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PATENT ASSIGNMENT COVER SHEET

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
KENT OLOF NIKLAS BERNTSSON	09/30/2014
ROMINA MARIEL ABAL	10/01/2014

RECEIVING PARTY DATA

Name:	MASTERCARD INTERNATIONAL INCORPORATED	
Street Address:	2000 PURCHASE STREET	
City:	PURCHASE	
State/Country:	NEW YORK	
Postal Code:	10577-2509	

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	15181093

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ATTORNEY DOCKET NUMBER:	37537.0056U2-
NAME OF SUBMITTER:	JAMES Y.C. SZE
SIGNATURE:	/James Y.C. Sze/
DATE SIGNED:	06/20/2016

Total Attachments: 2

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PATENT 503879920 REEL: 038961 FRAME: 0610

Attorney Docket No.: 37537.0056U1

ASSIGNMENT FOR UNITED STATES PATENT APPLICATION

WHEREAS:

Kent Olof Niklas Berntsson 391 Midland Ave Rye, NY 10580

Romina Mariel Abal 2 River Terrace, Apt 19 A New York, NY 10282

(hereinafter referred to as ASSIGNOR), have invented and own a certain invention entitled **PREDICTING ACCOUNT HOLDER TRAVEL WITHOUT TRANSACTION DATA** for which an application for Letters Patent of the United States was filed on October 1, 2014 as Serial No. 14/503,815;

WHEREAS:

MASTERCARD INTERNATIONAL INCORPORATED 2000 Purchase Street Purchase, NY 10577-2509

(hereinafter referred to as ASSIGNEE), 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 therefor in the United States and in any and all foreign countries.

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN: Be it known that in consideration of the payment by ASSIGNEE to ASSIGNOR of the sum of One Dollar (\$1.00), the receipt of which is hereby acknowledged, and for other good and valuable consideration, ASSIGNOR hereby sells, assigns and transfers to ASSIGNEE 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, division, 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.

ASSIGNOR hereby covenants that no assignment, sale, agreement or encumbrance has been or will be made or entered into which would conflict with this assignment and sale.

ASSIGNOR further covenants that ASSIGNEE will, upon its request, be provided promptly with all pertinent facts and documents relating to said application, said invention and said Letters Patent and legal equivalents in foreign countries as may be known and accessible to ASSIGNOR and will testify as to the same in any interference or litigation related thereto and will promptly execute and deliver to ASSIGNEE or its legal representative any and all papers, instruments or affidavits required to apply for, obtain, maintain, issue and enforce said

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application, said invention and said Letters Patent and said equivalents thereof in any foreign country which may be necessary or desirable to carry out the purposes thereof.

ASSIGNOR hereby authorize counsel for MasterCard International Incorporated to enter above information identifying applications claiming the INVENTION as well as any subsequent application claiming priority directly or indirectly to the above-listed applications under 35 U.S.C. § 119(e), including any reissues, reexaminations, divisions, continuations-in-part, extensions, or continuations thereof, and all rights of priority under the International Convention.

Witness (printed name)

Kent Olof Niklas BERNTSSON

Romina Mariel ABAL