

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

Issues related to open banking (new issue); issues pertaining to tax; Issues related to antitrust; issues involving payment cards, interchange fees, card issuer practices, the regulation of consumer financial products, and payment transactions initiated with or through a mobile device; issues pertaining to payment cards 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 payments network roles 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, artificial intelligence, 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 financial inclusion participation program; issues related to trade sanctions; issues related to tax reform; issues pertaining to digital identity services and standards; issues related to counterfeit goods; issues related to COVID Relief legislation; issues related to CDFI's and MDI's; issues related to police reform; issues related to delivery of portable benefit solutions for independent workers; issues pertaining to digital identity services and standards; issues related to counterfeit goods; issues related to Build Back Better, infrastructure spending, and funding of public sector transit agencies; issues pertaining to e-commerce as it relates to digital identity services; issues related to international restrictions on digital trade, including Digital Services Taxes and data localization; issues related to data breach notification law and cyber incident reporting legislation.

2021

Q1 - \$1,100,000

Q2 - \$660,000

Q3 - \$870,000

Q4 - \$730,000