

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
 Stylesheet Version v1.2

EPAS ID: PAT7328683

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
NAVENDU MISRA	03/01/2022
KAVISH AGARWAL	03/07/2022
NIPUN AGARWAL	03/03/2022
JUHARASHA SHAIK	04/07/2022
PRAVEEN KUMAR SURESH GUGGARIGOUDAR	03/18/2022
RAVI RAMESHBHAI ALAGIYA	03/14/2022
RAJIV RANJAN	04/08/2022
DURGA S. KALA	04/01/2022
ANDREY MASHAROV	04/07/2022
XUEPENG LI	04/12/2022
ANUVIND PUSHPAK	03/14/2022
MARC CORBALAN VILA	04/03/2022
STUART MARK WILLIAMS	03/14/2022

RECEIVING PARTY DATA

Name:	VISA INTERNATIONAL SERVICE ASSOCIATION
Street Address:	P.O. BOX 8999
City:	SAN FRANCISCO
State/Country:	CALIFORNIA
Postal Code:	94128

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	17675061

CORRESPONDENCE DATA

Fax Number: (412)471-4094

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.

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Email: assignments@webblaw.com

Correspondent Name: THE WEBB LAW FIRM / VISA INTERNATIONAL

Address Line 1: ONE GATEWAY CENTER

PATENT

Address Line 2: 420 FT. DUQUESNE BLVD, SUITE 1200
Address Line 4: PITTSBURGH, PENNSYLVANIA 15222

ATTORNEY DOCKET NUMBER:	08223-2107489 (5698US01)
NAME OF SUBMITTER:	NATHAN J. PREPELKA, REG. NO. 43,016
SIGNATURE:	/Nathan J. Prepelka/
DATE SIGNED:	05/13/2022

Total Attachments: 16

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WHEN RECORDED RETURN TO:

The WEBB Law Firm
One Gateway Center
420 Ft. Duquesne Blvd., Suite 1200
Pittsburgh
PA
15222
United States of America

PATENT APPLICATION

Docket No.:

5698US01

ASSIGNMENT

I/We the undersigned, hereinafter collectively referred to as "Assignor", have made an invention entitled

System, Method, and Computer Program Product for Real-Time Account Level Rule Exclusion for Real-Time Payments

Said invention is disclosed in a United States patent application (the "Application") which:

Is executed concurrently herewith for filing in the United States Patent and Trademark Office and has been assigned Application Serial No. _____ with a filing date of _____
Said invention is disclosed in a patent application (the "Application").

Was previously filed in the United States Patent and Trademark Office on 18-Feb-2022 as Application Serial No. 17/675,061
Said invention is disclosed in a patent application (the "Application").

Is a United States National Application of PCT International Application No. _____ filed _____
Said invention is disclosed in a patent application (the "Application").

(The attorneys of The WEBB Law Firm are hereby authorized to insert the serial number and filing date when known)

The Assignee, Visa International Service Association
a corporation of the State of Delaware
having a principal place of business at
P. O. Box 8999, San Francisco, CA, 94128, United States of America

desires to secure the entire right, title and interest in said invention and the patent application filed thereon.

For good and valuable consideration, the sufficiency of which is acknowledged, I hereby assign and transfer and/or have assigned and transferred to Assignee: my entire right, title, and interest in, to, and under the Application, including all priority rights for other countries arising therefrom and the right to claim priority to the Application, all inventions or discoveries therein disclosed, and any and all Letters Patent of the United States, European Patent Office and of all other countries, which may be granted for such inventions or discoveries, or any of them, all such inventions or discoveries and all rights in such Application including any and all provisionals, substitutions, divisions, and continuations thereof, and to all Letters Patent that may be granted for said inventions and discoveries, and in and to all extensions, supplementary protection certificates, reexaminations, renewals, and reissues thereof, to be held and enjoyed by Assignee for its own use and enjoyment to the full end of the term or terms for which such Letters Patent may be granted, as fully and entirely as the same would have been held and enjoyed by me had this assignment and sale not been made.

I shall execute all papers necessary in connection with the Application in the United States Patent and Trademark Office, European Patent Office, any other patent offices, and under the Patent Cooperation Treaty, and any continuing, divisional, or reissue applications thereof, any reexamination of any of such applications, and any patent term extensions or supplementary protection certificates of any such applications and also to execute separate assignments in connection with such applications as the Assignee may deem necessary or expedient. I shall execute all papers necessary in connection with any litigation or any other judicial proceeding in the United States or other country, or any administrative proceeding in the United States Patent and Trademark Office, European Patent Office, any other patent office, or under the Patent Cooperation Treaty concerning the Application(s) or any continuation, divisional, or reissue applications thereof, or any reexamination of any such applications, or any Letters Patent issued therefrom or any patent term extensions or supplementary protection certificates of any such applications and to cooperate with the Assignee in every way possible in obtaining evidence and going forward with such litigation or proceeding.

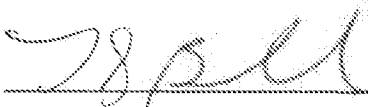
I shall execute all papers and documents and perform any act which may be necessary in connection with claims or provisions of the International Convention for Protection of Industrial Property or similar agreements.

I shall do all other acts which, in the opinion of Assignee, may be necessary or desirable to secure the grant of Letters Patent to Assignee or its nominees, in the United States, by the European Patent Office and in all other countries where Assignee may desire to have such inventions or discoveries, or any of them, patented, with specifications and claims in such form as shall be approved by Assignee and to vest and confirm in Assignee or its nominees the full and complete legal and equitable title to all such Letters Patent.

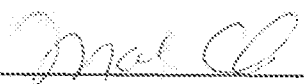
I hereby (i) authorize and request the Commissioner of Patents to issue any and all Letters Patent of the United States resulting from the Application or any divisional, continuation, or reissue applications thereof, and any reexamination of any of such applications, to Assignee, and (ii) covenant that I have full rights to convey the interest herein assigned, and that I have not executed, and will not execute, any agreement in conflict herewith. I hereby represent and warrant that the inventions and discoveries disclosed in the present Application, including all combinations or permutations of such inventions and discoveries, are valid, and any claims issuing from the inventions and discoveries disclosed in the Application, including combinations and permutations of such inventions and discoveries, are valid. I hereby grant the attorney of record the power to insert on this assignment any further identification which may be necessary or desirable in order to obtain legal recordation of this document.

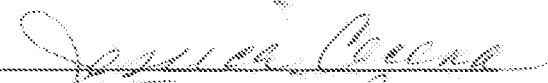
Acknowledgment of this Assignment is made by/on behalf of the Assignee:

Assignee: Visa International Service Association,
Place of Business: P.O. Box 8999, San Francisco, CA, 94128, United States of
America

Signature:  Date: 5/10/22
Timothy Bedard, Vice President

Witness:

Signature: 
Print Name: Maki Cho

Signature: 
Print Name: Jessica Cecilia

This assignment and agreement shall be binding upon Assignor's heirs and legal representatives.


Inventor 1 Name:

Navendu Misra

Inventor's signature: Navendu Misra Date: 03/01/22

Witness

Signature: 
Print Name: CHITRA TEWARI

Signature: 
Print Name: AYAN MISRA

This assignment and agreement shall be binding upon Assignor's heirs and legal representatives.

Inventor 2 Name

Ravish Agarwal

Inventor's signature



Date

03/07/2022

Witness

Signature



Print Name

CONAL AGRAWAL

Signature

Print Name



ASSIGNMENT DOCUMENT

This assignment and agreement shall be binding upon Assignor's heirs and legal representatives.

Inventor 3 Name

Nipun Agarwal

Inventor's signature:

Nipun Agarwal

Date:

March 3rd, 2022

Witness

Signature:

Arpan Agarwal

Print Name:

ARPAN AGRAWAL

Signature:

Nishtha

Print Name:

NISHITA GARG

This assignment and agreement shall be binding upon Assignor's heirs and legal representatives.

Inventor 4 Name:

Juharasha Shaik

Inventor's signature: [Signature] Date: 04/07/2022

Witness:

Signature: [Signature]

Print Name: MOHILAL MAHANTA

Signature: [Signature]

Print Name: SATISH TRIMANT

This assignment and agreement shall be binding upon Assignor's heirs and legal representatives.

Inventor 5 Name

Praveen Kumar Suresh Guggarigoudar

Inventor's signature: _____



Date: 3/18/22

Witness

Signature: _____



Print Name: _____

WUSHU KAPASI

Signature: _____



Print Name: _____

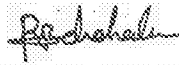
This assignment and agreement shall be binding upon Assignor's heirs and legal representatives.

Inventor 6 Name:

Ravi Rameshbhai Alagiya

Inventor's signature:  Date: March 14, 2022

Witness

Signature: 

Print Name: Radhika Chohaliya

Signature: _____

Print Name: _____

March 14, 2022
March 14, 2022

This assignment and agreement shall be binding upon Assignor's heirs and legal representatives.

Inventor 7 Name

Rajiv Ranjan

Inventor's signature

Rajiv Ranjan

Date:

04/08/2022

Witness

Signature:

Shaili Jaiswal

Print Name:

SHAILI JAISWAL

Signature:

Michelle Mahanta

Print Name:

MICHELLE MAHANTA

This assignment and agreement shall be binding upon Assignor's heirs and legal representatives.

Inventor's Name

Durga S. Kala

Inventor's signature:




Date:

04/16/2022

Witness

Signature:



Print Name:

SWATI J. PARASHAR

Signature:




Print Name:

ANDREW DUSHIN

This assignment and agreement shall be binding upon Assignor's heirs and legal representatives.

Inventor 9 Name:

Andrey Masharov

Inventor's signature: 

Date:

04/07/2022

Witness

Signature: 

Print Name:

ADRIAN MARIAN

Signature: 

Print Name:

SANDRA IMBARI

The assignment and agreement shall be binding upon Assignor's heirs and legal representatives.

ASSIGNOR'S NAME:

Xueying Li

Assignor's signature: Xueping Li Date: 4/12/2022

Witness:

Signature: Jessica Li
Print Name: Jessica Li

Signature: Xueying Cao
Print Name: XUEYING CAO

This assignment and agreement shall be binding upon Assignor's heirs and legal representatives.

Inventor 11 Name

Anuvind Pushpak
.....

Inventor's signature: Anuvind Pushpak Date: 14-Mar-2022

Witness

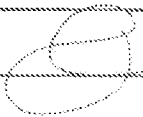
Signature: [Signature]
Print Name: Irina Mili

Signature: [Signature]
Print Name: SARAK NCRANON

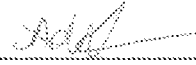
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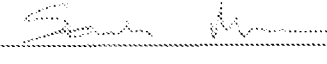
Inventor 12 Name

Marc Corbalian Vila

Inventor's signature  Date: 11/13/02

Witness


Signature: 
Print Name: Josua Adelle

Signature: 
Print Name: JOHN WILSON

This assignment and agreement shall be binding upon Assignor's heirs and legal representatives.

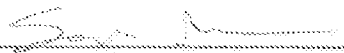
Inventor 13 Name

Stuart Mark Williams

Inventor's signature:  Date: 14 MARCH 2002

Witness

Signature: 
Print Name: Steve Miller

Signature: 
Print Name: Stuart Mark Williams