

# ADCR Event Qualification Status



As of: **Wednesday, November 18, 2009**

This report provides ADCR event qualification status for cases involving CAMS alerts related to potential compromise of full magnetic stripe data. Other CAMS alerts (e.g. Law Enforcement "LE" and Recovered Accounts "RA") are not included.

For cases that have met the Qualification Criteria and Eligibility Requirements for ADCR, the GMBS settlement date is provided.

Please note: only accounts and fraud meeting the Qualification and Eligibility Requirements listed below will be eligible for Fraud Recovery and/or Operating Expense Recovery.

ADCR QUALIFIED - SCHEDULED FOR GMBS SETTLEMENT					
CASE #	# OF ALERTS	GMBS SETTLEMENT	FRAUD START	FRAUD END	SPECIAL NOTES
US-2009-624	3	3/15/10	2/1/09	9/17/09	
US-2009-613	2	2/15/10	4/8/09	9/14/09	
US-2009-388	1	1/15/10	2/1/09	7/11/09	
US-2009-393	1	1/15/10	1/1/09	7/15/09	
US-2009-419	3	1/15/10	2/1/09	7/19/09	
US-2009-420	2	1/15/10	3/1/09	7/23/09	
US-2009-511	1	1/15/10	7/1/09	7/1/09	
US-2009-512	1	1/15/10	4/1/09	7/31/09	
US-2009-522	2	1/15/10	7/6/09	7/6/09	
US-2009-525	1	1/15/10	7/7/09	7/7/09	
US-2009-218	4	12/15/09	11/1/08	5/3/09	
US-2009-340	1	12/15/09	8/1/08	5/30/09	
US-2009-382	1	12/15/09	12/1/08	6/28/09	
US-2009-384	3	12/15/09	2/2/09	7/5/09	
US-2009-390	3	12/15/09	6/11/08	7/11/09	
US-2009-391	1	12/15/09	6/11/09	6/11/09	
US-2009-392	1	12/15/09	1/1/09	7/11/09	
US-2009-418	2	12/15/09	4/1/09	7/18/09	
US-2009-421	2	12/15/09	6/19/09	6/19/09	
US-2009-088	1	11/15/09	2/9/09	2/9/09	
US-2009-310	1	11/15/09	9/1/08	5/27/09	
US-2009-351	2	11/15/09	1/1/09	6/6/09	

DOES NOT QUALIFY FOR ADCR RECOVERY					
CASE #	# OF ALERTS				SPECIAL NOTES
US-2009-563	1				< 10K Accounts
US-2009-567	3				< 10K Accounts
US-2009-572	2				< 10K Accounts
US-2009-585	2				< 10K Accounts
US-2009-590	3				< 10K Accounts
US-2009-595	1				< 10K Accounts
US-2009-598	1				< 10K Accounts
US-2009-601	3				< 10K Accounts
US-2009-604	1				< 10K Accounts
US-2009-605	1				< 10K Accounts
US-2009-618	2				< 10K Accounts
US-2009-685	1				< 10K Accounts
US-2009-686	1				< 10K Accounts
US-2009-687	1				< 10K Accounts
US-2009-692	1				< 10K Accounts
US-2009-720	1				< 10K Accounts
US-2009-721	1				< 10K Accounts
US-2009-757	1				< 10K Accounts
US-2009-758	1				< 10K Accounts
US-2009-769	3				< 10K Accounts
US-2009-778	1				< 10K Accounts
US-2009-779	1				< 10K Accounts
US-2009-798	1				< 10K Accounts
US-2009-799	2				< 10K Accounts
US-2009-809	1				< 10K Accounts
US-2009-815	2				< 10K Accounts
US-2009-816	3				< 10K Accounts
US-2009-836	3				< 10K Accounts
US-2009-838	1				< 10K Accounts
US-2009-847	1				< 10K Accounts
US-2009-861	1				< 10K Accounts
US-2009-862	1				< 10K Accounts
US-2009-869	1				< 10K Accounts
US-2009-882	3				< 10K Accounts
US-2009-897	1				< 10K Accounts

CASES CURRENTLY UNDER REVIEW					
CASE #	# OF ALERTS				SPECIAL NOTES
US-2008-588	2				
US-2009-036	2				
US-2009-040	2				
US-2009-041	2				
US-2009-046	41				
US-2009-056	2				
US-2009-076	2				
US-2009-097	2				
US-2009-099	2				
US-2009-100	2				
US-2009-159	2				
US-2009-160	2				
US-2009-211	2				
US-2009-212	2				
US-2009-216	2				
US-2009-354	3				
US-2009-355	2				
US-2009-357	4				
US-2009-417	4				
US-2009-469	2				
US-2009-470	1				
US-2009-541	4				
US-2009-599	3				
US-2009-602	2				
US-2009-731	2				
US-2009-782	3				
US-2009-800	7				
US-2009-810	2				

ADCR QUALIFIED - SETTLEMENT COMPLETED					
CASE #	# OF ALERTS	GMBS SETTLEMENT	FRAUD START	FRAUD END	SPECIAL NOTES
US-2009-243	3	10/15/09	11/8/08	5/8/09	
US-2008-120	2	9/15/09	2/1/08	4/12/08	120b does not qualify (PIN). Alert 120c is OE only
US-2008-640	2	9/15/09	9/1/08	1/4/09	
US-2009-077	2	9/15/09	7/1/08	2/28/09	
US-2008-531	3	8/15/09	5/1/08	10/29/08	
US-2008-546	2	8/15/09	4/1/08	11/2/08	
US-2009-062	1	8/15/09	4/1/08	2/21/09	

ADCR QUALIFICATION AND ELIGIBILITY REQUIREMENTS	
CASE QUALIFICATION REQUIREMENTS	FRAUD ELIGIBILITY REQUIREMENTS
<ul style="list-style-type: none"> <li>▪ CAMS alert was issued</li> <li>▪ Account compromise event is confirmed</li> <li>▪ Payment Card Industry Data Security Standard (PCI DSS) violation could have allowed a compromise of full magnetic-stripe data<sup>1</sup></li> <li>▪ &gt; 10,000 accounts were involved</li> </ul>	<ul style="list-style-type: none"> <li>▪ Reported as Counterfeit fraud with a POS 90 - Full Mag-Stripe Read</li> <li>▪ A Visa signature-based transaction, properly reported to Visa</li> <li>▪ Occurred during the Fraud Window (up to 13 months)</li> </ul>
ACCOUNT ELIGIBILITY REQUIREMENTS	
<ul style="list-style-type: none"> <li>▪ Issuer is registered to receive CAMS alerts</li> <li>▪ Account number was not involved in an ADCR qualified event in the prior 12 months</li> <li>▪ Account was involved in at least one signature-based, full mag-stripe authorization at the merchant</li> <li>▪ Issuer is ADCR enrolled at time of alert (Operating Expenses only)</li> </ul>	

<sup>1</sup> The *Visa U.S.A. Inc. Operating Regulations* were recently changed to expand the scope of the ADCR process to include violations of PCI DSS that could allow a compromise of full magnetic-stripe data. These revisions are effective for qualifying CAMS alerts that occur on or after January 22, 2008. Prior to this change ADCR was limited to compromises involving storage of magnetic-stripe data.