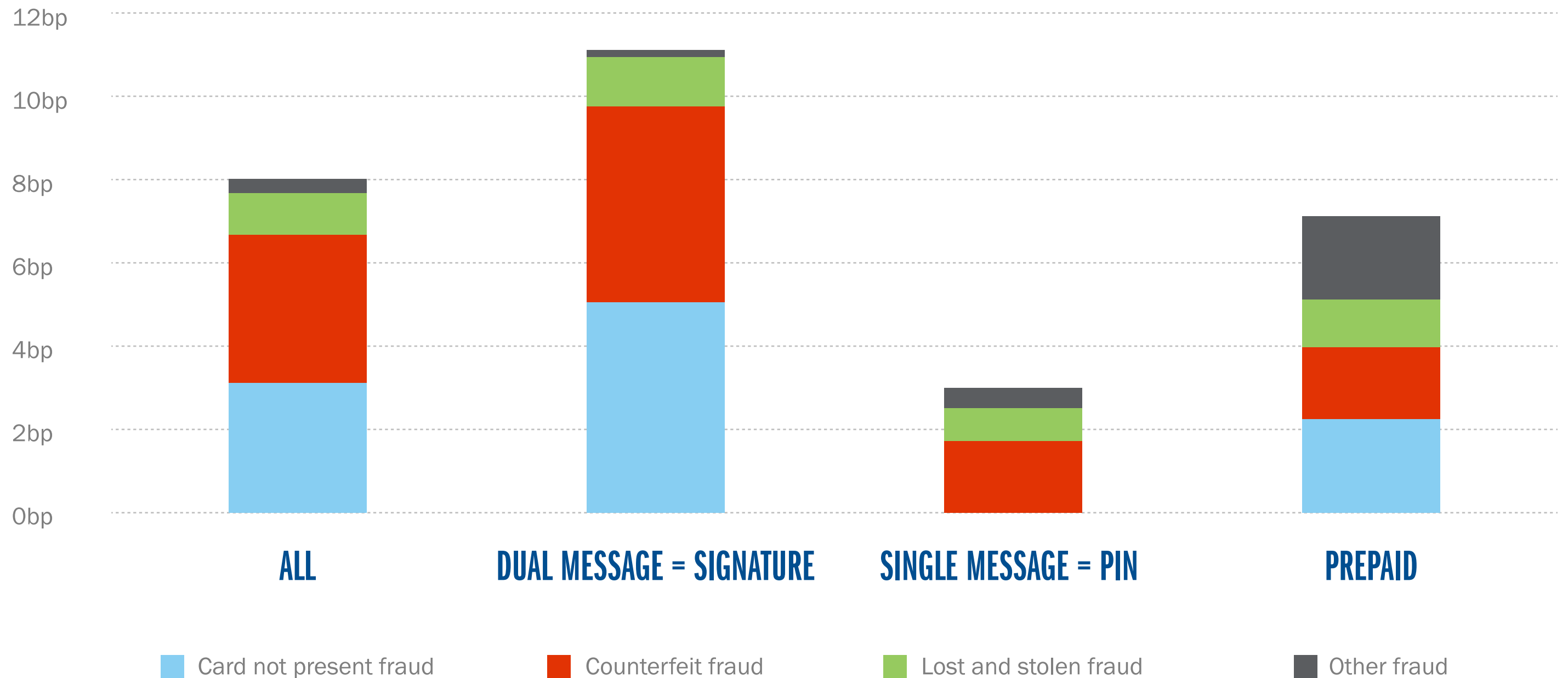


WHY CHIP & PIN IS NOT THE WHOLE STORY



***SEE THE TRANSACTION BASICS PAGE FOR A MORE DETAILED SUMMARY.**

Source: 2013 Interchange Fee Revenue, Covered Issuer Costs, and Covered Issues and Merchant Fraud Losses Related to Debit Card Transactions. Federal Reserve Board of Governors. September 2014.