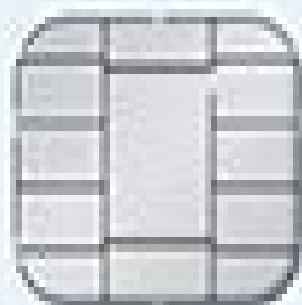


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deducted to compensate the merchant's bank, the bank that issued the card and the card network that processes the transaction. The level and growth of these rates have become increasingly controversial. This report reviews 1 how the fees merchants pay have changed over time and the factors affecting the competitiveness of the credit card market 2 how credit card competition has affected consumers 3 the benefits and costs to merchants of accepting cards and their ability to negotiate those costs and 4 the potential impact of various options intended to lower merchant costs. Illustrations

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