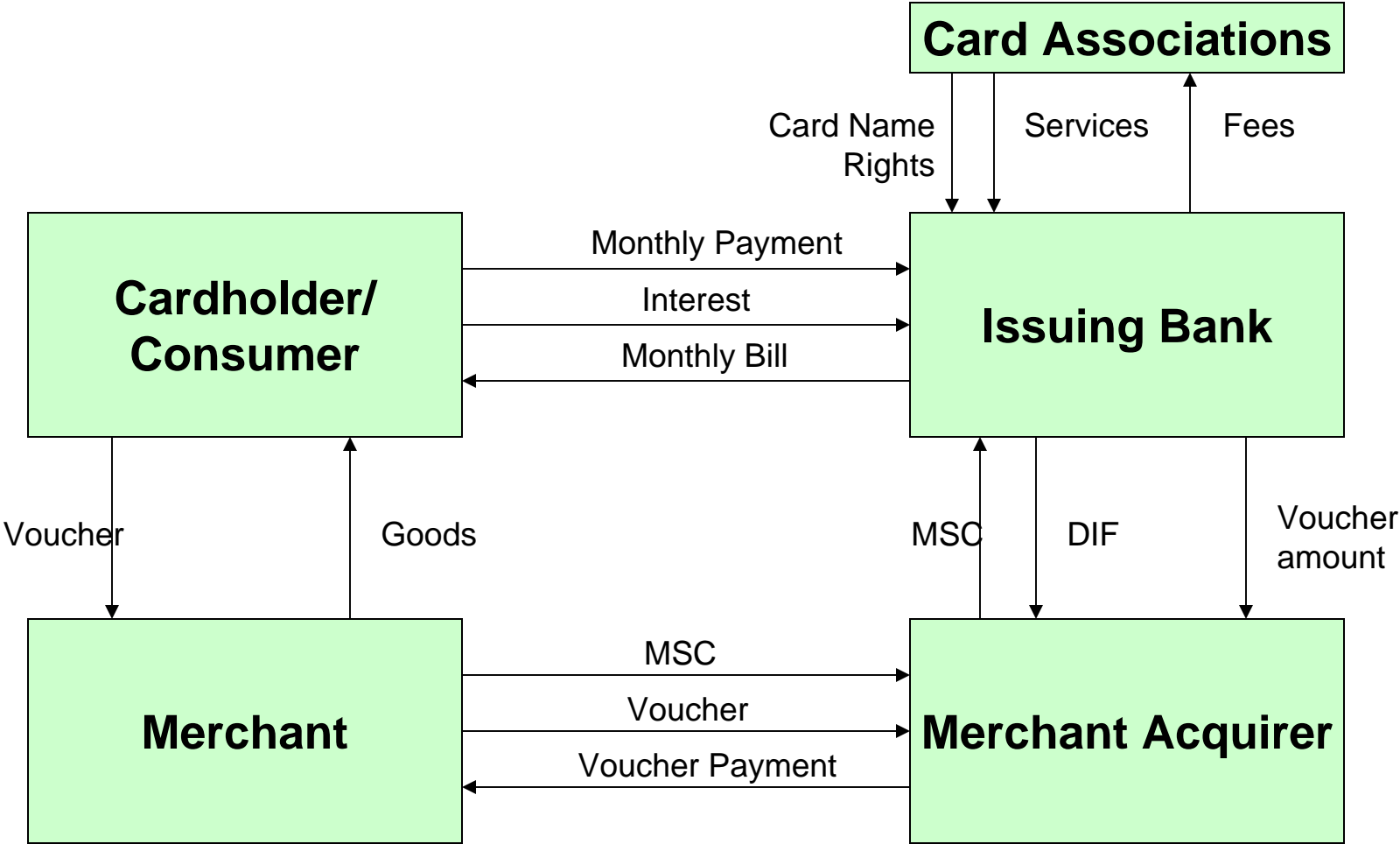


UK Credit Card System



Source: Pricing for Profit, Exhibit 2