

Summary of policy issues and expenses related to lobbying activities reported on the Company's disclosure reports:

Issues involving payment cards, interchange fees, card issuer practices, the regulation of consumer financial products, faster payments and payment transactions initiated with or through a mobile device; Issues pertaining to payment card usage and the payment networks role as it relates to the disbursement of public benefits or payroll benefits through the use of a prepaid card; Issues pertaining to payment card usage and the payment networks role as it relates to the disbursement of Title IV funds through the use of a debit or prepaid card; Issues involving payment cards, payment systems, virtual currencies, and electronic payment transactions; Issues pertaining to payment card usage and the payment networks role as it relates to the use of prepaid cards; Issues pertaining to payment card usage and the payment networks role as it relates to network data security initiatives, EMV, privacy, and cybersecurity; Issues pertaining to payment card usage and the adverse potential impacts of global regulations on US institutions; Issues related to International trade; Issues related to the financial inclusion participation program; Issues related to tax reform; Trade Sanctions; Issues pertaining to ecommerce as it relates to digital identity services.

2019 Q3 - \$860,000

2019 Q4 - \$630,000