PAYMENT TERMINAL DEVICE AND METHOD

Abstract

A payment terminal device for offering currency conversion from a terminal currency to a foreign currency for a contactless payment, the terminal being associated with a terminal currency. The payment terminal device comprising: a contactless payment carrier reader configured to communicate with a contactless payment carrier; a communication module configured to communicate messages with a remote location; and a controller. The controller is configured to: receive, from the contactless payment carrier reader, payment data from a contactless payment carrier for completing a transaction, the payment data comprising a cryptogram and the transaction being associated with a transaction amount in the terminal currency; store the received payment data including the cryptogram; determine whether the transaction will be completed in a foreign currency or in the terminal currency, the foreign currency being a currency that differs from the terminal currency; if it is determined that the transaction will be completed in the foreign currency, generate an authorisation request message of a first type, wherein an authorisation request message of the first type includes a foreign currency indicator identifying the foreign currency; a converted transaction amount, the converted transaction amount corresponding to the transaction amount converted to the foreign currency, a terminal currency indicator identifying the terminal currency, the transaction amount and the cryptogram; if it is determined that the transaction will be completed in the terminal currency, generate an authorisation request message of a second type, wherein an authorisation request message of the second type includes the terminal currency indicator, the transaction amount and the cryptogram; and transmit, via the communication module, the generated authorisation request message to the remote location for completing the transaction. In either case, the cryptogram is same cryptogram generated by the contactless payment carrier using the terminal currency and transaction amount in terminal currency.

Figure 2