PATENT ASSIGNMENT COVER SHEET

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
AJIT GADDAM	06/23/2014
SELIM AISSI	06/20/2014
TAEHO KGIL	06/30/2014

RECEIVING PARTY DATA

Name:	VISA INTERNATIONAL SERVICE ASSOCIATION
Street Address:	PO BOX 8999
City:	SAN FRANCISCO
State/Country:	CALIFORNIA
Postal Code:	94128

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	14303461

CORRESPONDENCE DATA

Fax Number: (415)576-0300

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using a fax number, if provided; if that is unsuccessful, it will be sent via US Mail.

Phone: 4155760200

Email: nbesada@kilpatricktownsend.com

KILPATRICK TOWNSEND & STOCKTON/VISA **Correspondent Name:**

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Address Line 2: 8TH FLOOR

SAN FRANCISCO, CALIFORNIA 94111 Address Line 4:

ATTORNEY DOCKET NUMBER:	79900-902548
NAME OF SUBMITTER:	NARISSA M. BESADA
SIGNATURE:	/NARISSA M. BESADA/
DATE SIGNED:	07/07/2014

Total Attachments: 6

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PATENT

REEL: 033254 FRAME: 0592

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PATENT REEL: 033254 FRAME: 0593

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS,

Ajit Gaddam of 1269 Lakeside Drive, #1110, Sunnyvale, CA 94085,

Selim Aissi of 600 Sharon Park Drive, B-202, Menlo Park, CA 94025;

Taeho Kgil of 1000 Foster City Blvd #7205, Foster City, CA 94404; and

hereinafter referred to as "Assignors," are the inventors of the invention described and set forth in the belowidentified application for United States Letters Patent:

Title of Invention:

DATA SENSITIVITY BASED AUTHENTICATION AND

AUTHORIZATION

Filing Date:

June 12, 2014

Application No.:

14/303,461, 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 does 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 any patent application claiming priority from 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 Assignor 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 Assignor will, without charge to Assignee, 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 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.

IN TESTIMONY WHEREOF, Assignor has signed his/her name on the date indicated.

Dated: 06/23/2014	April an	
	Ajit Gaddam	
Dated:	Selim Aissi	, (s ex or Section and Administration
Dated:	Taeho Kgil	

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Dated:		Ajit Gaddam
Dated: _	6/20/2014	Selim Aissi
Dated: _		Taeho Kgil

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Dated:	Ajit Gaddam
Dated:	Selim Aissi
Dated: 06/30/2014	Taeho Kgil

Page 2 of 2

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RECORDED: 07/07/2014