

From: RevTrak Inc., David C Thorson  
Subject: Reg II - Debit card Interchange

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Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing  
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Comments:

GREAT JOB!!!!!!!!!!!! RevTrak is a Visa/MasterCard ISO. The frank fact is that Visa and MasterCard have acted like a monopoly. Debit interchange at 12 cents makes sense. I do however think that credit interchange is reasonably priced given their costs. Unless real competition comes, the price will need to be set.