

Dear Valued Merchant:

The Federal Housing Assistance Tax Act of 2008 included the enactment of Section 6050W of the Internal Revenue Code. It requires reporting entities, such as merchant processors, to annually report gross settled card sales to the IRS for all merchants. The process of reconciling gross sales (reported to the IRS) to net sales (the net amount settled to you) may be difficult. To help you with your needs under Section 6050W, Vantiv ISO, now Worldpay is pleased to introduce the Regulatory Accounting Assistance Program ("RAAP").

Please review the attached RAAP brochure completely for an overview of the new IRS rules and for details and benefits of the RAAP.

You have automatically been enrolled in the RAAP. Your fee for the RAAP is \$90.00 per year per Taxpayer Identification Number (TIN), which will be debited from your account annually in March. Please note that upon enrollment in the RAAP, or if you utilize the services of the RAAP, you will be assessed the applicable fee. You may elect to decline the RAAP by calling Worldpay ISO at 877-277-6072.

For more information please log into: [MyMerchantData.com](http://MyMerchantData.com) or call Worldpay ISO's RAAP Support Line at 877-277-6072.

Sincerely,

Worldpay ISO