United States, or to such nominees as MasterCard International Incorporated may designate.

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We agree that, when requested, we shall, without charge to MasterCard International Incorporated but at its expense, sign all papers, and do all acts which may be necessary, desirable or convenient in connection with said applications, patents, or other forms of protection.

David Grossman

Otterstedt, Ellenbogen & Kammer, LLP 500 West Putnam Avenue, Suite 400

Greenwich, CT 06830

Date

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Date

Jose A. Alba

2 25 2011

David Grossman

Otterstedt, Ellenbogen & Kammer, LLP 500 West Putnam Avenue, Suite 400 Greenwich, CT 06830