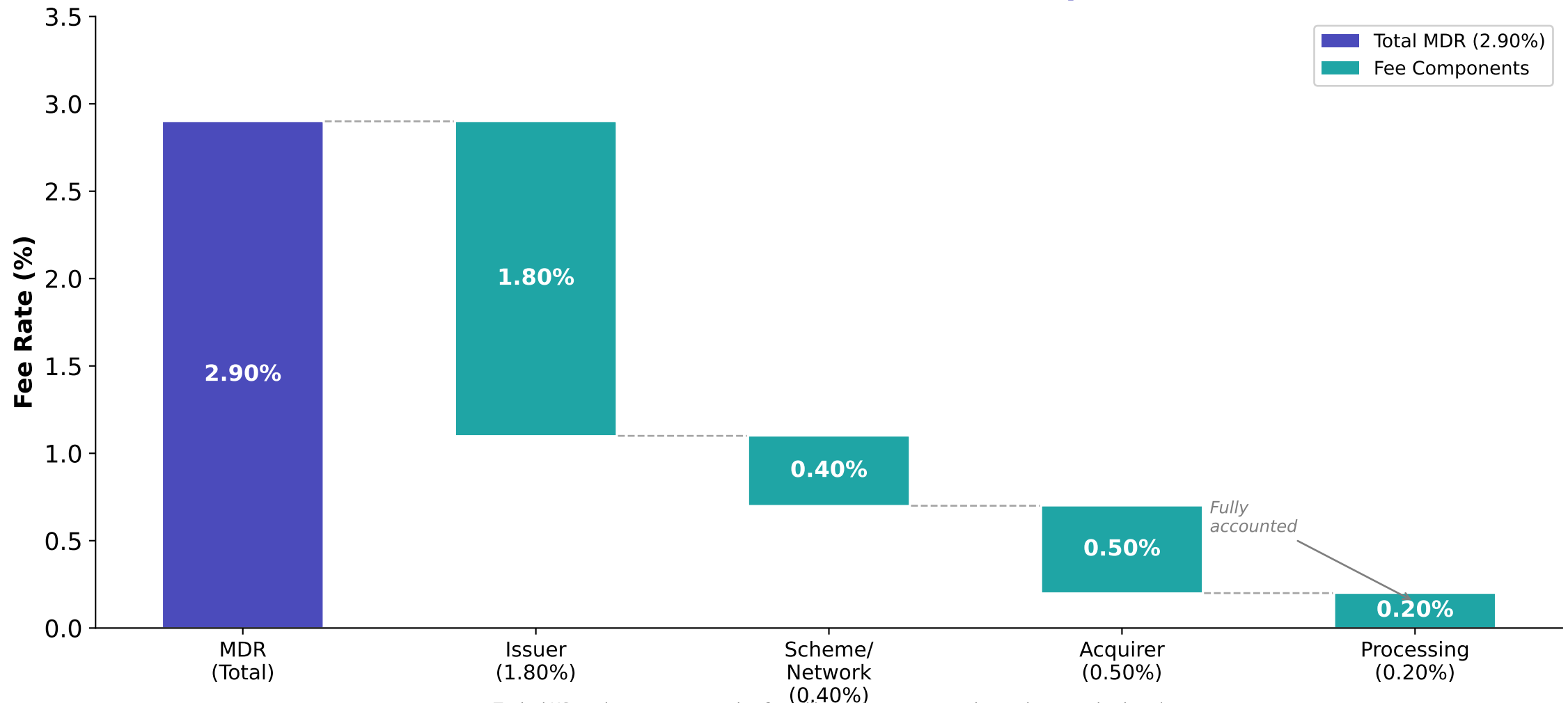


# Merchant Discount Rate: Fee Decomposition



*Typical US card-present transaction fees (illustrative; rates vary by card type and volume)*