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| <b>PATENT ASSIGNMENT COVER SHEET</b> |
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Electronic Version v1.1  
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EPAS ID: PAT4741324

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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>                  |
| VISA U.S.A. INC.  | 11/02/2017                             |
| <b>RECEIVING PARTY DATA</b>   |  |
| <b>Name:</b>  | VISA INTERNATIONAL SERVICE ASSOCIATION |
| <b>Street Address:</b>  | P.O. BOX 8999                          |
| <b>City:</b>  | SAN FRANCISCO                          |
| <b>State/Country:</b>   | CALIFORNIA                             |
| <b>Postal Code:</b>   | 94128                                  |
| <b>PROPERTY NUMBERS Total: 1</b>  |  |
| <b>Property Type</b>  | <b>Number</b>                          |
| <b>Application Number:</b>  | 15599296                               |
| <b>CORRESPONDENCE DATA</b>  |  |
| <b>Fax Number:</b>  | (412)471-4094                          |
| <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> |  |
| <b>Phone:</b>   | 412-471-8815                           |
| <b>Email:</b>   | assignments@webblaw.com                |
| <b>Correspondent Name:</b>  | THE WEBB LAW FIRM / VISA INTERNATIONAL |
| <b>Address Line 1:</b>  | ONE GATEWAY CENTER                     |
| <b>Address Line 2:</b>  | 420 FT. DUQUESNE BLVD, SUITE 1200      |
| <b>Address Line 4:</b>  | PITTSBURGH, PENNSYLVANIA 15222         |
| <b>ATTORNEY DOCKET NUMBER:</b>  | 8223-1706659(P-41023US01)              |
| <b>NAME OF SUBMITTER:</b>   | NATHAN J. PREPELKA, REG. NO. 43,016    |
| <b>SIGNATURE:</b>   | /Nathan J. Prepelka/                   |
| <b>DATE SIGNED:</b>   | 12/19/2017                             |
| <b>Total Attachments: 1</b>   |  |
| source=46B6719#page1.tif  |  |

ASSIGNMENT

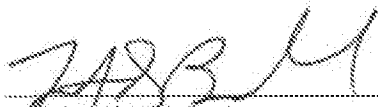
WHEREAS, Visa U.S.A. Inc., a corporation of Delaware (hereinafter called "Assignor"), is the owner, by assignment recorded at Reel/Frame 024015/0389, of United States Patent No. 9,697,520, issued July 4, 2017, entitled "Merchant Configured Advertised Incentives Funded Through Statement Credits"; and

WHEREAS, Visa International Service Association, a corporation of Delaware, located at P.O. Box 8999, San Francisco, California 94128 (hereinafter called "Assignee"), is desirous of acquiring Visa U.S.A. Inc.'s, right, title, and interest in and to said United States Patent No. 9,697,520 and the invention covered thereby.

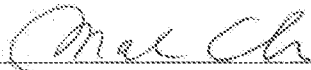
NOW, THEREFORE, in consideration of good and valuable consideration, the receipt of which is hereby acknowledged, Assignor has sold, assigned, transferred and set over, and does hereby sell, assign, transfer and set over to Assignee, Assignor's interest in United States Patent No. 9,697,520 and any continuations, divisionals and reissues thereof, and the inventions covered thereby, the same to be held and enjoyed by Assignee for its own use and enjoyment, and for the use and enjoyment of its successors, assigns or other legal representatives, to the end of the term for which any patent may be granted or reissued as fully and entirely as the same would have been held and enjoyed by Assignor, if this assignment and sale had not been made; together with all claims for damages by reason of past infringement of any such patent, with the right to sue for and collect the same for its own use and enjoyment, and for the use and enjoyment of its successors, assigns or other legal representatives.

AND, Assignor hereby authorizes and requests the United States Commissioner for Patents to record this assignment to Assignee of its entire interest, and hereby covenants that it has full right to convey the entire interest herein assigned, and that it has not executed, and will not execute, any agreement inconsistent therewith.

IN TESTIMONY WHEREOF, Assignor has caused this assignment to be executed effective the 2nd day of November, 2017.

By:   
Name: Timothy Bedard  
Title: Vice President

VISA U.S.A. INC.

  
Witness: Maki Cho