

PATENT ASSIGNMENT

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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>Peter Groarke</td> <td>07/31/2012</td> </tr> <tr> <td>Peter Corrigan</td> <td>07/31/2012</td> </tr> </tbody> </table>		Name	Execution Date	Peter Groarke	07/31/2012	Peter Corrigan	07/31/2012
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Peter Groarke	07/31/2012						
Peter Corrigan	07/31/2012						
RECEIVING PARTY DATA							
Name:	MASTERCARD INTERNATIONAL INCORPORATED						
Street Address:	2000 Purchase Street						
City:	Purchase						
State/Country:	NEW YORK						
Postal Code:	10577-2509						
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>13564370</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	13564370		
Property Type	Number						
Application Number:	13564370						
CORRESPONDENCE DATA							
Fax Number:	2033276401						
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ATTORNEY DOCKET NUMBER:	0008487USU/4450						
NAME OF SUBMITTER:	Charles N.J. Ruggiero						
<p>Total Attachments: 3 source=0008487USU_ASSIGNMENT#page1.tif source=0008487USU_ASSIGNMENT#page2.tif source=0008487USU_ASSIGNMENT#page3.tif</p>							

CH \$40.00 13564370

PATENT

ASSIGNMENT

FOR valuable and legally sufficient considerations, receipt of which is hereby acknowledged, we, **Peter GROARKE**, a citizen of Ireland and resident of 7 Mount Eagle Rise, Leopardstown Heights, Dublin 18, Ireland and **Peter CORRIGAN**, a citizen of Ireland, and a resident of 76 Hazelwood, Shankill, Co. Dublin 18, Ireland have co-invented certain new and useful improvements in

**SYSTEM AND METHOD FOR PREVENTING MULTIPLE REFUNDS AND
CHARGEBACKS**

hereby assign to **MASTERCARD INTERNATIONAL INCORPORATED**, a New York corporation having its principal office at 2000 Purchase Street, Purchase, New York 10577-2509 (hereinafter referred to as "Assignee"), the entire right, title and interest in and to such invention, together with the patent rights and rights of protection to the same throughout the world, including any patent rights which may result from the application for United States Letters Patent filed with the United States Patent and Trademark Office and any continuation, divisions, continuation-in-part applications, inventor's certificates and extensions thereof, preparatory to obtaining Letters Patent of the United States therefor; said invention, application and Letters Patent to be held and enjoyed by said Assignee for its own use and behoof and for the use and behoof of its successors and assigns, to the full end of the term for which said Letters Patent or other rights of protection may be granted as entirely as the same would have been held and enjoyed by me had the assignment not been made.

AND WE COVENANT and AGREE and WARRANT that we have full and unencumbered title to the invention hereby assigned, and we further covenant and agree that we have the right to grant such rights to said invention and application and Letters Patent and that we will, at any time upon request without cost to us or further compensation, execute and deliver any and all papers or instruments that, in the

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opinion of the Assignee, may be necessary or desirable to secure said Assignee the full enjoyment of the rights and properties herein conveyed or intended to be conveyed by this instrument.

IN WITNESS WHEREFORE, we have hereunto set our hands and seal:

Date: 31/7/12, 2012

Peter Groarke
By: Peter GROARKE

Date: 31/7/12, 2012

Aidan Cunnion
Witness Signature

AIDAN CUNNION
Witness Printed Name

Witness Address
16 WAINSFORT ROAD

TERENURE

DUBLIN 6 W

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Date: 31/7, 2012


By: **Peter CORRIGAN**

Date: 31/7, 2012


Witness Signature

AIDAN CUNNION
Witness Printed Name

Witness Address
16 WAINSFORT ROAD
TERENURE,
DUBLIN 6 W