

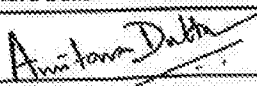
## PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1  
Stylesheet Version v1.2

EPAS ID: PAT4654388

<b>SUBMISSION TYPE:</b>	NEW ASSIGNMENT
<b>NATURE OF CONVEYANCE:</b>	ASSIGNMENT
<b>CONVEYING PARTY DATA</b>	
<b>Name</b>	<b>Execution Date</b>
AMITAVA DUTTA	09/27/2017
APRIL PABALE VERGARA	09/28/2017
SURESH KRISHNA VAIDYANATHAN	09/26/2017
<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>
Application Number:	15696447
<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>	8223-1704593 (2379US01)
<b>NAME OF SUBMITTER:</b>	NATHAN J. PREPELKA
<b>SIGNATURE:</b>	/Nathan J. Prepelka/
<b>DATE SIGNED:</b>	10/24/2017
<b>Total Attachments: 3</b>	
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**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76) AND ASSIGNMENT FOR SINGLE ASSIGNEE**

<b>Title of Invention</b>	System, Method, and Computer Program Product for Predicting Payment Transactions Using a Machine Learning Technique Based on Merchant Categories and Transaction Time Data	
<b>Docket Number</b>	2379US01	
As the below named inventor, I hereby declare that:		
This declaration is directed to:	<input type="checkbox"/>	The attached application, or
	<input checked="" type="checkbox"/>	United States application or PCT international application number 15/696,447 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, <u>Visa International Service Association</u>		
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 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 countries.		
<b>LEGAL NAME OF INVENTOR</b>		
Inventor:	Amitava Dutta	Date: 27/09/2017
Signature:		

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I believe that I am the original inventor or an original joint inventor of a claimed invention in the application.

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WHEREAS, Visa International Service Association

hereinafter referred to as "ASSIGNEE") having a place of business at:  
P.O. Box 8998, 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 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;

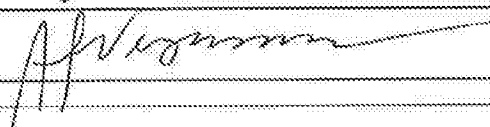
I hereby authorize and request the United States Patent & Trademark Office and officials in patent offices in foreign countries to issue any and all of said Letters Patent to the ASSIGNEE as the assignee of my entire right, title and interest in and to the same, for the sole use and behoof of the ASSIGNEE, 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 countries.

**LEGAL NAME OF INVENTOR**

Inventor: April Pabale Vergara

Date: 28/9/2017

Signature: 

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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 countries.

**LEGAL NAME OF INVENTOR**

Inventor: Suresh Krishna Vaidyanathan

Date: Sep 26 2017

Signature: [Handwritten Signature]