

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
 Stylesheet Version v1.2

EPAS ID: PAT4839421

SUBMISSION TYPE:	NEW ASSIGNMENT	
NATURE OF CONVEYANCE:	ASSIGNMENT	
CONVEYING PARTY DATA		
	Name	Execution Date
	EDWARD W. FORDYCE	12/17/2010
	MICHELLE ENG WINTERS	11/08/2010
	LEIGH AMARO	11/19/2010
RECEIVING PARTY DATA		
Name:	VISA U.S.A. INC.	
Street Address:	P.O. BOX 8999	
City:	SAN FRANCISCO	
State/Country:	CALIFORNIA	
Postal Code:	94128	
PROPERTY NUMBERS Total: 1		
Property Type	Number	
Application Number:	15904587	
CORRESPONDENCE DATA		
Fax Number:	(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>		
Phone:	412-471-8815	
Email:	assignments@webblaw.com	
Correspondent Name:	THE WEBB LAW FIRM / VISA INTERNATIONAL	
Address Line 1:	ONE GATEWAY CENTER	
Address Line 2:	420 FT. DUQUESNE BLVD, SUITE 1200	
Address Line 4:	PITTSBURGH, PENNSYLVANIA 15222	
ATTORNEY DOCKET NUMBER:	8223-1801815(P-40818US02)	
NAME OF SUBMITTER:	STEVEN D. CZAJKOWSKI, REG. NO. 67,319	
SIGNATURE:	/Steven D. Czajkowski/	
DATE SIGNED:	02/26/2018	
Total Attachments: 3		
source=4823484#page1.tif		
source=4823484#page2.tif		
source=4823484#page3.tif		

PATENT ASSIGNMENT

WHEREAS, WE, Edward W. Fordyce III, Michelle Eng Winters and Leigh Amaro, whose post office addresses are set forth below, have invented and own a certain invention entitled:

**SYSTEMS AND METHODS TO PROVIDE INTELLIGENT ANALYTICS
TO CARDHOLDERS AND MERCHANTS**

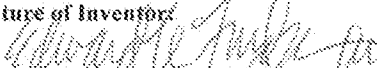
for which an application for a United States Patent was filed in the United States Patent and Trademark Office on October 15, 2010 and assigned U.S. Patent Application Ser. No. 12/905,954.

WHEREAS, Visa U.S.A. Inc., a corporation organized and existing under the laws of the State of Delaware, and having a mailing address of P.O. Box 8999, San Francisco, CA 94128-8999, (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 therefore in the United States and in any and all foreign countries.

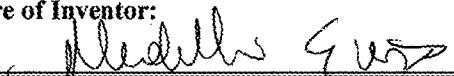
NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN, be it known that for good and valuable consideration, we hereby sell, assign and transfer to ASSIGNEE for receipt of which is hereby acknowledged, the full and exclusive right, title and interest to said invention in the United States and its territorial possessions 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, continuation-in-part, divisional, 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.

WE HEREBY COVENANT that no assignment, sale, agreement or encumbrance has been or will be made or entered into which would conflict with this assignment and sale; and

WE FURTHER COVENANT that ASSIGNEE will, upon its request, be provided promptly with all pertinent facts and documents relating to said application, said invention and said Letters Patent and legal equivalents in foreign countries as may be known and accessible to us and we will testify as to the same in any interference or litigation related thereto and will promptly execute and deliver to ASSIGNEE or its legal representative any and all papers, instruments or affidavits required to apply for, obtain, maintain, issue and enforce said application, said invention and said Letters Patent and said equivalents thereof in any foreign country which may be necessary or desirable to carry out the purposes thereof.

Full Name of Inventor	Last Name Fordyce III	First Name Edward	Middle Name W.
Residence & Citizenship	City Sedalia	State CO	Country of Citizenship US
Mailing Address	Street 3675 S. Perry Park Road	City Sedalia	State & Zip Code CO 80135
Signature of Inventor: 			Date: Dec 17, 2010

PATENT ASSIGNMENT (CONTINUED)

Full Name of Inventor	Last Name Winters	First Name Michelle	Middle Name Eng
Residence & Citizenship	City Belmont	State CA	Country of Citizenship US
Mailing Address	Street 2004 Forest Avenue	City Belmont	State & Zip Code CA 94002
Signature of Inventor: 			Date: 11/8/10

Full Name of Inventor	Last Name Amaro	First Name Leigh	Middle Name
Residence & Citizenship	City Redwood City	State CA	Country of Citizenship CA
Mailing Address	Street 1625 Whipple Avenue	City Redwood City	State & Zip Code CA 94026
Signature of Inventor:			Date:

Docket No. P-40818/119945-408181/US

PATENT ASSIGNMENT (CONTINUED)

Full Name of Inventor	Last Name Winters	First Name Michelle	Middle Name Eng
Residence & Citizenship	City Belmont	State CA	Country of Citizenship US
Mailing Address	Street 2004 Forest Avenue	City Belmont	State & Zip Code CA 94002
Signature of Inventor:			Date:

Full Name of Inventor	Last Name Amaro	First Name Leigh	Middle Name
Residence & Citizenship	City Redwood City	State CA	Country of Citizenship CA
Mailing Address	Street 1625 Whipple Avenue	City Redwood City	State & Zip Code CA 94026
Signature of Inventor: <i>Leigh Amaro</i>			Date: 11/19/2010