

Compliance Notification

Visa® Regulations Changes

Visa® International announced changes to the Operating Regulations that will become effective October 16, 2010 affecting credit transaction processing timeframes and substitute transaction receipts. These changes apply to U.S. and International merchant locations.

1. **Revised Credit Processing Timeframes:** The timeframe for processing credit transactions will be reduced from nine calendar days to five calendar days.
2. **Substitute Transaction Receipts:** Substitute transaction receipt requirements will be revised to state that substitute transaction receipts are invalid, except for card-not present transactions. This could slightly increase the volume of retrieval requests received. If you receive a retrieval request, continue to respond to each request promptly.

Contact Persons: If you have questions, please call your Relationship Manager.

Date: August 3, 2010

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