# 506054294 05/11/2020

# PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1 Stylesheet Version v1.2 EPAS ID: PAT6101008

SUBMISSION TYPE:	NEW ASSIGNMENT	
IATURE OF CONVEYANCE: ASSIGNMENT		
CONVEYING PARTY DATA		
	Name	Execution Date
EDWARD KATZIN		06/21/2013
JULIAN HUA		08/21/2012
GREGORY KENNETH STOREY		08/20/2012
MICHAEL MORI		05/08/2013
ABHINAV SHRIVASTAVA		08/07/2012
AMIT BHARGAVA		04/29/2013
ANDREW BECK		08/07/2012
AYMAN HAMMAD		08/02/2012
BEN PFISTERER		02/10/2012
DIANE SALMON		04/29/2013
IGOR KARPENKO		02/27/2014
JENNIFER SCHULZ		08/07/2012
MIROSLAV GAVRILOV		04/29/2013
PATRICK FAITH		02/05/2013
PHILLIP L KUMNICK		05/20/2013
SAURAV CHATTERJEE		04/29/2013
SEBASTIAN BADEA		08/08/2012
SHAW LI		02/15/2014
SHIPRA JHA		12/13/2012
STACY POURFALLAH		04/29/2013
SUSAN FRENCH		04/29/2013
TENNI THEURER		08/15/2013
THEODORE HARRIS		04/02/2013
THOMAS PURVES		08/02/2012
VANITA PANDCY		08/02/2012
VICTORIA L GRAHAM		04/29/2013
PRAKASH HARIRAMANI		02/25/2013
PETER CIUREA		03/01/2000

### **RECEIVING PARTY DATA**

Name:

VISA INTERNATIONAL SERVICE ASSOCIATION

Street Address:			000	
	P.O. BOX 8999			
City:		SAN FRANCISCO		
State/Country:	CALIFORNIA			
Postal Code:	94128			
PROPERTY NUMBERS	Total: 1			7
Property Type			Number	_
Application Number:		1627:	3976	
CORRESPONDENCE DA	ATA			
Fax Number:		• •	464-3111	
			e-mail address first; if that is un hat is unsuccessful, it will be se	,
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Address Line 2:		SUIT	E 2300	
Address Line 4:		CHIC	AGO, ILLINOIS 60654	
ATTORNEY DOCKET NU	MBER:		P-42051US03/090426-31025	
NAME OF SUBMITTER:			ANDREW R. SMITH	
SIGNATURE:			/Andrew R. Smith/	
DATE SIGNED:			05/11/2020	
Total Attachments: 49			•	
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## PATENT Docket No. P-42051US02[20270-136US

### ASSIGNMENT OF APPLICATION FOR PATENT

WHEREAS:

**Edward Katzin** 

San Francisco, CA

United States of America

Julian Hua

San Francisco, CA

United States of America

**Gregory Kenneth Storey** 

Lilli Pilli, New South Wales

Australia.

**Michael Mori** 

San Mateo, CA

United States of America

Abhinav Shrivastava

Redmond, WA

United States of America

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Andrew Beck

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United States of America

Ayman Hammad

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**Ben Pfisterer** 

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Saurav Chatterjee

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Shipra Jha

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United States of America

**Stacy Pourfallah** 

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United States of America

Susan French

Foster City, CA

United States of America

**Tenni** Theurer

San Jose, CA

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**Theodore Harris** 

San Francisco, CA

United States of America

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**Thomas Purves** 

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San Francisco, CA

United States of America

Vanita Pandey

Foster City, CA

United States of America

Victoria Graham

Centennial, CO

United States of America

Prakash Hariramani

San Francisco, CA

United States of America

hereinafter referred to as ASSIGNORS, have made a discovery or invention entitled:

### "UNIVERSAL ELECTRONIC PAYMENT APPARATUSES, METHODS AND SYSTEMS"

For which application for Letters Patent of the United States has been filed on

July 3, 2012, under Serial No. 13/520,481 and

WHEREAS:

### VISA INTERNATIONAL SERVICE ASSOCIATION P.O. Box 8999, MS M1-11F San Francisco, CA 94128-8999 United States of America

(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 therefor in the United States and in any and all foreign countries.

### NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN:

Be it known that in consideration of the payment by ASSIGNEE to ASSIGNOR(S) of the sum of one Dollar (\$1.00), the receipt of which is hereby acknowledged, and for other good and valuable consideration, ASSIGNOR(S) hereby sells, assigns and transfers to ASSIGNEE, its successors, legal representatives and assigns, the entire right, title and interest to said discovery or 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, division, 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.

I, SAID ASSIGNOR(S), hereby authorize and request the Commissioner of Patents and Trademarks of the United States of America and any Official of any country or countries foreign to the United States of America whose duty it is to issue Letters Patent on applications as aforesaid, to issue all such Letters Patent for said discovery or invention to the ASSIGNEE, as assignee of the entire right, title and interest in, to and under the same, for the sole use and behoof of the ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

I, SAID, ASSIGNOR(S), hereby covenant that I have full right to convey the entire right, title and interest herein sold, assigned, transferred and set over;

AND I, SAID ASSIGNOR(S) hereby further covenant and agree that the ASSIGNEE, its successors, legal representatives, or assigns, may apply for foreign Letters Patent on said discovery or invention and claim the benefits of the International Convention, and that I will, at any time, when called upon to do so by the ASSIGNEE, its successors, legal representatives, or assigns, communicate to the ASSIGNEE, its successors, legal representatives, or assigns, as the case may be, any facts known to me respecting said discovery or invention, and execute and deliver any and all lawful papers that may be necessary or desirable to perfect the title to the said discovery or invention, the said applications and the said Letters Patent in the ASSIGNEE, its

successors, legal representatives and assigns, and that if reissues of the said Letters Patent or disclaimers relating thereto, or divisions, continuations, or refilings of the said applications, or any thereof, shall hereafter be desired by the ASSIGNEE, its successors, legal representatives, or assigns, I will, at any time, when called up to do so by the ASSIGNEE, its successors, legal representatives, or assigns sign all lawful papers, make all rightful oaths, execute and deliver all such disclaimers and all divisional, continuation and reissue applications so desired, and do all lawful acts requisite for the application for such reissues and the procuring thereof and for the filing of such disclaimers and such applications, and generally do everything possible to aid the ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper patent protection for said invention or discovery in all countries, and without further compensation but at the expense of the ASSIGNEE, its successors, legal representatives and assigns.

Assignor's Signature:

Name

21-5 cive: 2013 Date

Assignor's Typed Name:

Edward

<u>Katzin</u>

First Name

Middle Initial

Last Name

Citizenship:

US

Assignor's Signature:	Julia- Name	12	<u>Biziliz</u> Date
Assignor's Typed Name:	<u>Julian</u> First Name	 Middle Initial	<u>Hua</u> Last Name
Citizenship:	US		
Assignor's Signature:	Name		Date
Assignor's Typed Name:	<u>Gregory</u> First Name	<u>Kenneth</u> Middle Initial	<u>Storey</u> Last Name
Citizenship:	AU		

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REEL: 052629 FRAME: 0561

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Assignor's Signature:	Name	······································	5/8/2013 Date
Assignor's Typed Name:	Michael	Middle	Mori
Citizenship:	First Name US	Initial	Last Name
Assignor's Signature:	Name		Daté
Assignor's Typed Name:	<u>Abhinav</u> First Name	Middle Initial	<u>Shrivastava</u> Last Name
Citizenship:	IN		

Assignor's Signature:	Name		Date
Assignor's Typed Name:	<u>Michael</u> First Name		<u>Mori</u> Last Name
Citizenship:	US		
Assignor's Signature:	CAB-Jib Name		Aug-7-2012 Date
Assignor's Typed Name:	Abhinav	Middle	<u>Shrivastava</u>
Citizenship:	First Name	Initial	Last Name

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Assignor's	- A ig	2	8/2/2012
Signature:	Name		Date
Assignor's Typed	<u>Ayman</u>	Middle	<u>Hammad</u>
Name:	First Name	Initial	Last Name
Citizenship:	US		.: 
Assignor's Signature:	Name		Date
Assignor's Typed	<u>Ben</u>	Middle	Pfisterer
Name:	First Name	Initial	Last Name
Citizenship:	AU		

-11-

Assignor's Signature:			
	Name		Date
Assignor's Typed Name:	Ayman First Name	Middle Initial	<u>Hammad</u> Last Name
Citizenship:	US	<u></u>	
Assignor's Signature:	<u>B.P</u> Name		2/10/12 Date
Assignor's Typed Name:	<u>Ben</u> First Name	Middie Initial	<u>Pfisterer</u> Last Name
Citizenship:	AU		

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PATENT REEL: 052629 FRAME: 0570

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Assignor's Signature: Date Name Assignor's Typed Schulz Name: Jennifer Middle Last Name First Name Initial Citizenship: US Assignor's 412912013 Signature: 1204 Name Date Assignor's Typed Gavrilov Miroslav Name: Middle Last Name Initial First Name RU Citizenship:



Assignor's Signature:	Julye Name	JK-	5/20/13 Date
Assignor's Typed Name:	Phillip First Name	L. Middle Initial	<u>Kumnick</u> Last Name
Citizenship:	US		
Assignor's Signature:	Name		Date
Assignor's Typed Name:	<u>Santav</u> First Name	Middle Initial	Chaiterjee Last Name
Citizenship:	US		

Assignor's Signature:	·		
	Name		Date
Assignor's Typed Name:	Phillip		Kumnick
		Middle	
	First Name	Initial	Last Name
Citizenship:	US		
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Assignor's	0 st	and the second second	
Signature:	Sauce A	1)	4/29/13
	Name		Date
	$\sim$	V	
Assignor's Typed			
Name:	Saurav	<u></u>	Chatteriee
		Middle	
	First Name	Initial	Last Name
Citizenship:	ÚS		

Assignor's Signature:	Name		8/8/12 Date
Assignor's Typed Name:	<u>Sebastian</u> First Name	Middle Initial	<u>Badea</u> Last Name
Citizenship:	US		
Assignor's Signature:	Name		Date
Assignor's Typed Name:	<u>Shaw</u> First Name	Middle Initial	<u>Li</u> Last Name
Citizenship:	US		

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Assignor's	/ hywrighn		12/13/2012
Signature:	/ Nampe		1 Date
Assignor's Typed	<u>Shipra</u>	Middle	<u>Jha</u>
Name:	First Name	Initial	Last Name
Citizenship:	IN 		
Assignor's Signature:	Name		Date
Assignor's Typed	<u>Stacy</u>	Middle	<u>Pourfallah</u>
Name:	First Name	Initial	Last Name
Citizenship:	US		

-17-



Assignor's	Susan Aren	<u> </u>	4/29/2013
Signature:	Name		Date
Assignor's Typed	<u>Susan</u>	Middle	<u>French</u>
Name:	First Name	Initial	Last Name
Citizenship:	US		
Assignor's Signature:	Name		Date
Assignor's Typed	<u>Tenni</u>	Middle	<u>Theurer</u>
Name:	First Name	Initial	Last Name
Citizenship:	US		

-18-

Assignor's Signature:				
	<u></u>	Name		Date
Assignor's Typed Name:		Susan	Middle	French
	:	First Name	Initial	Last Name
Citizenship:	US			
Assignor's Signature:				5-15-B
		Name		Date
Assignor's Typed Name:		Tenni		Theurer
(SHIIC)		AMIN	Middle	
		First Name	Initial	Last Name
Citizenship:	US	Tite	-	

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Assignor's Signature:	Van Kare	Jey	8/2/12 Date
Assignor's Typed Name:	<u>Vanita</u> First Name	Mid <b>dle</b> Tnitial	<u>Pandey</u> Last Name
Citizenship:	IN		
Assignor's Signature:	Name		Date
Assignor's Typed Name:	<u>Victoria</u> First Name	Middle Initial	<u>Graham</u> Last Name
Citizenship:	US		

PATENT REEL: 052629 FRAME: 0583

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Assignor's Signature:			
menuur.	Name	<u></u>	Date
Assignor's Typed Name:	Vanita	Middle	Pandey
	First Name	Initial	Last Name
Citizenship:	<b>N</b>		
Assignor's Signature:	Victory C	Saha	<u>~ 1-29-2013</u> Date
Assignor's Typed Name:	Victoria	<u>L</u>	Graham
	First Name	Middle Initial	Last Name
Citizenship:	US		

Assignor's Signature:	Prakooh Prom	Honiramoni	Feb 25,2013
	Name		Date
Assignor's Typed			
Name:	Prakash		Hariramani
		Middle	
	First Name	Initial	Last Name
Citizenship:	US		

-
# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: Edward Katzin

Application No.: 13/520,481

Filed: March 31, 2014

Confirmation No.: 8347

Art Unit: 3684

For: UNIVERSAL ELECTRONIC PAYMENT APPARATUSES, METHODS AND SYSTEMS Examiner: Loharikar, Anand R.

## **ASSIGNMENT COVER PAGE**

As noted on page 10 of the attached document, the Assignee of the above-

referenced application is VISA INTERNATIONAL SERVICE ASSOCIATION.

The inventor Peter CIUREA's signature appears on page 12 of the attached

document, named Proprietary Information Agreement.

Respectfully submitted,

LOEB & LOEB LLP

Dated: January 11, 2019

By: /Andrew R. Smith, Reg. No. 62,162/

Andrew R. Smith Reg. No. 62,162 LOEB & LOEB LLP 321 North Clark Street, Suite 2300 Chicago, Illinois 60654-4746 Tel: (312) 464-3100 Fax: (312) 464-3111

# In the United States Patent and Trademark Office

Serial No.:	13/520,481	Docket No.:	P-42051US02 \	/ISA-109/02U5
Filed:	July 3, 2012	Conf. No.:	8347	Art Unit: TBA
Applicant(s):	Edward Katzin et al.	Examiner:	ТВА	
For:	UNIVERSAL ELECTRONIC		RATUSES, METH	ODS AND SYSTEMS

Mail Stop Petition Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## DECLARATION OF FACTS IN SUPPORT OF RULE 47(B) PETITION BASED ON UNAVAILABLE INVENTOR UNDER 37 C.F.R. § 1.47(B)

I. Megan Baldwin, hereby declare as follows:

• .

- 1. I am a citizen of US;
- 2. I reside at:1445 Benito Ave, Burlingame, CA 94010;
- 3. I am employed as Counsel at Visa U.S.A. Inc.

4. In advancing prosecution of this application on behalf of VISA INTERNATIONAL SERVICE ASSOCIATION, the real party in interest and assignee of the entire interest to the subject matter of the above-identified patent application, I assert the following facts that are relied upon to establish the bona fide, diligent effort made to secure the execution of the declaration by one of the inventors, Peter Ciurea, (who cannot be found or reached) for the above-identified patent application before and after deposit thereof in the United States Patent and Trademark Office ("PTO"). I am authorized to sign this Declaration on behalf of VISA INTERNATIONAL SERVICE ASSOCIATION, and have first-hand knowledge of the facts recited herein.

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- VISA INTERNATIONAL SERVICE ASSOCIATION directed filing of this application, titled "UNIVERSAL ELECTRONIC PAYMENT APPARATUSES, METHODS AND SYSTEMS" USSN: 13/520,481, filed July 3, 2012.
- 6. This application is directed to invention(s) devised by twenty eight inventors who at the relevant time were employees of VISA INTERNATIONAL SERVICE ASSOCIATION, namely: Ed Katzin, Julian Hua, Greg Storey, Michael Mori, Abhinav Shrivastava, Amit Bhargava, Andrew Beck, Ayman Hammad, Ben Pfisterer, Diane Salmon, Igor Karpenko, Jennifer Schulz, Miroslav Gavrilov, Peter Ciurea, Patrick Faith, Phillip Kumnick, Saurav Chatterjee, Sebastian Badea, Shaw Li, Shipra Jha, Stacy Pourfallah, Susan French, Tenni Theurer, Ted Harris, Thomas Purves, Vanita Pandey, Victoría Graham, Prakash Hariramani.

# DETAILS OF INVENTOR UNAVAILABILITY TO SIGN APPLICATION PAPERS

- 7. Peter Churea joined VISA in March 2000 as a Director.
- After the invention(s) of the application had been conceived, Peter Ciurea resigned from VISA.
- I have made numerous attempts to contact inventor Peter Ciurea to arrange for him to execute documents in regards to this application and other applications, as indicated below (Exhibit B).
- In March 2013 and July 2013, copies of the application and documents for execution were sent to Peter Ciurea's last known address: 12A Lost Valley Drive, Orinda, CA 94563. The documents were delivered successfully but were never returned to the sender.

#### STATEMENT OF LAST KNOWN ADDRESS

 To the best of my knowledge and belief, the last known address for inventor Peter Ciurea that can be confirmed is: 12A Lost Valley Drive, Orinda, CA 94563.

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#### SHOWING OF PROPRIETARY INTEREST

- 12. To the best of my knowledge and belief, all twenty eight inventors have accepted that as from the date that the invention(s) was(were) conceived, the invention(s) was(were) devised during the course of their employment with Visa and that all rights in and to the invention(s) reside with Visa absolutely.
- 13. The remaining twenty seven inventors, Ed Katzin, Julian Hua, Greg Storey, Michael Mori, Abhinav Shrivastava, Amit Bhargava, Andrew Beck, Ayman Hammad, Ben Pfisterer, Diane Salmon, Igor Karpenko, Jennifer Schulz, Miroslav Gavrilov, Patrick Faith, Phillip Kumnick, Saurav Chatterjee, Sebastian Badea, Shaw Li, Shipra Jha, Stacy Pourfallah, Susan French, Tenni Theurer, Ted Harris, Thomas Purves, Vanita Pandey, Victoria Graham, Prakash Hariramani, have each executed assignment and declaration documents.
- 14. As shown in Exhibit A, Peter Clurea joined Visa 13 years ago. Peter Clurea in his capacity as a Director was hired amongst other things, for the express purpose of making inventions to solve problems encountered by him in the course of his normal duties with Visa and as such under the U.S. law the rights in such inventions, including the invention(s) of the application, belong to Visa.
- 15. I also confirm that since the conception of the invention(s), at no time has Peter Ciurea or any of the other twenty seven inventors suggested to me that ownership of the invention(s) was held by anyone other than their employer Visa and I note that all of the other twenty seven inventors have executed assignments to demonstrate that all rights in the inventions reside with Visa.

16. I hereby declare that all statements made herein of my knowledge are true and that all statements made on information and brief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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Respectfully submitted.

Megan Baldwin

By:

Address:

Megan Baldwin Counsel Visa U.S.A. Inc. P.O. Box 8999 San Francisco, CA 94128-8999



March 19, 2013

Jerry Wald Sr. Business Leader Intellectual Property Strategy

Peter Ciurea 12A Lost Valley Dr. Orinda, CA 94563

Dear Peter,

I hope all is well with you in your new pursuits. You were a prolific inventor at Visa and we continue to acknowledge your many contributions. We are making progress prosecuting your patent applications to assure that they issue and you are able to count them among your granted patents. To keep the process moving, we've reached the point where there are Assignments and Declarations that need to be signed and returned by April 3, 2013. Unfortunately the patent office does not allow us to use one Assignment and Declaration for all of the applications, so I've included the following documents needing your review and signature:

- (1) An Assignment for U.S. Patent Application No. 61/658,055
- (2) An Assignment for U.S. Patent Application No. 61/658,047
- (3) An Assignment for U.S. Patent Application No. 61/678,492
- (4) An Assignment for U.S. Patent Application No. 61/767,709
- (5) An Assignment and Declaration for U.S. Patent Application No. 13/520,481
- (6) An Assignment and Declaration for U.S. Patent Application No. 13/553,131
- (7) An Assignment and Declaration for U.S. Patent Application No. 13/675,301
- (8) A Declaration for U.S. Patent Application No. 13/720,781

For each application requiring a signed Declaration, I've also included a copy of the application for your review prior to signing the Declaration.

To make it as easy as possible for you to get these back to us by the 3<sup>rd</sup>, I've enclosed a selfaddressed, postage-paid envelop. If you have any questions, just let me know. My phone numbers and email address haven't changed; you'll find them below.

Warm regards,

Jerry/Wald Sr. Business Leader

Visa 901 Metro Center Blvd. M3-2NW Foster City, CA 94404

)wald@visa.com 650 432 4203 (office) 415 640 9850 (mobile)



Megan Baldwin direct dial (650)432-2849 megadams@visa.com

July 24, 2013

Peter Ciurea 12A Lost Valley Dr Orinda, CA 94563

Re: Formal Documents for Patent Applications

Dear Mr. Ciurea,

My name is Megan Baldwin and I am Visa's patent counsel. During your employment at Visa Inc., you were named as a co-inventor along with other Visa employees for the patent applications set forth on Exhibit A attached hereto. We thank you for your contribution to Visa's Intellectual Property Program.

To continue with prosecution of these applications, we must file Assignments and Declarations signed by you with the U.S. Patent & Trademark Office ("USPTO"). We have made a number of attempts to reach you regarding your execution of these documents, but have not yet received a response. As you are aware, your agreement with Visa requires your cooperation in executing this documents, and we thank you in advance for your prompt attention to this matter.

In view of the above, we have enclosed the following documents, all marked where your signature is needed:

- An Assignment and Declaration for U.S. Patent Application No. 13/520,481 for your review and signature
- (2) An Assignment and Declaration for U.S. Patent Application No. 13/553,131 for your review and signature
- (3) An Assignment for U.S. Patent Application No. 61/678,492 for your review and signature
- (4) An Assignment and Declaration for U.S. Patent Application No. 13/675,301 for your review and signature
- (5) A Declaration for U.S. Patent Application No. 13/720,781 for your review and signature

Visa P.O. Box 6959 San Francisco, CA 94128-8999 U.S.A

- (6) An Assignment for U.S. Patent Application No. 61/767,709 for your review and signature
- (7) An Assignment and Declaration for U.S. Patent Application No. 13/914,121 for your review and signature
- (8) An Assignment and Declaration for U.S. Patent Application No. 13/914,293 for your review and signature

We look forward to receiving the signed documents by <u>August 21, 2013</u>. For your convenience, we have enclosed a self-addressed envelope with postage paid for their return. If we do not receive the requested documents by August 21, 2013, we must infer that you are unwilling to sign them. If you have any questions, please do not hesitate to contact me.

Thank you in advance for your assistance with this matter.

Very truly yours. n Baldwin

Enclosures

Peter Ciurca July 24, 2013 Page 3

#### Exhibit A

U.S. Patent Application No. 13/520,481 For: Universal Electronic Payment Apparatuses, Methods and Systems Inventors: Edward Katzin, Peter Ciurea and et al., Visa Ref. No. P-42051US02

U.S. Patent Application No. 13/553,131 For: Systems and Methods to Configure Data for Diverse Services Inventors: Peter Ciurea, Leigh Amaro and et al., Visa Ref. No. P-42154US01

U.S. Patent Application No. 61/678,492 For: Systems and Methods to Protect User Privacy Inventor: Peter Ciurea Visa Ref. No. 249US01

U.S. Patent Application No. 13/675,301 For: Systems and Methods to Summarize Transaction Data Inventors: Leigh Amaro, Peter Ciurea and et al., Visa Ref. No. 132US02

U.S. Patent Application No. 13/720,781 For: Camera as a Vehicle to Identify a Merchant Access Device Inventor: Peter Ciurea Visa Ref. No. P-41348US01

U.S. Patent Application No. 61/767,709 For: Systems and Methods for Fraud Detection Inventor: Peter Ciurea Visa Ref. No. 250US01

 U.S. Patent Application No. 13/914,121
 For: Systems and Methods to Provide Privacy Protection for Activities Related to Transactions
 Inventor: Peter Ciurea
 Visa Ref. No. 229US02

U.S. Patent Application No. 13/914,293 For: Systems and Methods to Customize Privacy Preferences Inventor: Peter Ciurea Visa Ref. No. 248US02



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VISA

WORLDWIDE PARTNER



As an employee of VISA International Service Association or VISA U.S.A. Inc., its subsidiaries, parent company or affiliates (together, the "Company"), and in consideration of the compensation paid to me, I agree to the following:

#### Maintaining Confidential Information

#### COMPANY AND THIRD PARTY INFORMATION

As an employee of the Company, I understand that I will have access to a wide range of confidential information that is valuable to the Company, its affiliates (including Visa Group and National Members), and third parties, such as the Company's clients, joint ventures, consultants, and licensees.

**Confidential information includes** trade secrets, knowledge, data, or other proprietary information relating to products, processes, know how, designs, formulas, developmental or experimental work, computer programs, data bases, other original works of authorship, customer lists and business plans, as well as Member cardholder or customer information and financial information.

During my employment with the Company and thereafter, I agree to keep such information confidential unless the Company agrees otherwise, in writing. I will not use confidential information, except for the benefit of the Company, nor disclose it to any person, firm, or corporation.

I also agree to keep information belonging to third parties confidential, and will only use it to carry out work based on the Company's agreement with the third party.

#### FORMER EMPLOYER INFORMATION

I will not use, disclose to the Company, nor induce the Company to use any confidential information belonging to a previous employer or other person.

I confirm that the Company has not asked or encouraged me to disclose confidential information belonging to a previous employer or other person.

I represent that my signature on this Agreement, and my status as an employee of the Company, does not and will not breach any prior confidentiality agreements I have signed. I will not enter into any written or oral agreement that conflicts with the provisions of this paragraph. I agree to indemnify, defend, and hold the Company harmless from losses or claims arising from any breach of my obligations in this paragraph.

#### Assigning and Retaining Intellectual Property

#### INTELLECTUAL PROPERTY ASSIGNED TO THE COMPANY

During my employment with the Company, I recognize that I may solely or jointly conceive, develop, or reduce to practice a wide range of intellectual properties. I hereby assign all my right, title, and interest to such intellectual properties to the Company. I waive and quitclaim to the Company and all claims which I now or may have for infringement of any intellectual property rights assigned to the Company.

Intellectual properties may include inventions, original works of authorship, developments, improvements, or trade secrets

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Visa U.S.A. Inc. Phone 650 432 3200 Post Office Box 8999 San Francisco, CA 94128-8599 U.S.A. 1

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#### INVENTIONS

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I understand that any invention that meets all of the following criteria is exempted from this agreement by Section 2870 of the California Labor Code.

- It was developed entirely on my own time.
- No equipment, supplies, facility, or trade secret of the Company was used in its development.
- At the time of its conception or reduction to practice, it did not relate to the Company's business nor to the Company's actual or demonstrably anticipated research and development.
- It did not result from any work I performed for the Company.

I will advise the Company promptly, in writing, of any invention I believe meets the above criteria and provide evidence to substantiate that belief.

I understand that the Company agrees not to disclose, without my consent, any confidential information I provide relating to inventions that qualify under the provisions of Section 2870 of the California Labor Code.

#### WORKS OF AUTHORSHIP

I understand that original works of authorship made by me (solely or jointly) within the scope of my employment that are protectable by copyright are "works made for hire," as defined in the United States Copyright Act (17 USCA Section 101).

#### PATENT AND COPYRIGHT REGISTRATIONS

As requested by the Company, I agree to assist in obtaining United States and/or foreign patent and copyright registrations for intellectual properties developed by me (solely or jointly) during my employment with the Company. My agreement to assist continues, even if my employment relationship with the Company ends, in which case I understand that I may be compensated at a reasonable rate for time spent on such assistance.

If mental or physical incapacity, or any other reason, prevents me from signing documents or otherwise providing the cooperation needed to obtain patent or copyright registrations, 1 designate the Company to act in my behalf to perform all acts needed to secure such registrations.

#### No Conflicting Employee Obligations

I am not a party to any written or oral employment agreement, non-competition agreement, or other contract that:

- prohibits my employment with the Company
- · conflicts with my obligations to use my best efforts to promote the Company's interests; or
- conflicts with the business conducted and/or proposed to be conducted by the Company.

I agree not to enter into any agreement, written or oral, that conflicts with the provisions of this paragraph. I agree to indemnify, defend, and hold the Company harmless from any losses or claims arising from any breach of my obligations in this paragraph.

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PATENT REEL: 052629 FRAME: 0597

### **Returning Company Documents**

I agree that when I leave the Company's employment, I will not keep nor give any person, firm, or corporation documents belonging to the Company.

Company documents include devices, records, data, notes, reports, proposals, lists, correspondence, specifications, drawings, blueprints, sketches, materials, equipment, other documents or property, or reproductions of any of these items.

#### NON-SOLICITATION

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I recognize that the Company expends substantial time, effort, and expense in assembling its staff. Therefore, for a period of eighteen (18) months following termination of my employment with the Company, I agree not to solicit Company employees for employment by me or a business with which I am affiliated; nor urge them or cause them to be solicited to leave the Company.

#### **General Provisions**

#### CALIFORNIA LAW

This Agreement is governed by the laws of the State of California.

#### ENTIRE AGREEMENT

This Agreement is the entire agreement and understanding between the Company and me relating to the subject matter herein and merges all prior discussions between us. I understand that:

- No modification of or amendment to this Agreement, nor any waiver of any rights under this
  agreement, will be effective unless in writing signed by the party to be charged.
- Nothing in this Agreement implies any continued right to employment.

#### SEVERABILITY AND WAIVER

If one or more of the provisions of this Agreement are deemed void by law, the remaining provisions continue in full force and effect.

If the Company waives any breach of any provision of this Agreement, it will not act as or be interpreted as a waiver of any other or subsequent breach.

#### SUCCESSORS AND ASSIGNS

This Agreement is binding upon my heirs, executors, administrators, and other legal representatives and will be for the benefit of the Company, its successors, and its assigns.

#### AT-WILL EMPLOYMENT

I acknowledge that the Company and I are establishing an at will employment relationship. Continued employment is not an obligation on my part nor the Company's. Nothing in this Agreement nor in other Company documents I have signed shall interpret the relationship to be other than at will.

Date:	3		<del>a</del> o			1
Signature:	1	(	$\sim$	\	1	L
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NAME OF EMP	LOYER	(PB)	TED)			

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7993260	& 3493		
Ship (P/U) dat Wed 3/20/20			Actual delivery : Thur 3/21/2013 10:2
Foster City, CA 350-432-7944		Delivered Signed for by: P.CIUREA	Peter Ciurea 12A Lost Valley Drive CRINDA, CA US 9456 925 831-0948
Travel His			
Date/Time	Activity		Location
- 3/21/201	3 - Thursday		
10:25 am	Delivered		ÓRINGA, CÁ
9:19 am	Delivery exception Customer not available of	r business closed.	PAÓHEOO, CÁ
7:22 am	On FedEx vehicle for de	livery	PACHECO, CA
7:15 am	At local FedEx facility		PACHECO, CA
5-20 am	Departed FedEx location	3	OAREANO CA
- 3/20/201	3 - Wednesday		
10:46 pm	Arrived at FedEx location	x.	OAKLAND. CA
6.52 pm	Left FodEx origin facility		SOUTH SAN FRANCISCO. (
4:47 pm	Picked up		SCOTH SAM FRANCISCO, C
2:46 pm	Shipment cancelled by a	ender	

#### Local Scan

# **Shipment Facts**

Tracking number	799326029403	Service	FedEx Priority Overnight
Weight	8 fbs	Signature services	Adult signature required
Delivery attempts	Ť	Delivered To	Residence
Total pieces Terms	1 Not Aveilable	Total shipment weight	8 lbs / 3,6 kgs
Packaging	FedEx Box	Shipper reference	18205
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#### March 26,2013

Dear Customer:

The following is the proof-of-delivery for tracking number 799326029403.

Status:	Delivered	Delivered to:	Residence
Signed for by:	P.CIUREA	Delivery location:	12A LOST VALLEY DRIVE ORINDA, CA 94563
Service type: Special Handling:	PedEx Priority Overnight Deliver Weekday	Delivery date:	Mar 21, 2013 10:25
	Residential Delivery		
	Adult Signature Required		

Tracking number:	799326029403	Ship date:	Mar 20, 2013	
· · · ·		Weight:	8.0 lbs/3.6 kg	
Recipient:		Shipper:		
Peter Ciurea		Lee Smith		
		Visa		
		900 Metro Center Blvd, M1-12NW		
		Foster City, CA 94404 US		
Reference		18206		

Thank you for choosing FedEx.

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Severe winter weather is exusing delays and disruptions in the Southeast and Mid-Atlantic U.S. Learn More-

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Location

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\* 7/75/2013 - Thursday 12,43 pm - Oslowiad

### Shipment Facts

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# **RECORDED: 05/11/2020**

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