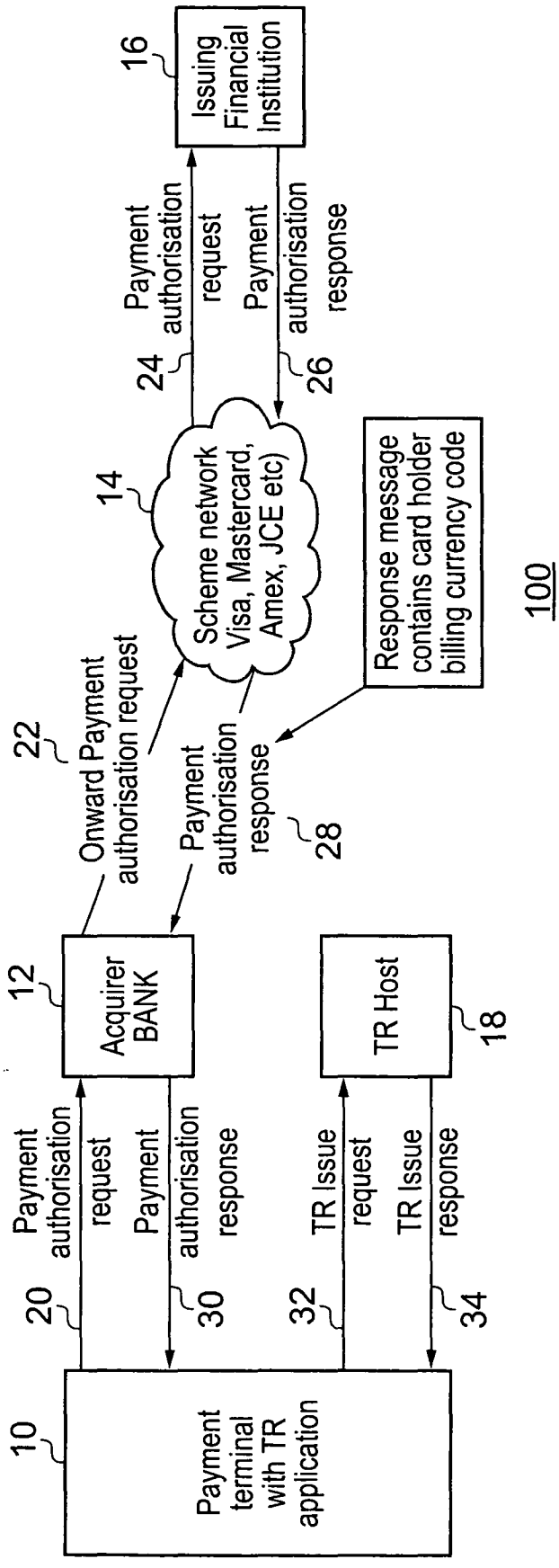

Issuing Financial Institution
16
Payment authorisation request
24
Payment authorisation response
26
Scheme network Visa, Mastercard, Amex, JCE etc)
14
Response message contains card holder billing currency code
Onward Payment authorisation request
22
Payment authorisation response
28
Acquirer BANK
12
TR Host
18
Payment authorisation request
20
Payment authorisation response
30
TR Issue request
32
TR Issue response
34
Payment terminal with TR application
10
100

FIG. 1

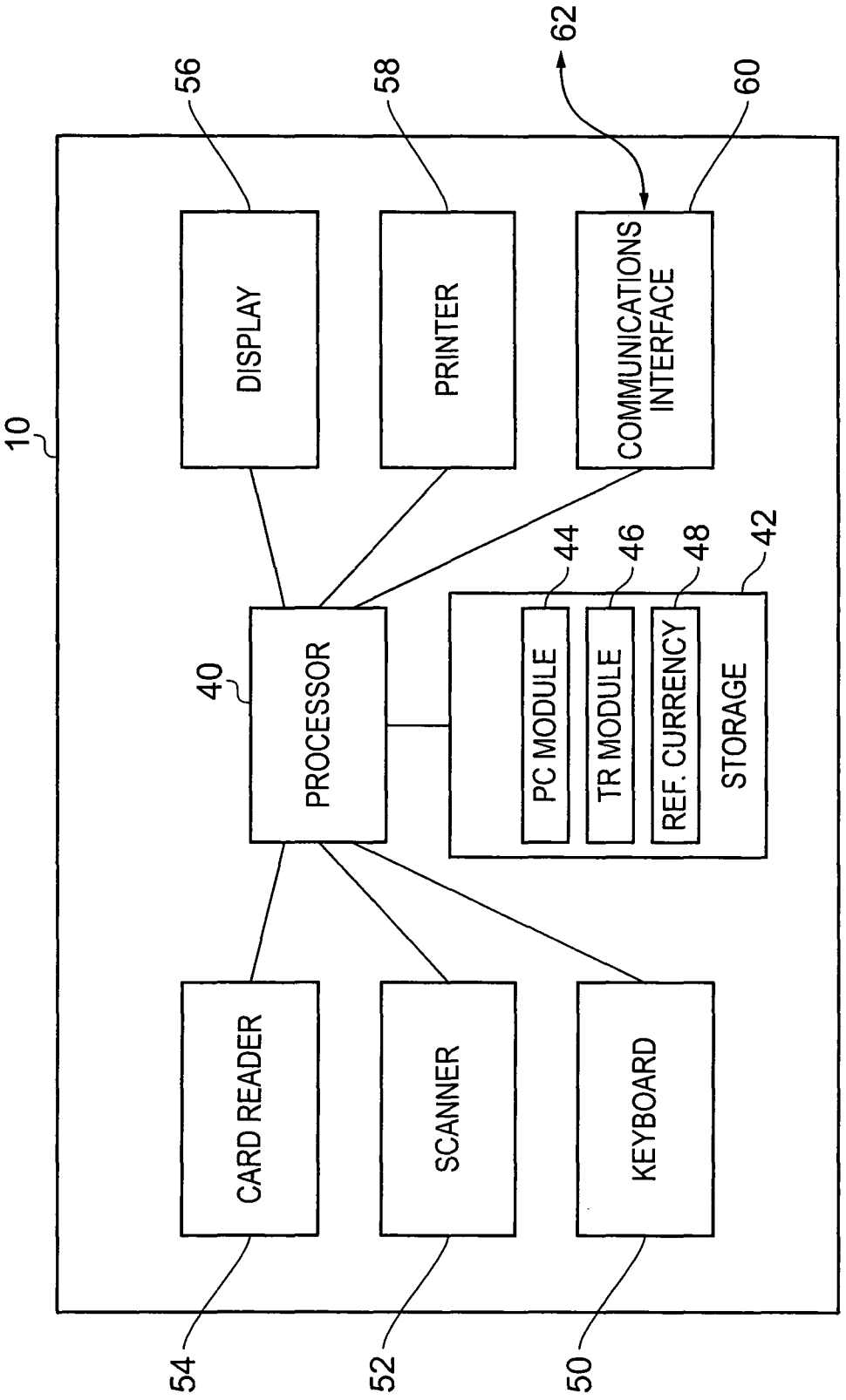

10
56
58
62
60
DISPLAY
PRINTER
COMMUNICATIONS INTERFACE
40
PROCESSOR
44
46
48
42
PC MODULE
TR MODULE
REF. CURRENCY
STORAGE
CARD READER
SCANNER
KEYBOARD
54
52
50

FIG. 2

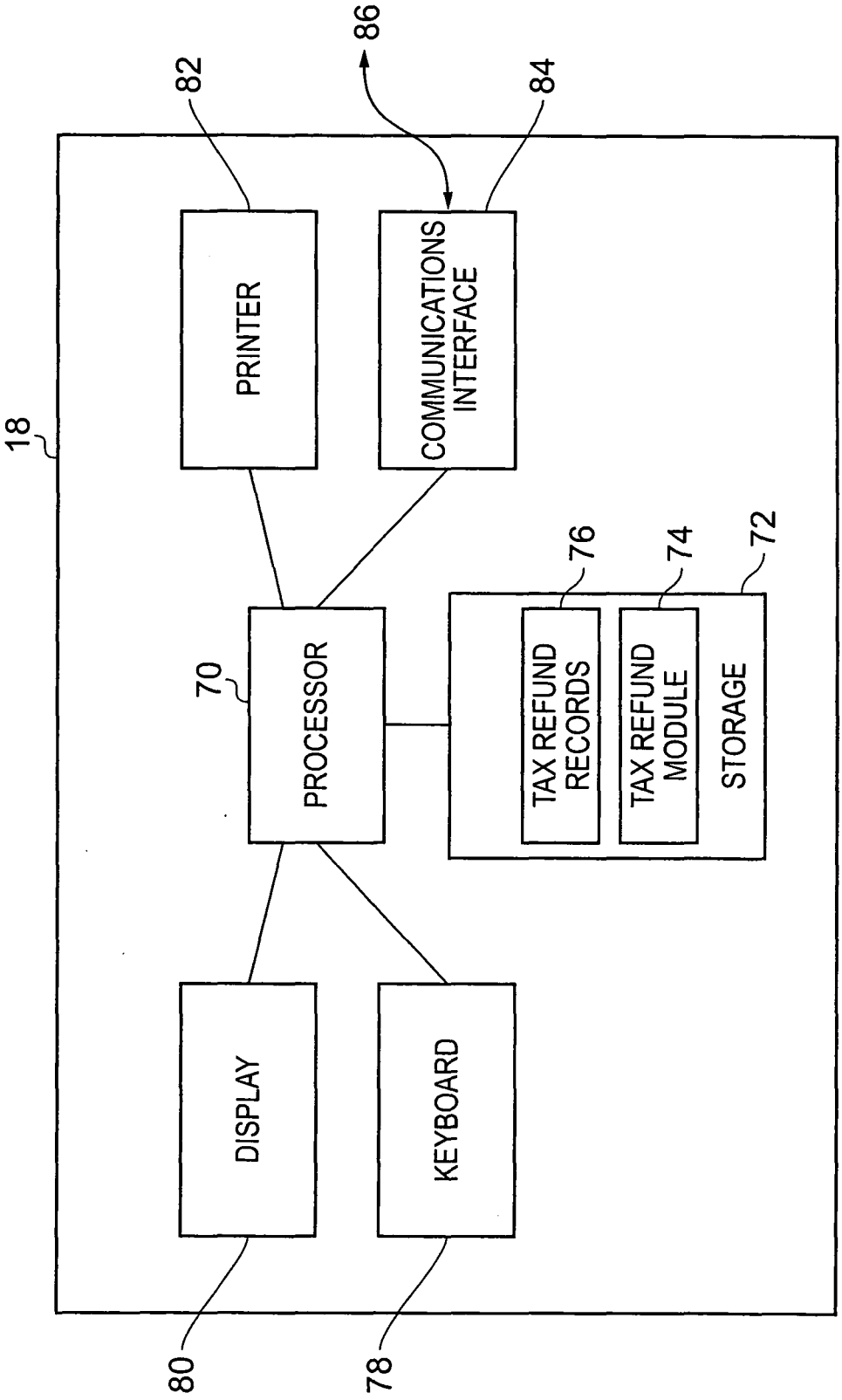

18
82
86
84
PRINTER
COMMUNICATIONS INTERFACE
70
PROCESSOR
76
74
72
TAX REFUND RECORDS
TAX REFUND MODULE
STORAGE
DISPLAY
KEYBOARD
80
78

FIG. 3

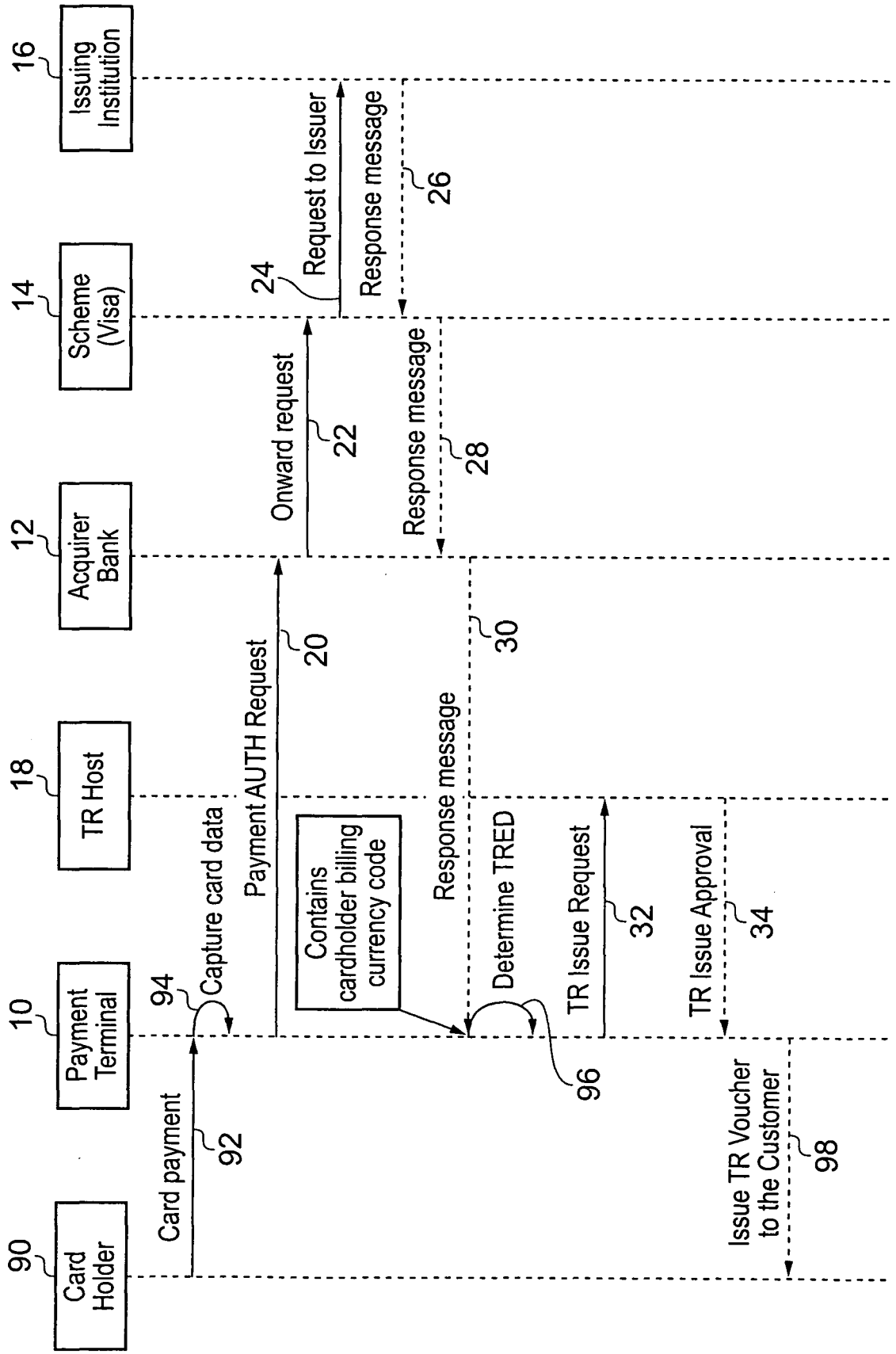

90
Card Holder
10
Payment Terminal
18
TR Host
12
Acquirer Bank
14
Scheme (Visa)
16
Issuing Institution
Card payment
92
94
Capture card data
Payment AUTH Request
20
Contains cardholder billing currency code
Onward request
22
24
Request to Issuer
Response message
26
Response message
28
Response message
30
Determine TRED
96
TR Issue Request
32
TR Issue Approval
34
Issue TR Voucher to the Customer
98

FIG. 4