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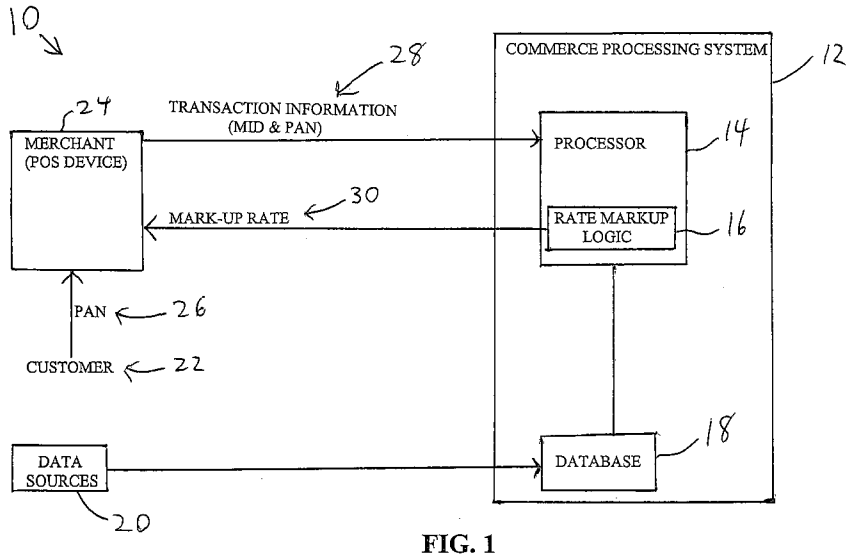


FIG. 1

(57) **Abstract:** A system and method operate with a commerce processing system to determines a dynamic currency conversion markup rate for a given merchant and card number of a customer. The system and method determine the currency that is offered to the customer for the dynamic currency conversion transaction to support an opt-in process, so that an indication of a selected currency can be passed to a merchant in addition to the converted amount. Rate lookup logic is performed for every dynamic currency conversion transaction, and the data is arranged to be quickly accessed and occupies a minimum amount of memory storage space. Each merchant can elect to use a different rate for their customers based on business arrangements with the commerce processing system, their acquirer, the nature of their business, their competitors, and prevailing local market conditions.

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