504641041 11/14/2017

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1 Stylesheet Version v1.2 EPAS ID: PAT4687761

| SUBMISSION TYPE: | NEW ASSIGNMENT |
|-----------------------|----------------|
| NATURE OF CONVEYANCE: | ASSIGNMENT |

CONVEYING PARTY DATA

| Name | Execution Date |
|---------------------|----------------|
| STACY S. POURFALLAH | 04/02/2012 |
| SHAW LI | 04/03/2012 |

RECEIVING PARTY DATA

| Name: | VISA INTERNATIONAL SERVICE ASSOCIATION | | |
|-----------------|--|--|--|
| Street Address: | P.O. BOX 8999, MS M1-11F | | |
| City: | SAN FRANCISCO | | |
| State/Country: | CALIFORNIA | | |
| Postal Code: | 94128-8999 | | |

PROPERTY NUMBERS Total: 1

| Property Type | Number |
|---------------------|----------|
| Application Number: | 15451347 |

CORRESPONDENCE DATA

Fax Number: (312)464-3111

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.

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Email:CHPatent@loeb.comCorrespondent Name:LOEB & LOEB LLPAddress Line 1:321 N. CLARK STREET

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Address Line 4: CHICAGO, ILLINOIS 60654

| ATTORNEY DOCKET NUMBER: P42173US3/090426-30724 | | |
|--|----------------|--|
| NAME OF SUBMITTER: | ARTHUR T. YUAN | |
| SIGNATURE: /ARTHUR TAN-CHI YUAN/ | | |
| DATE SIGNED: | 11/14/2017 | |

Total Attachments: 6

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PATENT 504641041 REEL: 044118 FRAME: 0916

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PATENT REEL: 044118 FRAME: 0917 ASSIGNMENT OF APPLICATION FOR PATENT

WHEREAS:

Stacy S. Pourfallah

Oakland, CA

United States of America

Shaw Li

San Francisco, CA

United States of America

hereinafter referred to as ASSIGNOR, has made a discovery or invention entitled:

"Restricted-Use Account Payment Administration Apparatuses, Methods And Systems"

For which application for Letters Patent of the United States has been filed on

March 31, 2012, under Serial No. 13/436,883 and

WHEREAS:

VISA INTERNATIONAL SERVICE ASSOCIATION
P.O. Box 8999, MS M1-11F
San Francisco, CA 94128-8999
United States of America

CPAM: 3994339.1

PATENT REEL: 044118 FRAME: 0918 (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(S) of the sum of one Dollar (\$1.00), the receipt of which is hereby acknowledged, and for other good and valuable consideration, ASSIGNOR(S) hereby sells, assigns and transfers to ASSIGNEE, its successors, legal representatives and assigns, the entire right, title and interest to said discovery or 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.

I, SAID ASSIGNOR(S), hereby authorize and request the Commissioner of Patents and Trademarks of the United States of America and any Official of any country or countries foreign to the United States of America whose duty it is to issue Letters Patent on applications as aforesaid, to issue all such Letters Patent for said discovery or invention to the ASSIGNEE, as assignee of the entire right, title and interest in, to and under the same, for the sole use and behoof of the ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

I, SAID, ASSIGNOR(S), hereby covenant that I have full right to convey the entire right, title and interest herein sold, assigned, transferred and set over;

AND I, SAID ASSIGNOR(S) hereby further covenant and agree that the ASSIGNEE, its successors, legal representatives, or assigns, may apply for foreign Letters Patent on said discovery or invention and claim the benefits of the International Convention, and that I will, at any time, when called upon to do so by the ASSIGNEE, its successors, legal representatives, or assigns, communicate to the ASSIGNEE, its successors, legal representatives, or assigns, as the case may be, any facts known to me respecting said discovery or invention, and execute and deliver any and all lawful papers that may be necessary or desirable to perfect the title to the said discovery or invention, the said applications and the said Letters Patent in the ASSIGNEE, its successors, legal representatives and assigns, and that if reissues of the said Letters Patent or disclaimers relating thereto, or divisions, continuations, or refilings of the said applications, or any thereof, shall hereafter be desired by the ASSIGNEE, its successors, legal representatives, or assigns, I will, at any time, when called up to do so by the ASSIGNEE, its successors, legal representatives, or assigns sign all lawful papers, make all rightful oaths, execute and deliver all such disclaimers and all divisional, continuation and reissue applications so desired, and do all

-2-

lawful acts requisite for the application for such reissues and the procuring thereof and for the filing of such disclaimers and such applications, and generally do everything possible to aid the ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper patent protection for said invention or discovery in all countries, and without further compensation but at the expense of the ASSIGNEE, its successors, legal representatives and assigns.

| Assignor's Signature: | Name | | U2/12 Date |
|---------------------------|--------------|-------------------|-------------------|
| Assignor's Typed | <u>Stacy</u> | <u>S.</u> | <u>Pourfallah</u> |
| Name: | First Name | Middle Initial | Last Name |
| Citizenship: | US | | |
| Assignor's Signature: | Name | | Date |
| Assignor's Typed Name: | Shaw | Managana | <u>L.i</u> |
| | First Name | Middle Initial | Last Name |
| Citizenship: | US | | |

-3-

ASSIGNMENT OF APPLICATION FOR PATENT WHEREAS:

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Oakland, CA

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VISA INTERNATIONAL SERVICE ASSOCIATION
P.O. Box 8999, MS M1-11F
San Francisco, CA 94128-8999
United States of America

CPAM: 3994339.1

PATENT REEL: 044118 FRAME: 0921 (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(S) of the sum of one Dollar (\$1.00), the receipt of which is hereby acknowledged, and for other good and valuable consideration, ASSIGNOR(S) hereby sells, assigns and transfers to ASSIGNEE, its successors, legal representatives and assigns, the entire right, title and interest to said discovery or 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.

I, SAID ASSIGNOR(S), hereby authorize and request the Commissioner of Patents and Trademarks of the United States of America and any Official of any country or countries foreign to the United States of America whose duty it is to issue Letters Patent on applications as aforesaid, to issue all such Letters Patent for said discovery or invention to the ASSIGNEE, as assignee of the entire right, title and interest in, to and under the same, for the sole use and behoof of the ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

I, SAID, ASSIGNOR(S), hereby covenant that I have full right to convey the entire right, title and interest herein sold, assigned, transferred and set over;

AND I, SAID ASSIGNOR(S) hereby further covenant and agree that the ASSIGNEE, its successors, legal representatives, or assigns, may apply for foreign Letters Patent on said discovery or invention and claim the benefits of the International Convention, and that I will, at any time, when called upon to do so by the ASSIGNEE, its successors, legal representatives, or assigns, communicate to the ASSIGNEE, its successors, legal representatives, or assigns, as the case may be, any facts known to me respecting said discovery or invention, and execute and deliver any and all lawful papers that may be necessary or desirable to perfect the title to the said discovery or invention, the said applications and the said Letters Patent in the ASSIGNEE, its successors, legal representatives and assigns, and that if reissues of the said Letters Patent or disclaimers relating thereto, or divisions, continuations, or refilings of the said applications, or any thereof, shall hereafter be desired by the ASSIGNEE, its successors, legal representatives, or assigns, I will, at any time, when called up to do so by the ASSIGNEE, its successors, legal representatives, or assigns sign all lawful papers, make all rightful oaths, execute and deliver all such disclaimers and all divisional, continuation and reissue applications so desired, and do all

-2-

lawful acts requisite for the application for such reissues and the procuring thereof and for the filing of such disclaimers and such applications, and generally do everything possible to aid the ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper patent protection for said invention or discovery in all countries, and without further compensation but at the expense of the ASSIGNEE, its successors, legal representatives and assigns.

| Assignor's Signature: | | | |
|---------------------------|------------|--|-------------------|
| | Name | - And all and all all all all all all all all all al | Date |
| Assignor's Typed Name: | Stacy | <u>S.</u> Middle | <u>Pourfallah</u> |
| | First Name | Initial | Last Name |
| Citizenship: | US | | |
| Assignor's Signature: | Name | <u></u> | 4/3/12 Date |
| Assignor's Typed Name: | Shaw | | <u>Li</u> |
| | First Name | Middle Initial | Last Name |
| Citizenship: | US | · | |

-3-

CPAM: 3994339.1