

FIG. 1

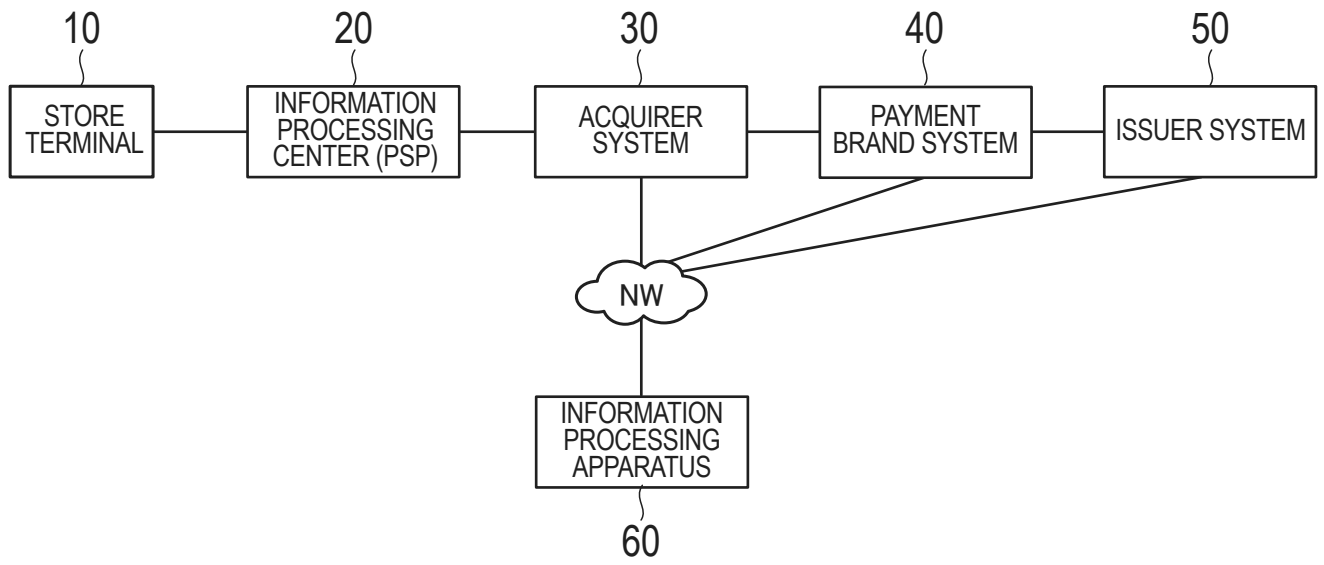


FIG. 2

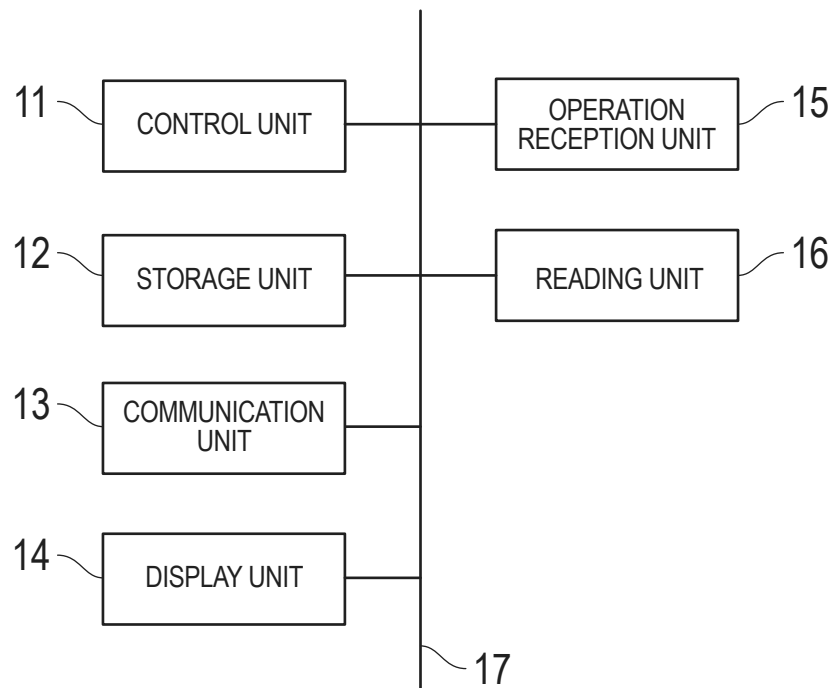


FIG. 3

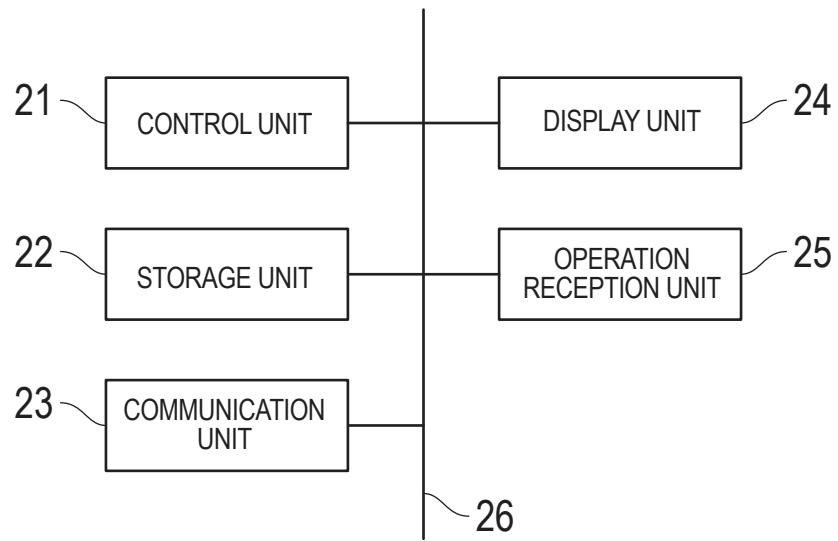
20

FIG. 4

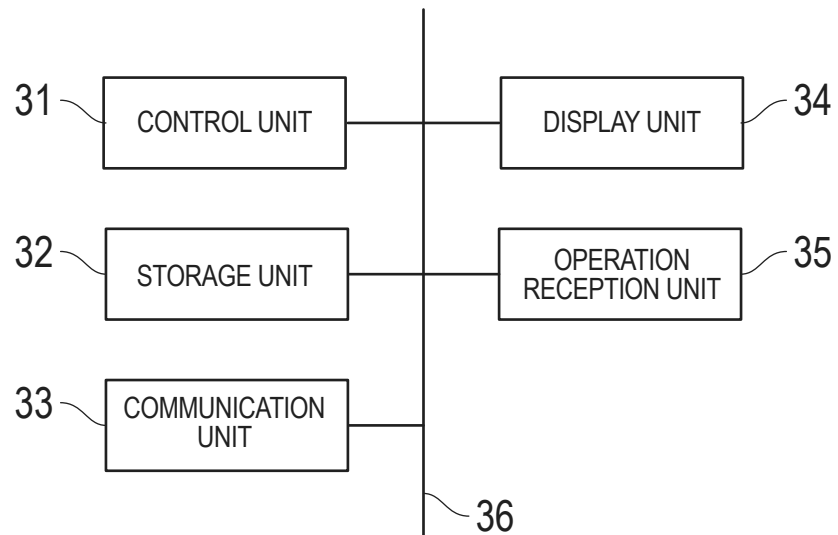
30

FIG. 5

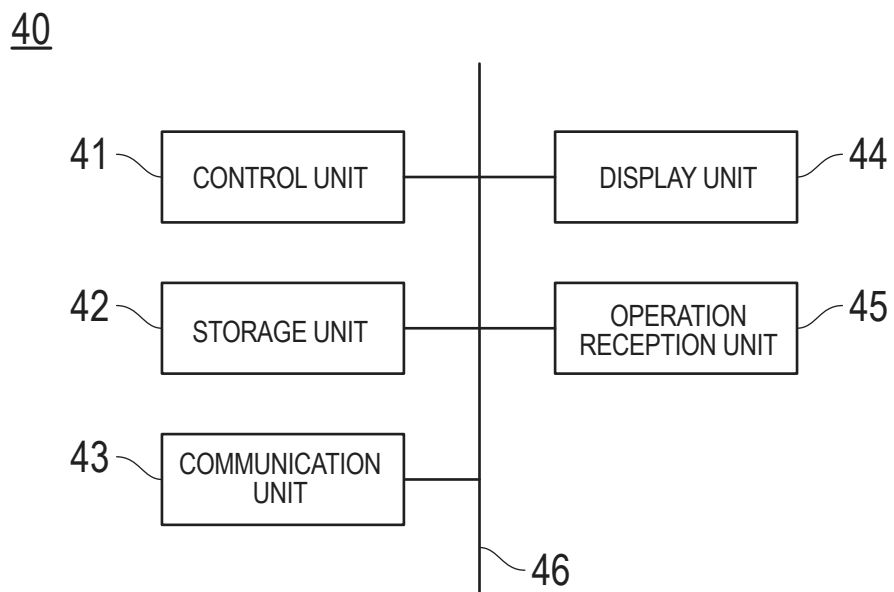


FIG. 6

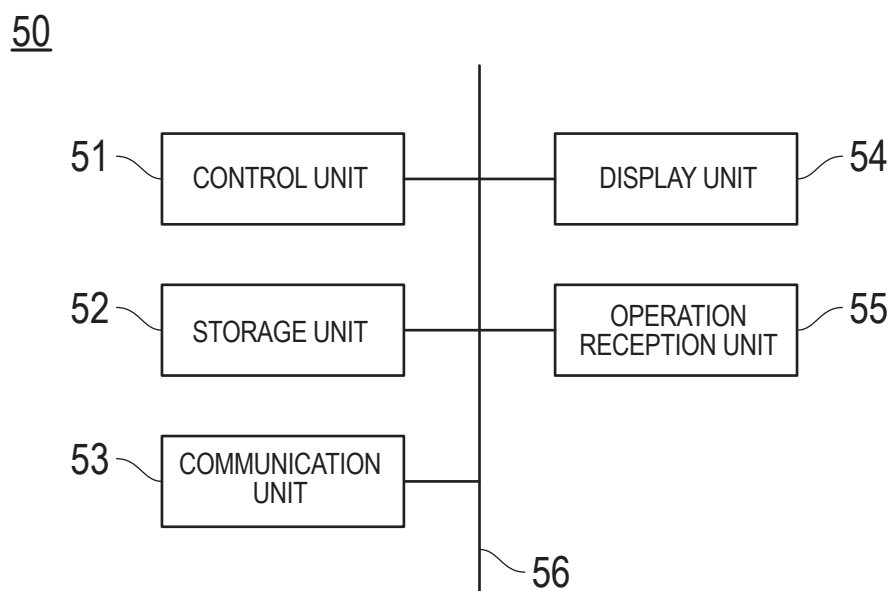


FIG. 7

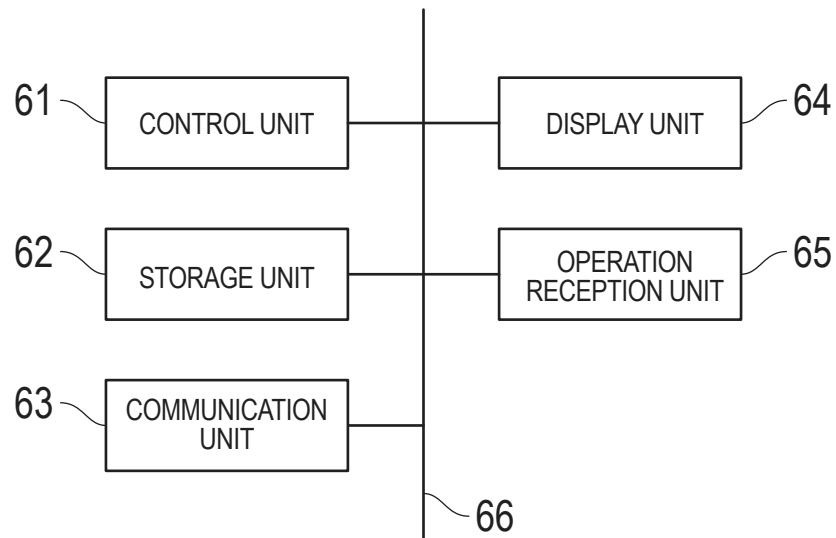
60

FIG. 8

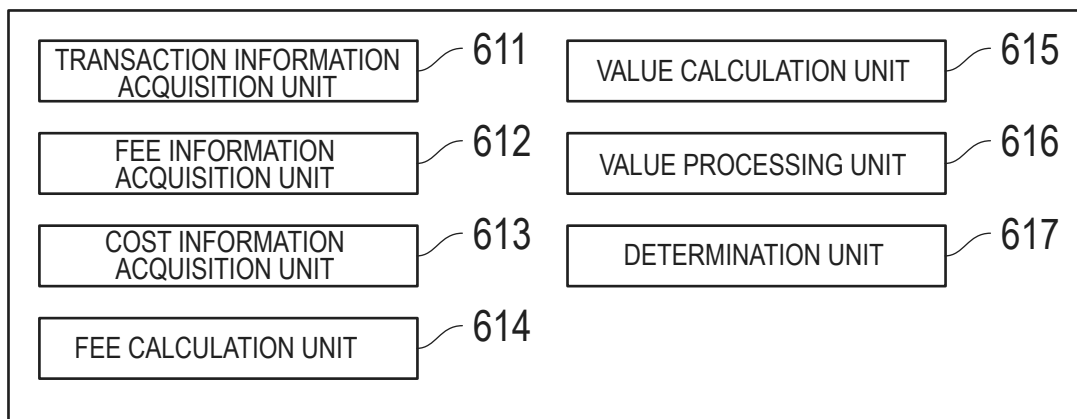
61

FIG. 9

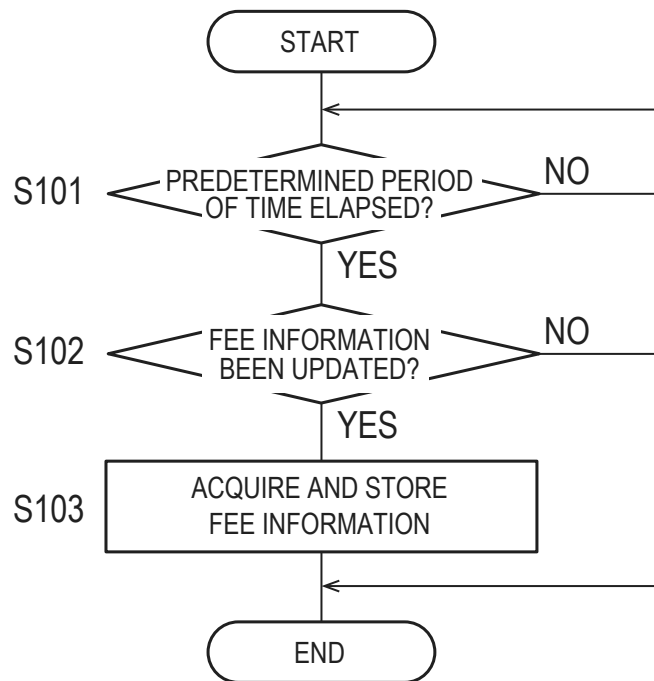


FIG. 10

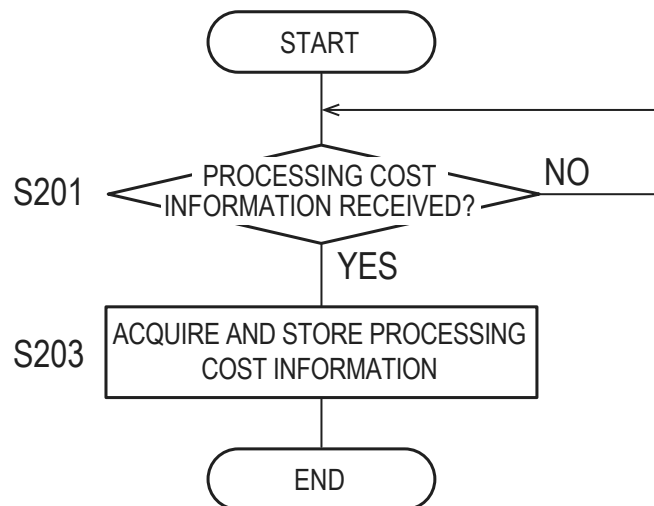


FIG. 11

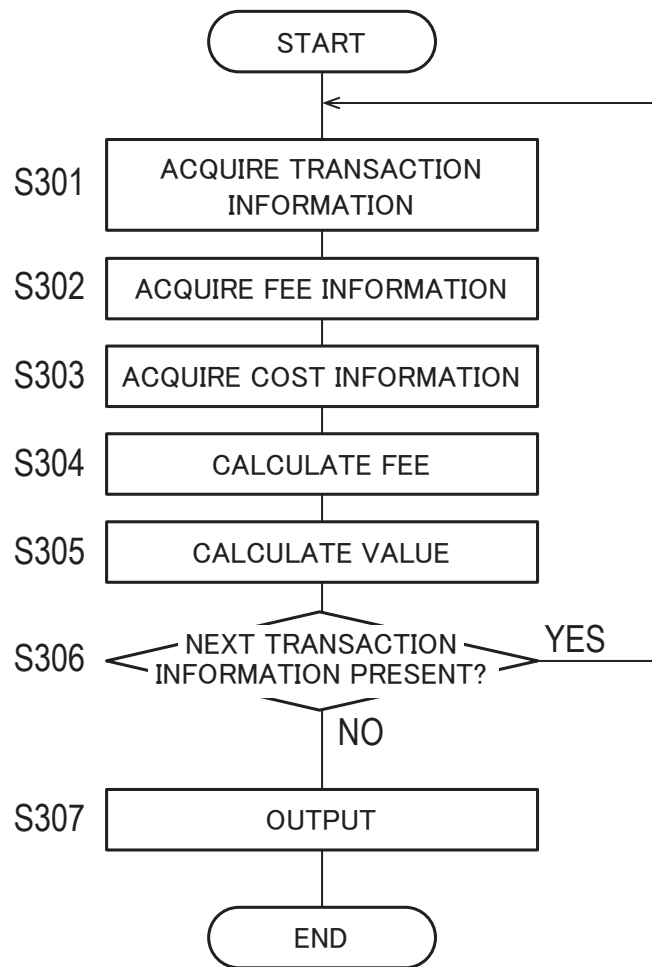


FIG. 12

PROCESSING
COST

200

TRANSACTION AMOUNT	ISSUER FEE (ISSUER'S REVENUE)			VALUE THAT CAN BE RETURNED TO USER			RETURN RATE TO USER		
	IRF			IRF			IRF		
	0.60%	1.20%	2.28%	0.60%	1.20%	2.28%	0.60%	1.20%	2.28%
1,000	6	12	23	-194	-188	-177	-0.97%	-0.94%	-0.89%
5,000	30	60	114	-170	-140	-86	-0.85%	-0.70%	-0.43%
10,000	60	120	228	-140	-80	28	-0.70%	-0.40%	0.14%
20,000	120	240	456	-80	40	256	-0.40%	0.20%	1.28%
30,000	180	360	684	-20	160	484	-0.07%	0.53%	1.61%
50,000	300	600	1,140	100	400	940	0.20%	0.80%	1.88%
75,000	450	900	1,710	250	700	1,510	0.33%	0.93%	2.01%
100,000	600	1,200	2,280	400	1,000	2,080	0.40%	1.00%	2.08%
200,000	1,200	2,400	4,560	1,000	2,200	4,360	0.50%	1.10%	2.18%
500,000	3,000	6,000	11,400	2,800	5,800	11,200	0.56%	1.16%	2.24%
1,000,000	6,000	12,000	22,800	5,800	11,800	22,600	0.58%	1.18%	2.26%
2,000,000	12,000	24,000	45,600	11,800	23,800	45,400	0.59%	1.19%	2.27%
3,000,000	18,000	36,000	68,400	17,800	35,800	68,200	0.59%	1.19%	2.27%