

ADCR Event Qualification Status



As of: **Sunday, December 16, 2007**

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-2006-336	5	12/15/07	09/01/05	11/29/06	336a & 336c cannot qualify with case
US-2006-421	2	12/15/07	05/01/06	01/18/07	Calculation will merge the two alerts
US-2007-068	2	12/15/07	07/01/06	03/10/07	Calculation will merge the two alerts
US-2007-085	1	12/15/07	05/01/06	03/16/07	
US-2007-096	2	12/15/07	08/01/06	03/22/07	Calculation will merge the two alerts
US-2007-198	3	01/15/08	05/01/06	04/28/07	Calculation will merge the three alerts
US-2007-203	2	01/15/08	08/01/06	05/02/07	203a did not qualify
US-2007-209	1	01/15/08	08/01/06	05/06/07	
US-2007-222	1	12/15/07	06/01/06	05/06/07	
US-2007-223	2	12/15/07	04/07/06	05/06/07	Calculation will merge the two alerts
US-2007-240	2	01/15/08	04/12/06	05/11/07	Calculation will merge the two alerts
US-2007-275	1	12/15/07	08/01/06	05/24/07	
US-2007-330	1	01/15/08	05/16/06	06/14/07	
US-2007-336	1	12/15/07	11/01/06	06/17/07	
US-2007-414	1	01/15/08	10/01/06	07/18/07	
US-2007-415	1	01/15/08	09/01/06	07/28/07	
US-2007-490	1	01/15/08	08/01/06	08/31/07	

DOES NOT QUALIFY FOR ADCR RECOVERY					
CASE #	# OF ALERTS				SPECIAL NOTES
US-2006-303	1				<10k
US-2006-306	1				<10k
US-2006-310	1				<10k
US-2006-409	2				<10k
US-2006-410	1				<10k
US-2007-001	1				<10k
US-2007-035	1				Insufficient Forensic evidence of compromise
US-2007-044	2				<10k accounts
US-2007-045	1				<10k accounts
US-2007-084	1				Insufficient Forensic evidence of compromise
US-2007-093	2				<10k accounts
US-2007-094	2				<10k accounts
US-2007-109	1				<10k accounts
US-2007-117	1				<10k accounts
US-2007-124	1				<10k accounts
US-2007-125	1				<10k accounts
US-2007-141	1				<10k accounts
US-2007-156	3				<10k accounts
US-2007-160	1				<10k accounts
US-2007-161	1				<10k accounts
US-2007-177	2				<10k accounts
US-2007-180	3				<10k accounts
US-2007-201	1				<10k accounts
US-2007-285	2				<10k accounts
US-2007-334	2				<10k accounts
US-2007-335	1				<10k accounts
US-2007-373	1				<10k accounts
US-2007-390	1				<10k accounts
US-2007-434	2				<10k accounts
US-2007-441	2				<10k accounts
US-2007-456	1				<10k accounts
US-2007-478	1				<10k accounts
US-2007-492	1				<10k accounts
US-2007-519	1				<10k accounts

US-2007-520	2				<10k accounts
US-2007-521	1				<10k accounts
US-2007-533	1				<10k accounts
US-2007-550	1				<10k accounts
US-2007-558	1				< 10,000 Accounts
US-2007-559	1				< 10,000 Accounts
US-2007-562	1				< 10k Accounts
US-2007-602	1				<10k Accounts
US-2007-605	1				<10k Accounts
US-2007-614	1				< 10k accounts
US-2007-631	1				<10k accounts
US-2007-683	1				<10k accounts
US-2007-713	2				Insufficient proof of compromise

CASES CURRENTLY UNDER REVIEW					
CASE #					SPECIAL NOTES
US-2007-030					Not all 85 alerts will qualify
US-2007-278					
US-2007-329					
US-2007-453					
US-2007-491					
US-2007-499					
US-2007-517					
US-2007-530					
US-2007-531					
US-2007-552					
US-2007-560					
US-2007-598					
US-2007-606					
US-2007-607					
US-2007-620					
US-2007-640					
US-2007-677					
US-2007-678					
US-2007-680					
US-2007-682					
US-2007-695					
US-2007-701					

US-2007-702					
US-2007-707					
US-2007-710					

ADCR QUALIFIED - SETTLEMENT COMPLETED					
CASE #	# OF ALERTS	GMBS SETTLEMENT	FRAUD START	FRAUD END	SPECIAL NOTES
US-2006-294	2	10/15/07	10/10/05	11/09/06	Calculation will merge the two alerts
US-2006-415	1	10/15/07	12/19/06	01/17/07	
US-2007-034	2	10/15/07	01/27/06	02/26/07	Calculation will merge the two alerts
US-2007-036	1	10/15/07	05/01/06	02/26/07	
US-2007-037	1	10/15/07	05/01/06	02/26/07	
US-2007-040	2	10/15/07	07/01/06	03/01/07	Calculation will merge the two alerts
US-2007-041	1	10/15/07	04/01/06	03/01/07	
US-2007-003	1	11/15/07	01/04/06	02/03/07	
US-2007-006	2	11/15/07	04/01/06	02/03/07	Calculation will merge the two alerts
US-2007-015	3	11/15/07	02/01/06	02/04/07	Calculation will merge three alerts
US-2007-038	1	11/15/07	05/01/06	02/26/07	
US-2007-071	1	11/15/07	08/01/06	03/16/07	
US-2007-149	3	11/15/07	03/07/06	04/05/07	Only Alerts 149 & 149a qualified
US-2007-159	1	11/15/07	07/01/06	04/08/07	
US-2007-189	1	11/15/07			Ops Expense Only
US-2007-199	1	11/15/07	06/01/06	04/28/07	
US-2007-208	1	11/15/07	04/06/06	05/06/07	

ADCR QUALIFICATION AND ELIGIBILITY REQUIREMENTS	
CASE QUALIFICATION REQUIREMENTS	FRAUD ELIGIBILITY REQUIREMENTS
<ul style="list-style-type: none"> ▪ CAMS alert was issued ▪ Account compromise event is confirmed ▪ Full Mag-stripe data (any track) was stored ▪ > 10,000 accounts were involved 	<ul style="list-style-type: none"> ▪ Reported as Counterfeit fraud with a POS 90 - Full Mag-Stripe Read ▪ A Visa signature-based transaction, properly reported to Visa ▪ Occurred during the Fraud Window (up to 13 months)
ACCOUNT ELIGIBILITY REQUIREMENTS	
<ul style="list-style-type: none"> ▪ Issuer is registered to receive CAMS alerts ▪ Account number was not involved in an ADCR qualified event in the prior 12 months ▪ Account was involved in at least one signature-based, full mag-stripe authorization at the merchant ▪ Issuer is ADCR enrolled at time of alert (Operating Expenses only) 	