CLAIMS

1. A transaction terminal system, comprising a card reader for reading a payment card of a user, the transaction terminal system being in a country in which only EMV cards are issued, comprising a magnetic stripe reader and being operable:

to determine whether a magnetic stripe on the card includes a Service Code Digit 1 that is indicative that the card is an EMV card, and

in the event that the Service Code Digit 1 is not indicative that the card is an EMV card, to determine that the card was issued in a jurisdiction foreign to that of the terminal system and to initiate a tax refund offering for the user.

2. The transaction terminal system of claim 1, wherein, in the event that the Service Code Digit 1 is indicative that the card is an EMV card, to prompt the user to present the payment card for reading of the EMV chip on the card.

3. The transaction terminal system of claim 2, comprising a card reader that is at least one of a contact or contactless chip card reader.

4. The transaction terminal system of claim 2 or claim 3, wherein, in response to the user presenting the payment card for reading of the EMV chip on the card, the transaction terminal system is operable

to determine whether an account currency code carried by a payment card read by at least one of a contact or contactless chip card reader is different from a currency code for the transaction terminal system, and

where an account currency code carried by a payment card read by the card reader is determined to be different from the currency code for the transaction terminal system, to initiate a tax refund offering for the user.

5. The transaction terminal system of any one of the preceding claims, wherein initiating a tax refund offering for the user comprises:

outputting to a merchant an indication that a user is entitled to a tax refund offering.

6. The transaction terminal system of any one of the preceding claims, wherein initiating a tax refund offering for the user comprises the transaction terminal system creating a transaction record for a tax refund offering including one or more of:

an identifier of a token used to reference user records held in a remote system;

information indicative of the identity of the user derived from a passport or other travel document;

transaction information indicative of goods or services purchased;

merchant details for the transaction terminal system;

a category of goods or services.

7. The transaction terminal system of claim 6, wherein the token is one of a passport number, a passport, an identity card number, an identity card, a drivers licence number, a drivers licence, a payment card number, a payment card, a card refund operator card number, a card refund operator card, a visitor card number, a visitor card, a user defined identifier.

8. The transaction terminal system of claim 6 or claim 7, comprising the transaction terminal system being operable to transmit a transaction message including the transaction record via a network to a remote system.

9. The transaction terminal system of any one of claims 6 to 8, wherein the transaction terminal system comprises a printer and is operable to print a record of the tax refund transaction.

10. A system comprising the transaction terminal system of any one of the preceding claims and remote host system, wherein the remote host system is associated with storage for storing transaction records identifying one or more purchases in association with a token identifier and a merchant identifier, the remote host system being operable to be responsive to a transaction message including the transaction record received via a network from the transaction terminal system to store the

transaction record in said storage identifying said one or more purchases in association with the token identifier and the merchant identifier.

11. A computer implemented method comprising:

determining whether a magnetic stripe on a payment card of a user read by a magnetic stripe reader of a transaction terminal system includes a Service Code Digit 1 that is indicative that the card is an EMV card, wherein the transaction terminal system is in a country for which only EMV cards are issued; and

in the event that the Service Code Digit 1 is not indicative that the card is an EMV card :

determining that the card was issued in a jurisdiction foreign to that of the terminal system; and,

initiating a tax refund offering for the user.

12. The method of claim 11, wherein, in the event that the Service Code Digit 1 is indicative that the card is an EMV card, to prompt the user to present the payment card for reading of the EMV chip on the card.

13. The transaction terminal system of claim 12, comprising prompting the user to present the payment card to at least one of a contact or contactless chip card reader for reading of the EMV chip on the card.

14. The method of claim 12 or claim 13, wherein, in response to the user presenting the payment card for reading of the EMV chip on the card:

determining whether an account currency code carried by a payment card read by a card reader of a transaction terminal system is different from a currency code for the transaction terminal system, the card reader being at least one of a contact or contactless card reader; and

where an account currency code carried by a payment card read by the card reader is determined to be different from the currency code for the transaction terminal system, initiating a tax refund offering for the user.

15. The method of any one of claims 11 to 14, wherein initiating a tax refund offering for the user comprises:

outputting to a merchant an indication that a user is entitled to a tax refund offering.

16. The method of any one of claims 11 to 15, wherein initiating a tax refund offering for the user comprises creating a transaction record for a tax refund offering including one or more of:

an identifier of a token used to reference user records held in a remote system;

information indicative of the identity of the user derived from a passport or other travel document;

transaction information indicative of goods or services purchased;

merchant details for the transaction terminal system;

a category of goods or services.

17. The method of claim 16, wherein the token is one of a passport number, a passport, an identity card number, an identity card, a drivers licence number, a drivers licence, a payment card number, a payment card, a card refund operator card number, a card refund operator card, a visitor card number, a visitor card, a user defined identifier.

18. The method of claim 16 or claim 17, comprising transmitting a transaction message including the transaction record from the transaction terminal system via a network to a remote system.

19. The method of any one of claims 11 to 18, comprising printing a record of the tax refund transaction using a printer associated with the transaction terminal system.

20. The method of any one of claims 11 to 19 comprising storing transaction records in storage associated with a host system, system comprising the transaction terminal system of any one of the preceding claims and remote host system, wherein

the remote host system is associated with storage for storing transaction records identifying one or more purchases in association with a token identifier and a merchant identifier, the remote host system being operable to be responsive to a transaction message including the transaction record received via a network from the transaction terminal system to store the transaction record in said storage identifying said one or more purchases in association with the token identifier and the merchant identifier.

21. A computer program product comprising program instructions for causing one or more processors to perform the method of any one of Claims 11 to 20.

22. The computer program product of Claim 21, comprising a non-transient storage medium carrying the instructions.