

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>Patrick Faith</td> <td>02/05/2013</td> </tr> <tr> <td>Kevin P. Siegel</td> <td>02/05/2013</td> </tr> <tr> <td>Ayman Hammad</td> <td>01/30/2013</td> </tr> </tbody> </table>		Name	Execution Date	Patrick Faith	02/05/2013	Kevin P. Siegel	02/05/2013	Ayman Hammad	01/30/2013		
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RECEIVING PARTY DATA											
<table border="1"> <tr> <td>Name:</td> <td>Visa International Service Association</td> </tr> <tr> <td>Street Address:</td> <td>PO Box 8999</td> </tr> <tr> <td>City:</td> <td>San Francisco</td> </tr> <tr> <td>State/Country:</td> <td>CALIFORNIA</td> </tr> <tr> <td>Postal Code:</td> <td>94128</td> </tr> </table>		Name:	Visa International Service Association	Street Address:	PO Box 8999	City:	San Francisco	State/Country:	CALIFORNIA	Postal Code:	94128
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PROPERTY NUMBERS Total: 1											
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CORRESPONDENCE DATA											
<p>Fax Number: <i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i></p> <p>Phone: 415-576-0200</p> <p>Email: djones@kilpatricktownsend.com</p> <p>Correspondent Name: KILPATRICK TOWNSEND & STOCKTON LLP/VISA</p> <p>Address Line 1: TWO EMBARCADERO CENTER, 8TH FLOOR</p> <p>Address Line 4: SAN FRANCISCO, CALIFORNIA 94111</p>											
ATTORNEY DOCKET NUMBER:	79900-857497										
NAME OF SUBMITTER:	Danielle Jones										
<p>Total Attachments: 3</p> <p>source=P-40351US06_Assignment_79900-857497#page1.tif</p> <p>source=P-40351US06_Assignment_79900-857497#page2.tif</p> <p>source=P-40351US06_Assignment_79900-857497#page3.tif</p>											

OP \$40.00 13710059

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Patrick Faith of 2810 Jones Gate Court, Pleasanton, CA 94566; Kevin P. Siegel of 593 Angus Drive, Milpitas, CA 9503, and Ayman Hammad of 6981 Corte Mercado, Pleasanton, CA, 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: PRE-AUTHORIZATION OF A TRANSACTION USING
PREDICTIVE MODELING

Filing Date: December 10, 2012

Application No.: 13/710,059; 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 Kilpatrick Townsend & Stockton 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: 2/5/13

Patrick Faith

Dated: _____

Kevin P. Siegel

Dated: _____

Ayman Hammad

64829284v1

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Kevin P. Siegel

Dated: 11/30/2013

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