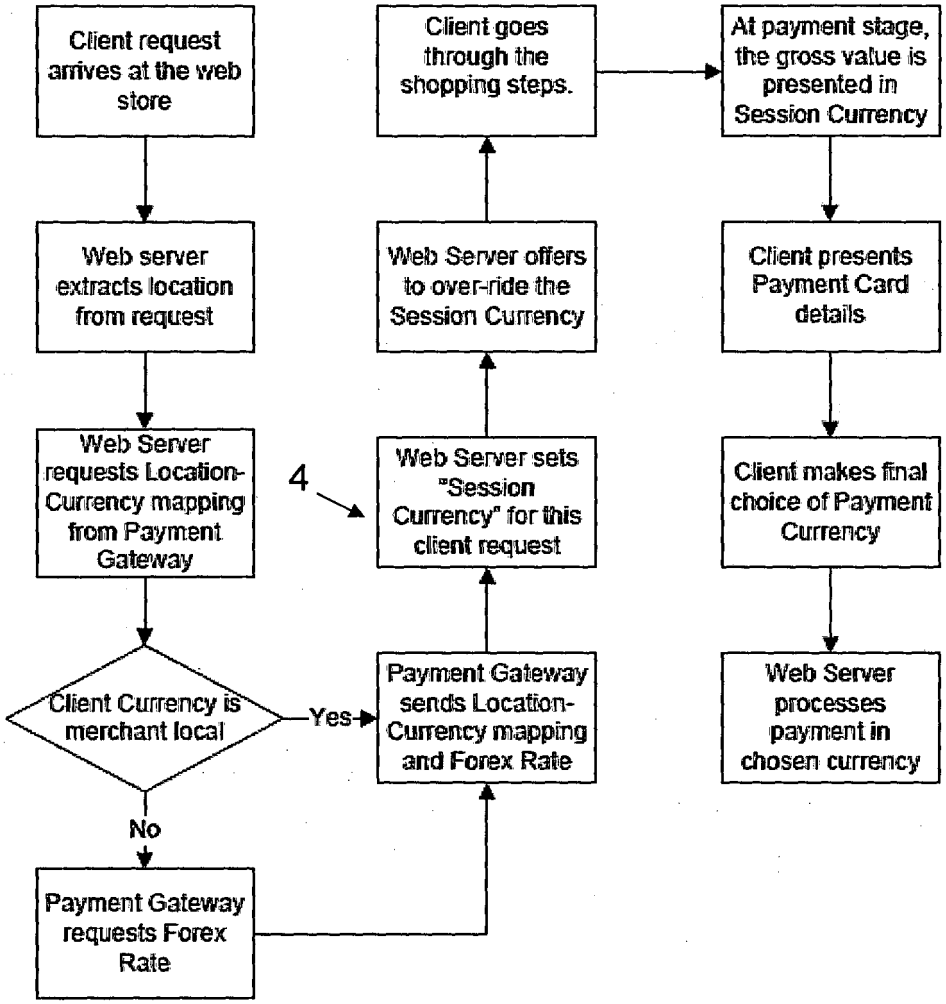

Client request arrives at the web store
Web server extracts location from request
Web Server requests Location-Currency mapping from Payment Gateway
Client Currency is merchant local
Yes
No
Payment Gateway requests Forex Rate
4
Web Server sets "Session Currency" for this client request
Payment Gateway sends Location-Currency mapping and Forex Rate
Web Server offers to over-ride the Session Currency
Client goes through the shopping steps.
At payment stage, the gross value is presented in Session Currency
Client presents Payment Card details
Client makes final choice of Payment Currency
Web Server processes payment in chosen currency

Figure 1

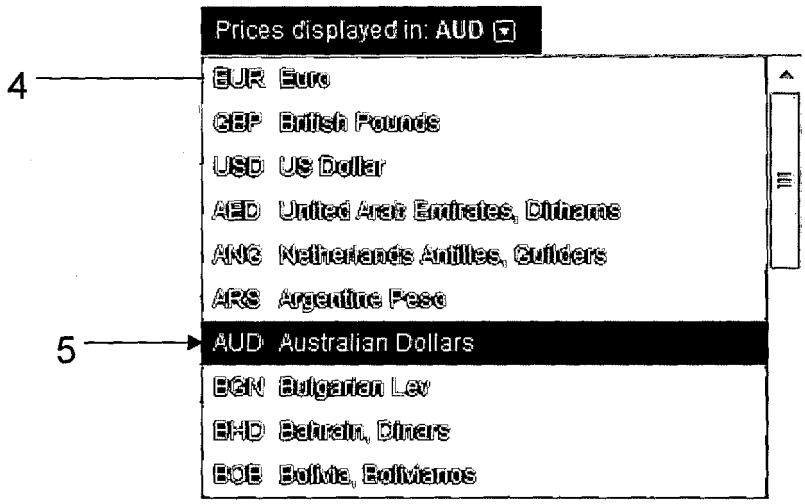


Figure 2

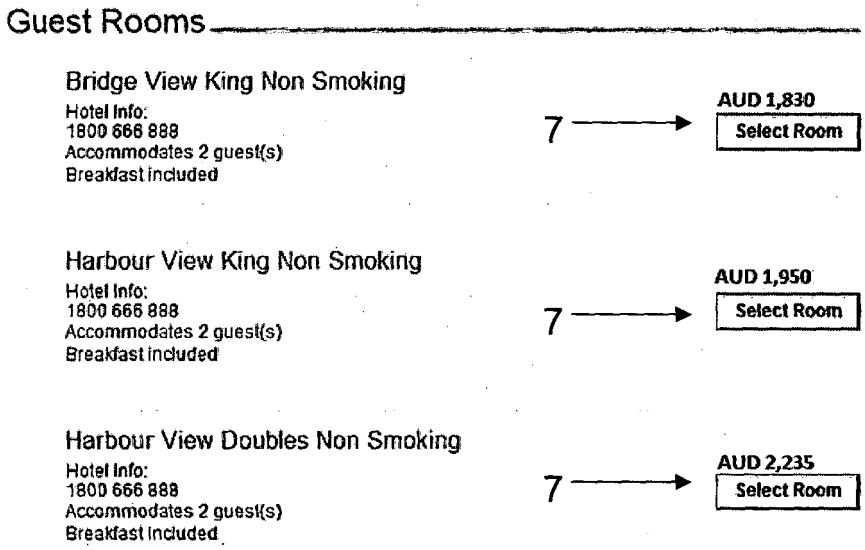


Figure 3

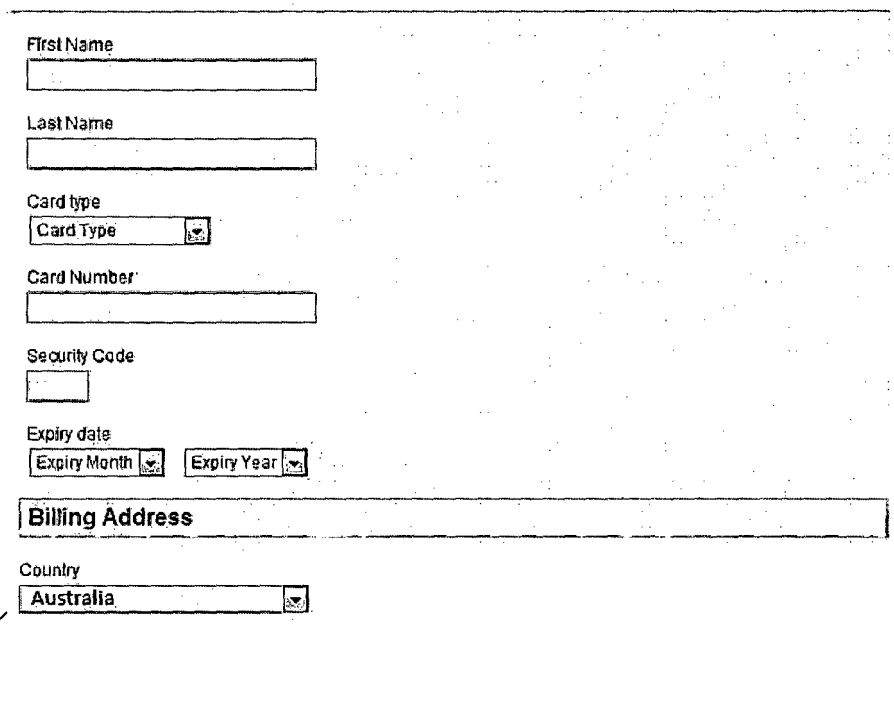

First Name
Last Name
Card type
Card Type
Card Number
Security Code
Expiry date
Expiry Month
Expiry Year
Billing Address
Country
Australia
3

Figure 4

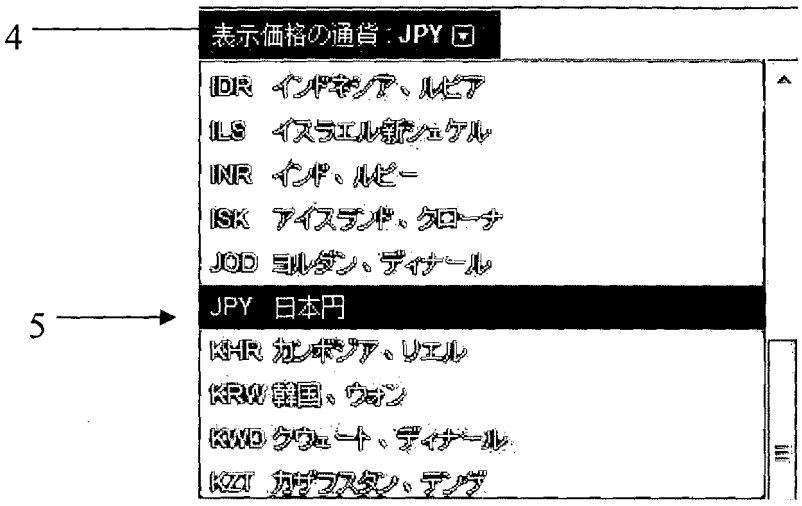


Figure 5

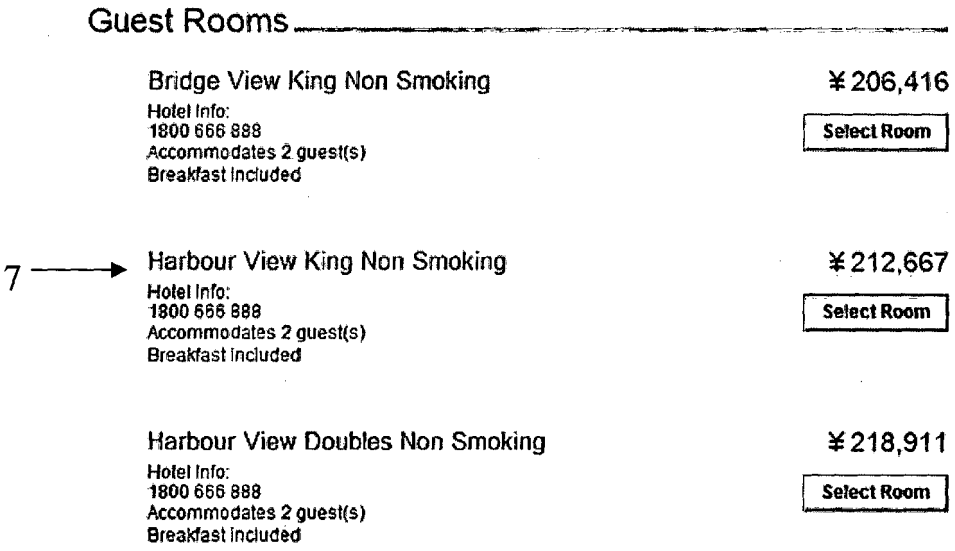


Figure 6

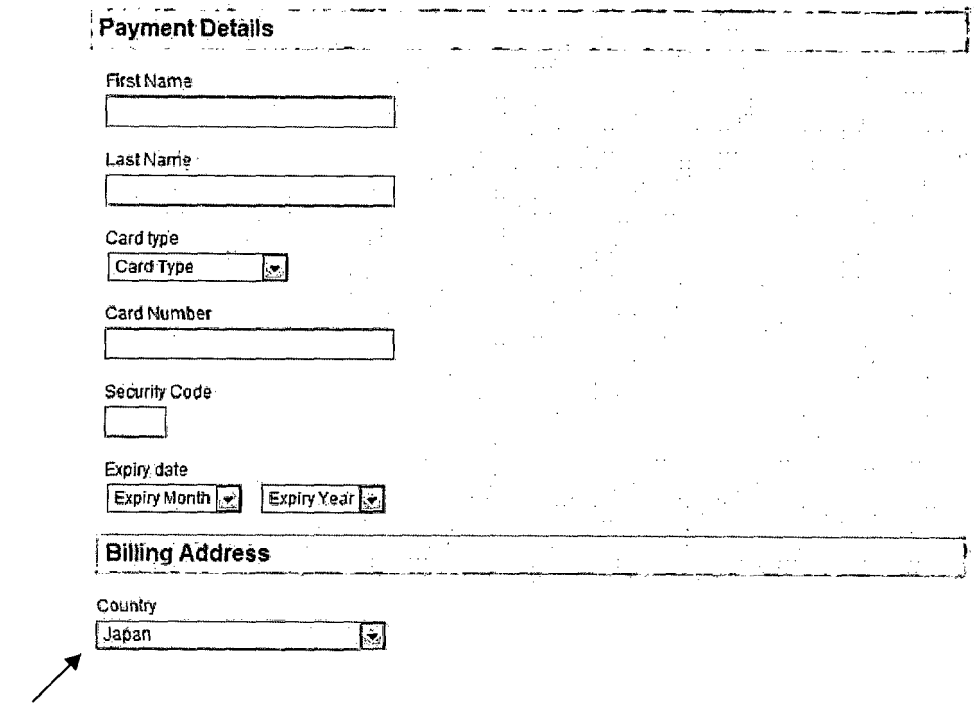

Payment Details
First Name
Last Name
Card type
Card Type
Card Number
Security Code
Expiry date
Expiry Month
Expiry Year
Billing Address
Country
Japan
3

Figure 7

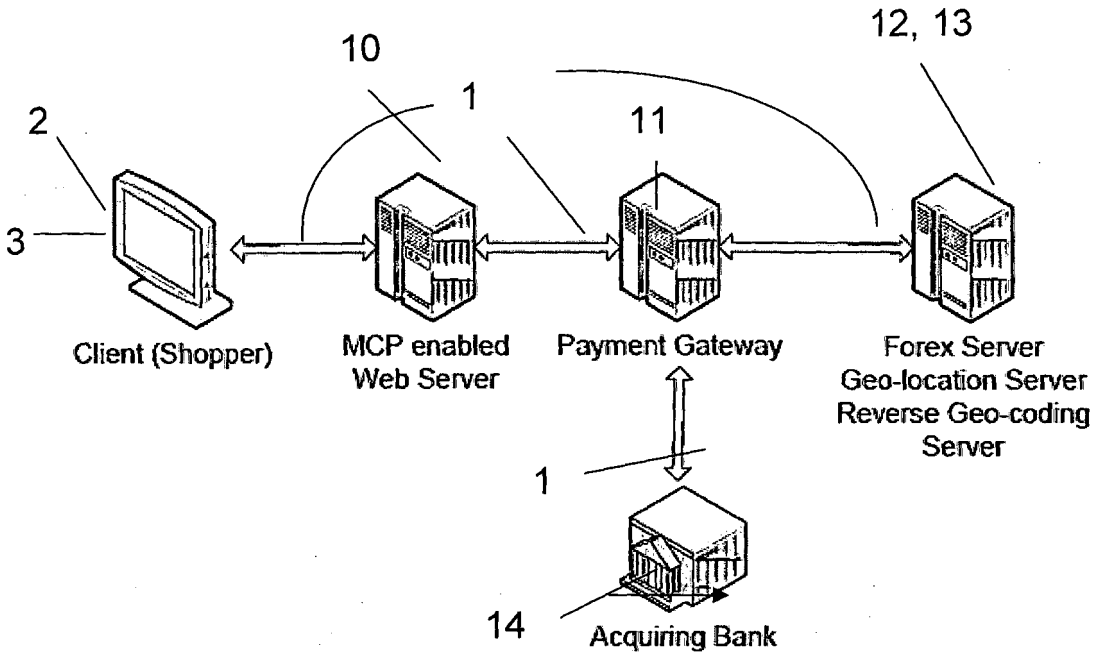


Figure 8

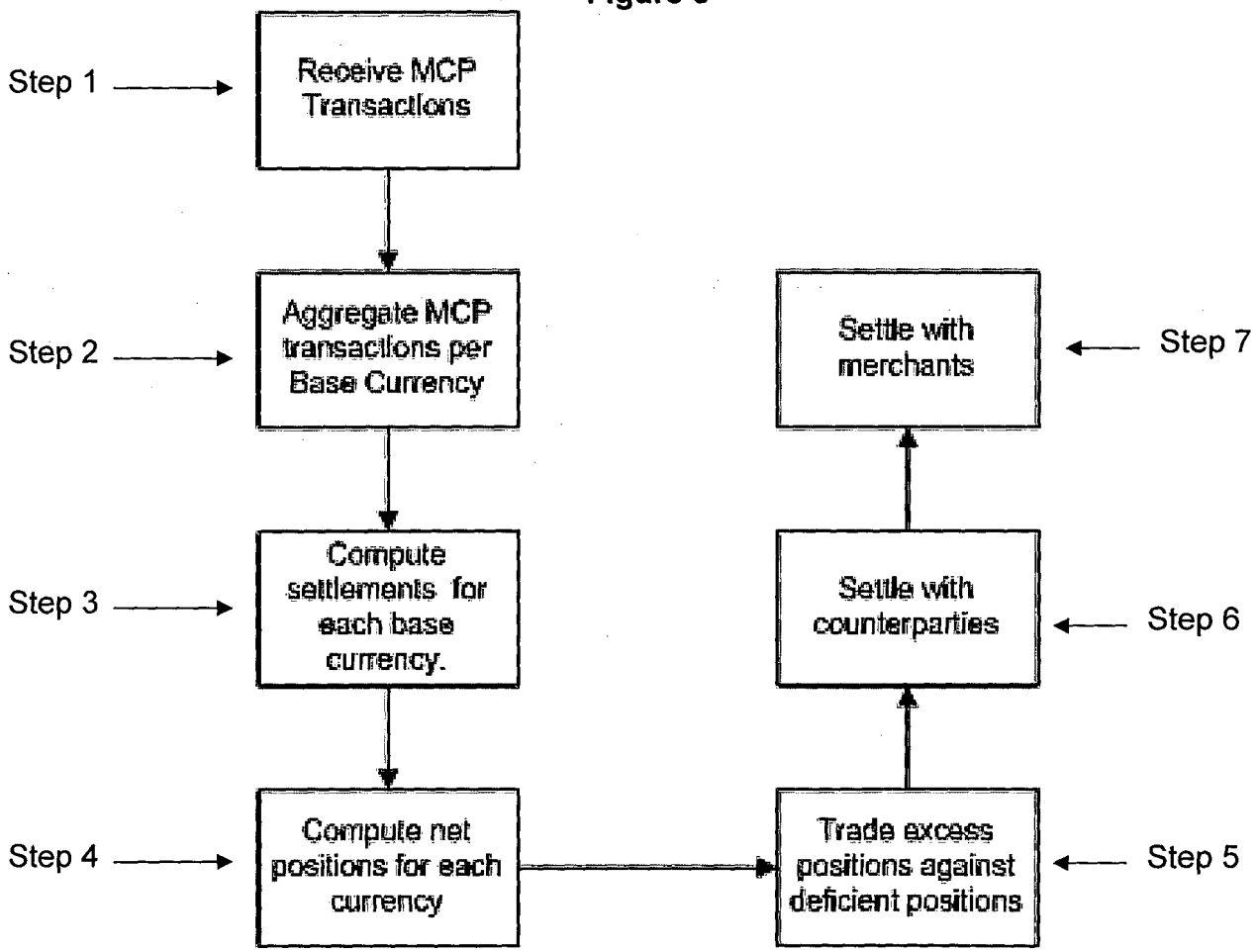


Figure 9