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The following table displays total segment revenue and EBITDA and illustrates, on a percentage basis, the impact of foreign currency fluctuations on revenue and EBITDA growth.

(in millions)	Year ended December 31,			Change		Constant Currency Percent Change	
	2014	2013	2012	2014 vs. 2013	2013 vs. 2012	2014 vs. 2013	2013 vs. 2012
Revenues:							
Transaction and processing service fees	\$ 3,250	\$ 3,197	\$ 3,090	2%	3%	3%	4%
Product sales and other	766	709	744	8%	(5)%	11%	(4)%
Equity earnings in affiliates	30	32	36	(6)%	(11)%	(10)%	(10)%
Segment revenue	<u>\$ 4,046</u>	<u>\$ 3,938</u>	<u>\$ 3,870</u>	3%	2%	4%	2%
Segment EBITDA	\$ 1,687	\$ 1,644	\$ 1,606	3%	2%	4%	3%
Segment margin	42%	42%	41%	—	100 bps		

Global Business Solutions Segment revenue increased 3% in 2014 compared to 2013 driven by growth in our transaction processing business and strong product sales growth. Total segment revenue growth was partially offset by the impact of a strong U.S. dollar as foreign currency exchange rate movements negatively impacted total segment revenue growth in 2014 compared to 2013.

Global Business Solutions Segment revenue increased 2% in 2013 compared to 2012 driven by strong growth in our transaction and processing business, partially offset by declines in product sales and other. Total segment revenue growth was partially offset by the impact of a strong U.S. dollar as foreign currency exchange rate movements negatively impacted total segment revenue growth in 2013 compared to 2012.

Transaction and processing service fees revenue

The following table displays total transaction and processing service fees revenue by segment region and illustrates, on a percentage basis, the impact of foreign currency fluctuations on revenue growth.

(in millions)	Year ended December 31,			Percent Change		Constant Currency Percent Change	
	2014	2013	2012	2014 vs. 2013	2013 vs. 2012	2014 vs. 2013	2013 vs. 2012
North America	\$ 2,571	\$ 2,560	\$ 2,496	—%	3%	1%	3%
EMEA	389	359	312	8%	15%	7%	13%
APAC	204	192	206	6%	(7)%	10%	(3)%
LATAM	86	86	76	—%	13%	30%	26%
Total transaction and processing service fees revenue	<u>\$ 3,250</u>	<u>\$ 3,197</u>	<u>\$ 3,090</u>	2%	3%	3%	4%
Key indicators:							
North America merchant transactions (a)	41,453	40,445	38,806	2%	4%		
International merchant transactions (b)	6,030	5,338	4,867	13%	10%		

(a) North America merchant transactions include acquired Visa and MasterCard credit and signature debit, American Express and Discover, PIN-debit, electronic benefits transactions, processed-only, and gateway customer transactions at the POS. North America merchant transactions reflect 100% of alliance transactions.

(b) International transactions include Visa, MasterCard, and other payment network merchant acquiring transactions for clients outside the United