505222126 12/06/2018

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1 Stylesheet Version v1.2 EPAS ID: PAT5268895

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	CONFIRMATION OF PRIOR ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
FLORENT HAY	10/18/2018
KUAN HUA CHEN	10/22/2018
DAVID ANTHONY ROBERTS	10/30/2018

RECEIVING PARTY DATA

Name:	MASTERCARD INTERNATIONAL INCORPORATED
Street Address:	2000 PURCHASE
City:	PURCHASE
State/Country:	NEW YORK
Postal Code:	10577

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	16156560

CORRESPONDENCE DATA

Fax Number: (203)972-7627

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.

Phone: 2039720006

Email: venuto@bmtpatent.com, colabella@bmtpatent.com

Correspondent Name: BUCKLEY, MASCHOFF & TALWALKAR LLC

Address Line 1: 50 LOCUST AVENUE

Address Line 4: NEW CANAAN, CONNECTICUT 06840

ATTORNEY DOCKET NUMBER:	P04398-US-UTIL (M01.660)
NAME OF SUBMITTER:	KURT M. MASCHOFF
SIGNATURE:	/KMM/
DATE SIGNED:	12/06/2018

Total Attachments: 9

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PATENT REEL: 047733 FRAME: 0306

CONFIRMATION OF PRIOR ASSIGNMENT

WHEREAS, WE,

<u>Florent Hay</u>, a citizen of France, having a residence address at Clos René Magritte 5, Appartement 2/3, Jette, Belgium 1090,

<u>Kuan Hua Chen</u>, a citizen of the US, having a residence address at 5 Walton House 173 Richmond Road, Kingston Upon Thames, London, UK KT2 5DT,

<u>David Anthony Roberts</u>, a citizen of the United Kingdom, having a residence address at 32 Woodbridge Close Appleton, Warrington, Cheshire, UK WA4 5RD,

(hereinafter "Assignor"), previously executed a WORLDWIDE ASSIGNMENT in favor of MASTERCARD INTERNATIONAL INCORPORATED, having its principal place of business at 2000 Purchase Street, Purchase, NY 10577 (hereinafter "Assignee"), in connection with EP Application No. 17196489.3, filed on October 13, 2017 (a copy of such WORLDWIDE ASSIGNMENT being appended hereto);

WHEREAS, the title of the application is mistakenly identified as "IMPROVEMENTS IN ELECTRONIC PAYMENTS" in the WORLDWIDE ASSIGNMENT, while the correct title for the application is "USER AUTHENTICATION AND TRANSACTION STAGING"; and

WHEREAS, Assignor and Assignee wish to confirm the transfer of the entire right, title and interest in the application, the invention disclosed and claimed therein, and all rights associated therewith, as set forth in the WORLDWIDE ASSIGNMENT.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Assignor and Assignee agree that the mistaken application title in the WORLDWIDE ASSIGNMENT was an inadvertent error and does not affect the terms, obligations, and benefits of the WORLDWIDE ASSIGNMENT. Assignor and Assignee hereby acknowledge, confirm, and agree to all the terms, obligations, and benefits set forth in the WORLDWIDE ASSIGNMENT. Nothing in this document shall alter, supplant, or supersede the terms, obligations, and benefits of the WORLDWIDE ASSIGNMENT. The parties hereto agree that this document (with the appended WORLDWIDE ASSIGNMENT) shall be recordable in any and all governmental offices (including but not limited to Patent Offices) for perfecting or otherwise evidencing Assignee's rights as assigned to it under the WORLDWIDE ASSIGNMENT.

MARKIN WITNESS WHEREOF, I, the said	ASSIGNOR have executed this Assignment this
day of	. I ay
	Florent Hay
· -	(fets).
	Witness Signature
-	PATRICK MESTRE Witness Name
	w moss rvame
IN WITNESS WHEREOF, I, the said ASSIC 2 day of しょくっしい, 2018	GNOR have executed this Assignment this
	a
•	Kuan Hua Chen
	(Moles)
	Witness Signature
-	COLLET SEAN-BERNARD Witness Name
	withess iname
IN WITNESS WHEREOF, I, the said ASSIGnation day of, 2018	
	David Anthony Roberts
-	Witness Signature
	Witness Name

day of	, 2010.
	Florent Hay
	Witness Signature
	Witness Name
N WITNESS WHEREOF, I, the	said ASSIGNOR have executed this Assignment this, 2018.
	Kuan Hua Chen
	Witness Signature
	Witness Name
N WITNESS WHEREOF, I, the	said ASSIGNOR have executed this Assignment this, 2018. David Anthony Roberts
	Witness Signature

P04398-US-UTIL (M01.660)

Agreed and accepted this 7th day of Nov., 2018.

MASTERCARD INTERNATIONAL INCORPORATED

Ву:_____

Title: Steven P. Klocinski - Senior Vice President and Senior IP Counsel

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WORLDWIDE ASSIGNMENT

WHEREAS, WE,

Florent Hay, a citizen of France, having a residence address at Clos René Magritte 5. Appartement 2/3, Jette, Belgium 1090

Kuan Hua Chen a citizen of the US, having a residence address at 5 Walton House 173 Richmond Road, Kingston Upon Thames, London, UK KT2 5DT

David Anthony Roberts a citizen of the United Kingdom, having a residence address at 32 Woodbridge Close Appleton, Warrington, Cheshire, UK WA4 5RD

(hereinafter *Assignor*), have made an invention entitled "IMPROVEMENTS IN ELECTRONIC PAYMENTS"

WHEREAS, MASTERCARD INTERNATIONAL INCORPORATED, having its principal place of business at 2000 Purchase Street, Purchase, NY 10577, hereinafter referred to as Assignee, is desirous of acquiring the whole right, title and interest therein:

NOW, THEREFORE, for good and valuable consideration, the receipt and adequacy whereof is hereby acknowledged, Assignor hereby confirms any prior assignment to Assignee, and to the extent that Assignor has not already done so, agrees to assign, and hereby does, sell, assign and transfer unto Assignee and its successors in interest, the full and exclusive right, title and interest in the United States of America and throughout the world, including the right to claim priority under the laws of the United States, the Paris Convention, and any foreign countries, to the inventions as described in the aforesaid application; to the aforesaid application itself, and all divisions, continuations, continuations in part, or other applications claiming priority directly or indirectly from the aforesaid application, and any United States or foreign Letters Patent, utility model, or other similar rights which may be granted thereon, including reissues, reexaminations and extensions thereof, and all copyright rights throughout the world in the aforesaid application and the subject matter disclosed therein, these rights, title and interest to be held and enjoyed by Assignee to the full end of the term for which the Letters Patent, utility model, or other similar rights, are granted and any extensions thereof as fully and entirely as the same would have been held by Assignor had this assignment and sale not been made, and the right to sue for, and recover for past infringements of, or liabilities for, any of the rights relating to any of the applications, patents, utility models, or other similar rights, resulting therefrom, and the copyright rights.

Assignor hereby covenants and agrees to execute all instruments or documents required or requested for the making and prosecution of any applications of any type for patent, utility model, or other similar rights, and for copyright, in the United States and in all foreign countries including, but not limited to, any provisional, continuation, continuation-in-part, divisional, renewal or substitute thereof, any derivation proceedings relating thereto, and as to Letters Patent any supplemental examination, derivation proceeding, opposition, post grant review, reissue, reexamination, inter partes review, or extension thereof, and for litigation regarding, or for the

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purpose of defending the validity of or protecting title to the said invention, the United States application for patent, or Letters Patent therefor, and to testify in support thereof, for the benefit of Assignee and its successors in interest without further or other compensation than that above set forth.

Assignor hereby covenants that no assignment, sale, license, agreement or encumbrance has been or will be entered into which would conflict with this Assignment. Assignor further covenants not to challenge, or assist or participate in any third party challenge to, the assigned inventions, or any patent application or patent thereon, whether by litigation, post grant review, inter partes review, covered business method review, reexamination, or otherwise.

Assignor hereby requests the United States Patent and Trademark Office to issue the Letters Patent of the United States of America to Assignee, and requests that any official of any country or countries foreign to the United States, whose duty it is to issue or grant patents and applications as aforesaid, to issue the Letters Patent, Utility Model Registration or other similar right to Assignee.

The undersigned hereby authorize the attorneys of <u>Kelfie LLP</u> the power to insert in the spaces provided above the title of the invention, filling date, application number, and attorney's docket number of sald application when known.

day of August , 201
Florent Hay
Witness Signature
Dhaval SAWKAR Witness Name
IN WITNESS WHEREOF, I, the said ASSIGNOR have executed this Assignment this day of, 201
Kuan Hua Chen

P04398-EP-UTIL P42652EP

	Witness Signature
	Witness Name
IN WITNESS WHEREOF, I, the said of August, 201	id ASSIGNOR have executed this Assignment the
	Witness Signature G. HEMMINGS Witness Name
Agreed and accepted thisday of	, 20
MASTERCARD INTERNATIONAL INCO	ORPORATED
Зу:	
Title:	

	Kuan Hua Chen
	11 Smith
	Witness Signature
	DUNCAN GARRETT
-	
	Witness Name
IN WITNESS WHERE day of	OF, I, the said ASSIGNOR have executed this Assignment, 201
IN WITNESS WHERE day of	OF, I, the said ASSIGNOR have executed this Assignme

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Agreed and accepted this 5th day of Oct. , 2017.

MASTERCARD INTERNATIONAL INCORPORATED

By:

Title: Juan C. Gonzalez, Senior Vice President & Senior IP Counsel

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RECORDED: 12/06/2018