

# VISA/MASTERCARD INTERCHANGE FEE CLASS ACTION SETTLEMENT



IN RE: PAYMENT CARD INTERCHANGE FEE AND MERCHANT DISCOUNT ANTITRUST LITIGATION

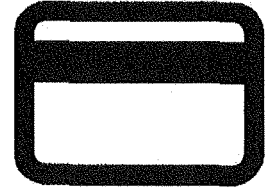
Case No. 05-md-01720

ELIGIBILITY PERIOD  
JAN 1, 2004 - JAN 25, 2019

SETTLEMENT FUND

FILING DEADLINE  
TBD

## \$6.2 BILLION



### SETTLEMENT OVERVIEW

The Visa/MasterCard Settlement arose from a lawsuit claiming that merchants paid excessive interchange or swipe fees for accepting Visa and MasterCard payments because of an alleged conspiracy among Visa, MasterCard and the Bank Defendants. After years of delays, the Court granted Preliminary Approval of this Settlement, and has set a hearing for Final Approval on November 7, 2019. These are crucial steps toward establishing a claims process whereby eligible merchants will be able to claim their share of the billions in settlement funds.

Although the claim forms are not yet available, you can engage MCAG now to ensure that a proper and timely claim is filed on behalf of your business.

### MCAG'S SETTLEMENT RECOVERY SERVICE

MCAG is an expert at obtaining money for businesses from class action settlements, and maintains an intricate knowledge of the settlement documents and process.

#### UNIQUE FEATURES

MCAG uses merchant transaction data when negotiating a claim. We have a proven history of increasing recoveries by utilizing supporting data to optimize claims.

Via partnerships with dozens of payment processing companies, we have access to a vast data set that will be used to supplement claims. This includes current and historical data for millions of merchants.

MCAG will triangulate data provided by partners and clients with information made available by the Settlement Administrator, in order to submit a comprehensive claim for our clients.

#### ADAPTABLE TO ALL TYPES OF MERCHANTS

MCAG makes what can be a complicated process simple – it relieves merchants of the potential burden of having to gather historical data pertaining to multiple locations across multiple processors, and submitting multiple claims when attempting to maximize returns.

- Small and medium-sized merchants may not have the time or resources to pursue a comprehensive filing and accurate return under the Settlement.
- Large and national merchant accounts may have to consolidate the Administrator's data and estimates, as well as their own data and demographics for all current, historical, and acquired businesses and locations. This can be a complicated process that may require extensive resources and leaves plenty of room for error.

### EASY ENROLLMENT

The enrollment process is fast, easy and has no upfront fees. MCAG aligns its incentives with yours and charges a contingent fee of 25% of recoveries.

Services include data analysis, document preparation, claims filing, recovery and reconciliation for enrolled customers. If no money is recovered for your organization from the settlement, then MCAG will not charge or retain a fee.

Payment Card Settlement Disclaimer: On January 21, 2019 the Court granted preliminary approval of the settlement filed on September 18, 2018 for the Rule 23(b)(3) Class Plaintiffs in this action. No claim forms are available at this time, and no claim filing deadline exists. If the settlement is granted final approval, no cost assistance will be available from the Class Administrator and Class Counsel during any claims filing period. No one is required to sign up with any third-party service in order to participate in any settlement. For additional information regarding the status of the litigation, interested persons may visit [www.paymentcardsettlement.com](http://www.paymentcardsettlement.com). The Court approval is subject to this case.

### 3 SIMPLE STEPS

- 1 Visit [settlements.mcaginc.com](http://settlements.mcaginc.com) and enter the access code **DIRECT**
- 2 Click the "Enroll Now" button in the center of the page
- 3 Fill-in your business information and that's it!

▶ FOR ADDITIONAL INFORMATION AND UPDATES:  
Visit MCAG's website, or email [info@mcaginc.com](mailto:info@mcaginc.com)

[settlements.mcaginc.com](http://settlements.mcaginc.com)

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