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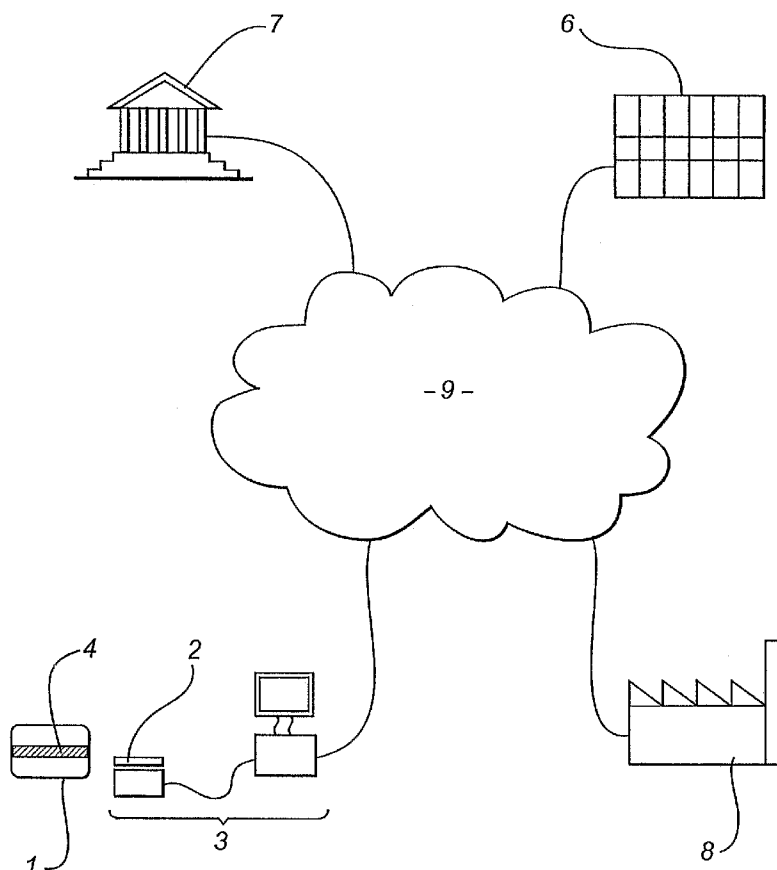
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(54) Title: DIRECT CURRENCY CONVERSION



(57) Abstract: This invention concerns direct currency conversion, that is automatic currency conversion at point of payment for card transactions. In particular it concerns a method for operating equipment associated with a financial transaction. The method includes the steps of: Presenting a card related to a customer's account. Recording a card number from the card. Applying all or part of the card number to a tree structure, and automatically processing that number by the tree one bit at a time to arrive at an end node of the tree coded with information related to the currency of the customer's card account. Determining the currency of the customer's card account. Comparing the currency of the customer's card account with one or more currencies predetermined for the equipment. Where the comparison indicates different currencies, providing direct currency conversion services. In other aspects it concerns the equipment itself, and a method of preparing a tree structure for use by the equipment.



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