15. A method as claimed in any one of claims 1 to 14 wherein said method includes the step of still providing said transaction amount in the issuer currency to said device holder prior to receiving confirmation of said transaction from said device holder.

16. A method as claimed in any one of claims 1 to ~~16~~15 wherein said method includes said device authorizing said transaction, or requesting authorization from an acquirer, which said acquirer will ultimately settle said transaction with said merchant.

17. A method as claimed in claim 16 wherein said method includes said device generating a cryptogram for forwarding to said acquirer for authorization.

18. A method as claimed in any one of claims 1 to 17 wherein said method includes the step of providing said device holder with an opportunity to instead proceed with the transaction in said merchant currency after said issuer currency has been selected as said transaction currency.

19. A method as claimed in any one of claims 1 to 18 wherein said method includes the step of providing said transaction amount to said device holder in said transaction currency prior to completion of said transaction.

20. A method as claimed in any one of claims 1 to 19 wherein said exchange rate source is updated automatically from at least one exchange rate server.

21. A method as claimed in any one of claims 1 to 20 wherein said exchange rate source is updated manually.

22. **A computer implemented method of performing an Integrated Circuit Card (ICC) transaction** between a card holder and a merchant, the method comprising or including the steps of:

a. obtaining a transaction amount of the transaction in a merchant's currency,
b. obtaining,
    i. an issuer currency of said payment device from data present on said payment device, by:
        I. searching said data for one or more predetermined fields and retrieving said data relating to one or more of said fields wherein said fields directly identify the issuer currency,

28. A **system for performing an ICC card transaction between a card holder and a merchant**, the system including one or more processors programmed and operable to perform the method as set forth in any one of the preceding claims.

29. A **system for determining a transaction currency for an ICC transaction between a card holder and merchant**, the system including one or more processors programmed and operable to perform the method as set forth in any one of the preceding claims.

~~30. A **computer implemented method of performing a payment device transaction** as herein described with reference to any one or more of the accompanying drawings.~~

~~31. A **computer implemented method of performing an Integrated Circuit Card (ICC) transaction** as herein described with reference to any one or more of the accompanying drawings.~~

~~32. A **computer implemented method of performing a card transaction** as herein described with reference to any one or more of the accompanying drawings.~~

~~33. A **computer operated program** as herein described with reference to any one or more of the accompanying drawings.~~

~~34. A **computer device** as herein described with reference to any one or more of the accompanying drawings.~~

~~35. A **system for implementing a method of performing a payment device transaction** as herein described with reference to any one or more of the accompanying drawings.~~

~~36. A **method of performing a payment device transaction** as herein described with reference to any one or more of the accompanying drawings.~~

15. A method as claimed in any one of claims 1 to 14 wherein said method includes the step of still providing said transaction amount in the issuer currency to said device holder prior to receiving confirmation of said transaction from said device holder.

16. A method as claimed in any one of claims 1 to 15 wherein said method includes said device authorizing said transaction, or requesting authorization from an acquirer, which said acquirer will ultimately settle said transaction with said merchant.

17. A method as claimed in claim 16 wherein said method includes said device generating a cryptogram for forwarding to said acquirer for authorization.

18. A method as claimed in any one of claims 1 to 17 wherein said method includes the step of providing said device holder with an opportunity to instead proceed with the transaction in said merchant currency after said issuer currency has been selected as said transaction currency.

19. A method as claimed in any one of claims 1 to 18 wherein said method includes the step of providing said transaction amount to said device holder in said transaction currency prior to completion of said transaction.

20. A method as claimed in any one of claims 1 to 19 wherein said exchange rate source is updated automatically from at least one exchange rate server.

21. A method as claimed in any one of claims 1 to 20 wherein said exchange rate source is updated manually.

22. **A computer implemented method of performing an Integrated Circuit Card (ICC) transaction** between a card holder and a merchant, the method comprising or including the steps of:

a. obtaining a transaction amount of the transaction in a merchant's currency,
b. obtaining,
    i. an issuer currency of said payment device from data present on said payment device, by:
        I. searching said data for one or more predetermined fields and retrieving said data relating to one or more of said fields wherein said fields directly identify the issuer currency,

28. A **system for performing an ICC card transaction between a card holder and a merchant**, the system including one or more processors programmed and operable to perform the method as set forth in any one of the preceding claims.

29. A **system for determining a transaction currency for an ICC transaction between a card holder and merchant**, the system including one or more processors programmed and operable to perform the method as set forth in any one of the preceding claims.