

TRANSMITTAL LETTER TO THE UNITED STATES RECEIVING OFFICE (RO/US)

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| Priority Mail Express Mailing Label No.: Filed Electronically | Date of Deposit: 07 July 2017 |
| File Reference No.: 8223-1704143 (2301WO01) | International Application No. (if known): |
| Customer Number ¹ : 144885 | Earliest Priority Date Claimed (dd/mm/yyyy): 07 July 2017 |
| Title of Invention: Method and System for Determining a Supplemental Credit Metric | |
| Applicant: Visa International Service Association | |

¹Customer Number will allow access to the application in Private PAIR but cannot be used to establish or change the correspondence address.

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|--|-----------------|----------|-----------------|----------|
| <input checked="" type="checkbox"/> This is a new International Application | | | | |
| SCREENING DISCLOSURE INFORMATION: | | | | |
| In order to assist in screening the accompanying international application for purposes of determining whether a license for foreign transmittal should and could be granted and for other purposes, the following information is supplied. (check all boxes as apply): | | | | |
| <input checked="" type="checkbox"/> The invention disclosed was not made in the United States of America. | | | | |
| <input checked="" type="checkbox"/> There is no prior U.S. application relating to this invention. | | | | |
| <input type="checkbox"/> The following prior U.S. application(s) contain subject matter which is related to the invention disclosed in the attached international application. (NOTE: priority to these applications may or may not be claimed on the Request (form PCT/RO/101) and this listing does not constitute a claim for priority.) | | | | |
| <table border="1"> <tr> <td>application no.</td> <td>filed on</td> </tr> <tr> <td>application no.</td> <td>filed on</td> </tr> </table> | application no. | filed on | application no. | filed on |
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| application no. | filed on | | | |
| <input type="checkbox"/> The present international application contains additional subject matter not found in the prior U.S. application(s) identified above. The additional subject matter is found on pages _____ and <input type="checkbox"/> DOES NOT ALTER <input type="checkbox"/> MIGHT BE CONSIDERED TO ALTER the general nature of the invention in a manner which would require the U.S. application to have been made available for inspection by the appropriate defense agencies under 35 U.S.C. 181 and 37 C.F.R. 5.15. | | | | |

Itemized list of contents & entity status

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| Sheets of Request form: 5 | Check no.: |
| Sheets of description (excluding sequence listing): 30 | Return receipt postcard: |
| Sheets of claims: 5 | Power of attorney: 1 |
| Sheets of abstract: 1 | Certified copy of priority document (specify): |
| Sheets of drawings: 9 | PTO/SB15A or B or equivalent: |
| Sheets (paper or pdf) of sequence listing: | Other (specify): |
| Sequence listing text file: <input type="checkbox"/> CD or diskette <input type="checkbox"/> via EFS-Web | |
| <input type="checkbox"/> Applicant asserts small entity status. See 37 CFR 1.27. If this written assertion is made by the applicant, all applicants must sign (37 C.F.R. §1.42) | |
| <input type="checkbox"/> Applicant certifies micro entity status. See 37 CFR 1.29. Applicant must attach form PTO/SB/15A or B or equivalent. | |

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|----------------------------------|--|---|
| The person signing this form is: | <input type="checkbox"/> Applicant | Name of person signing Nathan J. Prepelka |
| | <input checked="" type="checkbox"/> Attorney/Agent Registration No. 43,016 | |
| | <input type="checkbox"/> Common Representative | |
| | | Signature /Nathan J. Prepelka/ |

This collection of information is required by 37 CFR 1.10 and 1.412. The information is required to obtain or retain a benefit by the public, which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 15 minutes to complete, including gathering information, preparing, and submitting the completed form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS.

SEND TO: Mail Stop PCT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether disclosure of these records is required by the Freedom of Information Act.
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7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (*i.e.*, GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
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9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.