



**Discover Card Merchant Settlement
Class Action Settlement Administrator**

c/o Epiq Class Action
PO Box 2497
Portland OR 97208-2497

Action Required By:

November 12, 2025

Tax ID: <<XX-XXX0000>>
Entity Name: <<Legal Name>> or <<DBA Name>>
Claimant ID: <<0000 0000 0000 0000>>
PIN: <<000000>>
Notice Issuance Date: <<Month DD, 20YY>>

INSTRUCTIONS FOR SUBMITTING MERCHANT ACQUIRER INFORMATION

Please review these instructions for submitting your Merchant Acquirer Information to be eligible for a settlement payment and develop a plan for how to meet the deadline of November 12, 2025.

If you have any questions, Epiq Class Action and Claims Solutions, Inc. (“Epiq”), the Court-appointed Settlement Administrator, has established a dedicated Merchant Acquirer team to assist by phone at 1 877-535-8067, 9:00 a.m. - 7:00 p.m. ET, Monday-Friday (except holidays), or by email at DirectServices@DiscoverMerchantSettlement.com (3-5 business days response time).

Step One: Review the List of Discover MIDs and Potential Settlement Class Members Associated with Your Organization.

As a Merchant Acquirer, you must submit information about businesses for which you processed Discover credit cards. This information should be organized by the merchant identifier code, or “MID,” assigned by Discover in its merchant acquiring systems to identify an End Merchant.

Discover has provided Epiq with a database identifying all Discover MIDs that had at least one Misclassified Card Transaction from January 1, 2007, to December 31, 2023. That database includes additional information about those MIDs including, where available, legal name and DBA name, physical address, email address, TIN, non-Discover MID, open date, and last transaction date, among other fields. From this database, Discover and/or the Settlement Administrator have identified MIDs that are currently believed to be associated with your organization.

To review and securely download a list of Discover MIDs associated with your organization, go online to www.DiscoverMerchantSettlement.com and register using the Claimant ID and PIN Number shown above.

Step Two: Compile Merchant Acquirer Information Data in the Recommended File Layout.

Merchant Acquirer Information is needed for each End Merchant¹ or other Downstream Entity² for whom you processed a Discover Card transaction between 2007 through 2023.³ The required information falls into two categories:

Category One: Data identifying each End Merchant and Downstream Entity by (a) legal and DBA names, (b) TIN(s), (c) your organization’s Merchant Identifier, (d) the Discover MID(s), (e) last known postal mailing address(es), and (f) email address(es). **Note:** If any Discover MIDs associated with your organization are *not* assigned by you to a distinct End Merchant or other Downstream Entity (where, for example, you or your Downstream Entity assigned and aggregated multiple distinct End Merchants to a single Discover MID), then you must provide the unique merchant identification code created and assigned by you to the End Merchant or other Downstream Entity (“Non-Discover MID”). Non-Discover MIDs should be unique to a distinct End Merchant or other Downstream Entity.

¹ “End Merchant” is defined at Section 2.20 of the Settlement Agreement, available at www.DiscoverMerchantSettlement.com.

² “Downstream Entities” is defined at Section 2.18 of the Settlement Agreement.

³ “Merchant Acquirer Information” and “Payment Intermediary Information” are defined at Sections 2.31 and 2.53 of the Settlement Agreement.

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Category Two: Documentation and/or other information sufficient to reasonably demonstrate which portion of Discover interchange fees was paid by your organization (*i.e.*, attributable to your organization), on the one hand, as opposed to any of your End Merchants or Downstream Entities, on the other. Such documentation or information may include, for example, reliable data or documentation showing the pricing arrangement(s) between your organization and the End Merchant or other Downstream Entity and the years in which such arrangement(s) were in effect or that otherwise demonstrates that interchange fees were or were not passed on to your End Merchant or other Downstream Entity.

Please refer to the **File Layout Guidelines** attached to these instructions, which specify the recommended field name, type, and length, along with explanatory notes as applicable for you to generate and/or calculate a data field's value. Please also complete and transmit the **Data Questionnaire** attached to these instructions. The **File Layout Guidelines** and **Data Questionnaire** are also available at www.DiscoverMerchantSettlement.com/DataInfo.

Step Three: Securely Transmit Your Merchant Acquirer Information to Epiq.

Securely transmit your Merchant Acquirer Information to Epiq using one of these methods:

- (1) Upload your information online using the credentials at the top of the first page of these Instructions, at www.DiscoverMerchantSettlement.com during the claims filing process or by using the upload functionality included in the "My Claims" tab after logging into the site; or
- (2) Request that the Settlement Administrator email you a link to its SFTP system to upload your information; or
- (3) Request that Epiq follow your preferred procedures for transmitting information to third parties, whether through your own SFTP or otherwise.

Should you require a mutual non-disclosure agreement before you send your Merchant Acquirer Information, contact Epiq's Direct Services team for a form non-disclosure agreement.

Questions about reimbursement for reasonable expenses incurred in compiling the Merchant Acquirer Information may be directed to Epiq's Direct Services team. Any reimbursement issued will require a sworn, written accounting of your expenses no later than 30 calendar days after you tender data file(s) to Epiq.

Not a Merchant Acquirer? After you register, log onto your account and go to www.DiscoverMerchantSettlement.com/DataInfo OR go to www.DiscoverMerchantSettlement.com, to My Claims, where you will find instructions on how to challenge your designation as a Merchant Acquirer.

Questions about these instructions? Contact Epiq's dedicated Direct Services team by phone at **1-877-535-8067**, 9:00 a.m. - 7:00 p.m. ET, Monday-Friday (except holidays) or by email at DirectServices@DiscoverMerchantSettlement.com (3-5 business days response time). Please note that Epiq is required by the Settlement Agreement to undertake additional efforts to obtain required information from any Merchant Acquirer that does not timely provide sufficient information.

Thank you for your cooperation.