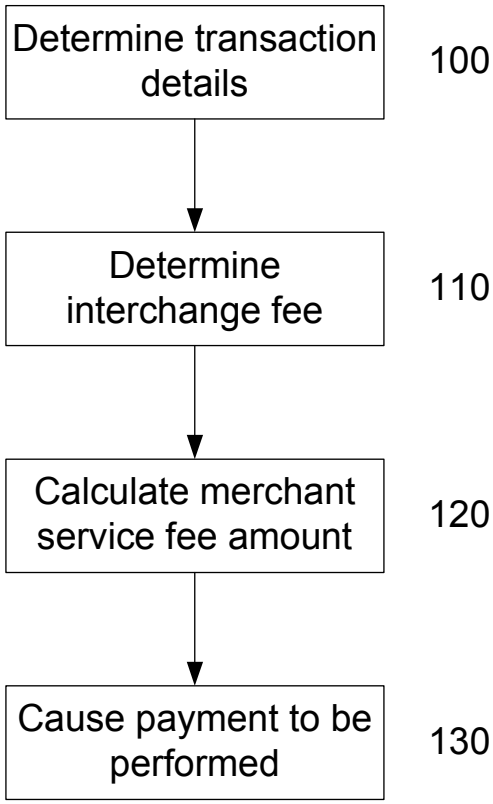

Determine transaction details
100
Determine interchange fee
110
Calculate merchant service fee amount
120
Cause payment to be performed
130

Fig. 1A

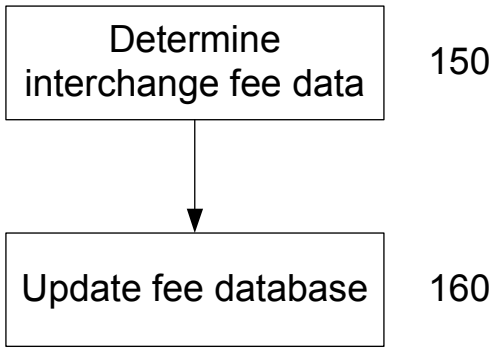

Determine interchange fee data
150
Update fee database
160

Fig. 1B

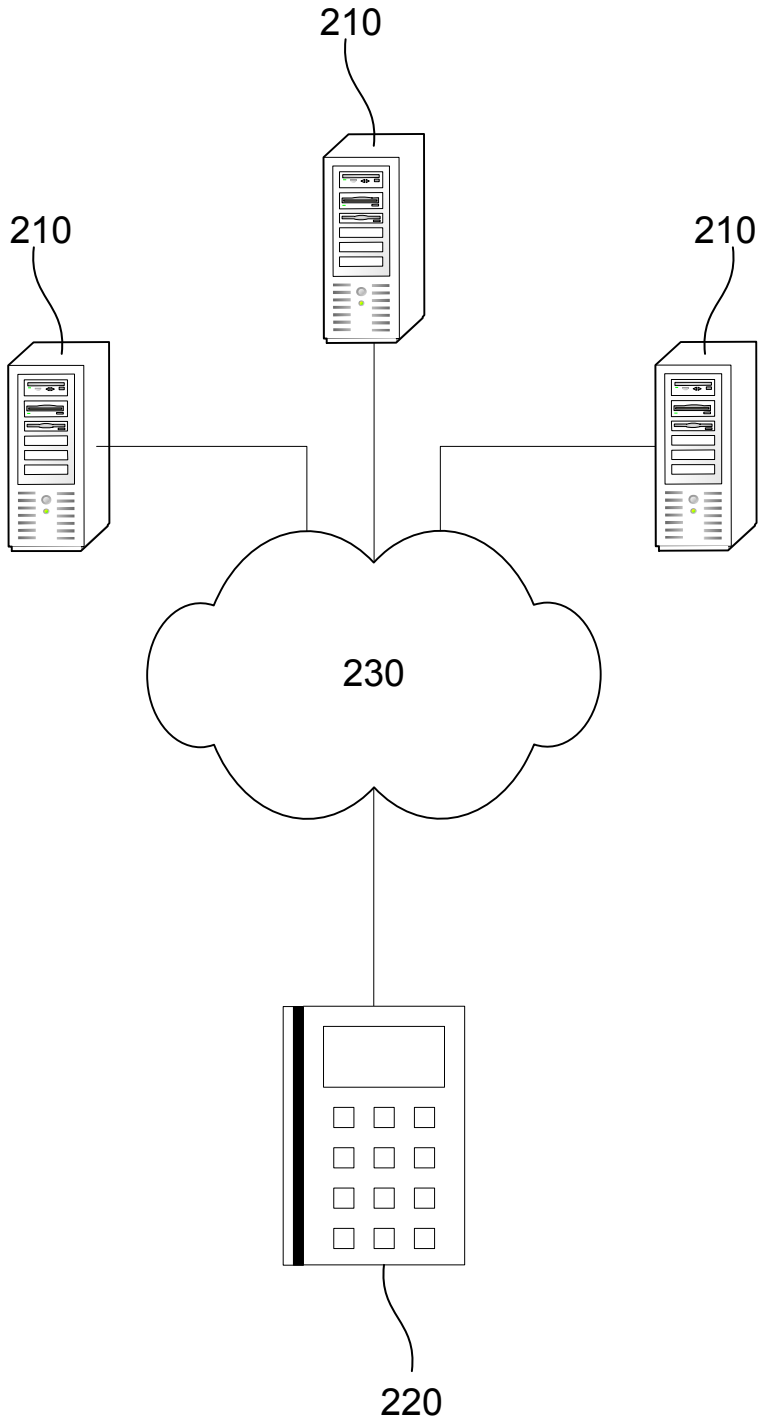


Fig. 2

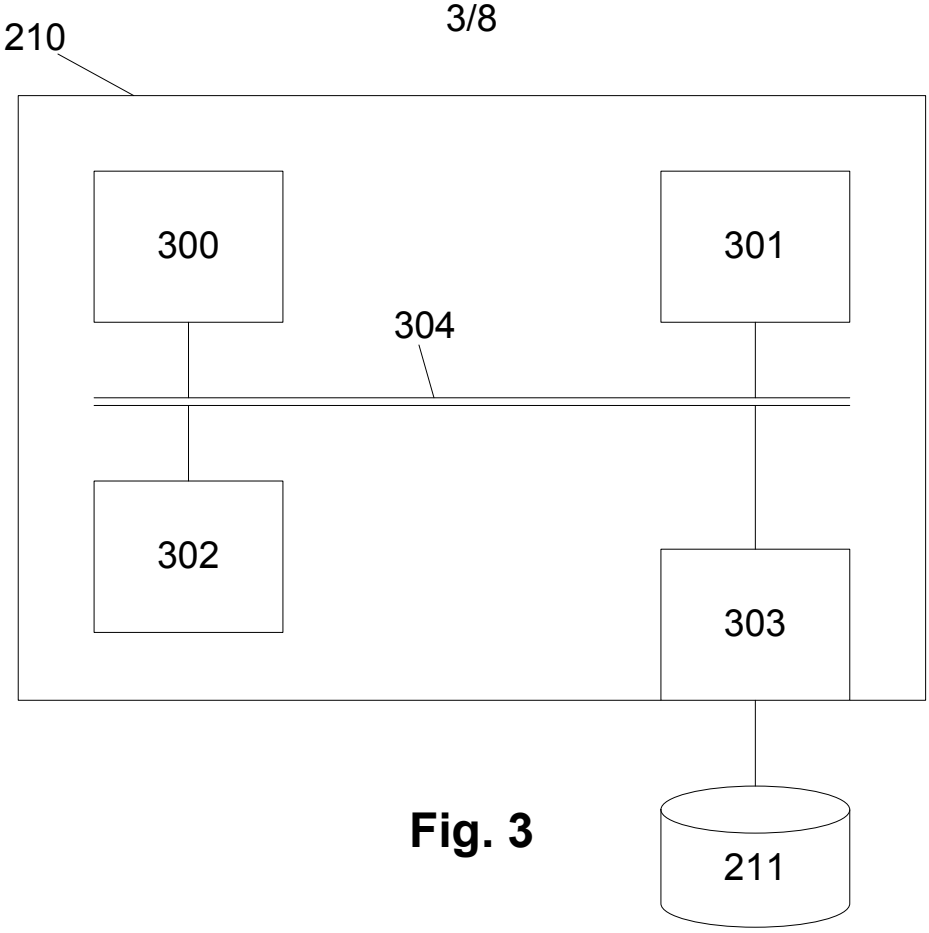


Fig. 3

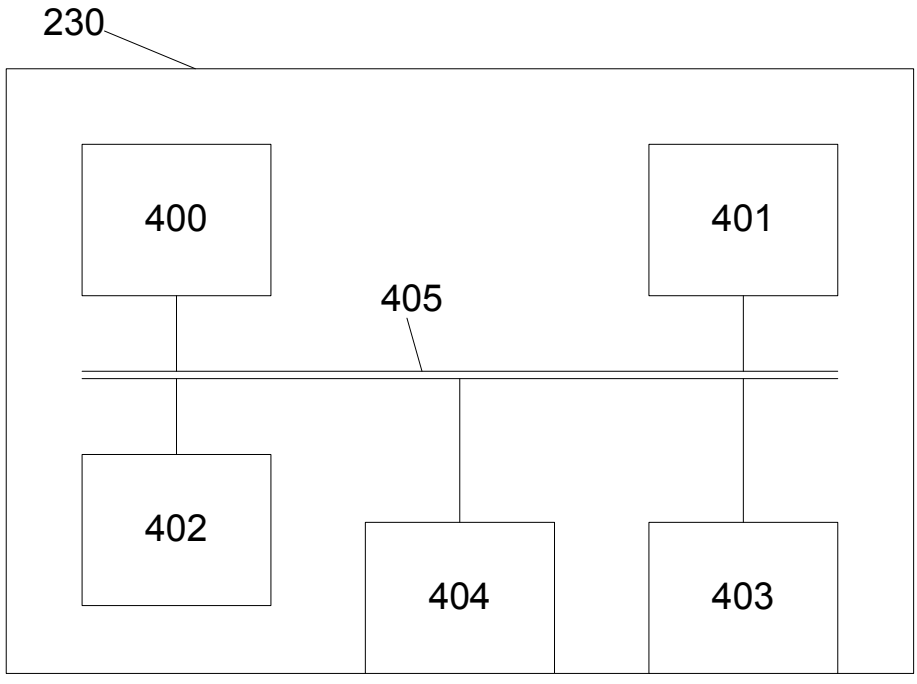


Fig. 4

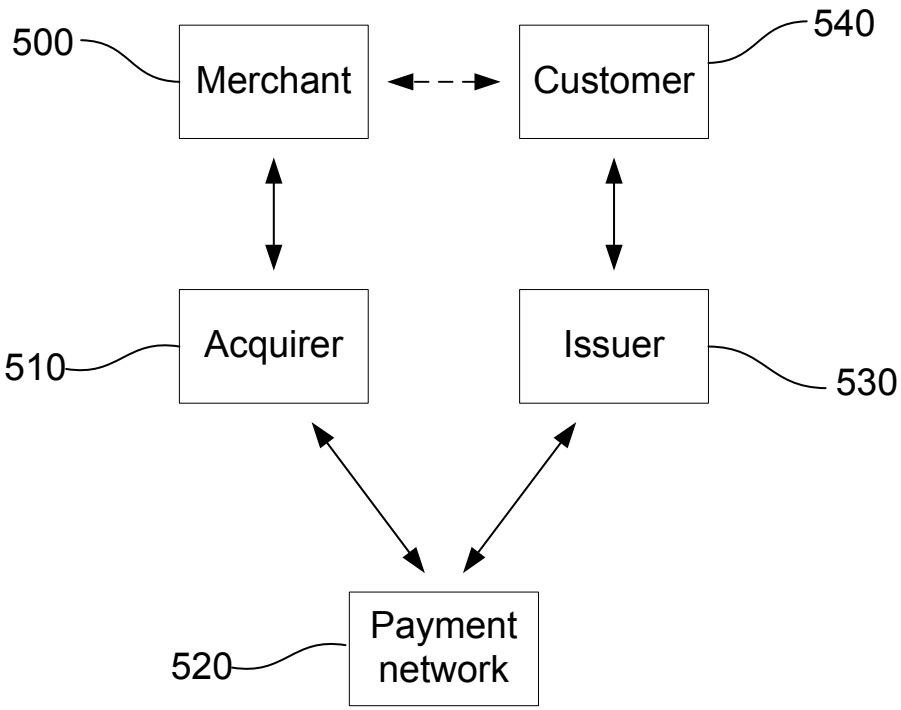

500
Merchant
Customer
540
Acquirer
510
Issuer
530
Payment network
520

Fig. 5

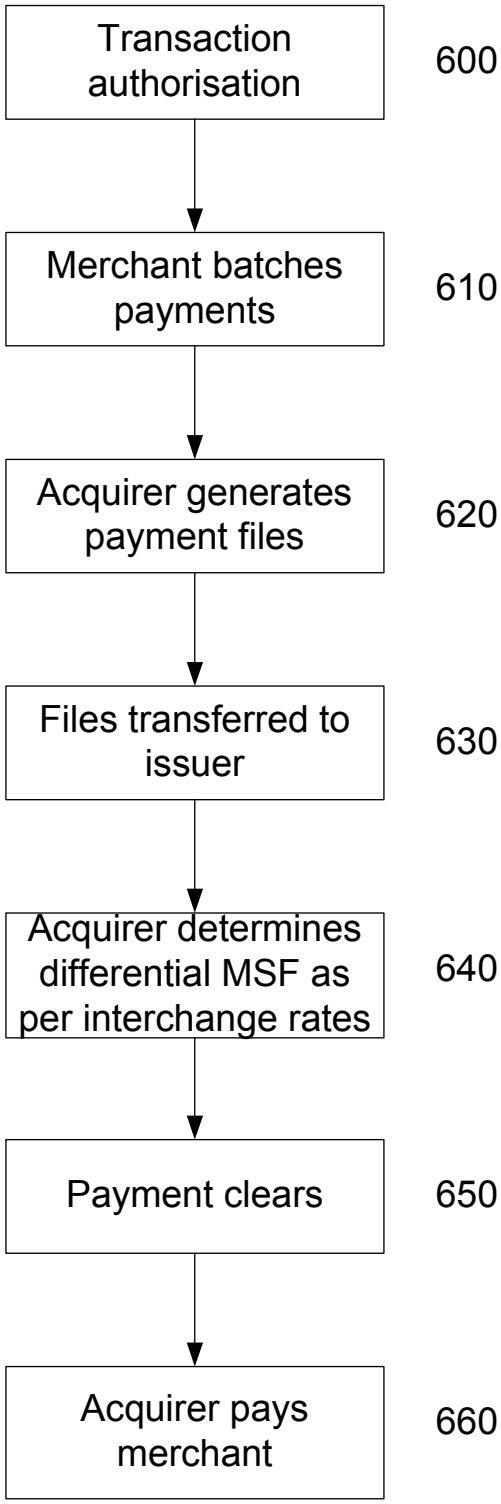

Transaction authorisation
600
Merchant batches payments
610
Acquirer generates payment files
620
Files transferred to issuer
630
Acquirer determines differential MSF as per interchange rates
640
Payment clears
650
Acquirer pays merchant
660

Fig. 6

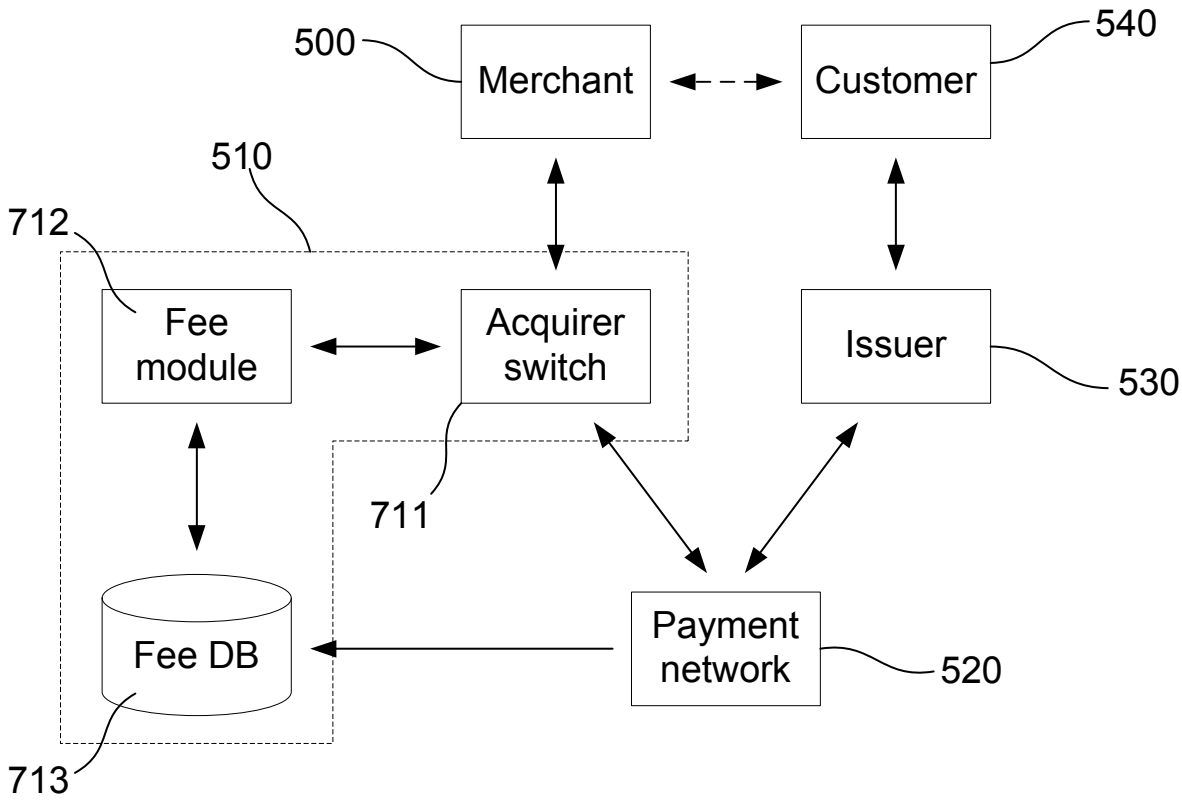

500
Merchant
540
Customer
510
712
Fee module
Acquirer switch
Issuer
530
711
Fee DB
Payment network
520
713

Fig. 7

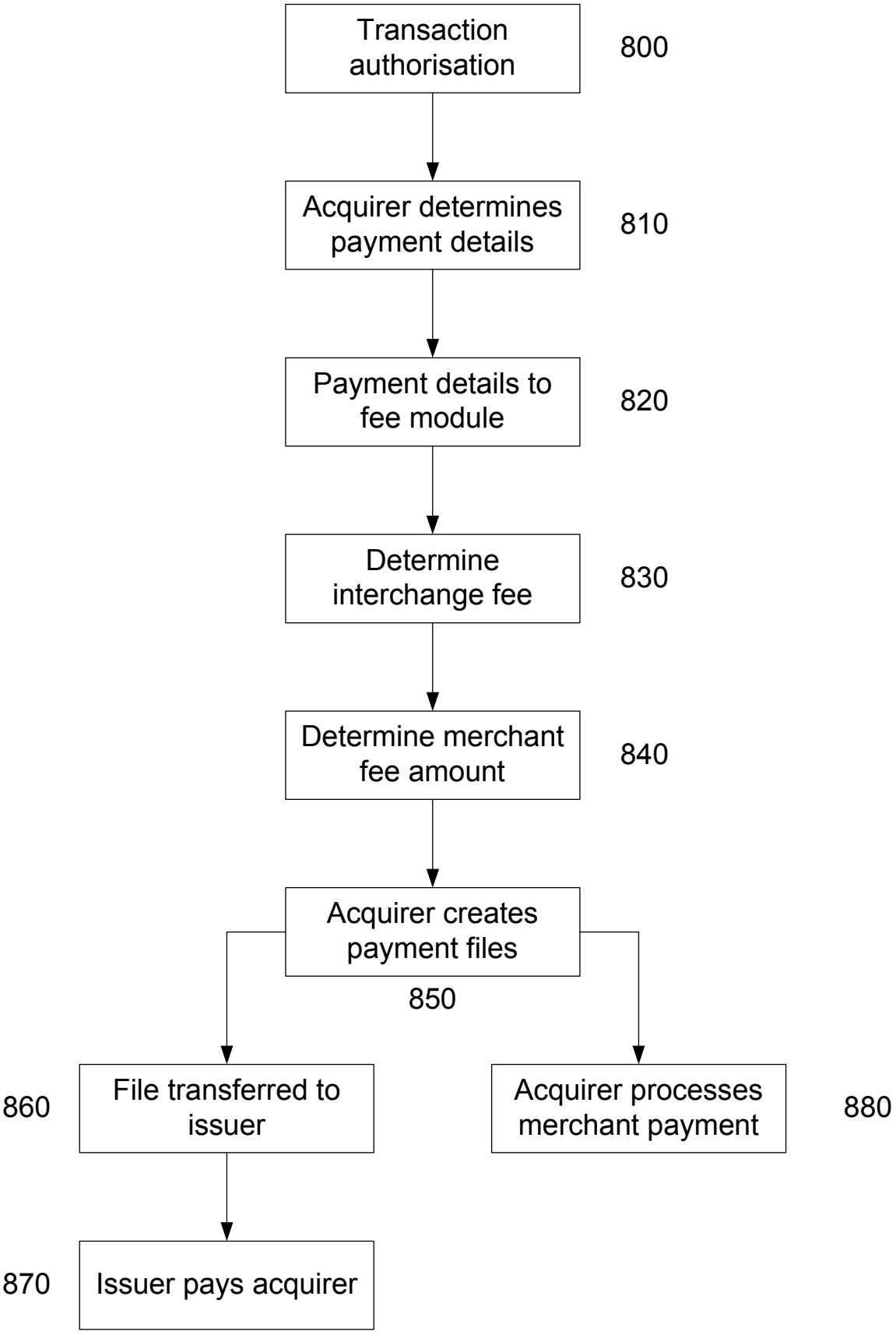

Transaction authorisation
800
Acquirer determines payment details
810
Payment details to fee module
820
Determine interchange fee
830
Determine merchant fee amount
840
Acquirer creates payment files
850
860
File transferred to issuer
Acquirer processes merchant payment
880
870
Issuer pays acquirer

Fig. 8

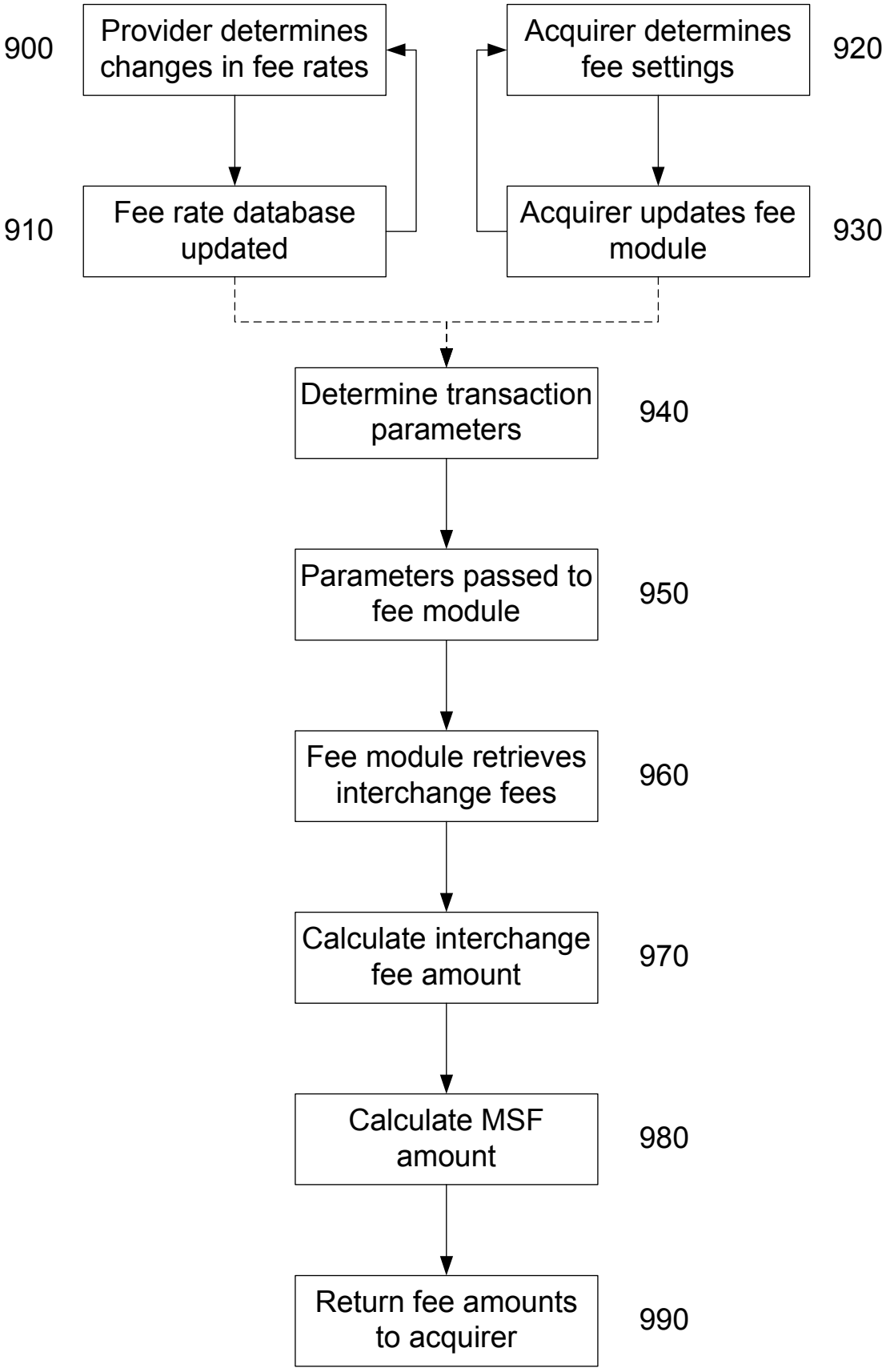

900
Provider determines changes in fee rates
920
Acquirer determines fee settings
910
Fee rate database updated
930
Acquirer updates fee module
Determine transaction parameters
940
Parameters passed to fee module
950
Fee module retrieves interchange fees
960
Calculate interchange fee amount
970
Calculate MSF amount
980
Return fee amounts to acquirer
990

Fig. 9