



COST  
REDUCTION  
ADVISORS



# \$5.54 billion class settlement

## The case / the settlement

The lawsuit originated as a dispute between merchants, card-issuing banks, and payment card associations over interchange fees. Merchants claimed that card associations set interchange fees and rules governing payment card acceptance in ways that amounted to **illegal price fixing**. Before the case was fully litigated, both sides reached a negotiated settlement. The settlement provides that Visa and Mastercard contribute to a **\$5.54 Billion-dollar cash settlement fund**, which will be distributed to merchants with applicable transactions who accept the settlement.

## Who we are...

We established our business ten years ago with the primary goal of helping our clients file their claims effortlessly. The devastation of the 2010 Deepwater Horizon Oil Spill motivated and inspired us to start helping small businesses and individuals that are often left out of claiming what may be owed

to them because they lack the staff and expertise to correctly and accurately file a claim. Our team worked with our clients and successfully filed over \$400 million in claims for this settlement and ultimately helped thousands of businesses receive their entitled compensation. Our mission is always to maximize every claim; we will even work to get previously denied claims approved to receive settlement compensation.

## Who is eligible to file a claim...

All persons, businesses, and other entities that have accepted any Visa-branded and/or Mastercard-branded cards in the United States at any time from January 1, 2004 to January 25, 2019, can make a claim to receive a refund based on their overall processing fees.

## Does a merchant need help?

It is important to know that every merchant can file their claim with the Claims Administrator and Class Council during the claim filing period without using the services of an attorney or a third-party claims service in order to participate in any monetary relief at no cost. We encourage everyone to file and are here if merchants want help to make the process faster and easier with potentially higher returns.





## What we do to help you seamlessly file your claim...

- Work to identify if you are Eligible and your potential portion of settlement funds
- Gather all information necessary to be considered for settlement funds
- Information may include: current and previous (closed businesses that operated during the designated time period 1/1/04 - 1/25/19) merchant IDs, business names, locations, and processor names
- Assist in properly and accurately completing and submitting your claim form once the filing period opens and deadlines are announced.
- Lead the process to ensure you recover the maximum amount available to your business, organization, etc.
- Work with you when historical and vital information is missing to determine what the order allows and create an accurate estimate of funds that may be eligible for recovery.

## What is your cost?

There are no upfront costs to the claimant. We work on a 30% contingency fee upon successful claims. Only if the claim results in a refund will a contingency fee apply.

## Why choose Cost Reduction Advisors and Diversified Biz Solutions?

- No Additional Costs
- Proven System
- Proven Results
- 100% Customer Satisfaction

## Nothing could be easier

- We fill our bucket with money while you're performing your normal duties
- We bring the bucket to you
- You decide if you want the money
- If yes, You take the money
- You give us back the bucket and some of the money
- We do it again, and again, and again...