

DID YOUR BUSINESS INCUR ONE OR MORE UNREIMBURSED CHARGEBACK(S) ON A CREDIT OR DEBIT CARD TRANSACTION?

YOU MAY BE ELIGIBLE TO RECOVER MONEY!

ELIGIBILITY SUMMARY

Fund Amount:
No settlements at this time

Purchase Dates:
**October 1, 2015 -
September 30, 2017**

Filing Deadline:
No Claim Filing Deadline Yet

Eligible Class Members:

Eligible class members include all merchants that, at any time from October 1, 2015 to September 30, 2017, incurred one or more unreimbursed chargeback(s) on a credit or debit card transaction pursuant to the "Fraud Liability Shift" for the assessment of payment card chargebacks from Visa, Inc., Visa U.S.A., Inc, Mastercard International, Incorporated, American Express Company and/or Discover Financial Services (collectively, the "Networks"). There are other specific classes that have been certified in this litigation, but that information is not publicly available. FRS will update this Summary as the case progresses and new information becomes available.

Definition of "Fraud Liability Shift":

In October 2015, liability shifted from the Networks and "Issuers" to merchants for chargebacks from EMV chip-card transactions processed through non-chip enabled terminals (terminals that do not have an EMV-compliant card reader certified to accept chip cards).

Definition of "Defendants":

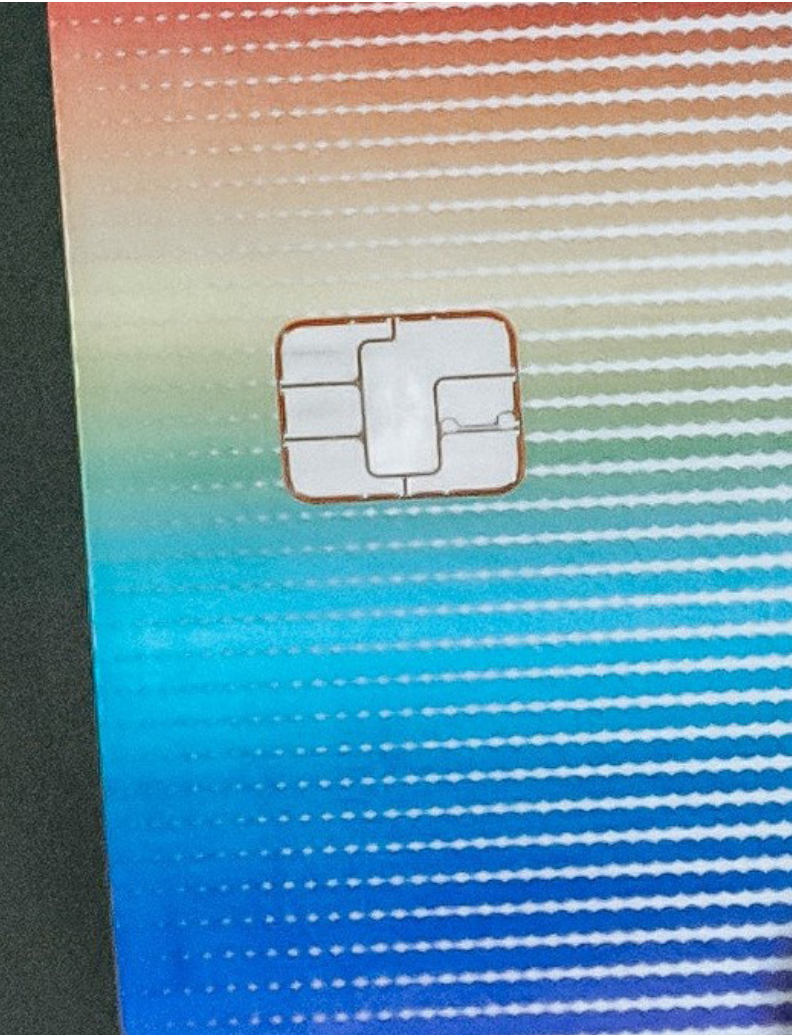
The Defendants include: 1) the Networks; 2) the "Issuing Banks" such as Bank of America, N.A.; Capital One Financial Corporation; Chase Bank USA; National Association; Citibank (South Dakota), N.A.; Citibank, N.A.; PNC Bank, National Association; U.S. Bank National; Wells Fargo Bank, N.A.; and 3) EMVCo, LLC.

**THIS IS NOT AN OFFICIAL COURT NOTICE.
INFORMATION CONTAINED IN THIS SUMMARY IS SUBJECT TO CHANGE.**

The Services FRS Provides: Financial Recovery Strategies (FRS) is a class action claims management consultant; we are not a court appointed claims administrator or class counsel. If you hire FRS, FRS will work within your guidelines to manage the claims process. The services that FRS provides include the following: (i) notifying you when we believe that you may be eligible to participate in settlements likely to be valuable to you; (ii) endeavoring to enhance the likelihood that all of your eligible business units (e.g., subsidiaries, divisions, acquisitions and divestitures) are included in the claims process; (iii) to reduce the support needed from your in-house staff, providing advice on what, if any, documents need to be collected and maintained, and, when requested, assisting in that effort; (iv) when required documents are not available or are too burdensome to collect, attempting to develop innovative alternatives to satisfy documentation requirements and striving to obtain approval of those alternatives; (v) preparing, assembling and submitting your claim package, and managing it throughout the claims processing phase, including working with you to address any concerns or questions claims administrators may have; (vi) providing regular updates on the recovery process; (vii) reviewing your payment to assure that it has not been under calculated; and (viii) following up with you to assure that your recovery check is deposited. FRS's recovery specialists are always available to answer any questions you may have.

How to Retain FRS: If you wish to hire FRS to file and manage a claim on your behalf, you must return a signed Claims Management Agreement and a signed Authority to File and Manage Claims. Before doing so, it is important that you understand their terms and make sure that all information about you is correct.

CLASS ACTION SUMMARY

**EMV CHIP
CLASS ACTION**

Case History

In 2016, a lawsuit was filed in the Northern District of California, alleging the Defendants implemented and maintained an unprecedented shift in the liability for billions of dollars' worth of fraudulent payment card transactions. It is impossible to predict the outcome, but money may become available to eligible class members if a settlement is reached with the Defendants in the future.

If a monetary settlement is obtained, information about it will be available from Class Counsel. You also may visit the Court-approved website once one is established. Please understand that you have the right to file on your own. To learn more about our services, visit www.FRSCO.com.

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