

FAQ'S

What does DCAP do?

DCAP is a 3rd party filer of Antitrust settlement claims. We usually work on settlement funds that are in excess of \$100 million.

Are you Attorneys?

No. DCAP only becomes involved once the litigation is complete and there is a settlement fund.

Why should a company use DCAP instead of filing themselves?

Companies can always file claims themselves. However, many companies prefer to limit the time and resources that would be necessary to collect data and properly file and defend their claim. DCAP ensures that the dollars claimed are maximized and defends the claim through any appeal, audit or deficiency process until payment is made.

Could this impact my relationship with Visa/Mastercard?

The short answer to the question is no: filing a claim will not in any way affect a claimant's relationship with Visa or MasterCard. Longer answer is that they have already settled with the courts and they have no influence over who chooses to file a claim, nor are they allowed to interfere. They will have to provide data for the claim forms based on registered EINs and identified by randomly generated codes when a claimant pre-registers with the claims administrator. Any contact with the claimant in regards to their claim will come through the claims admin via our team, and they will have no contact from Visa or MasterCard.

How much does it cost?

DCAP works on a contingency model. DCAP's fee is based on the recovery amount and is not paid until after payment is received. If there is no payment, then DCAP does not collect a fee. DCAP also never charges any expenses or other hidden fees. *ACA has already vetted DCAP to use as an outsourcing partner and negotiated a reduced fee rate of 25% for its members.*

What is the process of engaging DCAP?

DCAP has a standard 4-page agreement which simply requires a single signature from a company officer. DCAP will then contact a representative of the company to query as to availability of any required data. DCAP will then build a transparent and acceptable claim for submission. No claim will be filed without the client's approval. DCAP will then process and respond to any questions, appeals or audits from the claims administrator until the payment has been made.

Do I have to file a claim in order to receive my share of the settlement from Visa/Mastercard?

Yes. If you do not file, you will not receive any funds.

Am I eligible to file a claim if I owned my business only a portion of the 15 years between 2004 and 2019?

Yes. Whether you currently own the business or used to own the business, as long as you earned the revenue from Visa/Mastercard transactions, you are eligible to file a claim.

Do I need all 15 years of data for DCAP to file my claim?

In many cases, companies aren't required to maintain the majority of records - whether it's purchase records, credit card sales, whatever - longer than 7 years, per the IRS. So when we are working on settlements that go back farther than that, records tend to be limited for the majority of the claims we build. The claims administrators that oversee the entire claims process from review to final disbursement understand that records are not always available and they have accepted claims where we have done estimation work. We can use the information that is available to the client to basically work backwards to build a picture of what their earlier years most likely looked like and file a claim with that estimation.

Disclaimer: On January 24, 2019, the Court granted preliminary approval of the settlement filed on September 18, 2018, for Rule 23(b)(3) Class Plaintiffs in this action. No claim forms are available at this time, and no claim-filing deadline exists. If the settlement is granted final approval, no-cost assistance will be available from the Class Administrator and Class Counsel during any claims-filing period. No one is required to sign up with any third-party service in order to participate in any settlement. For additional information regarding the status of the litigation, interested persons may visit www.paymentcardsettlement.com, the Court-approved website for this case.