504607675 10/24/2017

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1 Stylesheet Version v1.2 EPAS ID: PAT4654388

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

CONVEYING PARTY DATA

| Name | Execution Date |
|-----------------------------|----------------|
| AMITAVA DUTTA | 09/27/2017 |
| APRIL PABALE VERGARA | 09/28/2017 |
| SURESH KRISHNA VAIDYANATHAN | 09/26/2017 |

RECEIVING PARTY DATA

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

PROPERTY NUMBERS Total: 1

| Property Type | Number |
|---------------------|----------|
| Application Number: | 15696447 |

CORRESPONDENCE DATA

Fax Number: (412)471-4094

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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| ATTORNEY DOCKET NUMBER: | 8223-1704593 (2379US01) |
|-------------------------|-------------------------|
| NAME OF SUBMITTER: | NATHAN J. PREPELKA |
| SIGNATURE: | /Nathan J. Prepelka/ |
| DATE SIGNED: | 10/24/2017 |

Total Attachments: 3

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PATENT 504607675 REEL: 044516 FRAME: 0023

DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76) AND ASSIGNMENT FOR SINGLE ASSIGNEE

| Title of Invention | System, Method, and Computer Program Product for Predicting Payment Transactions Using a Machine Learning Technique Based on Merchant Catagories and Transaction Time Data |
|---|---|
| Docket Number | 2379US01 |
| This declaration is directed to: The above-identified I believe that I am the | The attached application, or United States application or PCT international application number 15/696,447 filed on 06-Sep-2017 application was made or authorized to be made by me. original inventor or an original joint inventor of a claimed invention in the application. e that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine |
| or imprisonment of no WHEREAS hereinafter referred to | ot more than five (5) years, or both. Visa International Service Association as "ASSIGNEE") having a place of business at: ancisco, CA, 94128, United States of America |
| application; NOW, THE acknowledged, I here identified United State and reissues, extension countries foreign all Letters Patents is a linereby assown name and the restrictional Converting I hereby autiforeign countries to interest in and to representatives, to the Further, I agreespecting said inventional continuation-in-part, | REFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby eby assign to the ASSIGNEE, the entire right, title and interest in said invention and in the above-test patent application and in all divisions, continuations and continuations-in-part of said application, one and renewals of Letters Patent granted thereon, and in all corresponding patent applications filed to the United States ("foreign countries") and corresponding international patent applications, and in using on any such patent applications in the United States and foreign countries; again to the ASSIGNEE the right to file patent applications in foreign countries on said invention in its light to claim priority to the above-identified United States patent application under the terms of the ution and any other relevant treaties; thorize and request the United States Patent & Trademark Office and officials in patent offices in issue any and all of said Letters Patent to the ASSIGNEE as the assigned of my entire right, title and the same, for the sole use and behoof of the ASSIGNEE, its successors, assigns, and legal a full end of the term for which said Letters Patent may be granted; and see that, without further consideration, I will communicate to the ASSIGNEE any facts known to me tion, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuation, substitute, renewal and reissue applications, execute all necessary assignment papers to cause said seed to the ASSIGNEE, make all rightful oaths, and, perform all lawful acts to aid the ASSIGNEE, igns, to obtain and enforce Letters Patent for said invention in the United States and foreign countries. |
| LEGAL NAME OF | Date: 27/09/2017 |
| Signature: | · how Duly ! |

PATENT REEL: 044516 FRAME: 0024

DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76) AND ASSIGNMENT FOR SINGLE ASSIGNEE

| acknowledged, I hereby assign to the ASSIGNEE, the entire right, title and interest in said invention and in the above-identified United States patent application and in all divisions, continuations and continuations-in-part of said application, and reissues, extensions and renewals of Letters Patent granted thereon, and in all corresponding patent applications filed in countries foreign to the United States ("foreign countries") and corresponding international patent applications, and in all Letters Patents issuing on any such patent applications in the United States and foreign countries; I hereby assign to the ASSIGNEE the right to file patent applications in foreign countries on said invention in its own name and the right to claim priority to the above-identified United States patent application under the terms of the International Convention and any other relevant treaties; I hereby authorize and request the United States Patent & Trademark Office and officials in patent offices in foreign countries to issue any and all of said Letters Patent to the ASSIGNEE as the assignee of my entire right, title and interest in and to the same, for the sole use and behoof of the ASSIGNEE, its successors, assigns, and legal representatives, to the full end of the term for which said Letters Patent may be granted; and Further, I agree that, without further consideration, I will communicate to the ASSIGNEE any facts known to me respecting said invention, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuation, continuation-in-part, substitute, renewal and reissue applications, execute all necessary assignment papers to cause said | Title of Invention | System, Method, and Computer Program Product for Predicting Payment Transactions Using a Machine Learning Technique Based on Merchant Categories and Transaction Time Data |
|--|--|--|
| As the below named inventor, I hereby declare that: This declaration | Docket Number | |
| Interest to the control of the contr | As the below named in | |
| United States application or PCT international application number 18/0966/47 filed on 06-Sep-2017 The above-identified application was made or authorized to be made by me. I believe that I am the original inventor or an original joint inventor of a claimed invention in the application. I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both. WHEREAS, Visa International Service Association hereinafter referred to as "ASSIGNEE") having a place of business at: P.O. 80x 8698, San Francisco, CA, 94128, United States of America desires to acquire the entire right, title and interest in said invention and the above-identified United States patent application; NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, I hereby assign to the ASSIGNEE, the entire right, title and interest in said invention and in the above-identified United States patent application and in all divisions, continuations—in or Said application, and reissues, extensions and renewals of Letters Patent granted thereon, and in all corresponding patent applications and reissues, extensions and renewals of Letters Patent granted thereon, and in all corresponding patent applications, and in all Letters Patents issuing on any such patent applications in the United States and foreign countries. I hereby assign to the ASSIGNEE the right to file patent applications in foreign countries on said invention in its own name and the right to claim priority to the above-identified United States and foreign countries. I hereby authorize and request the United States Patent & Trademark Office and officials in patent offices in foreign countries to issue any and all of said Letters Patent to the ASSIGNEE as the assignment papers to cause said interest in and to the same, for the sole use and behoof of the ASSIGNEE, as excessors, assigns, and legal representatives, to the full | | The attached application, or |
| I betieve that I am the original inventor or an original joint inventor of a claimed invention in the application. I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both. WHEREAS, Visa international Service Association hereinafter referred to as "ASSIGNEE") having a place of business at: P.O. Box 8598, San Francisco, CA, 94128, United States of America desires to acquire the entire right, title and interest in said invention and the above-identified United States patent application; NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, I hereby assign to the ASSIGNEE, the entire right, title and interest in said invention and in the above-identified United States patent application and in all divisions, continuations and continuations-in-part of said application and reissues, extensions and renewals of Letters Patent granted thereon, and in all corresponding patent applications filed in countries foreign to the United States ("foreign countries") and corresponding international patent applications, and in all Letters Patents issuing on any such patent applications in the United States and foreign countries. I hereby assign to the ASSIGNEE the right to file patent applications in foreign countries on said invention in its own pame and the right to claim priority to the above-identified United States patent application under the terms of the International Convention and any other relevant treaties; I hereby authorize and request the United States Patent & Trademark Office and officials in patent offices in foreign countries to issue any and all of said Letters Patent to the ASSIGNEE, its successors, assigns, and legal representatives, to the full end of the term for which said Letters Patent may be granted; and Further, I agree that, without further consideration, I will communicate to the ASSIGNEE any facts known to me res | is directed to: | |
| I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both. WHEREAS, Visa international Service Association hereinafter referred to as "ASSIGNEE") having a place of business at: P.O. Box 6998, San Francisco, CA, 94128, United States of America desires to acquire the entire right, title and interest in said invention and the above-identified United States patent application; NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, I hereby assign to the ASSIGNEE, the entire right, title and interest in said invention and in the above-identified United States patent application and in all divisions, continuations and continuations-in-part of said application, and reissues, extensions and renewals of Letters Patent granted thereon, and in all corresponding patent applications, and in countries foreign to the United States ("foreign countries") and corresponding international patent applications, and in all Letters Patents issuing on any such patent applications in the United States and foreign countries on said invention in its own name and the right to claim priority to the above-identified United States patent application under the terms of the International Convention and any other relevant treates: I hereby authorize and request the United States Patent & Trademark Office and officials in patent offices in foreign countries to issue any and all of said Letters Patent & Trademark Office and officials in patent offices in foreign countries to issue any and all of said Letters Patent to the ASSIGNEE as the assignee of my entire right, title and interest in and to the same, for the sole use and behoof of the ASSIGNEE as the assignee of my entire right, title and interest in and to the same, for the sole use and behoof of the ASSIGNEE any facts known to me respecting said invention, and testify in any legal proceeding, sign all lawful | The above-identified a | pplication was made or authorized to be made by me. |
| whereas, visa international Service Association hereinafter referred to as "ASSIGNEE") having a place of business at: P.O. Box 8999, San Francisco, CA, 94128, United States of America desires to acquire the entire right, title and interest in said invention and the above-identified United States patent application; NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, I hereby assign to the ASSIGNEE, the entire right, title and interest in said invention and in the above-identified United States patent application and in all divisions, continuations and continuations-in-part of said application, and reissues, extensions and renewals of Letters Patent granted thereon, and in all corresponding patent applications, and in countries foreign to the United States ("foreign countries") and corresponding international patent applications, and in all Letters Patents issuing on any such patent applications in the United States and foreign countries. I hereby assign to the ASSIGNEE the right to file patent applications in foreign countries on said invention in its own name and the right to claim priority to the above-identified United States patent application under the terms of the International Convention and any other relevant treaties: I hereby authorize and request the United States Patent & Trademark Office and officials in patent offices in foreign countries to issue any and all of said Letters Patent & Trademark Office and officials in patent offices in foreign countries to issue any and all of said Letters Patent to the ASSIGNEE as the assignee of my entire right, title and interest in and to the same, for the sole use and behoof of the ASSIGNEE as the assignee of my entire right, title and interest in and to the same, for the sole use and behoof of the ASSIGNEE any facts known to me respecting said invention, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuation, continuation-in-part, substitute, renewal an | I believe that I am the | original inventor or an original joint inventor of a claimed invention in the application. |
| hereinafter referred to as "ASSIGNEE") having a place of business at: P.O. Box 6999, San Francisco, CA, 94128, United States of America desires to acquire the entire right, title and interest in said invention and the above-identified United States patent application; NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, I hereby assign to the ASSIGNEE, the entire right, title and interest in said invention and in the above-identified United States patent application and in all divisions, confinuations and continuations-in-part of said application and reissues, extensions and renewals of Letters Patent granted thereon, and in all corresponding patent applications filed in countries foreign to the United States ("foreign countries") and corresponding international patent applications, and in all Letters Patents issuing on any such patent applications in the United States and foreign countries on said invention in its own name and the right to claim priority to the above-identified United States patent application under the terms of the International Convention and any other relevant treaties; I hereby authorize and request the United States Patent & Trademark Office and officials in patent offices in foreign countries to issue any and all of said Letters Patent to the ASSIGNEE as the assignee of my entire right, title and interest in and to the same, for the sole use and behoof of the ASSIGNEE, its successors, assigns, and legal representatives, to the full end of the term for which said Letters Patent may be granted; and Further, I agree that, without further consideration, I will communicate to the ASSIGNEE any facts known to me respecting said invention, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuation-in-part, substitute, renewal and reissue applications, execute all fivesional, continuation continuation-in-part, substitute, renewal and reissue applications, and, perform all lawful acts to aid th | | |
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| application; NOW, THERBFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, I hereby assign to the ASSIGNEE, the entire right, title and interest in said invention and in the above-identified United States patent application and in all divisions, continuations and continuations-in-part of said application, and reissues, extensions and renewals of Letters Patent granted thereon, and in all corresponding patent applications filed in countries foreign to the United States ("foreign countries") and corresponding international patent applications, and in all Letters Patents issuing on any such patent applications in the United States and foreign countries; I hereby assign to the ASSIGNEE the right to file patent applications in foreign countries on said invention in its own name and the right to claim priority to the above-identified United States patent application under the terms of the International Convention and any other relevant treaties: I hereby authorize and request the United States Patent & Trademark Office and officials in patent offices in foreign countries to issue any and all of said Letters Patent to the ASSIGNEE as the assignee of my entire right, title and interest in and to the same, for the sole use and behoof of the ASSIGNEE, its successors, assigns, and legal representatives, to the full end of the term for which said Letters Patent may be granted; and Further, I agree that, without further consideration, I will communicate to the ASSIGNEE any facts known to me respecting said invention, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuation, continuation-in-part, substitute, renewal and reissue applications, execute all necessary assignment papers to cause said Letters Patent to be issued to the ASSIGNEE, make all rightful oaths, and, perform all lawful acts to aid the ASSIGNEE, its successors and assigns, to obtain and enforce Letters Patent for said invention in the United States and foreign c | hereinafter referred to P.O. Box 8999, San Fra | as "ASSIGNEE") having a place of business at: ancisco, CA, 94128, United States of America |
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| Inventor: April Pabale Vergara Date: 28 9 2017 | respecting said inventionation-in-part, Letters Patent to be in | tion, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuation, substitute, renewal and reissue applications, execute all necessary assignment papers to cause said sound to the ASSIGNEE, make all rightful oaths, and, perform all lawful acts to aid the ASSIGNEE, |
| Inventor: April Pabale Vergara Date: 28 9 2017 | | |
| Aldenna | LEGAL NAME OF | |
| Signature: | Inventor: April Paba | le Vergara Datc: 28 9 24 7 |
| | Signature: | Afronn |

PATENT REEL: 044516 FRAME: 0025

DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76) AND ASSIGNMENT FOR SINGLE ASSIGNEE

| Title of Invention | System, Method, and Computer Program Product for Predicting Payment Transactions Using a Machine Learning Technique Based on Merchant Categories and Transaction Time Data |
|---|--|
| Docket Number | 2379US01 |
| As the below named is | iventor, I hereby declare that: |
| This declaration | ☐ The attached application, or |
| is directed to: | United States application or PCT international application number 15/696,447 filed on 06-Sep-2017 |
| The above-identified a | pplication was made or authorized to be made by me, |
| I believe that I am the | original inventor or an original joint inventor of a claimed invention in the application. |
| | that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine t more than five (5) years, or both. |
| WHEREAS, | Visa International Service Association |
| | as "ASSIGNEE") having a place of business at: ncisco, CA, 94128, United States of America |
| desires to acquire the application; | entire right, title and interest in said invention and the above-identified United States patent |
| identified United State and reissues, extension in countries foreign to | by assign to the ASSIGNEE, the entire right, title and interest in said invention and in the above- s patent application and in all divisions, continuations and continuations-in-part of said application, us and renewals of Letters Patent granted thereon, and in all corresponding patent applications filed the United States ("foreign countries") and corresponding international patent applications, and in ing on any such patent applications in the United States and foreign countries; |
| own name and the rig | n to the ASSIGNEE the right to file patent applications in foreign countries on said invention in its that to claim priority to the above-identified United States patent application under the terms of the on and any other relevant treaties; |
| foreign countries to is interest in and to the | orize and request the United States Patent & Trademark Office and officials in patent offices in sue any and all of said Letters Patent to the ASSIGNEE as the assignce of my entire right, title and see same, for the sole use and behoof of the ASSIGNEE, its successors, assigns, and legal full end of the term for which said Letters Patent may be granted; and |
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| | |
| | |
| LEGAL NAME OF | NVENTOR |
| Inventor: Suresh Kris | nna Valdyanathan Date: Lp 26 2017 |
| Signature: | <i>.</i> |

RECORDED: 10/24/2017

PATENT REEL: 044516 FRAME: 0026