

MCAG's Class Action Settlement Recovery Service (SRS)



mcagTM

MAKING A DIFFERENCE
IN REVENUE RECOVERY

Today's Topics



**Background
on MCAG**



**Discover Card
Merchant
Settlement
Overview**



**Acute Care
Hospital Opioids
– Round 2
Settlement
Overview**



**MCAG's
Service &
Value Drivers**



**Enrolling in
MCAG's
Service**

Discover Merchant Settlement Overview



- **Cases:**
 - CAPP, Inc. v. Discover Financial Services, Case No. 1:23-cv-04676;
 - Lemmo's Pizzeria, LLC v. Discover Financial Services, Case No. 1:23-cv-14250;
 - Support Animal Holdings, LLC v. Discover Financial Services, Case No. 1:23-cv-15297
- **Settlement:** Up to **\$1.2 billion**, addressing allegations of misclassifying "Consumer" credit card transactions as "Commercial" accounts.
- **Impact:** Many businesses were **overcharged higher interchange fees** for years.
- **Eligibility:** Businesses that **accepted or processed** Discover card transactions between **Jan 1, 2007 – Dec 31, 2023** may claim part of the settlement.

Discover Merchant Settlement Overview



- **Who's impacted:**

- **End Merchants:** Businesses directly accepting Discover cards
- **Merchant Acquirers:** Entities facilitating Discover credit card transactions
- **Payment Intermediaries:** Entities processing Discover transactions on behalf of

- **Impacted Entities**

- **Total Merchant IDS (MIDs) impacted:** 11 million

- **Important Dates and Deadlines**

<u>Date</u>	<u>Action</u>
11/12/25	Merchant Acquirers provide info on downstream entities/allocation
2/25/26	Payment Facilitators provide info on downstream entities/allocation
3/25/26	Opt-Out deadline
5/18/26	Claim Filing Deadline

Next Steps



1.) Review & Confirm Your Information

For existing clients, most data is already on file*.

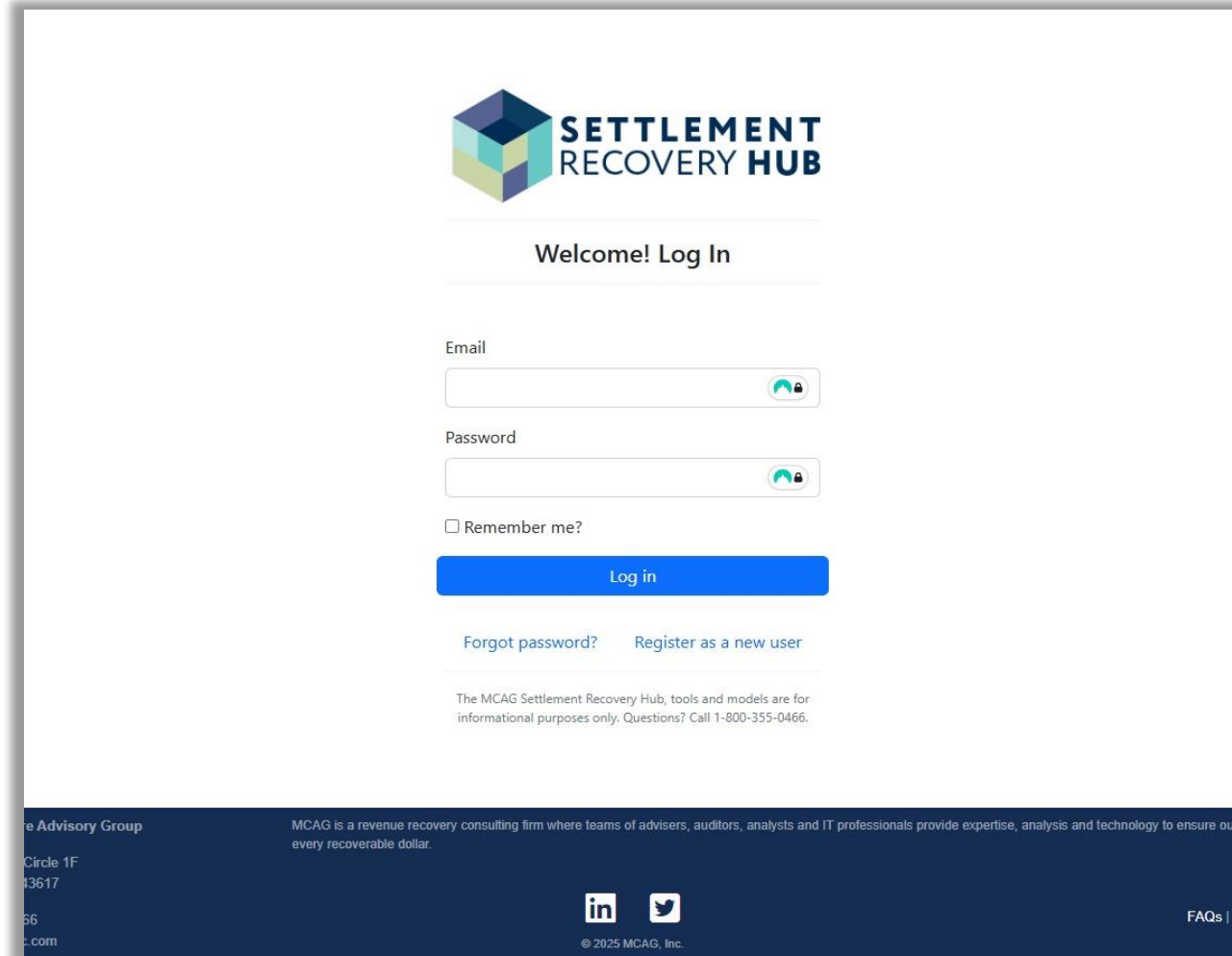
Please confirm:

- Merchant ID(s) (MIDs)
- Processor name(s)
- Tax ID(s)
- Location address(es)
- Additional locations or MIDs can be added in the [Settlement Recovery HUB](#).

****The Discover settlement overlaps with the Visa/Mastercard settlement, except for 2020–2023. Any MIDs from that period should be added.***

2.) Forward any Claim Forms/Notices

HUB Registration



The screenshot shows the login interface for the MCAG Settlement Recovery Hub. At the top is the logo, which consists of a 3D cube with blue, green, and yellow faces, followed by the text "SETTLEMENT RECOVERY HUB". Below the logo is a "Welcome! Log In" heading. The login form includes an "Email" field, a "Password" field, and a "Remember me?" checkbox. A blue "Log in" button is positioned below the form. Underneath the button are two links: "Forgot password?" and "Register as a new user". A disclaimer at the bottom of the form states: "The MCAG Settlement Recovery Hub, tools and models are for informational purposes only. Questions? Call 1-800-355-0466." The footer of the page is dark blue and contains the following text on the left: "e Advisory Group", "Circle 1F", "43617", "66", and "c.com". In the center of the footer are LinkedIn and Twitter social media icons, followed by the text "© 2025 MCAG, Inc.". On the right side of the footer are the links "FAQs | S".

Newly enrolled clients will receive a follow-up email within 24 hours of enrolling with MCAG with instructions for logging into the **MCAG Settlement Recovery HUB** where they can provide additional merchant IDs for all existing merchant locations.

Client Updates



Alert: Visa/MasterCard Settlement Update

Notice Mailed by the Settlement Administrator

This message is to alert you of recent activities regarding the Visa/MasterCard Settlement. Please read it thoroughly, you may need to contact MCAG to take further action regarding this settlement.

As noted in several previous messages, 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.

What does the Court granting Preliminary Approval mean for you?

You are in receipt of this message because you have already enrolled in MCAG's service, which ensures that a claim will be submitted on your behalf.

- If you enrolled with MCAG through your merchant services provider / payment processor, then we already have all of your merchant information that we will need to complete your claim submission.
- If you enrolled with MCAG directly or through another source, such as an association or other valued service provider, then you may contact MCAG to ensure that we have an up to date list of merchant locations and merchant IDs. Once this information is sent to MCAG, no further action will be required as MCAG will handle the remainder of the claims process.
 - [You may send merchant information to us using this secure online portal.](#)

The framework for the Settlement is in place and a Notice will be mailed by the Settlement Administrator in late March / early April to all entities who accepted Visa or MasterCard in the U.S. any time after January 1, 2004. This Notice simply provides details on the Settlement.

Claims cannot be submitted at this time. A claims filing process cannot be established until after the Court hearing for Final Approval that will occur on Nov. 7, 2019.

When claim forms do become available, you will not have to gather nor submit claim forms because MCAG will handle the claims submission process on your behalf.

Stay tuned, as we will send you updates as this matter progresses and more information is circulated.

As always, you may contact an MCAG representative with any questions at 1-800-355-0466 option 1 or settlements@mcaginc.com.

We appreciate your business and your patience with this settlement.

Regards,

MCAG Settlement Recovery Service Team

Additional Payment Processing Class Actions



Fraud Liability/Chargeback Shift

- **Settlement:** \$231.7 million
- **Status:** Notices sent to class members beginning of December 2025; no filing process at this time, waiting for deadline
- **Background:** Merchants challenged the shifting of fraud liability from banks to merchants for certain transactions

Visa Debit MDL (Multi-District Litigation)

- **Settlement:** No settlement as this time.
- **Status:** Recently, the Court found that the Visa/Mastercard Interchange Fee (\$5.5 billion) settlement has no impact on this case (i.e., doesn't prohibit merchants from pursuing claims).
- **Background:** Alleged anti-competitive practices and excessive interchange fees on debit transactions.

American Express Anti-Steering

- **Settlement:** No settlements for merchants at this time.
- **Status:** A federal jury has ordered AMEX to pay \$12 million to cardholders after losing a recent trial-a separate case for merchants is ongoing.
- **Background:** Merchants prohibited from encouraging customers to use lower-fee cards.

Acute Care Hospital (ACH) – Opioids Settlement – Round 2 Overview



Case: *San Miguel Hospital Corp., d/b/a Alta Vista Regional Hospital v. Richard Sackler, et al.*; 1:25-cv-01010

Settlement Fund: \$174 million

Status:

- Preliminary Approval pending; **hearing on 2/18/26.**

Claims Against Defendants:

- Defendants engaged in coordinated actions that contributed to opioid addiction.
- The settlement aims to cover operational losses hospitals incurred in treating patients with opioid-related conditions.
- This is the second round of settlements for Acute Care Hospitals, relating to opioids.
 - The first round (\$651M) had a filing deadline in March 2025

More Defendants Yet to Settle:

- Over a dozen companies remain in litigation in the original ACH Opioid case-this case was opened against the Sackler Family specifically.

Eligible Entities

- **Any Acute Care Hospital in the U.S. that:**
 - Are **not owned or operated by a federal, state, county, parish, city, or other municipal government** AND
 - Treated patients with **opioid use disorder (OUD)** or opioid-related conditions.
- **For purposes of eligibility, an “Acute Care Hospital” is an entity that, at any time on or after January 1, 2009:**
 - Provides medical care and related services for surgery, acute medical conditions, or injuries, with an average patient stay of less than **25 days**, and
 - Is listed (as active or inactive, including under a former name) in the American Hospital Directory® as either:
 - A **“short term acute care”** hospital, OR
 - A **“critical access”** hospital, and
 - Operates an **emergency department subject to EMTALA**, and
 - Is **not** a physician or physician practice group.

Options as a Class Member



- Often 80% or more of eligible entities do not pursue settlements.
- Why don't eligible entities file on their own?
 - Unknown ROI
 - Limited access to data/records
 - Misunderstanding of filing requirements
 - Unaware of the opportunity and/or applicable deadlines
- Most merchants must submit a claim directly or have a third party submit on your behalf to receive compensation from the settlement fund.

The MCAG Story

Managed Care Advisory Group | Headquarters: Toledo, OH | Founded in 2003

Class Action Settlement Recovery Experts

Submitted claims for over 120 settlements in the last five years.
Service all types and sizes of organizations.

Proven Success

Hundreds of millions in recoveries. Have recovered more than \$100M in the past 5 years.



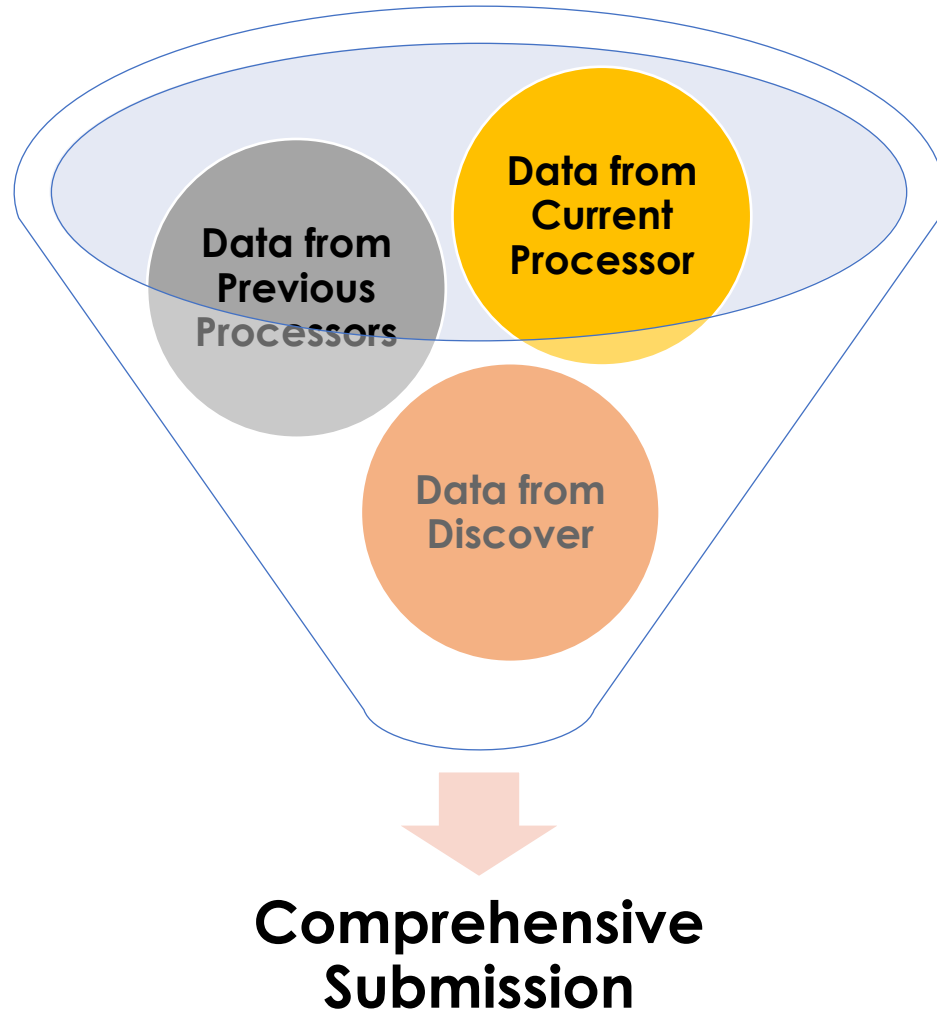
Partner-Focused Distribution Model

Driven by unrivaled data access and relational capital. Over 320,000 merchants filed for the Visa/MC Settlement. Increased submissions for Visa MC clients by 27%.

No Risk Fee Structure

No upfront fees.
Retain % of recoveries.

MCAG's Value Drivers



Track and Meet all Deadlines



Limit Administrative Burden



Data NOT Required



Data Analysis by Location



Claim Form Compliance



Recovery Optimization



Ensure Payment Delivery



MCAG's Process

01

Enroll in MCAG's service and receive confirmation.



03

Alert enrolled clients of notable updates via email.



05

Coordinate with the Settlement Administrator to ensure the appropriate recovery amount.



07

Distribute net proceeds to clients.



02

Analyze data and build claim for each enrolled merchant.



04

Submit claims to the Settlement Administrator.



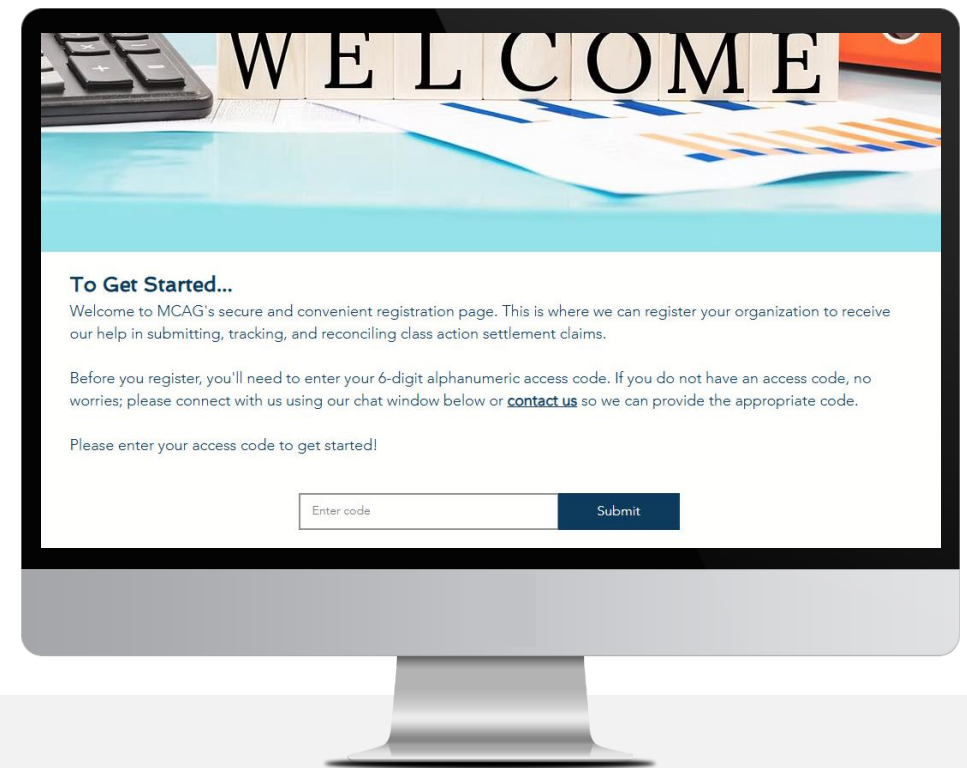
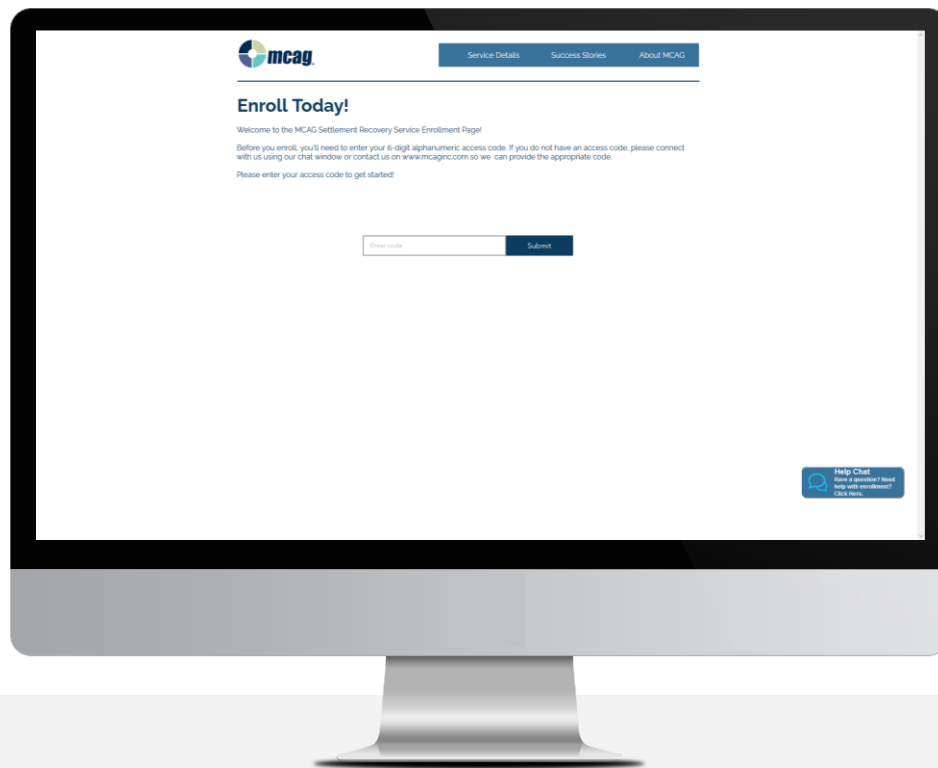
06

Recover gross proceeds on behalf of clients.

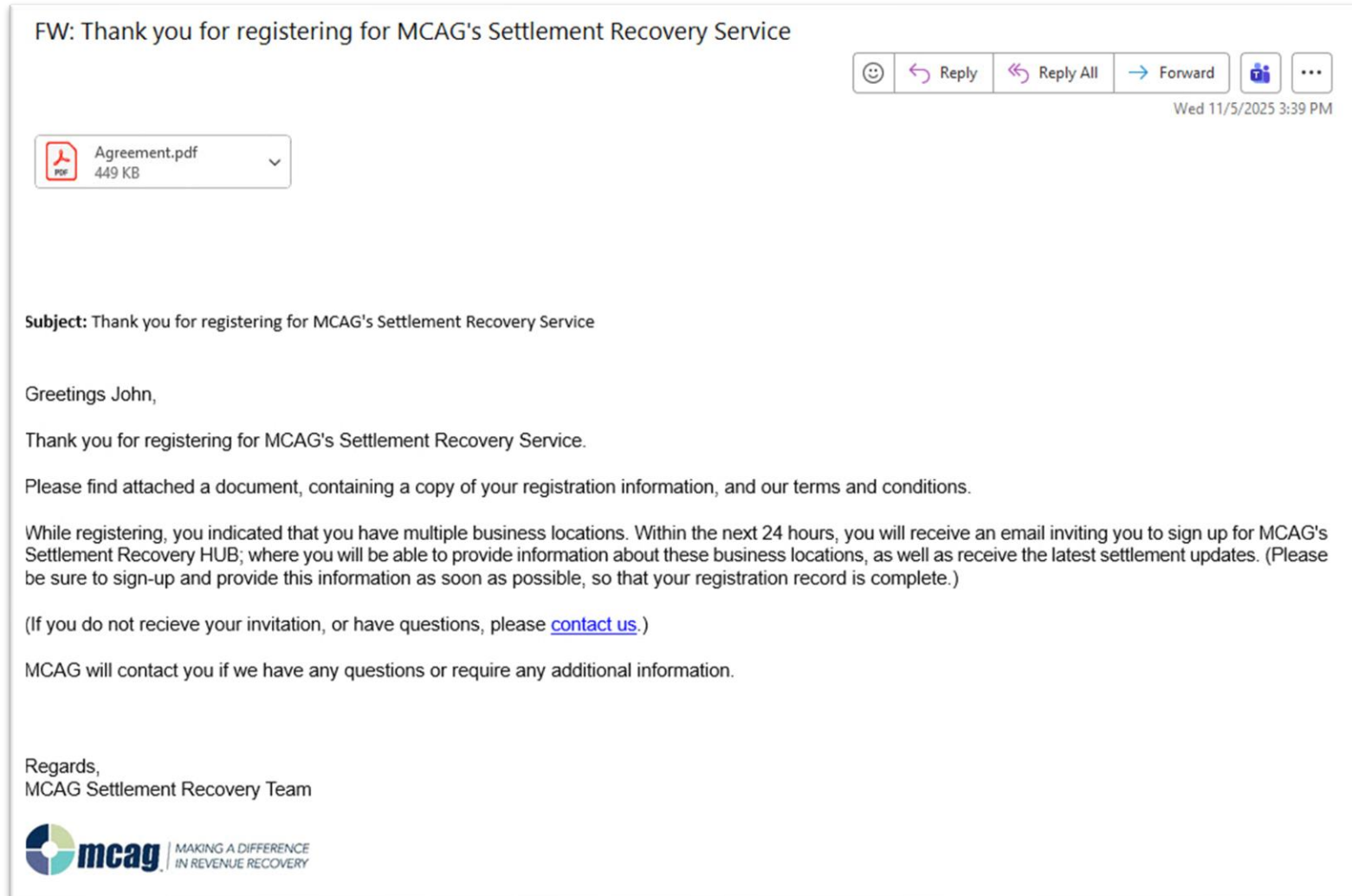


Online Enrollment Platform

1. Click link in email from your merchant services provider, or visit www.mcagenroll.com and enter 6-digit access code
2. Complete online enrollment form with business name, primary address, tax ID, and primary merchant ID



Enrollment Confirmation



Once the enrollment is submitted, a confirmation email with all pertinent details should be received immediately.



Questions & Answers



Contact Us

Managed Care Advisory Group, is a unique management consulting firm that specializes in helping businesses recover every dollar they earn.



7150 Granite Circle
Toledo, Ohio 43617



1-800-355-0466



www.mcagenroll.com
discover2025@mcaginc.com

Disclaimer: The Payment Card Settlement filing deadline (Feb. 4, 2025) has passed. The Discover Card Merchant Settlement claim deadline is May 18, 2026. No-cost assistance is available from the Class Administrator and Class Counsel. No one is required to sign up with any third-party service in order to participate in any monetary relief. Visit the Court-approved websites for additional information: paymentcardsettlement.com and discovermerchantsettlement.com

Thank You.