

Class members who received a claim form with an estimated cash payment now have until December 28, 2005 to submit their claim form or to challenge their estimated cash payment amount.

Class members that meet the following criteria have the same 90 days to submit claim forms that require additional information: (1) class members who received a claim form without an estimate, (2) class members who accepted PIN debit during the class period, and (3) class members who have multiple locations and wish to consolidate claim forms.

The following merchant advisory includes additional details.

**Merchant Advisory on Extension of Time to 90 Days to Submit
Claim Forms or Challenge Estimated Cash Payments for the
Distribution of the Visa Check/MasterMoney Antitrust Litigation
Settlement Fund**

New York City, October 12, 2005 —The law firm of Constantine Cannon today released the following Advisory to merchants involved in the Visa Check/MasterMoney Antitrust Litigation:

Dear Merchant,

This law firm, Constantine Cannon, is lead counsel for United States merchants in the case called *Visa Check/MasterMoney Antitrust Litigation*, CV 96-5238.

The settlement in the Visa Check/MasterMoney Antitrust Litigation, which provides \$3.383 billion in compensatory relief and an injunction valued by the court in the range of \$25-\$87 billion to U.S. merchants and consumers over the next decade, became final on May 31, 2005.

Claim forms have now been sent to the millions of merchants who are members of the class so that they may receive a cash payment from the settlement fund. Merchants are class members if they accepted Visa and MasterCard transactions at any time between October 25, 1992 and June 21, 2003.

At the request of lead counsel, the judge overseeing the settlement has extended the time for class members to challenge or accept their estimated cash payment and submit claim forms to 90 days. Class members who received a claim form with an estimated cash payment (VM1) now have until December 28, 2005 to submit their claim form or to challenge their estimated cash payment amount.

Class members who consolidate their claim form after receiving multiple claim forms at individual store locations or who claim an additional cash payment based upon their acceptance of PIN debit will receive a revised claim form. Class members that receive a revised claim form will have 90 days from the mailing of the revised form to submit their claim form or to challenge their estimated cash payment.

Merchants that are a chain or own or operate multiple stores may find that claim forms have been sent to their individual stores. Merchants who receive more than one claim form can have them consolidated into fewer or one claim to insure that the merchant receives one check from the settlement fund. Merchants who receive multiple claim forms and want to consolidate them should alert their stores that any claim forms received by the stores should be sent to a central location, such as corporate headquarters. Merchants should then follow the instructions on the claim form or case website to consolidate their claim.

Merchants that receive both a claim form with an estimated cash payment (VM1) and a claim form that does not contain an estimated cash payment (VM2) should disregard the VM2 claim form and complete the VM1 claim form.

Assistance with consolidation and or any other aspect of the claims process is available by calling 1-888-641-4437 or visiting the case website at www.inrevisacheckmastermoneyantitrustlitigation.com.

Copies of this Advisory and the entire Plan of Allocation can be obtained at the following websites:

<http://www.inrevisacheckmastermoneyantitrustlitigation.com> (case website)

<http://www.constantinecannon.com> (Constantine Cannon website)

<http://www.fmi.org> (Food Marketing Institute website)

<http://www.nrf.com> (National Retail Federation website)

<http://www.retail-leaders.org> (Retail Industry Leaders Association website)

Sincerely,

CONSTANTINE CANNON

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