

APPENDIX A

DESCRIPTION OF COALITION MEMBERS

BANC ONE CORPORATION is a bank holding company headquartered in Columbus, Ohio, with assets of \$48.7 billion. BANC ONE CORPORATION currently operates 57 banking institutions with 869 offices in Indiana, Illinois, Kentucky, Michigan, Ohio, Texas and Wisconsin. BANC ONE CORPORATION also operates over 100 other corporations, which engage primarily in data processing, venture capital, investment and merchant banking, trust, brokerage, equipment leasing, mortgage banking, consumer finance and insurance.

The CBCHA and the NYCHA are associations of major banks. They serve primarily as clearinghouses through which members settle accounts and present checks and other payment instruments, and as representatives of their members on issues of common concern.^{1/} The CBCHA's members include seven of the largest banks in California,^{2/} and the NYCHA's members include twelve of the leading banks in New York.^{3/} Together, the members of CBCHA and the NYCHA include nine of the largest banks in the United States. Their combined

^{1/} The NYCHA operates two electronic payment systems, the New York Automated Clearing House ("NYACH") and the Clearing House Interbank Payments System ("CHIPS"). The NYACH handles substantial volumes of preauthorized debits and credits, e.g., Social Security checks, insurance premium payments, and direct payroll deposits and serves depository institutions in the Second Federal Reserve District (i.e., New York State and Northern New Jersey). CHIPS provides the means for about 125 foreign and American banks to exchange dollar payments electronically.

^{2/} The Bank of American National Trust and Savings Association, Wells Fargo Bank, N.A., First Interstate Bank of California, Union Bank, Sanwa Bank California, Bank of California, N.A., and City National Bank.

^{3/} The Bank of New York, the Chase Manhattan Bank, N.A., Citibank, N.A., Chemical Bank, Morgan Guaranty Trust Company of New York, Manufacturers Hanover Trust Company, Bankers Trust Company, Marine Midland Bank, N.A., United States Trust Company of New York, National Westminster Bank USA, European American Bank and Republic National Bank of New York.

assets exceed \$600 billion, and their annual communications bills approach \$1 billion.

VISA is an association of over 17,500 member financial institutions throughout the United States that are licensed to use VISA's service marks in connection with payment systems (including debit and credit card), check authorizations, and automated teller machine ("ATM") services. VISA is affiliated with VISA International, an association of over 19,000 financial institutions in over 160 countries. VISA member institutions have issued 135.6 million cards in the United States. VISA cards are accepted at over nine million merchant outlets worldwide, including 83% of the retail establishments in the United States. Its cards are used over 3.5 billion times each year.

First USA is a credit card bank located in Wilmington, Delaware, which issues VISA and MasterCard products to customers nationwide. First USA currently has approximately \$2.2 billion in loans outstanding and has issued about 3 million credit cards. As a credit card bank, a large proportion of First USA's operations are devoted to telemarketing or collection related activities.

QVC is a retailing organization that markets a wide variety of consumer products directly to the public through its nationally televised shopping network. The QVC program is produced live and broadcasts continuously to more than 42 million homes by cable and more than 3 million homes by satellite.