

## PATENT ASSIGNMENT COVER SHEET

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SUBMISSION TYPE:	NEW ASSIGNMENT	
NATURE OF CONVEYANCE:	ASSIGNMENT	
CONVEYING PARTY DATA		
	Name	Execution Date
	PETER CIUREA	10/20/2013
RECEIVING PARTY DATA		
Name:	VISA INTERNATIONAL SERVICE ASSOCIATION	
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State/Country:	CALIFORNIA	
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PROPERTY NUMBERS Total: 1		
	Property Type	Number
	Application Number:	13957166
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ATTORNEY DOCKET NUMBER:	119945-224901/US	
NAME OF SUBMITTER:	MENG SUI	
Signature:	/Meng Sui/	
Date:	11/22/2013	
	This document serves as an Oath/Declaration (37 CFR 1.63).	
Total Attachments: 1 source=119945-224901_Assignment#page1.tif		

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**COMBINED PATENT ASSIGNMENT AND DECLARATION**

As the below named inventor of an invention entitled,

**SYSTEMS AND METHODS TO PROTECT USER PRIVACY**

I HEREBY DECLARE that:

This declaration is directed to

- the attached application, or
- United States Patent Application Serial Number 13/957,166 filed on August 1, 2013.

The above-identified application was made or authorized to be made by me.

I believe that I am the original inventor or an original joint inventor of a claimed invention in the application.

I HEREBY ACKNOWLEDGE that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.

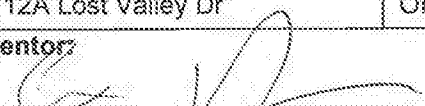
I HEREBY STATE that I have reviewed and understand the contents of the above-identified application, including the claims; and I am aware of the duty to disclose to the U.S. Patent and Trademark Office all information known by me to be material to patentability as defined in 37 CFR §1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.

TO ALL WHOM IT MAY CONCERN, be it known that for good and valuable consideration, the receipt of which is hereby acknowledged, I hereby sell, assign and transfer to

Visa International Service Association, 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, US (hereinafter referred to as ASSIGNEE), which 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

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.

I 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.

<b>Legal Name of Inventor</b>	<b>Last Name</b> Ciurea	<b>First Name</b> Peter	<b>Middle Name</b>
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<b>Signature of Inventor:</b> 		<b>Date:</b> Oct 20 2013	