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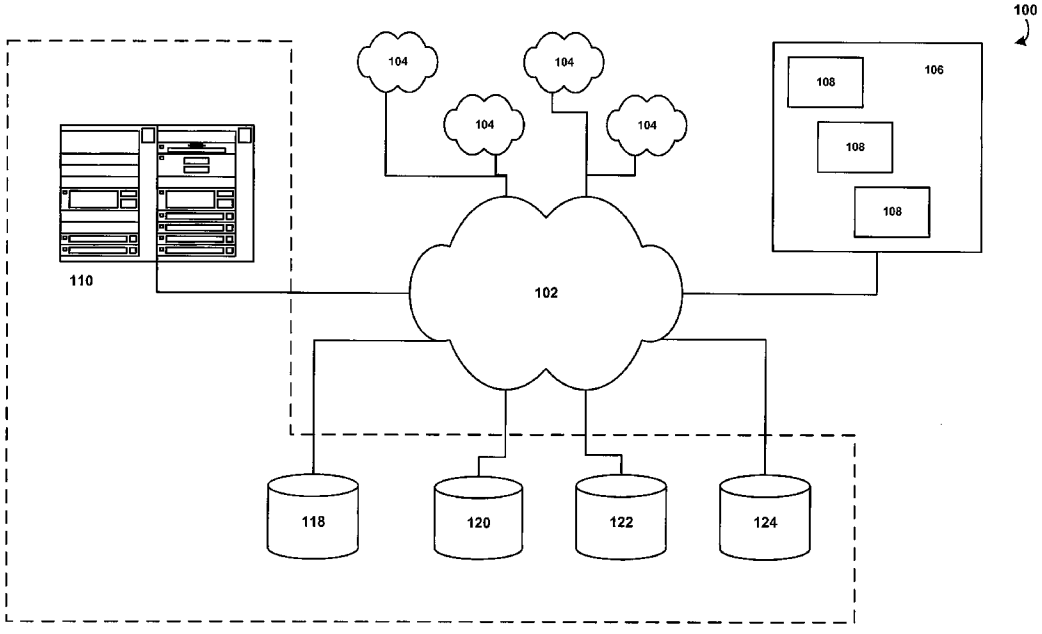
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(54) Title: LEAST COST NETWORK ROUTING FOR ELECTRONIC TRANSACTIONS



(57) Abstract: The present invention generally relates to systems and methods for determining a lowest cost debit/credit network for an electronic transaction and methods for routing an electronic transaction through a lowest cost network for the transaction. The invention generally involves providing a transaction table array and determining a lowest cost debit/credit network from the transaction table array for the electronic transaction.

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