

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
Stylesheet Version v1.2

EPAS ID: PAT4196047

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| SUBMISSION TYPE: | NEW ASSIGNMENT |
| NATURE OF CONVEYANCE: | ASSIGNMENT |
| CONVEYING PARTY DATA | |
| Name | Execution Date |
| KYLE WILLIAMS | 12/16/2016 |
| DAVID J. SENCI | 12/16/2016 |
| MICHELLE L. HAFNER | 12/21/2016 |
| RECEIVING PARTY DATA | |
| Name: | MASTERCARD INTERNATIONAL INCORPORATED |
| Street Address: | 2000 PURCHASE STREET |
| City: | PURCHASE |
| State/Country: | NEW YORK |
| Postal Code: | 10577 |
| PROPERTY NUMBERS Total: 1 | |
| Property Type | Number |
| Application Number: | 15386664 |
| CORRESPONDENCE DATA | |
| Fax Number: | (314)612-2307 |
| <i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent using a fax number, if provided; if that is unsuccessful, it will be sent via US Mail.</i> | |
| Phone: | 314-621-5070 |
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| Correspondent Name: | DANIEL M. FITZGERALD (21652) ARMSTRONG T |
| Address Line 1: | 7700 FORSYTH BOULEVARD |
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| Address Line 4: | ST. LOUIS, MISSOURI 63105 |
| ATTORNEY DOCKET NUMBER: | 21652-00774 |
| NAME OF SUBMITTER: | DANIEL M. FITZGERALD |
| SIGNATURE: | /Daniel M. Fitzgerald/ |
| DATE SIGNED: | 12/21/2016 |
| Total Attachments: 5 | |
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WORLDWIDE ASSIGNMENT

WHEREAS, WE,

Kyle Williams, a citizen of the **UNITED STATES**, having a residence address at **212 Springbeach Drive, O'Fallon, Missouri 63368**

David J. Senci, a citizen of the **UNITED STATES**, having a residence address at **603 Meadowlark Street, Troy, Illinois 62294**

Michelle L. Hafner, a citizen of the **UNITED STATES**, having a residence address at **1905 Mistflower Glen Court, Chesterfield, Missouri 63005**

(hereinafter "**ASSIGNORS**"), have made an invention entitled "**SYSTEM AND METHODS FOR ENHANCED AUTHORIZATION OF PREPAID CARDS**" as set forth and described in U.S. Application No. _____, filed _____; International Application No. _____, filed _____; United States Provisional Application No. _____, filed _____; and

WHEREAS, **MASTERCARD INTERNATIONAL INCORPORATED** (hereinafter "**ASSIGNEE**"), having its principal place of business at **2000 Purchase Street, Purchase, NY 10577**, is desirous of acquiring the whole right, title and interest in and to said application for Letters Patent, and any continuations, divisions, extensions, substitutions, reissues and reexaminations thereof;

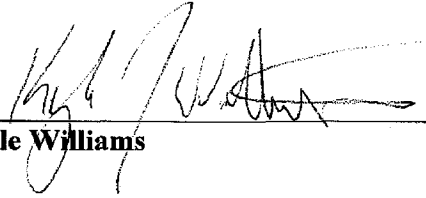
NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN, BE IT KNOWN, that I, the said **ASSIGNORS**, for and in consideration of valuable considerations unto us moving from said **ASSIGNEE**, at or before the ensealing and delivery of these presents, the receipt and sufficiency of which is hereby acknowledged, have sold, assigned, transferred and conveyed and by these presents do sell, assign, transfer and convey, unto said **ASSIGNEE**, its successors and assigns, the entire right, title and interest in and to the said invention entitled "**SYSTEM AND METHODS FOR ENHANCED AUTHORIZATION OF PREPAID CARDS**" and any and all improvements thereto, and in and to said application and any division, continuation or continuation-in-part thereof, and in and to any Letters Patent of the United States which may be issued on any of said applications, and any reissues thereof, and in and to any and all applications for Letters Patent filed in foreign countries for said invention or improvements including all priority rights, and any and all Letters Patent which may be granted in foreign countries therefor, and in and to any other applications based in whole or in part on any of the foregoing, TO HAVE AND TO HOLD THE SAME to the full end of the term or terms for which any and all said Letters Patent may be granted;

AND WE, the said **ASSIGNORS**, do hereby authorize and request the Commissioner of Patents and Trademarks to issue the said Letters Patent of the United States to said **ASSIGNEE**, as the assignee of the entire right, title and interest in and to the same, for the sole use and benefit of said **ASSIGNEE**, its successors and assigns;

AND WE, the said **ASSIGNORS**, for the considerations aforesaid, do hereby covenant and agree to and with said **ASSIGNEE**, its successors and assigns, that we have the full power to make this assignment, and that the rights assigned are not encumbered by any grant, license or right heretofore given, and that we, our executors or administrators, shall and will do all lawful acts and things and make, execute and deliver without further compensation, any and all other instruments in writing, further applications, papers, affidavits, powers of attorney, assignments, and other documents which, in the opinion of counsel for said **ASSIGNEE**, its successors and assigns, may be required or necessary more effectively to secure to and vest in said **ASSIGNEE**, its successors and assigns, the entire right, title and interest in and to said invention and improvements, applications, Letters Patent, rights, titles, benefits, privileges, and advantages hereby sold, assigned, transferred and conveyed, and that we will sign any applications for reissue which may be desired by the owner of the patent or patents which may be issued for the said invention or improvements.

AND WE, the said **ASSIGNORS**, hereby authorize and request the attorneys of **ARMSTRONG TEASDALE LLP** to insert in the spaces provided above, the title of the invention, filing date, application number, and attorney's docket number of said application when known.

IN WITNESS WHEREOF, I, the said **ASSIGNOR** have executed this Assignment this
16th day of December, 2016.



Kyle Williams

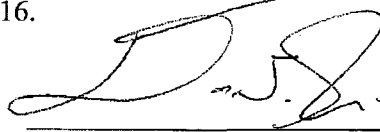


Witness Signature

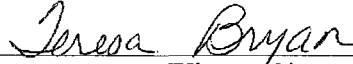


Witness Name

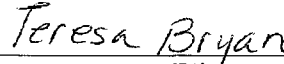
IN WITNESS WHEREOF, I, the said **ASSIGNOR** have executed this Assignment this
16 day of December, 2016.



David J. Senci



Witness Signature



Witness Name

IN WITNESS WHEREOF, I, the said **ASSIGNOR** have executed this Assignment this
21st day of December, 2016.


Michelle L. Hafner


Witness Signature

Cheryl Jarrett
Witness Name