

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>Alexander A. Liu</td> <td>07/30/2013</td> </tr> <tr> <td>Ron Hynes</td> <td>07/25/2013</td> </tr> </tbody> </table>		Name	Execution Date	Alexander A. Liu	07/30/2013	Ron Hynes	07/25/2013				
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Ron Hynes	07/25/2013										
RECEIVING PARTY DATA											
<table border="1"> <tr> <td>Name:</td> <td>MasterCard International Incorporated</td> </tr> <tr> <td>Street Address:</td> <td>2000 Purchase Street</td> </tr> <tr> <td>City:</td> <td>Purchase</td> </tr> <tr> <td>State/Country:</td> <td>NEW YORK</td> </tr> <tr> <td>Postal Code:</td> <td>10577</td> </tr> </table>		Name:	MasterCard International Incorporated	Street Address:	2000 Purchase Street	City:	Purchase	State/Country:	NEW YORK	Postal Code:	10577
Name:	MasterCard International Incorporated										
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State/Country:	NEW YORK										
Postal Code:	10577										
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>13911303</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	13911303						
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CORRESPONDENCE DATA											
<p>Fax Number: 2039727627 <i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i> Phone: 203-972-0006 Email: Martin@BMTPATENT.COM Correspondent Name: BUCKLEY, MASCHOFF & TALWALKAR LLC Address Line 1: 50 LOCUST AVENUE Address Line 4: NEW CANAAN, CONNECTICUT 06840</p>											
ATTORNEY DOCKET NUMBER:	P00348-US-CON (M01.082C)										
NAME OF SUBMITTER:	Patrick J. Buckley										
Signature:	/PJB/										
Date:	08/06/2013										
Total Attachments: 3 source=P00348-US-CON (M01.082C) - Executed Assignment#page1.tif source=P00348-US-CON (M01.082C) - Executed Assignment#page2.tif source=P00348-US-CON (M01.082C) - Executed Assignment#page3.tif											

OP \$40.00 13911303

ASSIGNMENT OF RIGHTS, TITLE AND INTEREST IN INVENTION

This is an Assignment of the following rights, title and interest: *(check all that apply)*

- ☒ United States of America rights, title and interest in the invention
- ☒ Foreign rights, title and interest in the invention
- ☒ The following United States Patent Application

United States Patent Application No.: 13/911,303

Which was filed on: June 6, 2013

- ☐ United States Provisional Patent Application Serial No.:
- ☐ United States Patent No(s).:
- ☐ International (PCT) Patent Application Serial No.:
- ☐ Other (*specify*):

TITLE OF THE INVENTION:

**SYSTEMS AND METHODS TO SELECT A CREDIT MIGRATION PATH
FOR A CONSUMER**

Inventors (*assignors*)

Name

Address

Alexander A. Liu

264 East Broadway, # C1505, New York, NY 10002

Ron Hynes

76 Whipstick Road, Ridgefield, CT 06877 USA

Assignee

Name

Address

**MasterCard
International
Incorporated**

2000 Purchase Street, Purchase, NY 10577 United States

Whereas, we, the above-identified Inventors, have invented certain new and useful improvements in the Invention identified above and described in the above-identified patent application(s) and/or patent(s) (hereinafter referred to as "Invention");

And, whereas we desire to assign our above-identified rights, title and interest in the Invention to the above-identified assignee;

Now, this indenture witnesseth, that for good and valuable consideration, the receipt whereof is hereby acknowledged;

We hereby assign, sell and transfer our above-identified rights, title and interest in said Invention, said application(s) as identified above, including any divisions, continuations, and continuations-in-part thereof, and in and to any and all Letters Patent of the United States, and countries foreign thereto, which may be granted or have granted for said Invention, and in and to any and all reissues and reexaminations thereof, and in and to any and all priority rights, Convention rights, and other benefits accruing or to accrue to us with respect to the filing of applications for patents or securing of patents in the United States and countries foreign thereto, unto said Assignee;


And we hereby authorize and request the Commissioner of Patents and Trademarks to issue any United States Letters Patent which may issue for said Invention to said Assignee, as assignee of the whole right, title and interest thereto;

And we further authorize and request that our attorney, Patrick J. Buckley, of Buckley, Maschoff & Talwalkar LLC, insert the filing date and application number of the above-referenced patent application when known;

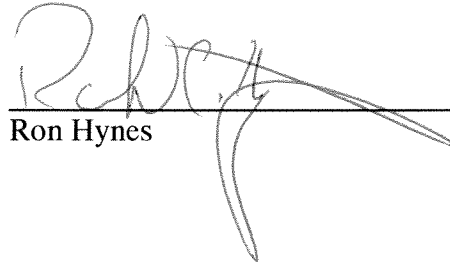
And we further agree to sign and execute all necessary and lawful future documents, including applications for foreign patents, for filing divisions, continuations and continuations-in-part of said application for patent, and/or, for obtaining any reissue or reissues of any Letters Patent which may be granted for my aforesaid Invention, as the Assignee or its Designee(s) may from time to time require and prepare at its own expense.

Inventors' Signatures

7/30/13
Date


Alexander A. Liu

7/25/13
Date


Ron Hynes