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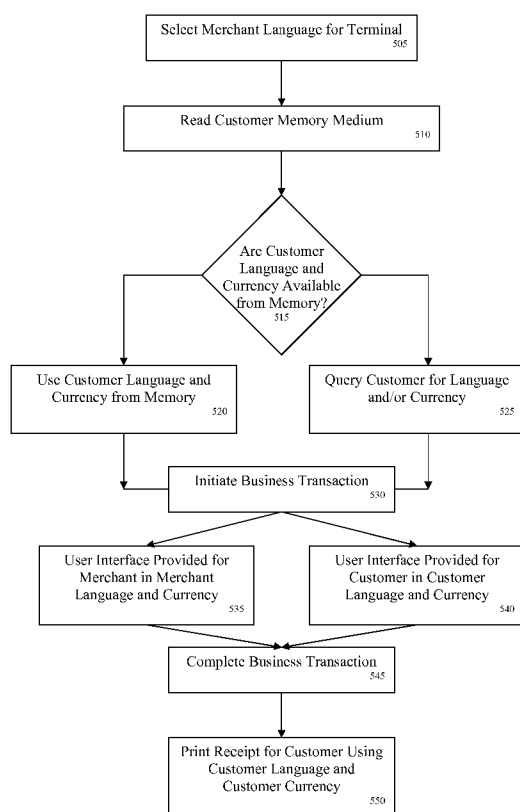


Figure 5

(57) Abstract: A method and apparatus for facilitating a business transaction wherein a merchant/operator is presented with transaction-related information in the operator's preferred language and currency, wherein the customer is presented with transaction-related information in the customer's preferred language and currency, and wherein the customer's language and currency are different from the operator's language and currency. This allows persons who speak different languages and who are used to conducting transactions in different currencies to readily engage in business transactions. The method and apparatus can be employed, for example, in a credit card or debit card terminal, thereby allowing a merchant to easily accommodate tourists from foreign countries. The customer's language and/or currency preferences may be obtained from a credit card/debit card, cellular telephone, smart card, or other portable memory medium prior to or during the transaction, thereby obviating the need to manually select a preferred language and currency for each transaction.