

Merchant Participation Requirements

To participate in the Downtown Newark Partnership's Visa Private Label Prepaid Program, please provide the following to the merchant's association at your earliest convenience:

1. Letter of Card Acceptance
2. A copy of a letter that notifies your Merchant Card Processor of your intent to accept the Visa Private Label Prepaid Card

To assist you in preparing these letters, consult the instructions below. This information must be presented to Visa, USA via the Downtown Newark Partnership before your business can become an active participant in this program.

Sample Letter of Card Acceptance

This is a letter that is required by Visa for the program implementation. The purpose of the letter is to attest that you will accept the Private Label Prepaid card and that your business acknowledges the nature of the program and that fees will be charged for transactions. The letter must be prepared on your Company's Letterhead. Suggested text is provided.

*Maverick Network Solutions
3411 Silverside Road
Hagley Building
Suite 200
Wilmington, DE 19810*

Dear Sir/Madam:

Please accept this letter as notification of our intent to participate in and accept the Visa Private Label Prepaid Card "the card" issued by the Downtown Newark Partnership. I understand that by accepting the card for purchases, transactions made with the same are subject to Interchange Reimbursement Fees applicable to Visa Check Cards and the price independently established by our Merchant Processor, (insert name here), for Check Card transactions.

Further, I understand the need to advise my Merchant Processor of our intent to accept the card as payment for purchases, and to provide my processor with the Visa Private Label Prepaid BIN (484280) in advance of the program launch. I will provide a copy of the letter of notification to the Downtown Newark Partnership prior to accepting the card for payment.

As a participant in the program, I understand the card is not a Visa product and is not subject to provisions of acceptance agreements that relate to processing of Visa cards. I further understand that Visa also does not guarantee payment for transactions made with the card. Finally, I realize that Visa

card promotions and cardholder benefits do not apply to purchases made in full or part with this Private Label card.

Please contact me at (insert your phone number here) if you have any further questions.

Notification to Merchant Processor

This is a letter that is required by Visa for program implementation. The purpose of the letter is to notify your Merchant Processor of your intent to accept the Visa Private Label Prepaid card as payment for purchases in your merchant location and to provide your processor with the BIN (Bank Interchange Number) to facilitate acceptance. The letter must be prepared on your business letterhead.

Please accept this letter as notification of our intent to participate in and accept the Visa Private Label Prepaid Card “the card” issued by the Downtown Newark Partnership. The BIN that has been assigned to the Downtown Newark Partnership’s card is 484280. This BIN is within the Visa check card range and is subject to the Interchange Reimbursement Fees on such transactions that are processed through VisaNet equivalent to those applicable to Visa Check cards. Further, the card is not subject to provisions of acceptance agreements that relate to processing of Visa cards. The initial date of acceptance for the card will be on or after November 1, 2009.

Please ensure that your BIN tables are updated accordingly.

Please contact me at (insert your phone number here) if you have any further questions.

Cc *Downtown Newark Partnership*