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PATENT ASSIGNMENT COVER SHEET

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
PURVAG PATEL	02/09/2022
ZIZHAO GONG	02/09/2022
ASHLEY KOCANDA	02/10/2022
ERIC HWANG	02/09/2022
SANJEEV KHATRI	02/15/2022
SUBHRAJYOTI MUKHOPADHYAY	02/15/2022

RECEIVING PARTY DATA

Name:	DISCOVER FINANCIAL SERVICES
Street Address:	2500 LAKE COOK ROAD
City:	RIVERWOODS
State/Country:	ILLINOIS
Postal Code:	60015

PROPERTY NUMBERS Total: 1

Property Type	Number	
Application Number:	17673209	

CORRESPONDENCE DATA

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ATTORNEY DOCKET NUMBER:	DISCOVER 21-0708-NP
NAME OF SUBMITTER:	BRETT W. SCOTT
SIGNATURE:	/Brett W. Scott/
DATE SIGNED:	02/18/2022

Total Attachments: 4

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ASSIGNMENT

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned individual(s) (referred to herein as "INVENTOR(S)") have sold, assigned, and transferred and do hereby sell, assign, and transfer to Discover Financial Services, having its principal place of business at 2500 Lake Cook Road, Riverwoods IL 60015 ("ASSIGNEE"), for itself and any successors, assignees, and transferees, the following:

1. The entire worldwide right, title, and interest in all inventions and improvements ("SUBJECT MATTER") that are disclosed in the following U.S. provisional patent application filed under 35 U.S.C. § 111(b), U.S. non-provisional patent application filed under 35 U.S.C. § 111(a), international patent application filed according to the Patent Cooperation Treaty (PCT), and/or U.S. national-phase patent application filed under 35 U.S.C. § 371 (the "APPLICATION(S)"):

U.S. Application No. <u>17/673,209</u>, filed on <u>February 16, 2022</u> and entitled "CROSS-SERVICE TRANSACTIONS FOR PEER-TO-PEER (P2P) PAYMENT PLATFORMS"

2. The entire worldwide right, title, and interest in and to: (a) the APPLICATION(S); (b) all provisional, utility, divisional, continuation, continuation-in-part, substitute, renewal, reissue, reexamination, extension, counterpart, and other patent applications claiming priority to the APPLICATION(S) or otherwise relating thereto that have been or may be filed in the United States or elsewhere in the world; (c) all patents (including reissues and reexaminations) which may be granted on the patent applications set forth in (a) and (b) above; (d) all right to claim priority to the APPLICATION(S) and to any underlying U.S. provisional, U.S. non-provisional, international, and foreign patent applications; and (e) all rights to sue for, seek, and recover past, present, and future damages and other remedies for infringement of the rights above.

Each INVENTOR agrees that ASSIGNEE may apply for and receive patents for SUBJECT MATTER in ASSIGNEE's own name.

Each INVENTOR agrees to do the following, when requested, and without further consideration, in order to carry out the intent of this Assignment: (1) execute all oaths, assignments, powers of attorney, applications, and other papers necessary or desirable to fully secure to ASSIGNEE the rights, titles and interests herein conveyed; (2) communicate to ASSIGNEE all known facts relating to the SUBJECT MATTER; and (3) generally do all lawful acts that ASSIGNEE shall consider desirable for securing, maintaining, and enforcing worldwide patent protection relating to the SUBJECT MATTER and for vesting in ASSIGNEE the rights, titles, and interests herein conveyed, including testifying in legal proceedings related to SUBJECT MATTER. Each INVENTOR further agrees to provide any successor, assignee, transferee, or legal representative of ASSIGNEE with the benefits and assistance provided to ASSIGNEE hereunder.

Each INVENTOR represents that INVENTOR has the rights, titles, and interests to convey as set forth herein, and covenants with ASSIGNEE that the INVENTOR has not made and will not hereafter make any assignment, grant, mortgage, license, or other agreement affecting the rights, titles, and interests herein conveyed.

Each INVENTOR hereby consents that a copy of this Assignment shall be deemed a full legal and formal equivalent of any assignment or like document, and consents to filing a copy of this Assignment or any other related document that may be required in any country for any purpose, including to establish the aforementioned rights of ASSIGNEE or its successors, assigns or nominees to (i) apply for patent or other

INVENTOR

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proper protection for the SUBJECT MATTER and (ii) claim priority to the APPLICATION(S) and to any underlying U.S. provisional, U.S. non-provisional, international, and foreign patent applications.

Each INVENTOR grants the attorney of record the power to insert on this Assignment the number of the APPLICATION(S), the filing date of the APPLICATION(S), and any further identification that may be necessary or desirable in order to submit this Assignment or otherwise comply with the rules of any issuing authority (including the United States Patent and Trademark Office), to the extent that such information was not included in the Assignment at the time of execution by any or all of the parties hereto.

This Assignment supersedes all other assignments and agreements related to the APPLICATION(S).

INVENTOR(S) and ASSIGNEE agree that U.S. law governs this Assignment.

This Assignment may be executed in one or more counterparts, each of which shall be deemed an original and all of which may be taken together as one and the same Assignment.

This Assignment may be executed in duplicate, each of which shall be deemed an original.

INVENTOR		
Inventor: Docusigned by:	Date: 2/9/2022	
Residence: Chicago, IL		
INVENTOR		
Inventor: Eigha Gong (Zizhao Gong)	Date: 2/9/2022	
Residence: Chicago, IL		
INVENTOR		
Inventor: Occusigned by: Occusional Accusing the Company of t	Date: 2/10/2022	
Residence: Gurnee II		

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INVENTOR		
Inventor: Enc Hwang (Enc Hwang)	Date: 2/9/2022	
Residence: Chicago, IL		
INVENTOR		
Inventor: Sayur khatri Sayur khatri Sanjeev Khatri)	Date:	
Residence: Des Plaines, IL		
INVENTOR		
Inventor: (Subhrajyoti Mukhopadhyay)	Date: 2/15/2022	
Residence: Arlington Heights, IL		

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Discover Financial Services Assignment Accepted:

By: Dunis lu

Print Name: Dennis Lee

RECORDED: 02/18/2022

Title: Chief IP Counsel & Director

Date: 2/9/2022