

Compliance Notification

Discover[®] No Signature Required Program Expanded

On October, 15, 2009 Discover expanded the No Signature Required program to include most Merchant Category Codes (MCCs) with the exception of those listed in Table 1. Card Present Card Sales in an amount up to and including \$25.00, including applicable taxes, gratuity, and Cash Over will not be subject to Dispute for your failure to obtain the Cardholder's signature on the Transaction Receipt if Track Data is transmitted with the Authorization Request, unless our records indicate that your Merchant Account is assigned one of the MCCs listed below.

Card Sales exceeding \$25.00 inclusive of taxes, gratuity, and Cash Over are not eligible for treatment as No Signature Required Card Sales and are subject to Dispute if you fail to obtain the Cardholder's Signature on the Transaction Receipt.

Merchant Category Codes (MCCs)

Table 1: MCCs Excluded from No Signature Required Program	
4829	Money Transfer—Non-Financial Institution
6010	Member Financial Institution—Manual Cash Disbursements
6011	Member Financial Institution—Automated Cash Disbursements
6050	Quasi-Cash—Member Financial Institution
6051	Quasi-Cash—Non-Financial Institution
6531	Payment Service Provider—Money Transfer for a Purchase
6532	Payment Service Provider—Member Financial Institution Financial Institution Payment Transaction
6533	Payment Service Provider—Merchant Payment Transaction
6534	Money Transfer—Member Financial Institution
7995	Betting (e.g., Lottery Tickets, OTB)

Contact Persons: If you have any questions regarding this change, please contact customer service.

Date: April 1, 2010

The information contained in this document is provided as a courtesy and is for general informational purposes only. It is not intended to be a complete description of all applicable policies and procedures. The matters referenced herein are subject to change without notice. Individual circumstances may vary. The information contained herein may include, among other things, a compilation of documents received from third parties. First Data shall not be responsible for any inaccurate or incomplete information. The subject matters and/or programs referenced herein may not be available to all clients. Nothing contained herein is intended to supplement, amend or modify any applicable contract, rule or regulation.

© 2010 First Data Corporation. All Rights Reserved. All trademarks, service marks and trade names referenced in this material are the property of their respective owners. This information may not be copied, reproduced or distributed in any manner whatsoever without the express written consent of First Data Corporation.