

MERCHANT ADVISORY
ON INFORMATION REGARDING
OFFERS TO PURCHASE SETTLEMENT PROCEEDS

New York City, October 24, 2008

Dear Merchants,

Constantine Cannon LLP, Lead Counsel for U.S. merchants in *Visa Check/MasterMoney Antitrust Litigation* (CV 96-5238), advises Class Members as follows:

Some Class Members have been contacted by an entity or entities offering to purchase those Class Members' rights to future distributions from the settlement fund. Lead Counsel urges Class Members to contact it before making any decision to sell their rights to future payments from the settlement fund. At this juncture, given the advanced state of the distribution, Lead Counsel can provide Class Members with a reasonable estimate of their share of any residual funds and such information will enable Class Members to make an informed decision regarding selling their rights to future payments to any third-party provider. If a Class Member is solicited by any such entity or has any questions please contact Jeffrey Shinder or Jason Enzler, Constantine Cannon LLP.

Additional information regarding the claims and payment process is available by calling 1-888-641-4437 or visiting the case website at:
<http://www.inrevisacheckmastermoneyantitrustlitigation.com>.

Sincerely,
CONSTANTINE CANNON LLP
Lead Counsel for the Class
Counsel@InreVisaCheckMasterMoneyAntitrustLitigation.com