

PCT

GENERAL POWER OF ATTORNEY

(for several international applications filed under the Patent Cooperation Treaty)

(PCT Rule 90.5)

The undersigned person(s) :

(Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.)

VISA INTERNATIONAL SERVICE ASSOCIATION

P.O. Box 8999

San Francisco, CA 94128

United States of America

hereby appoint(s) the following person as:

agent

common representative

Name and address

(Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.)

Timothy Bedard, Robert Yost, Kelvan Howard, Sanjay Pathiyal, Nathan J. Prepelka, Randall A. Notzen, James J. Bosco, Jr., Ryan J. Miller, Christian D. Ehret, Aaron A. Mace, Michael J. Grese, Maximilian D. Meese, Steven D. Czajkowski, William P. Passodelis, Michael T. Kraich, Bojan Popovic, Brian J. Jackson, Christopher P. Sherwin, Brian P. Bozzo, all of The Webb Law Firm, whose post office address is One Gateway Center, 420 Fort Duquesne Boulevard, Suite 1200, Pittsburgh, Pennsylvania 15222, United States of America

to represent the undersigned before

all the competent International Authorities

the International Searching Authority only

the International Preliminary Examining Authority only

in connection with any and all international applications filed by the undersigned with the following Office

United States of America

as receiving Office

and to make or receive payments on behalf of the undersigned.

Signature(s) (where there are several persons, each of them must sign; next to each signature, indicate the name of the person signing and the capacity in which the person signs, if such capacity is not obvious from reading this power)



Name: Timothy Bedard

Title: Vice President

Date: January 22, 2019