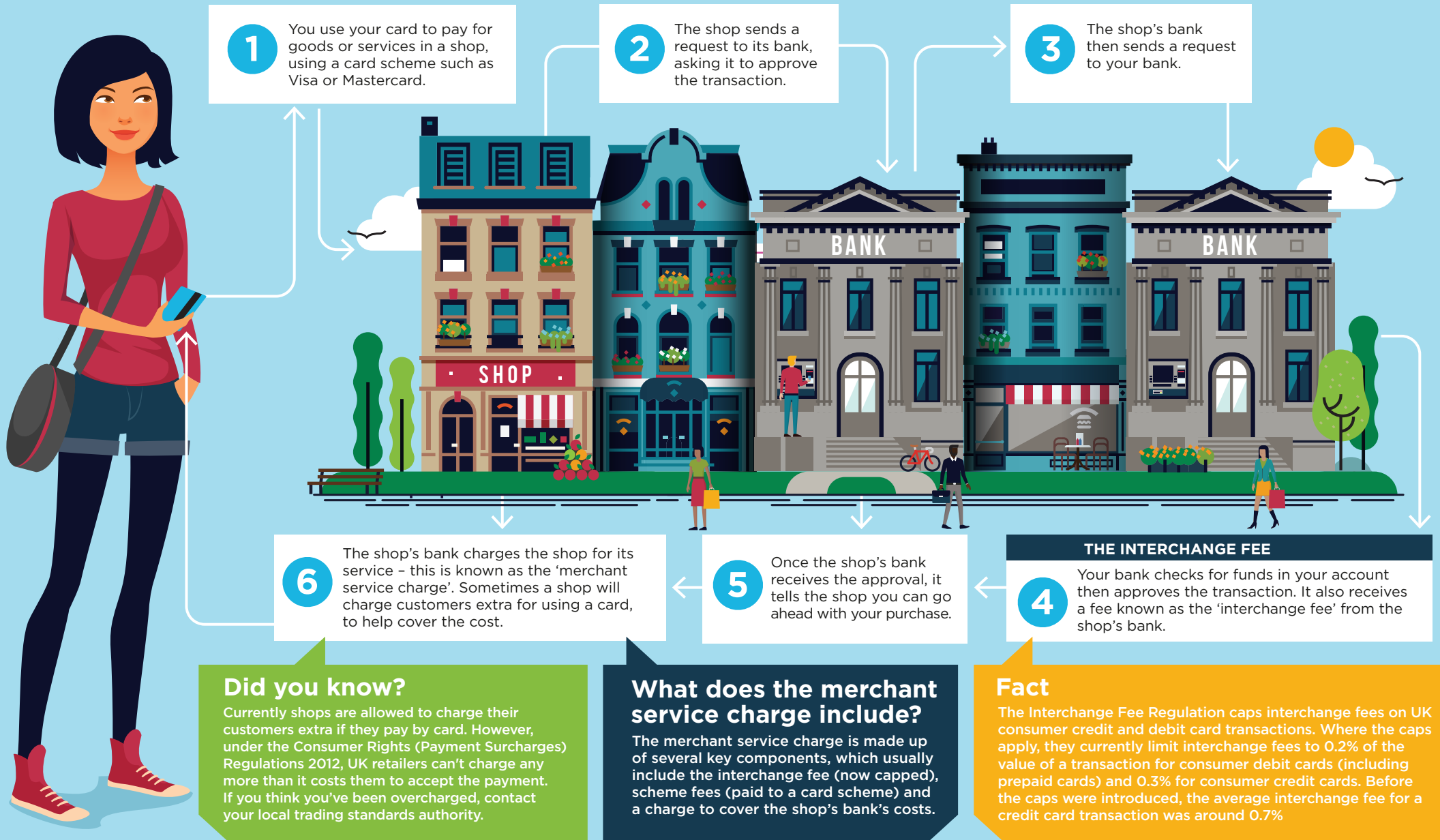


# What happens when you spend using a debit or credit card?\*



\*This infographic shows what happens when you spend using a consumer debit or credit card (except for American Express cards). The Interchange Fee Regulation caps described in this infographic also apply to certain fees relating to some American Express card transactions.