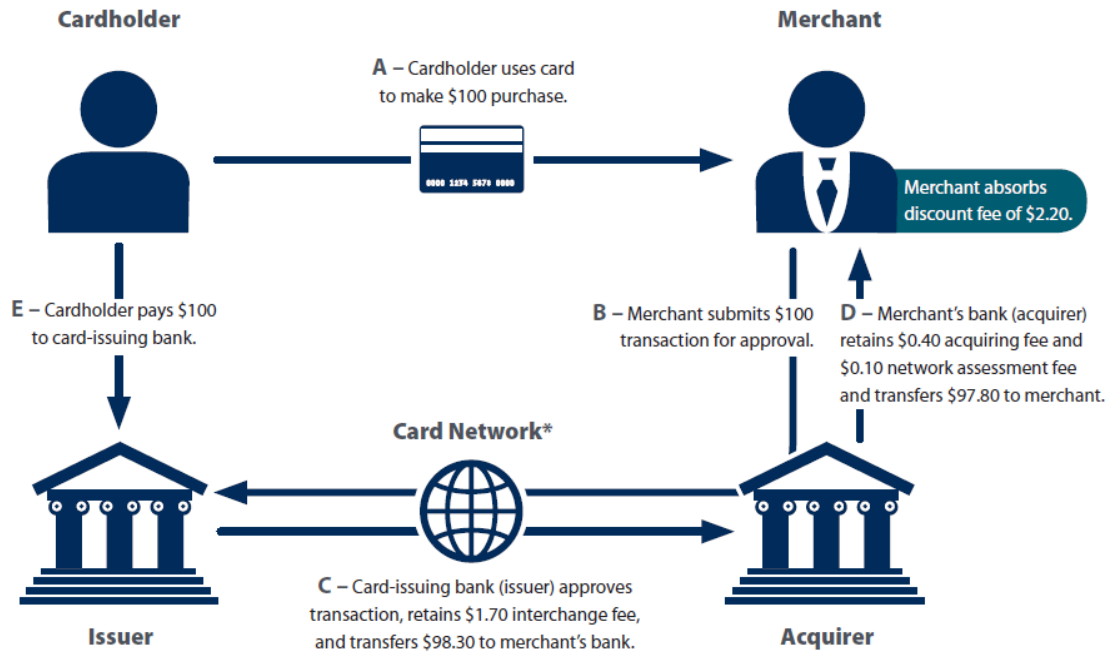


Figure 1: Typical Card Transaction



Note: Fees in this example are typical but not average. Dollar amounts, except network assessment fee, are from a similar flow chart in “Rising Interchange Fees Have Increased Costs for Merchants, but Options for Reducing Fees Pose Challenges,” a Government Accountability Office report from November 2009.

\* The card network assesses additional fees on the issuer and merchant.