

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
Stylesheet Version v1.2

EPAS ID: PAT5570336

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
SANDEEP MALHOTRA	06/10/2019
IRINA SINGH	06/06/2019
SUMAN RAUSARIA	06/06/2019
RECEIVING PARTY DATA	
Name:	MASTERCARD INTERNATIONAL INCORPORATED
Street Address:	2000 PURCHASE STREET
City:	PURCHASE
State/Country:	NEW YORK
Postal Code:	10577
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	16440055
CORRESPONDENCE DATA	
Fax Number:	(203)972-7627
<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>	
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Correspondent Name:	BUCKLEY, MASCHOFF & TALWALKAR LLC
Address Line 1:	50 LOCUST AVENUE
Address Line 4:	NEW CANAAN, CONNECTICUT 06840
ATTORNEY DOCKET NUMBER:	P07369-US-UTIL (M01.696)
NAME OF SUBMITTER:	NATHANIEL LEVIN
SIGNATURE:	/NL/
DATE SIGNED:	06/13/2019
Total Attachments: 4	
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WORLDWIDE ASSIGNMENT

WHEREAS, WE,

Sandeep Malhotra, a citizen of the **United States**, having a residence address at **26 Annjim Drive, Greenwich, CT 06830**,

Irina Singh, a citizen of **India**, having a residence address at **300 Mamaroneck Ave., Unit 632, White Plains, NY 10605**,

Suman Rausaria, a citizen of the **United States**, having a residence address at **1167 Oak Borough Drive, Ballwin, MO 63021**,

(hereinafter "Assignor"), have made an invention entitled "**REFUNDING REAL-TIME PAYMENT TRANSACTION VIA PAYMENT CARD NETWORK MESSAGING AND SETTLEMENT**" as set forth and described in U.S. Application No. 16/440,055, filed June 13, 2019; and

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

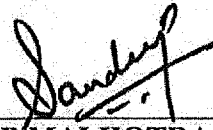
any supplemental examination, derivation proceeding, opposition, post grant review, reissue, re-examination, inter partes review, or extension thereof, and for litigation regarding, or for the purpose of defending the validity of or protecting title to the said invention, the United States application 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.

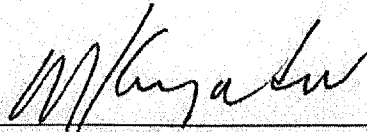
Assignor hereby requests the United States Patent and Trademark Office to issue the Letters Patent of the United States of America to Assignee, and requests that any official of any country or countries foreign to the United States, whose duty it is to issue or grant patents and applications as aforesaid,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

The undersigned hereby authorize the attorneys of **Buckley Maschoff Talwalkar & Allison** the power to insert in the spaces provided above the title of the invention, filing date, application number, and attorney's docket number of said application when known.

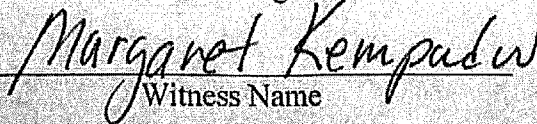
IN WITNESS WHEREOF, I, the said **ASSIGNOR** have executed this Assignment this 10 day of June, 2019.



SANDEEP MALHOTRA



Witness Signature



Witness Name

IN WITNESS WHEREOF, I, the said ASSIGNOR have executed this Assignment this
06 day of JUNE, 2019.

Irina Singh
IRINA SINGH

Manojeet Kohli
Witness Signature
MANOJEET KOHLI
Witness Name

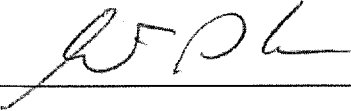
IN WITNESS WHEREOF, I, the said ASSIGNOR have executed this Assignment this
6 day of June, 2019.

Suman Rausaria
SUMAN RAUSARIA

Mark Stroder
Witness Signature
MARK STRODER
Witness Name

Agreed and accepted this 12th day of June, 2019.

MASTERCARD INTERNATIONAL INCORPORATED

By: 

Name & Title: Steven P. Klocinski – Assistant General IP Counsel