

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

In re PAYMENT CARD INTERCHANGE	:	MDL No. 1720(BMC)(JAM)
FEE AND MERCHANT DISCOUNT	:	
ANTITRUST LITIGATION	:	Civil No. 05-5075(BMC)(JAM)
	:	
	:	RULE 23(b)(3) CLASS COUNSEL'S
This Document Relates To:	:	MONTHLY REPORT REGARDING THIRD-
	:	PARTY ENTITIES
	:	
ALL ACTIONS.	:	
	:	
	:	

I. INTRODUCTION

This is the thirty-first monthly report regarding third-party claims filers following the Court's request.

Rule 23(b)(3) Class Counsel ("Class Counsel") and Epiq continue to receive communications regarding third parties. Calls received via the toll-free number are tracked and reported to Class Counsel from Epiq. Class Counsel also directly receives calls and emails regarding third parties that are followed up on immediately. Additionally, Class Counsel regularly searches online using various keywords to monitor new entrants. Epiq received 21 new contacts regarding third parties since the last report. Epiq also forwards to Class Counsel certain specific issues which are discussed below. The vast majority of the calls this month continue to relate to class members having trouble getting a response from the third-party claims-filing companies they have contracted with.

Now that the claims-filing deadline has passed, there have been fewer issues related to the solicitation of class members for filing. Monthly reports will continue. For this report, the Court instructed Class Counsel to provide any updates regarding: (1) Epiq's efforts regarding claims-filing services with Pacific Travel & Services LLC; and (2) to address any updates with respect to complaints from class members regarding third-party filing companies being non-responsive.

II. STATUS OF PREVIOUS ORDERS TO SHOW CAUSE

A. Pacific Travel & Services LLC

Epiq alerted Class Counsel to a concerning issue related to Pacific Travel & Services LLC ("Pacific Travel"), a company that appeared to be signing up merchants for claims filing and demanding pre-payment for services based on purported expected settlement benefits that were not true. Pursuant to the Court's July 22, 2025 Minute Entry, Class Counsel filed a report on August 15, 2025 regarding continued efforts to communicate with Pacific Travel. ECF 9646. On August 18, 2025, the Court entered a text-entry Order directing Epiq to attempt to contact the approximately 80 class members who signed up for claims-filing services with Pacific Travel and determine whether

such claims can be filed. On the same day, Class Counsel met with Epiq to discuss the Court's Order and Epiq began work on the project immediately.

Epiq has made progress in its efforts to contact class members who signed up for claims-filing services with Pacific Travel. The following chart details Epiq's efforts as of May 18, 2026 to contact affected merchants. Current counts:

Merchants with Phone Number	70
Unable to Reach	43
Left Voicemail	21
Spoke with Owner/Employee	6
Merchants with Email	39
Merchants with Mailing Address	73
Merchants without Contact Information	3
Merchants with Registrations in Process	33

Class Counsel directed Epiq to provide a mailing in English and Vietnamese to all Pacific Travel merchants with mailing addresses. In response to the Court's October 10, 2025 text-entry Order, Epiq conducted additional outreach, sending the message again. That outreach was completed on October 16 (emails) and October 17 (paper).

That message is reproduced below:

ACTION REQUESTED – Payment Card Settlement: File a Claim

Dear Business Owner,

This letter relates to a claim that was recently filed for [BUSINESS NAME] by a company called Pacific Travel & Services LLC. Pacific Travel and Services is a company that contacted businesses and asked for advanced payment for its services. Following an order from the Court, the claims that were filed by Pacific Travel and Services have been withdrawn.

You do not have to pay for services to file a claim. As the Court-appointed Class Administrator, we help business owners file claims for free. If you are the owner or employee of [BUSINESS NAME] (Tax Identification Number ending in XXXXX), and you want to file a claim, please email us at info@paymentcardsettlement.com or call 1-800-625-6440.

For more information about the Settlement, visit www.PaymentCardSettlement.com or call 1-800-625-6440. The website is available in eight languages, including Vietnamese. If you need assistance in another language, our call center can help you.

If you have more questions and want to talk with a lawyer about this letter or your options, please let us know by emailing info@paymentcardsettlement.com. We will connect you with the lawyers appointed to represent you in the case.

As reported in the October 10, 2025 Status Report, Class Counsel and Epiq held a call with a person who had worked with Mr. Nguyen to sign up class members. ECF 9676. She stated that she had provided Mr. Nguyen with \$19,000 that had been at least a large portion of money that was to have been her percentage. *Id.* at 3. She claimed she had additional funds she wished to return as well. *Id.* There was a brief discussion regarding how to determine which class members were owed refunds. *Id.* The person later wrote to Epiq stating that she was under a doctor's care and also studying for a major examination, but that she would get back to Epiq. *Id.* at 3-4. The person reengaged with Epiq and spoke to representatives there on October 15, 2025. ECF 9679 at 3. There have been additional calls since then as reported to the Court on October 24 and November 7, 2025. *See* ECFs 9679, 9687.

During a later call, information regarding another person who worked with Pacific Travel was revealed. ECF 9687 at 2. Class Counsel has attempted to call and email this person to find out information. A translator was used to ensure the email was in English and Vietnamese. To date, despite several follow ups, this person has not responded. Attempts to reach them continue. Multiple emails have been sent, including most recently on May 18, 2026.

Class Counsel has also continued to try to reach Mr. Nguyen, again via email most recently on May 18, 2026. He has also received courtesy copies of all filings that mention Pacific Travel.

Epiq has continued to reach out to the remaining merchants on whose behalf Pacific Travel attempted to file claims. Despite this ongoing outreach, Epiq has not received any new communication from class members wanting to file claims.

Finally, as of May 22, 2026, Class Counsel has received no response to its letters to the U.S. Attorney in New Jersey.

III. OTHER MATTERS

A. Betz & Baril, PLLC and ClickFunds, LLC

On April 1, 2026, the Court issued a *Sua Sponte* Report & Recommendation (“R&R”) regarding the motion for sanctions. ECF 9815. On April 13, 2026, Betz & Baril, PLLC (“Betz & Baril”) and ClickFunds LLC (“ClickFunds”) filed for an extension of time to respond to the R&R which was granted same day. ECF 9823; 4/13/26 text-entry Order. On April 23, 2026, the response was filed. ECF 9844. On May 7, 2026, the District Court issued its Order adopting the R&R in full. On May 11, 2026, Class Counsel wrote to the Court outlining potential next steps. ECF 9863. Class Counsel also had a conference call with counsel for Betz & Baril and ClickFunds that week.

On May 21, 2026, Betz & Baril and ClickFunds filed a Notice of Motion for Limited Reconsideration and Limited Clarification of the May 7, 2026 Memorandum Decision and Order. ECF 9867. Class Counsel believes the motion lacks merit and should be denied in full. A response is due June 4, 2026.

The parties will file the required joint status report on June 8, 2026.

B. Recent Filing by Cascade Settlement Services LLC’s Motion for an Order Directing Settlement Administrator to Provide Regular Public Reporting

The motion filed by Cascade Settlement Services LLC d/b/a Spectrum Settlement Recovery is now fully briefed. On March 30, 2026, Spectrum filed their reply. ECF 9813. The Court set a hearing for May 28, 2026.

C. Complaint Regarding Third-Party Filer

As noted above, for years Epiq has tracked class member calls and emails regarding third parties and provides a chart of contacts to Class Counsel. Some of the contacts simply ask questions regarding the existence of third parties. Some, however, provide Epiq and Class Counsel with the first reports of misleading information. A new entity, Irongate Business Advisors (“Irongate”), was reported to Class Counsel this month. A merchant called Epiq to ask about the entity and a follow-up revealed some misleading statements on the website as well as a failure to update the site to

explain that the claims period was closed. On May 18, and again on May 20, 2026, Class Counsel wrote to this new entity demanding certain changes be made and that the website be updated. Class Counsel also informed the company that failure to correct the issues on the website may result in further action. On May 20, 2026, Irongate responded and agreed to update the website in the coming days. Class Counsel will continue to monitor this entity and will report further next month, if not corrected.

D. Complaints From Class Members Regarding Third-Party Filing Companies Being Non-Responsive

Epiq has flagged an issue for Class Counsel that appears to be a growing concern. A number of class members in the past month have called the toll-free hotline or emailed the administrator to complain that they have had difficulty getting responses from third-party filing companies that the class members contracted with for claims-filing services. According to Epiq, there have been numerous new complaints about a lack of responsiveness. Epiq has been reaching out to various third parties to remind them of their responsibilities and has also provided class members with contact information, where available. Epiq has handled a number of nonresponsive third party issues this month. In general, following Epiq's intervention on behalf of class members, the third party has responded within a day. A couple issues with non-responsive third parties are still being pursued and may be subject to a report next month.

The following details Epiq's current process when they receive a class member complaint regarding responsiveness. For the initial complaint, Epiq provides the third-party contact information found in their records to the class member and asks the class member to try again.

If they contact Epiq again saying that they are still unable to get a response from the third party, Epiq sends an email, including the class member as a recipient, requesting that the third party reach out to the class member and confirm their contact information in Epiq's records. The email also includes a deadline to reply, usually 48 hours. Currently, there are no known issues that have reached this stage in the process.

E. Outreach to Third Parties by Epiq

As Class Counsel previously reported, since August 18, 2023, Epiq has been performing specific outreach efforts to known third-party claims filers.

As of May 18, 2026, Epiq has received client lists from a total of 701 third-party claim filers claiming representation of 10 or more claimants. This includes a single increase since the last report. As previously noted, registrations included a mix of third parties that: (1) previously self-identified as “Other” or “Owner/Employee” on the portal when registering where Epiq has subsequently identified them as a third-party filer and updated their designation in Epiq’s records; and (2) have added merchants.

The third parties total representation consists of 1,000,976 Tax Identification Numbers (“TINs”), which is an increase of 121 TINs from last month’s report. This increase is plausible due to ongoing review leading to recategorization/corrections of how third-party filers registered along with third parties who continue to upload new TINs as a result of the Research Request process.

IV. CONCLUSION

Class Counsel will continue to apprise the Court regarding issues with third-party claims filers via monthly reports and will bring urgent matters to the Court’s attention via letter. The next monthly report will be filed on June 15, 2026.

DATED: May 22, 2026

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