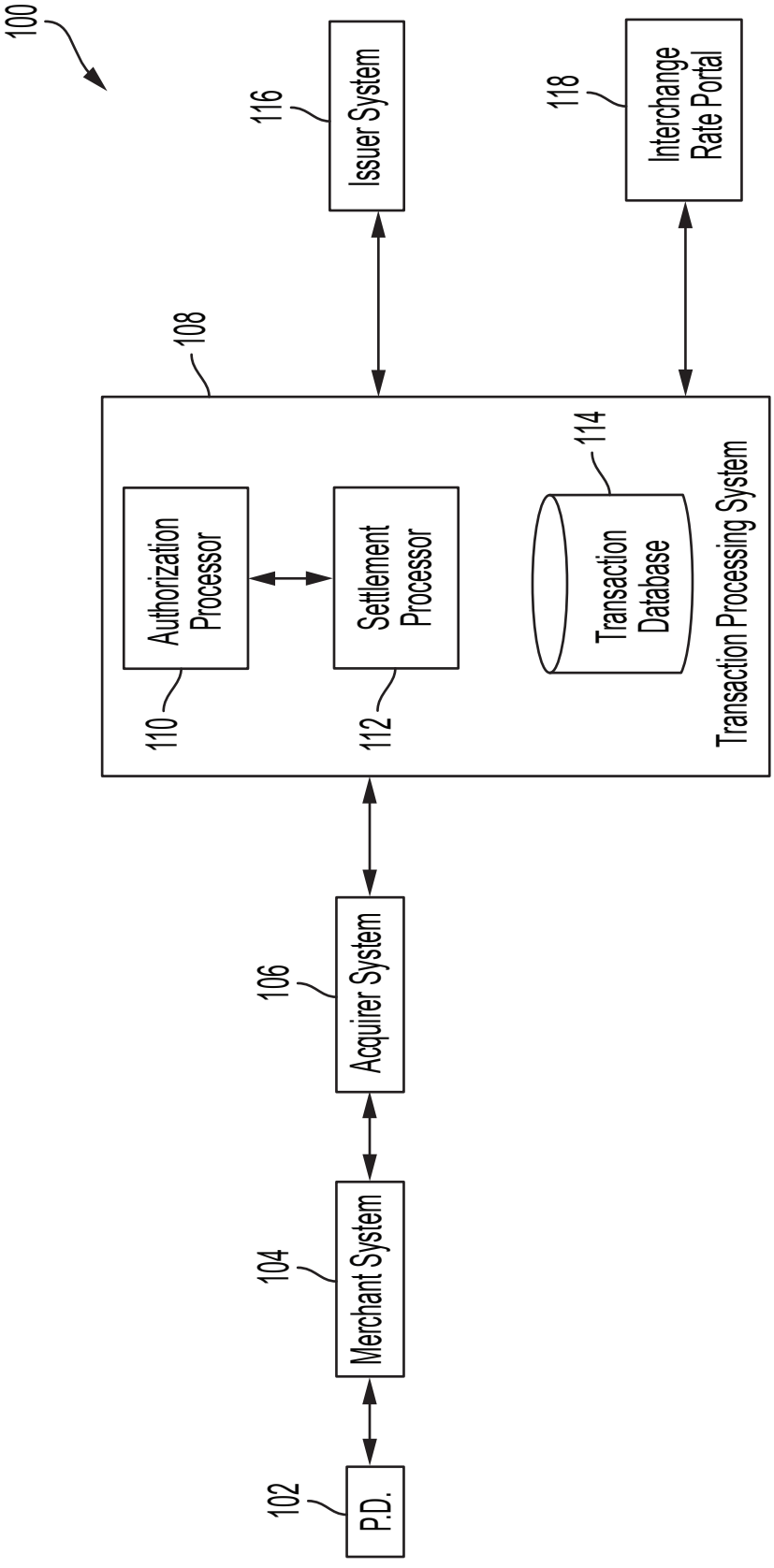

100
116
Issuer System
118
Interchange Rate Portal
108
Authorization Processor
Settlement Processor
114
Transaction Database
Transaction Processing System
110
112
106
Acquirer System
104
Merchant System
102
P.D.

FIG. 1

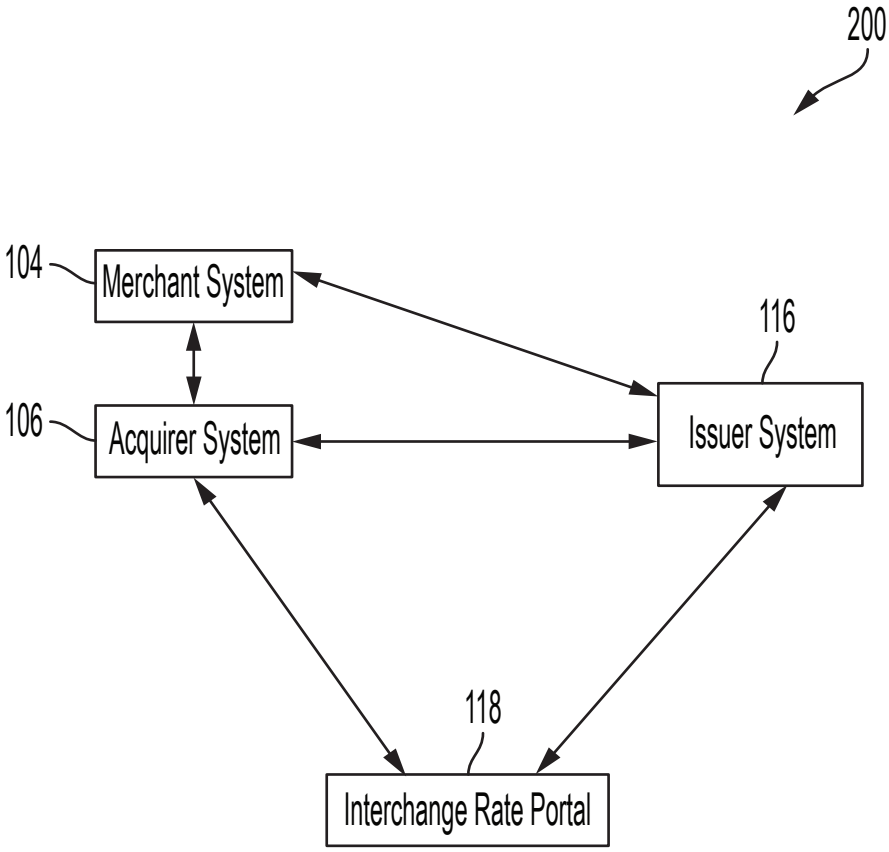

200
104
Merchant System
116
106
Acquirer System
Issuer System
118
Interchange Rate Portal

FIG. 2

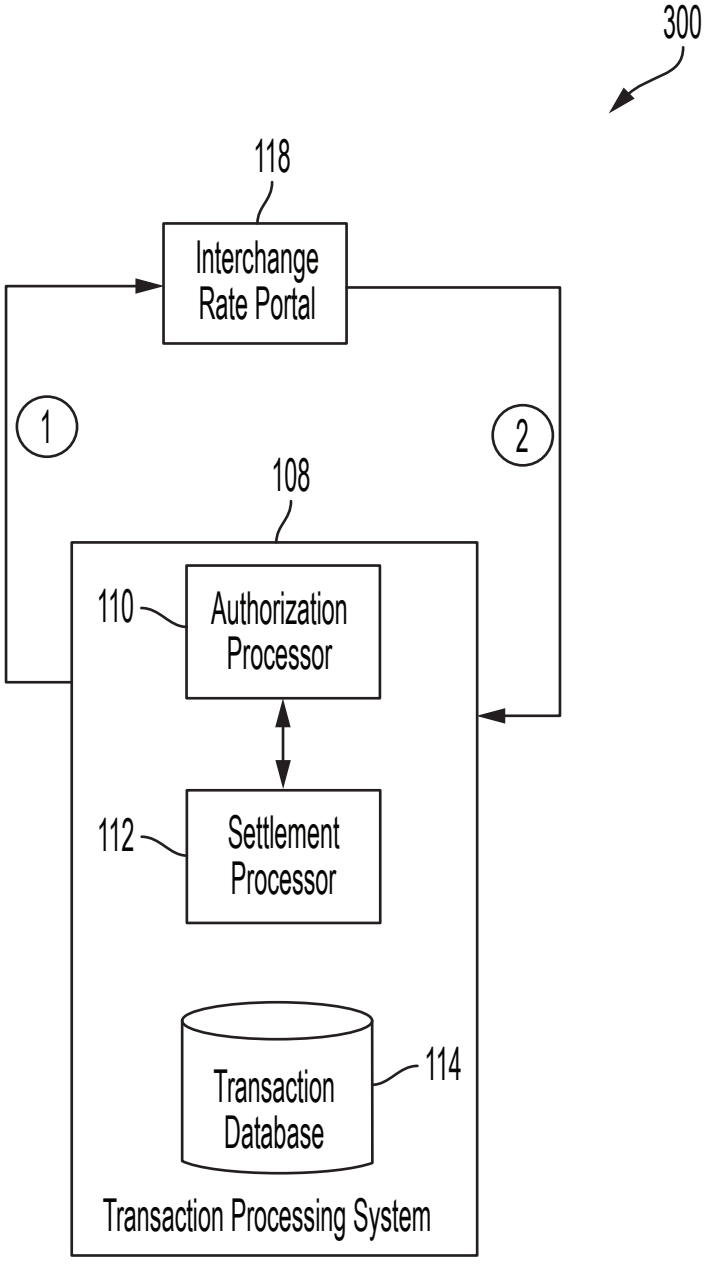

300
118
Interchange Rate Portal
1
2
108
110
Authorization Processor
112
Settlement Processor
Transaction Database
114
Transaction Processing System

FIG. 3



Merchant ID	Issuer ID	Agreement ID	Start Date	End Date
0001	0001	1234	2021-10-01	2023-10-01
0002	0001	1235	2021-09-18	2022-09-18
0003	0001	1236	2021-09-14	2023-09-14
0004	0001	1237	2021-07-31	2023-01-31
0005	0002	1238	2021-09-03	2023-09-03
0006	0002	1239	2021-10-07	2022-10-07
0007	0002	1240	2021-09-22	2023-12-31
0008	0003	1240	2021-08-12	2023-08-12

FIG. 4



Tier	Transaction Amount	Interchange Rate
1	$0-14,999.99	1.2%
2	$15,000-49,999.99	1.0%
3	$50,000-249,999.99	0.75%
4	$250,000-749,999.99	0.5%
5	$750,000+	0.4%

FIG. 5

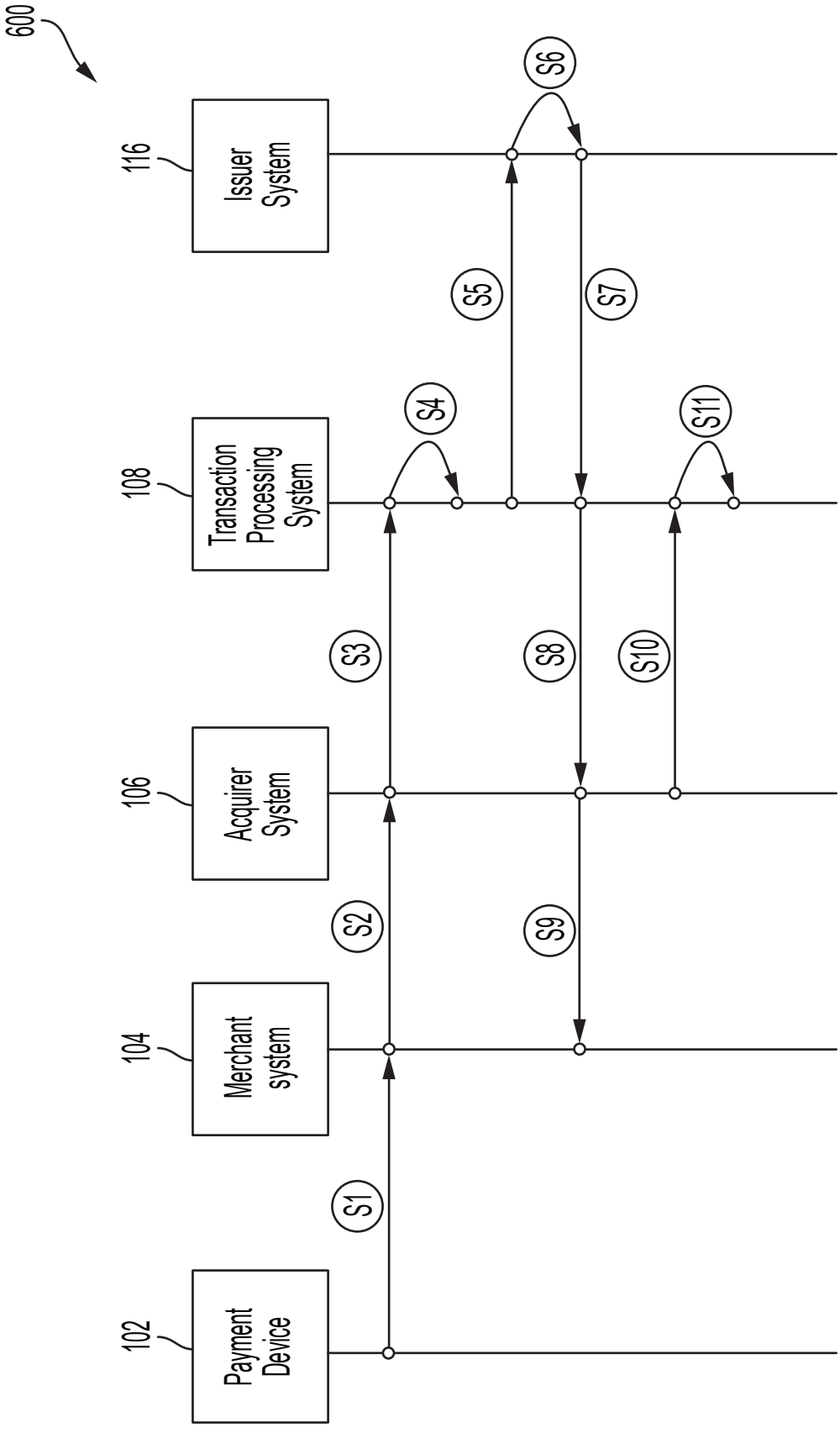

600
102
Payment Device
104
Merchant system
106
Acquirer System
108
Transaction Processing System
116
Issuer System
S1
S2
S3
S4
S5
S6
S7
S8
S9
S10
S11

FIG. 6

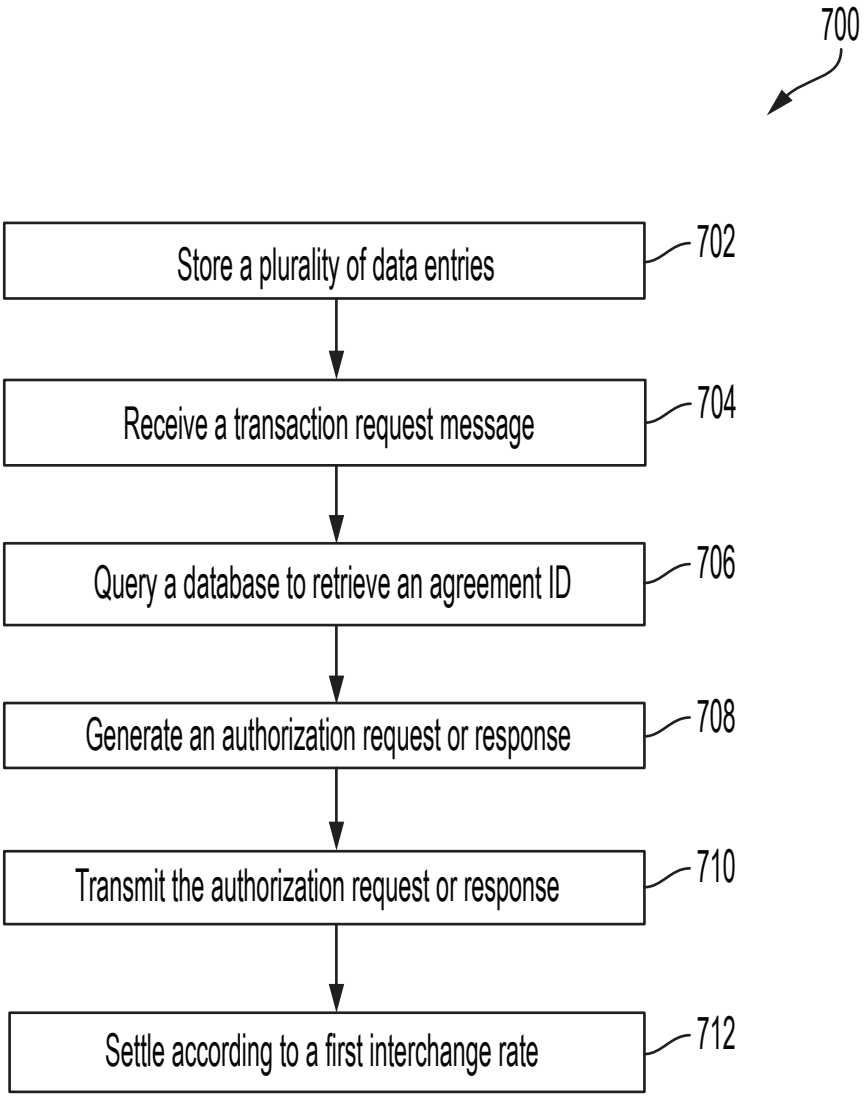

700
Store a plurality of data entries
702
Receive a transaction request message
704
Query a database to retrieve an agreement ID
706
Generate an authorization request or response
708
Transmit the authorization request or response
710
Settle according to a first interchange rate
712

FIG. 7