

## PATENT ASSIGNMENT COVER SHEET

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<b>SUBMISSION TYPE:</b>	NEW ASSIGNMENT
<b>NATURE OF CONVEYANCE:</b>	ASSIGNMENT
<b>CONVEYING PARTY DATA</b>	
<b>Name</b>	<b>Execution Date</b>
AMIT GUPTA	09/05/2014
SUYASH AWASTHI	09/05/2014
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<b>City:</b>	PURCHASE
<b>State/Country:</b>	NEW YORK
<b>Postal Code:</b>	10577
<b>PROPERTY NUMBERS Total: 1</b>	
<b>Property Type</b>	<b>Number</b>
Application Number:	14482219
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<b>NAME OF SUBMITTER:</b>	PATRICK J. BUCKLEY
<b>SIGNATURE:</b>	/PJB/
<b>DATE SIGNED:</b>	09/10/2014
<b>Total Attachments: 3</b>	
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**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.: 14/482,219

which was filed on: September 10, 2014

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

**TITLE OF THE INVENTION:**

**AUTOMATIC DETERMINATION OF ACCOUNT OWNERS TO BE  
ENCOURAGED TO UTILIZE POINT OF SALE TRANSACTIONS**

**Inventors (assignors)**

Name	Address
Amit GUPTA	103, Evergreen Apartments, Sector - 7, Plot - 9, Dwarka, New Delhi 110023 India
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**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

5<sup>th</sup> Sep 2014  
Date

Amit  
Amit GUPTA

Witnessed by:

[Signature]  
Signature

Date: 05/09/2014

MRINAL GOPTA  
Printed Name of Witness

5 - Sep - 2014  
Date

[Signature]  
Suyash AWASTHI

Witnessed by:

[Signature]  
Signature

Date: 05/09/2014

MRINAL GOPTA  
Printed Name of Witness