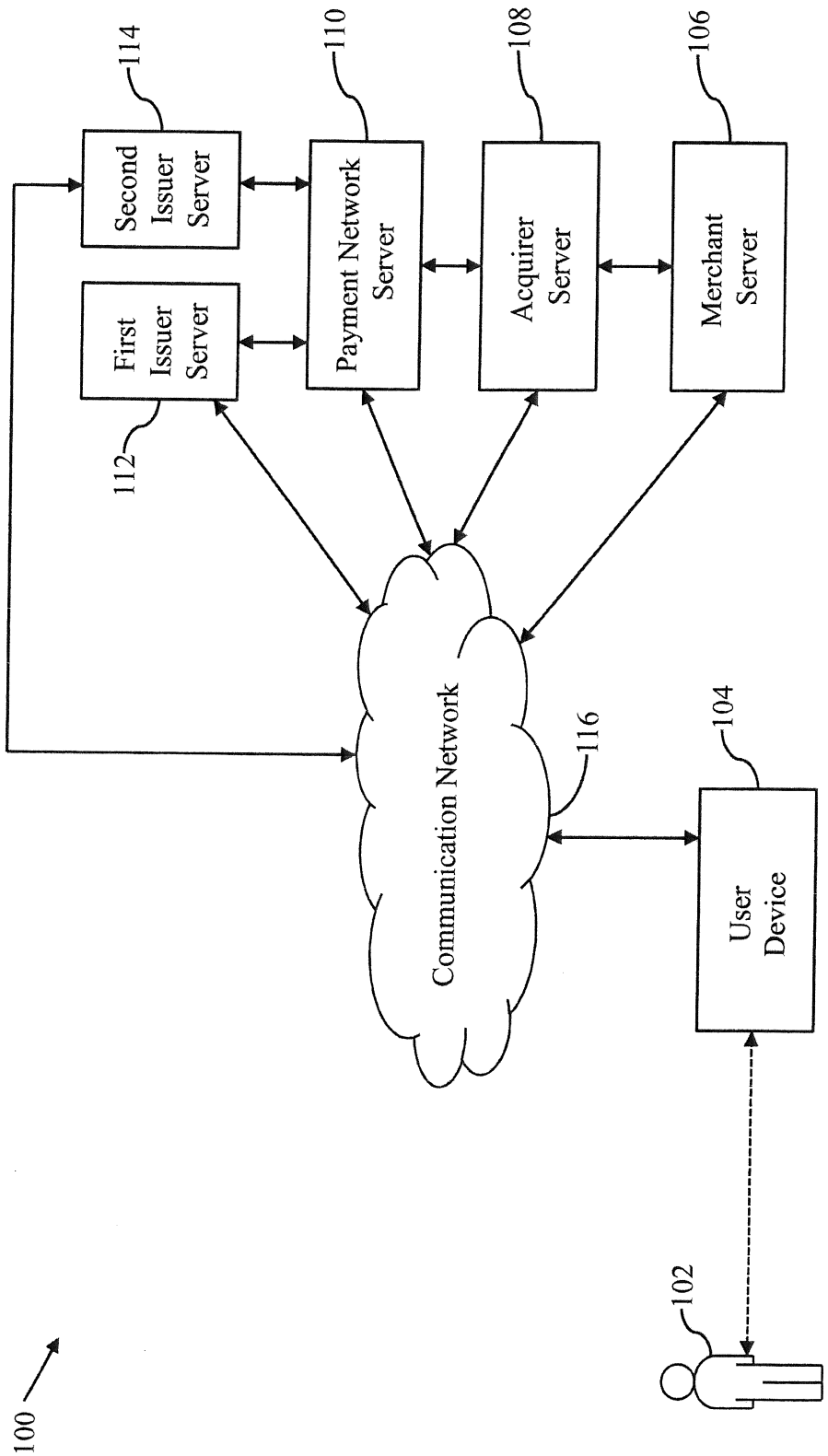

100
102
104
106
108
110
112
114
116
Second Issuer Server
First Issuer Server
Payment Network Server
Acquirer Server
Merchant Server
Communication Network
User Device

FIG. 1

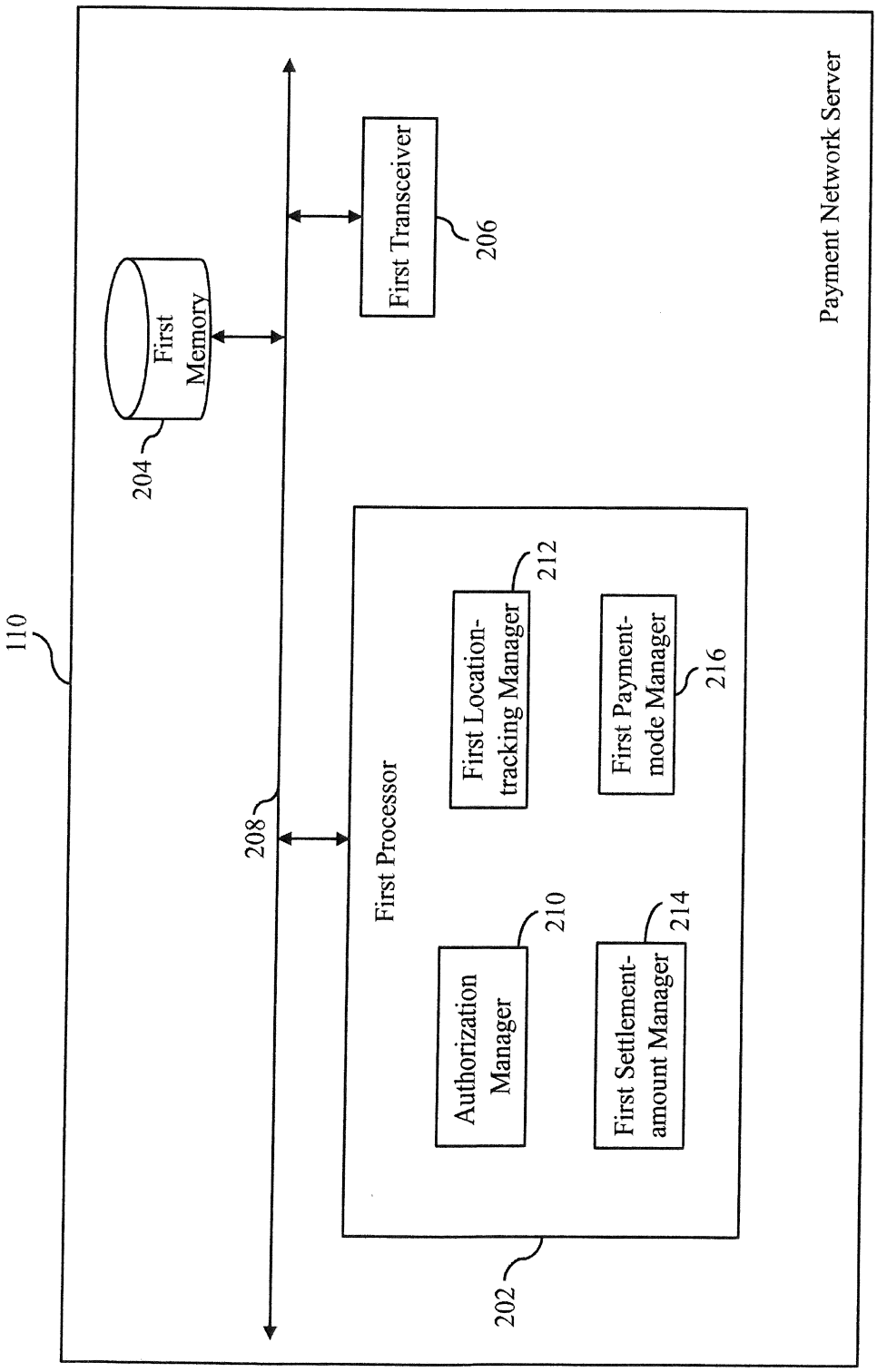

Payment Network Server
110
First Memory
204
First Transceiver
206
208
First Processor
202
First Location-tracking Manager
212
First Payment-mode Manager
216
Authorization Manager
210
First Settlement-amount Manager
214

FIG. 2

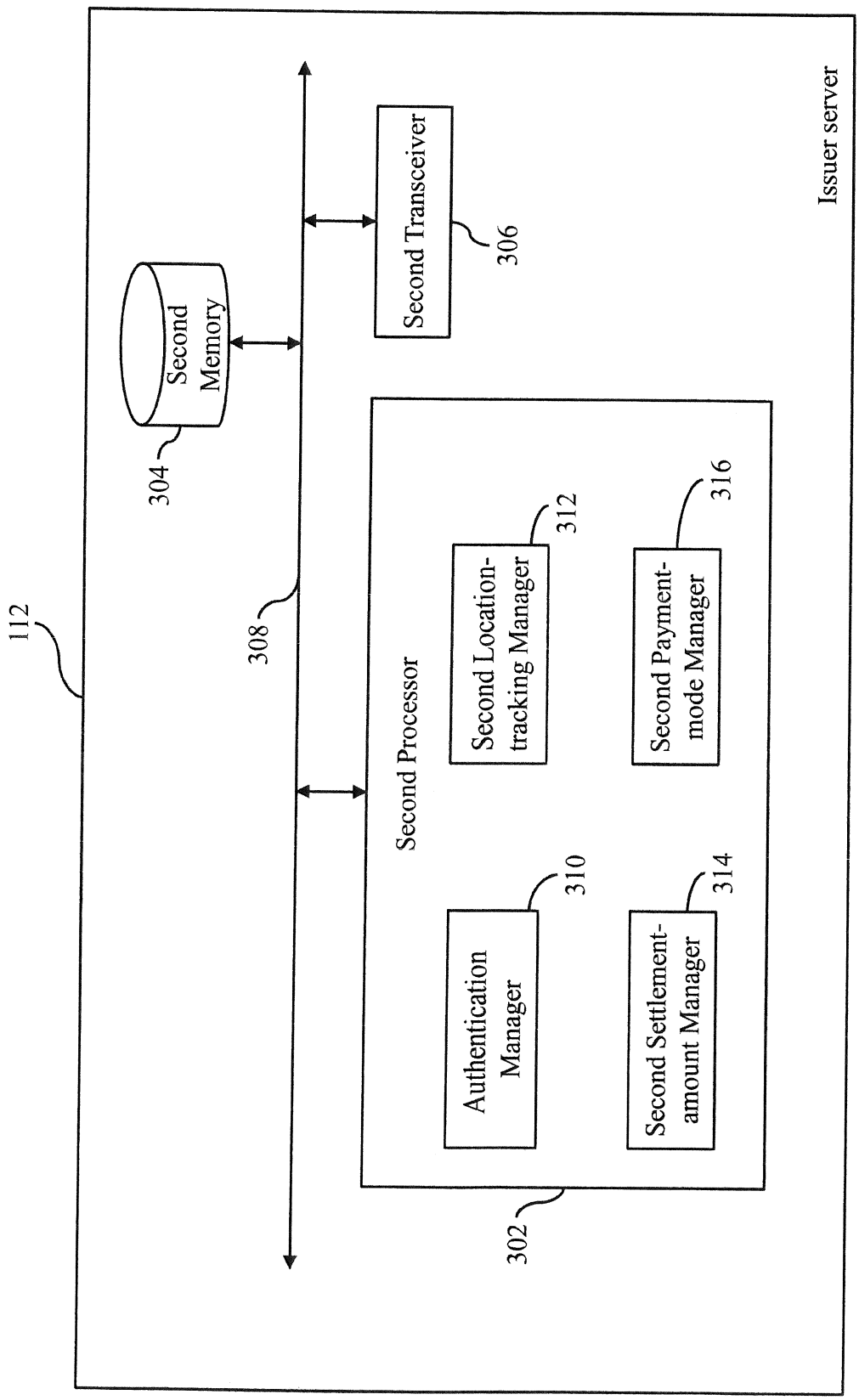

112
Issuer server
Second Memory
304
308
Second Transceiver
306
Second Processor
302
Authentication Manager
310
Second Location-tracking Manager
312
Second Settlement-amount Manager
314
Second Payment-mode Manager
316

FIG. 3

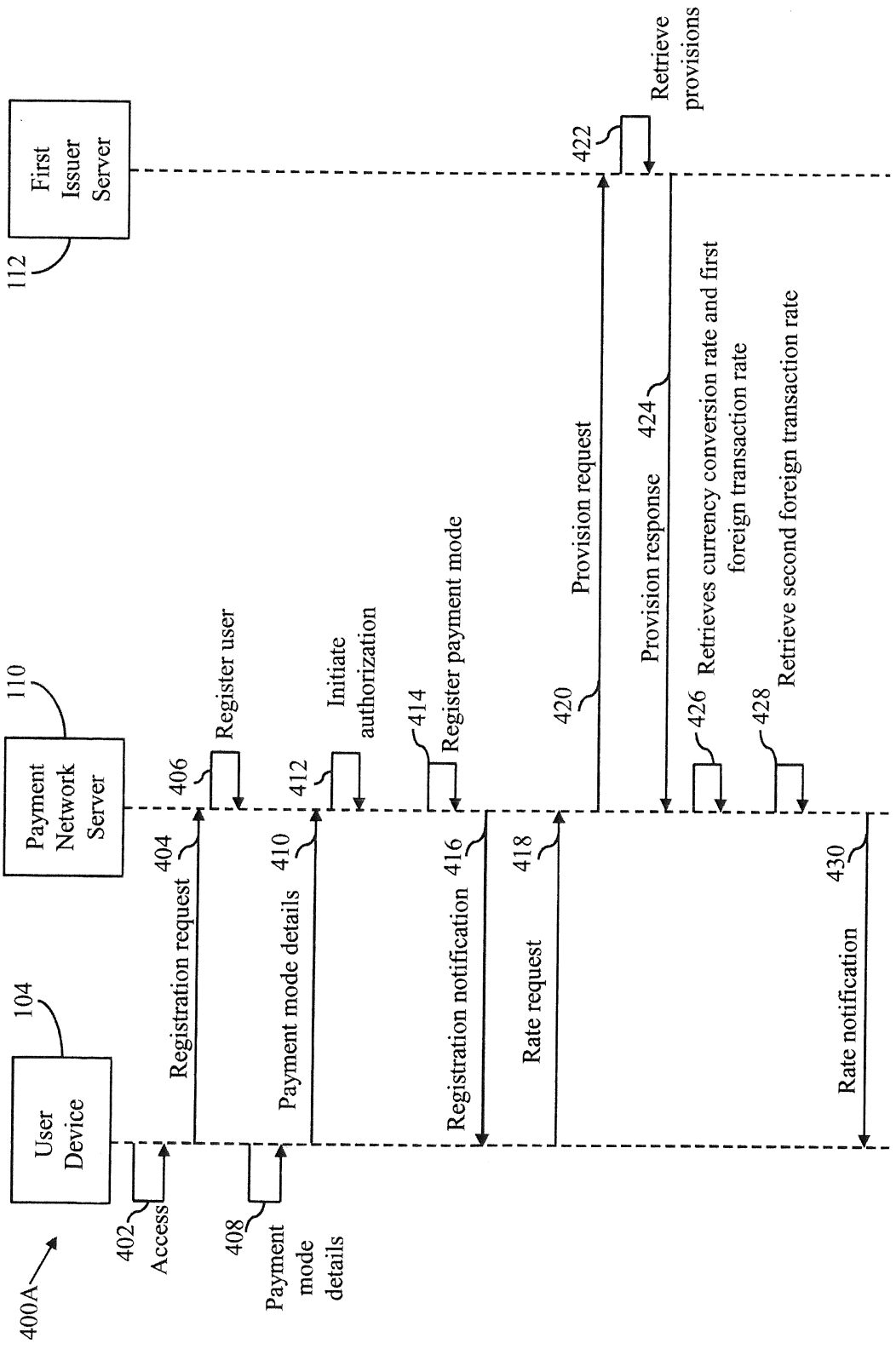

400A
User Device
104
Payment Network Server
110
First Issuer Server
112
402 Access
408 Payment mode details
404 Registration request
406 Register user
410 Payment mode details
412 Initiate authorization
414 Register payment mode
416 Registration notification
418 Rate request
420 Provision request
422 Retrieve provisions
424 Provision response
426 Retrieves currency conversion rate and first foreign transaction rate
428 Retrieve second foreign transaction rate
430 Rate notification

FIG. 4A

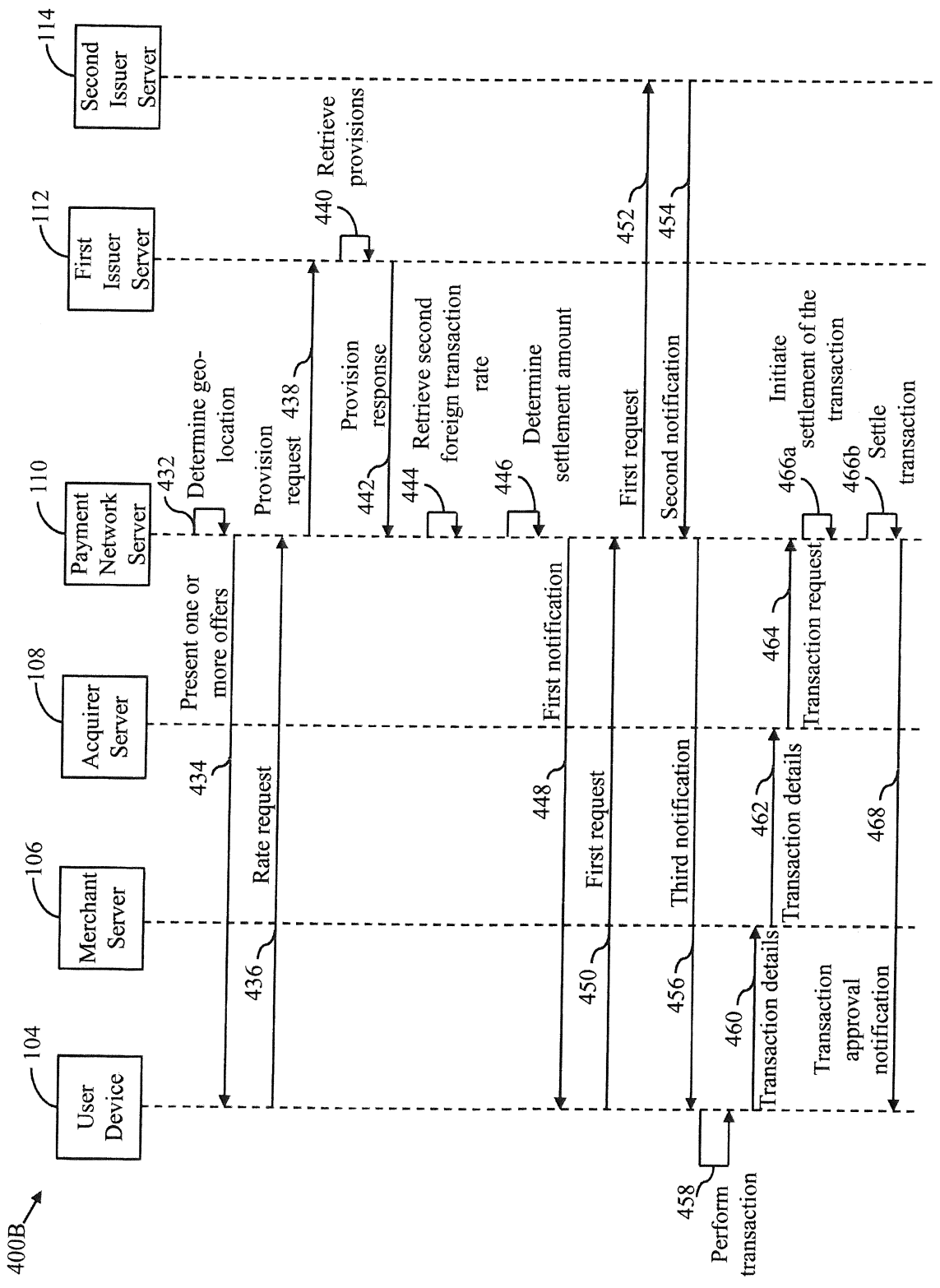

400B
User Device
104
Merchant Server
106
Acquirer Server
108
Payment Network Server
110
First Issuer Server
112
Second Issuer Server
114
Present one or more offers
434
Rate request
436
Determine geo-location
432
Provision request
438
Retrieve provisions
440
Provision response
442
Retrieve second foreign transaction rate
444
Determine settlement amount
446
First notification
448
First request
450
Third notification
456
Transaction details
460
Perform transaction
458
First request
452
Second notification
454
Transaction request
464
Transaction details
462
Initiate settlement of the transaction
466a
Settle transaction
466b
Transaction approval notification
468

FIG. 4B

Option	Payment mode	Merchant	Offer
Offer-1	Second	M1	10% discount on purchase amounting to 100 SGD

TABLE A

Option	Payment mode	Merchant	Offer
Offer-2	First	M3	5% discount on purchase amounting to 5000 INR
Offer-3	First	M4	50 INR cashback on purchase of a single product
Offer-4	Third	M3	10% discount on purchase amounting to 5000 INR
Offer-5	Fourth	M4	100 INR cashback on purchase of a single product

TABLE B

FIG. 4C

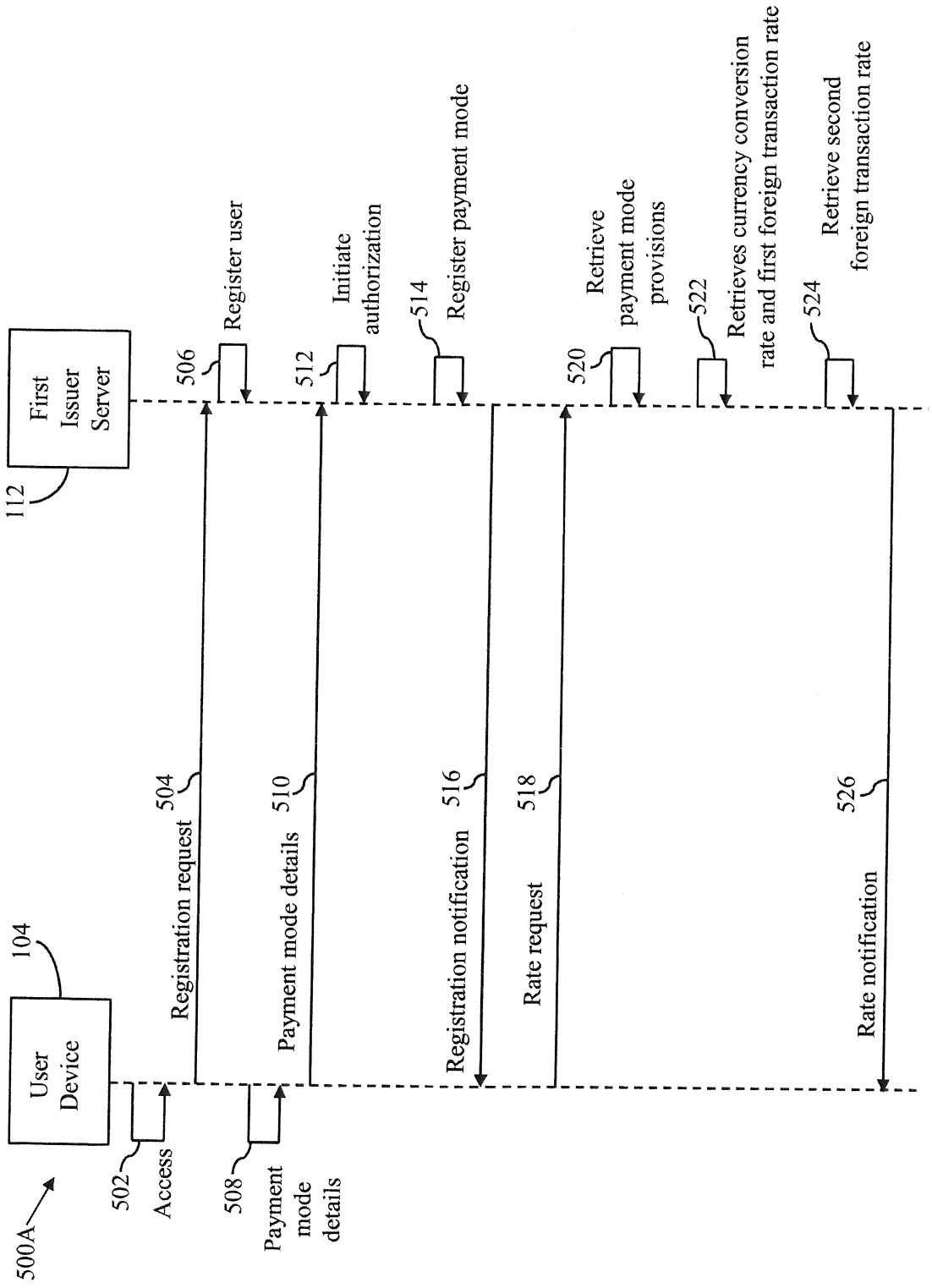

500A
User Device
104
First Issuer Server
112
502
Access
508
Payment mode details
504
Registration request
506
Register user
510
Payment mode details
512
Initiate authorization
514
Register payment mode
516
Registration notification
518
Rate request
520
Retrieve payment mode provisions
522
Retrieves currency conversion rate and first foreign transaction rate
524
Retrieve second foreign transaction rate
526
Rate notification

FIG. 5A

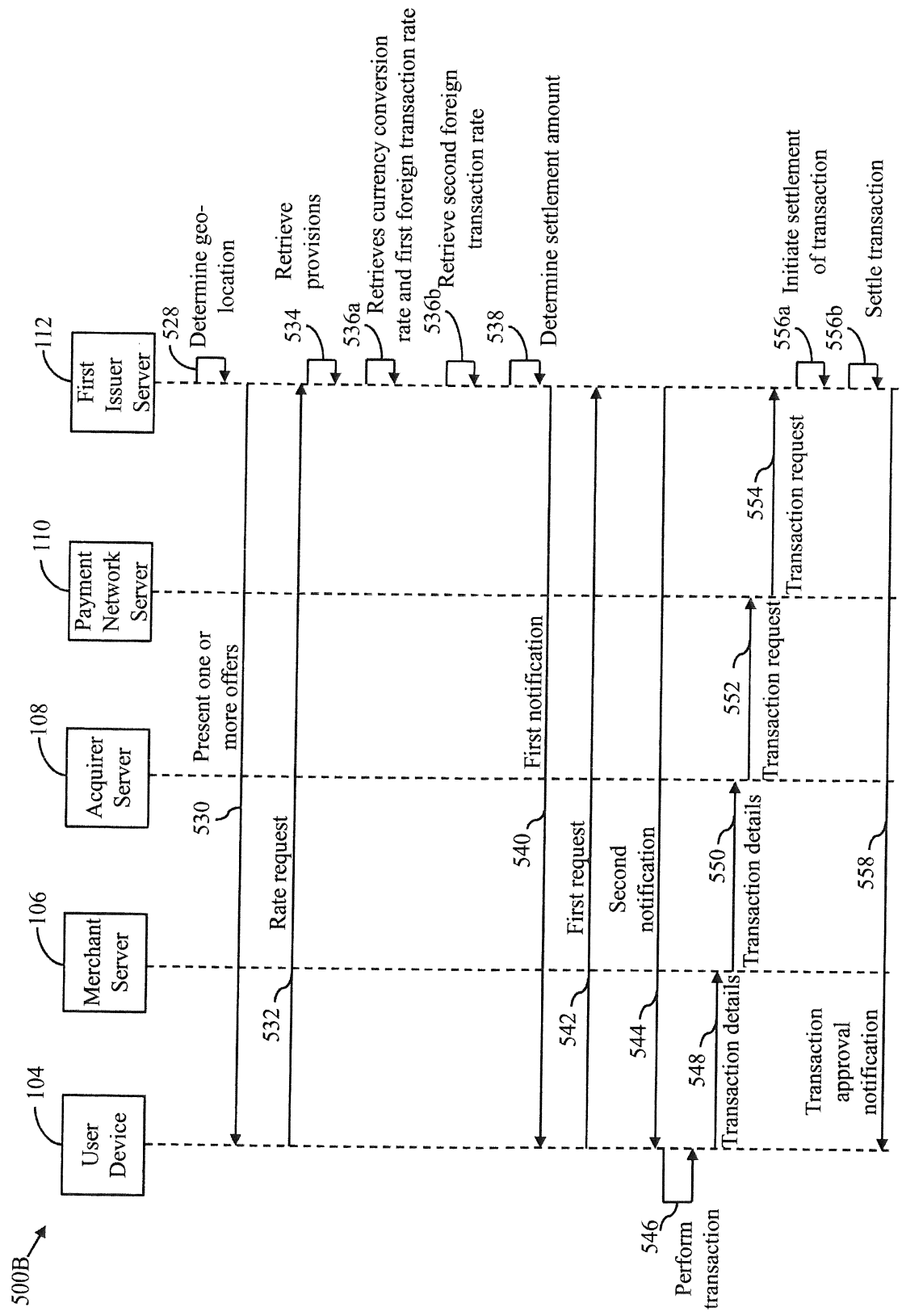

500B
User Device
104
Merchant Server
106
Acquirer Server
108
Payment Network Server
110
First Issuer Server
112
528 Determine geo-location
530 Present one or more offers
532 Rate request
534 Retrieve provisions
536a Retrieves currency conversion rate and first foreign transaction rate
536b Retrieve second foreign transaction rate
538 Determine settlement amount
540 First notification
542 First request
544 Second notification
546 Perform transaction
548 Transaction details
550 Transaction details
552 Transaction request
554 Transaction request
556a Initiate settlement of transaction
556b Settle transaction
558 Transaction approval notification

FIG. 5B

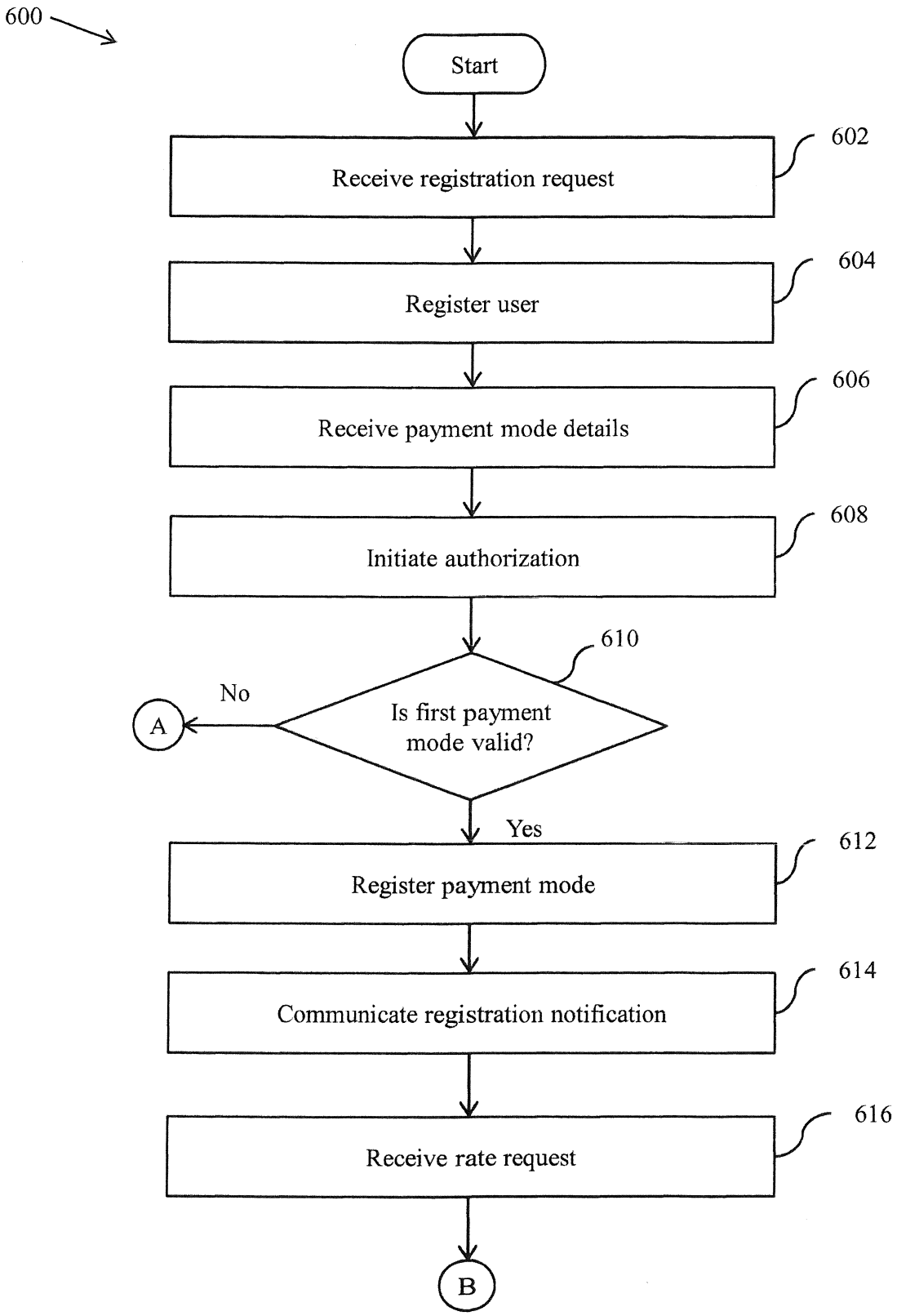

600
Start
Receive registration request
602
Register user
604
Receive payment mode details
606
Initiate authorization
608
610
Is first payment mode valid?
No
A
Yes
Register payment mode
612
Communicate registration notification
614
Receive rate request
616
B

FIG. 6A

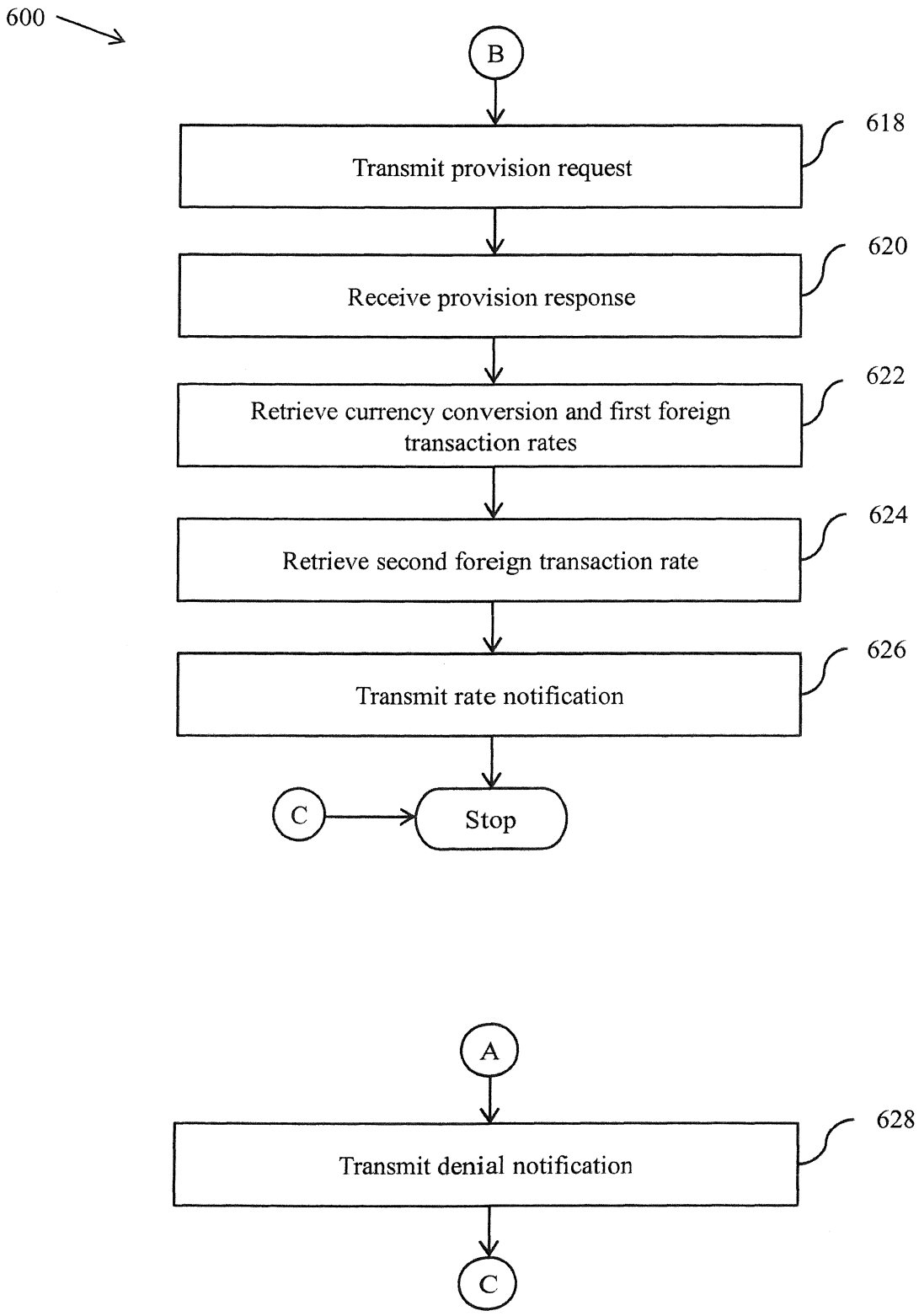

600
B
Transmit provision request
618
Receive provision response
620
Retrieve currency conversion and first foreign transaction rates
622
Retrieve second foreign transaction rate
624
Transmit rate notification
626
C
Stop
A
Transmit denial notification
628
C

FIG. 6B

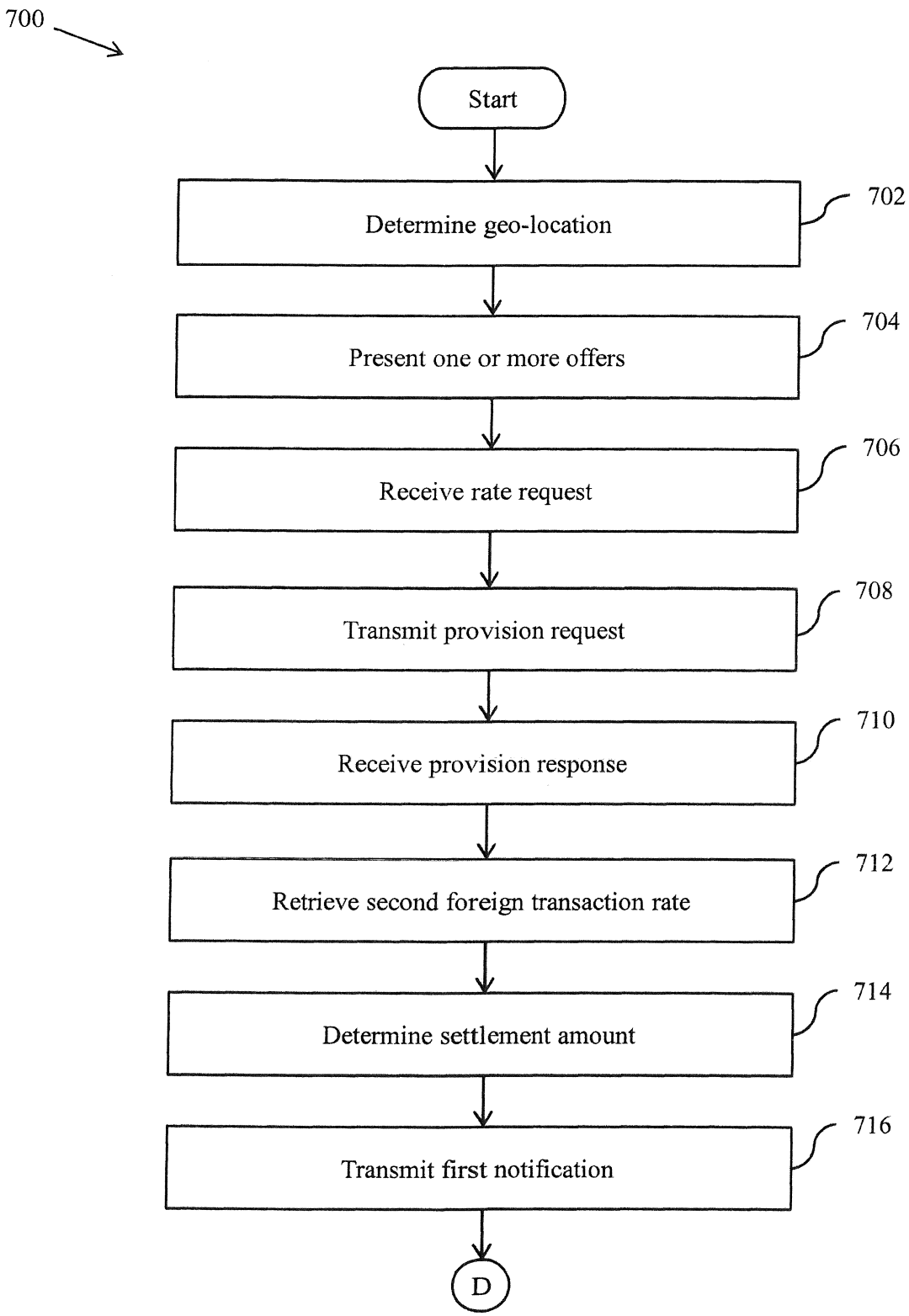

700
Start
Determine geo-location
702
Present one or more offers
704
Receive rate request
706
Transmit provision request
708
Receive provision response
710
Retrieve second foreign transaction rate
712
Determine settlement amount
714
Transmit first notification
716
D

FIG. 7A

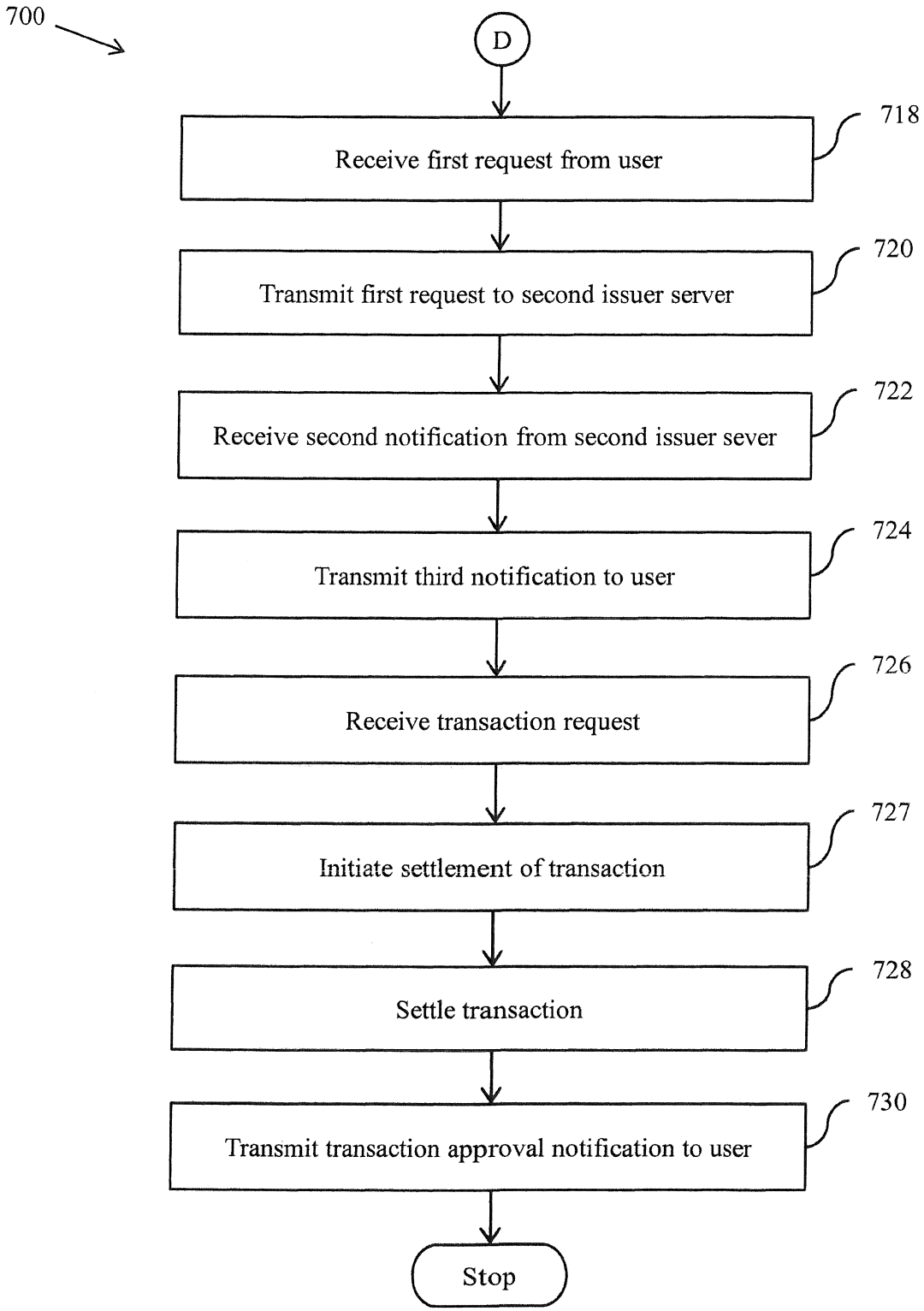

700
D
Receive first request from user
718
Transmit first request to second issuer server
720
Receive second notification from second issuer sever
722
Transmit third notification to user
724
Receive transaction request
726
Initiate settlement of transaction
727
Settle transaction
728
Transmit transaction approval notification to user
730
Stop

FIG. 7B

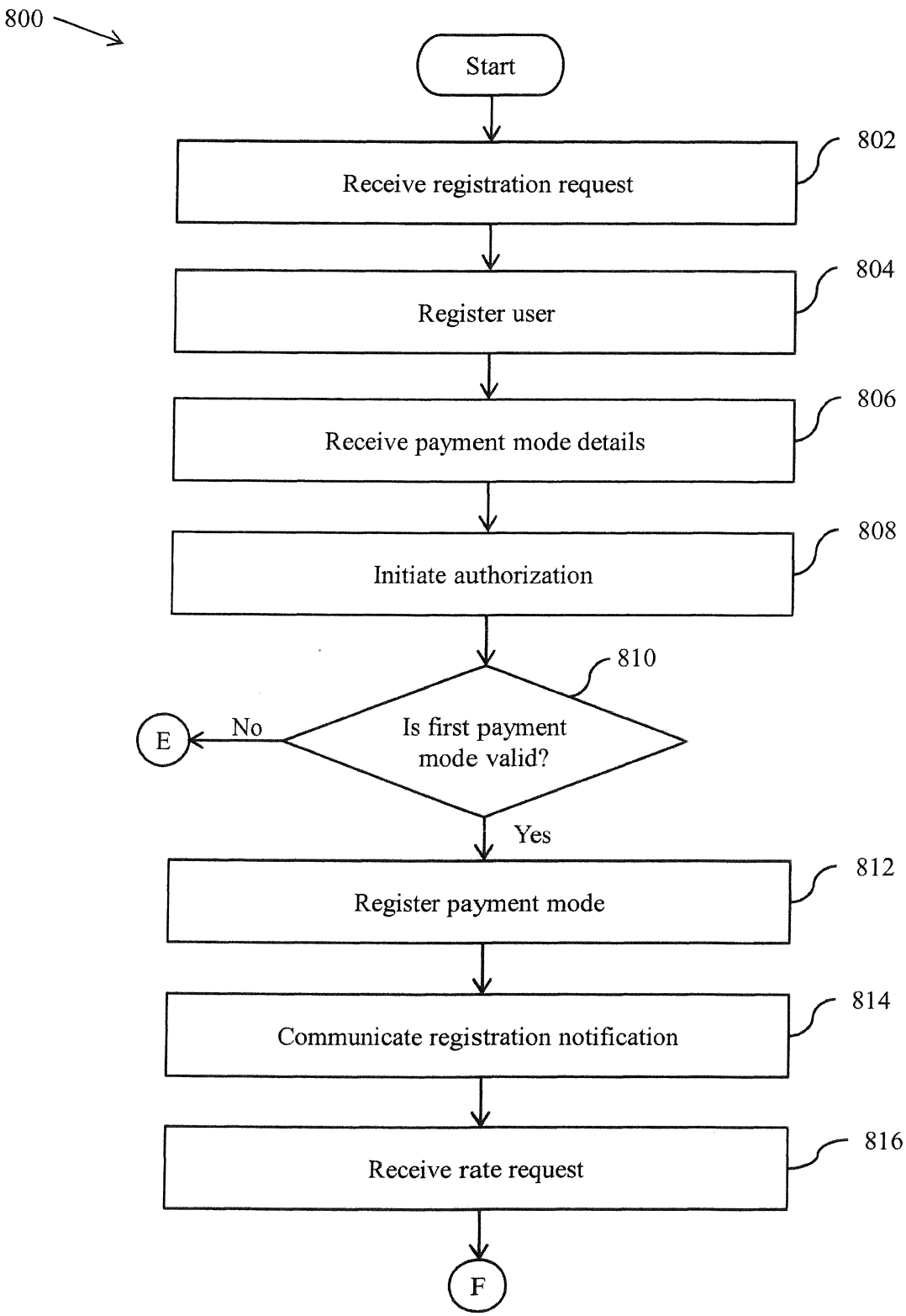

800
Start
Receive registration request
802
Register user
804
Receive payment mode details
806
Initiate authorization
808
Is first payment mode valid?
810
No
E
Yes
Register payment mode
812
Communicate registration notification
814
Receive rate request
816
F

FIG. 8A

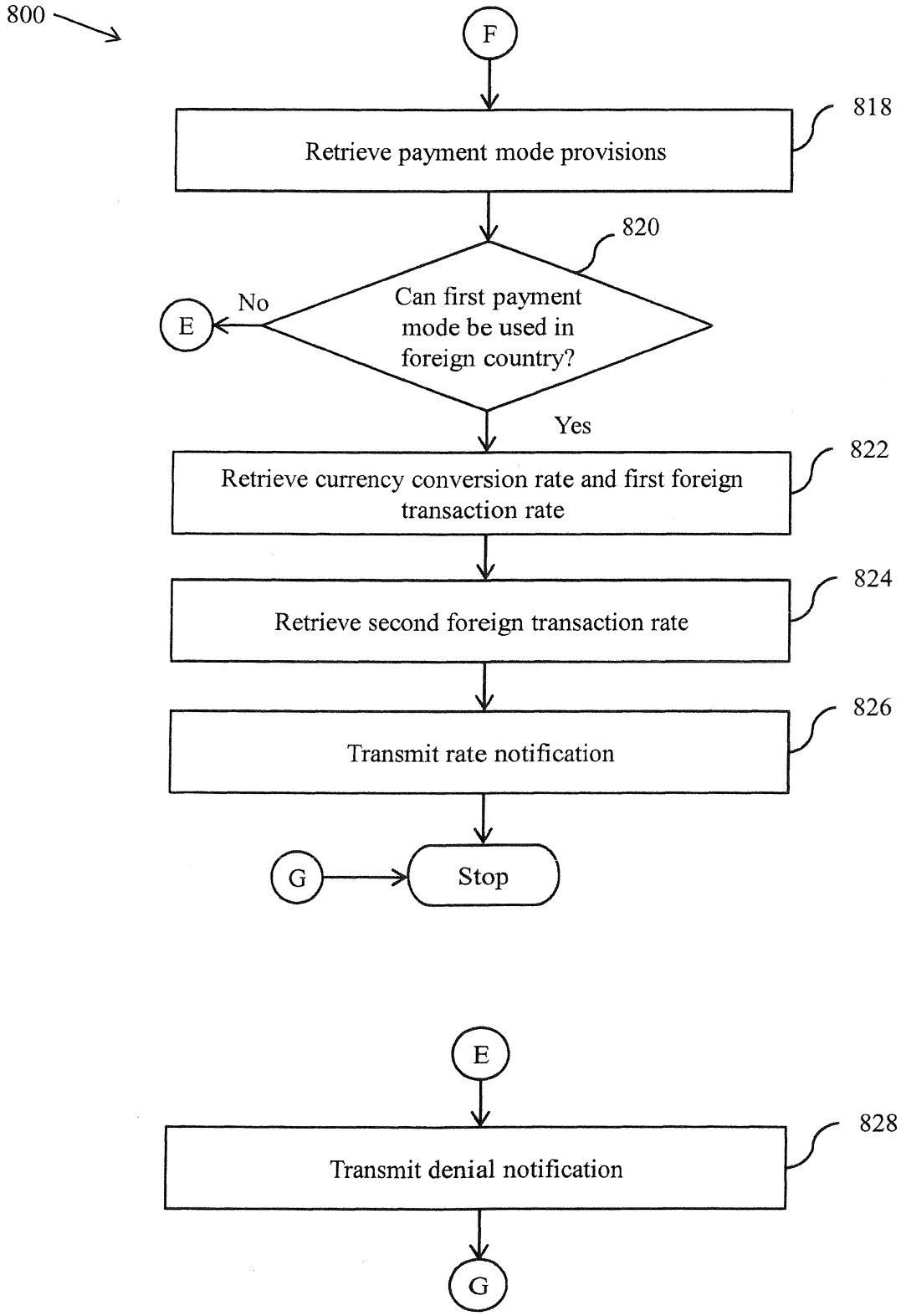

800
F
Retrieve payment mode provisions
818
820
Can first payment mode be used in foreign country?
No
E
Yes
Retrieve currency conversion rate and first foreign transaction rate
822
Retrieve second foreign transaction rate
824
Transmit rate notification
826
G
Stop
E
Transmit denial notification
828
G

FIG. 8B

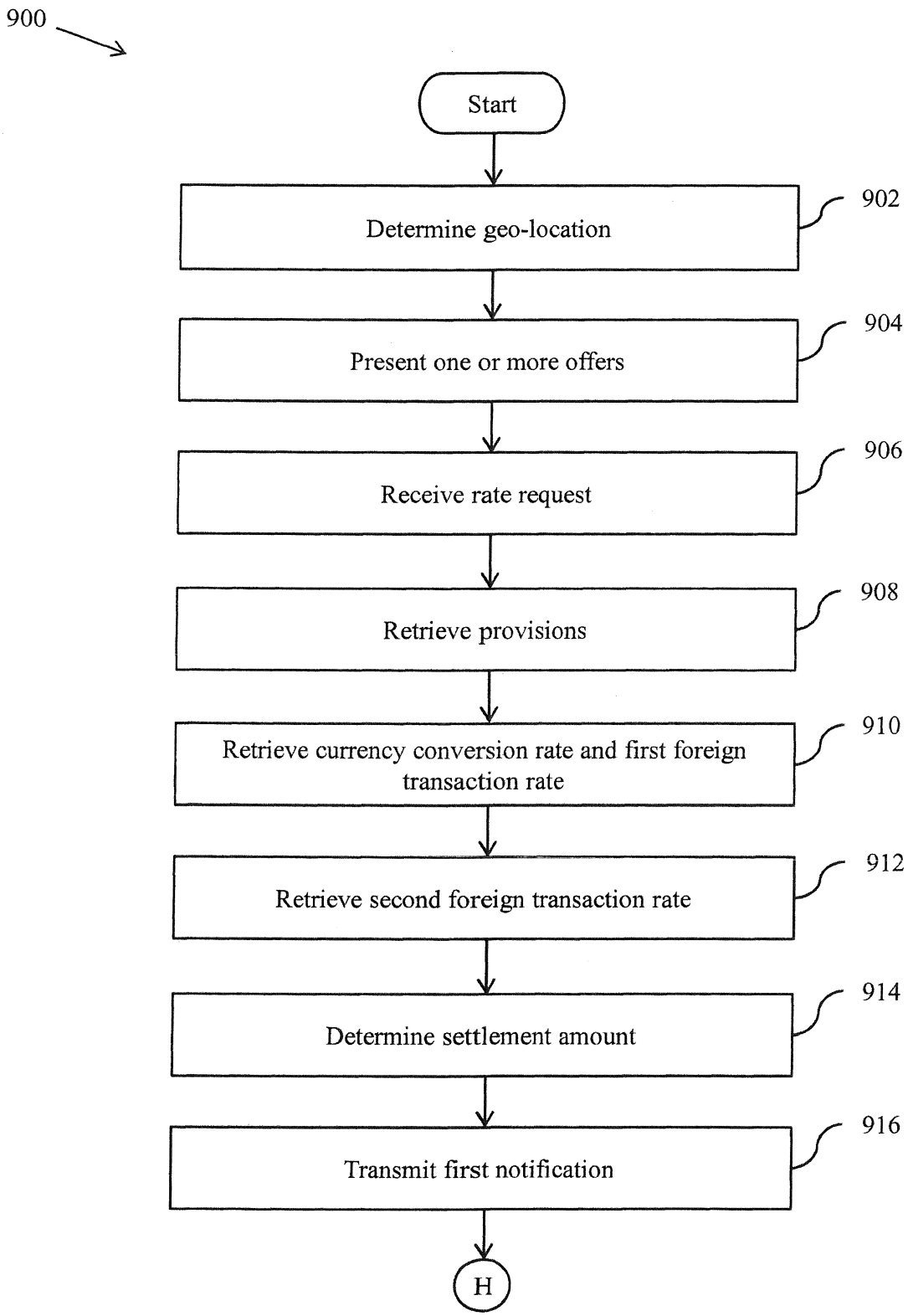

900
Start
Determine geo-location
902
Present one or more offers
904
Receive rate request
906
Retrieve provisions
908
Retrieve currency conversion rate and first foreign transaction rate
910
Retrieve second foreign transaction rate
912
Determine settlement amount
914
Transmit first notification
916
H

FIG. 9A

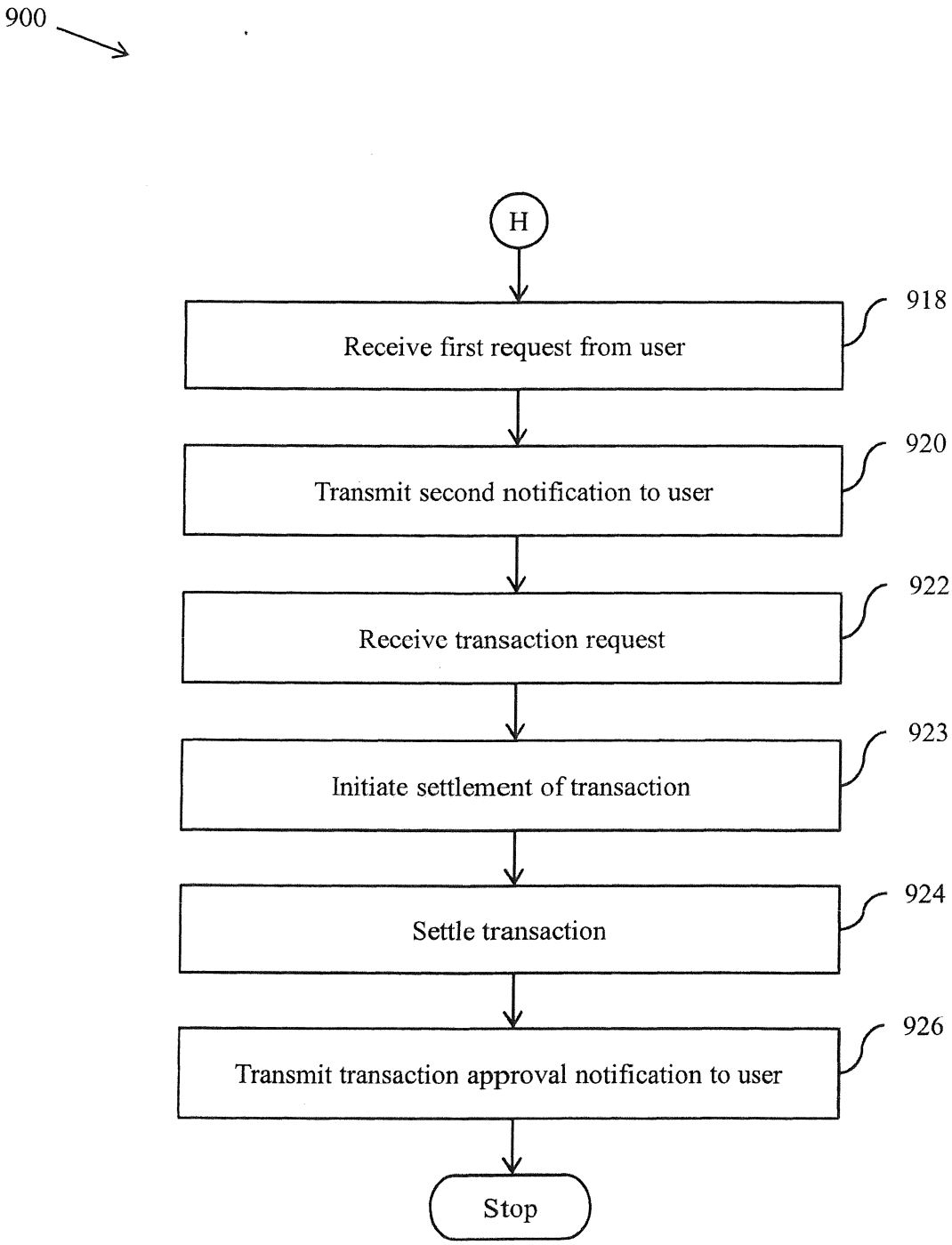

900
H
Receive first request from user
918
Transmit second notification to user
920
Receive transaction request
922
Initiate settlement of transaction
923
Settle transaction
924
Transmit transaction approval notification to user
926
Stop

FIG. 9B

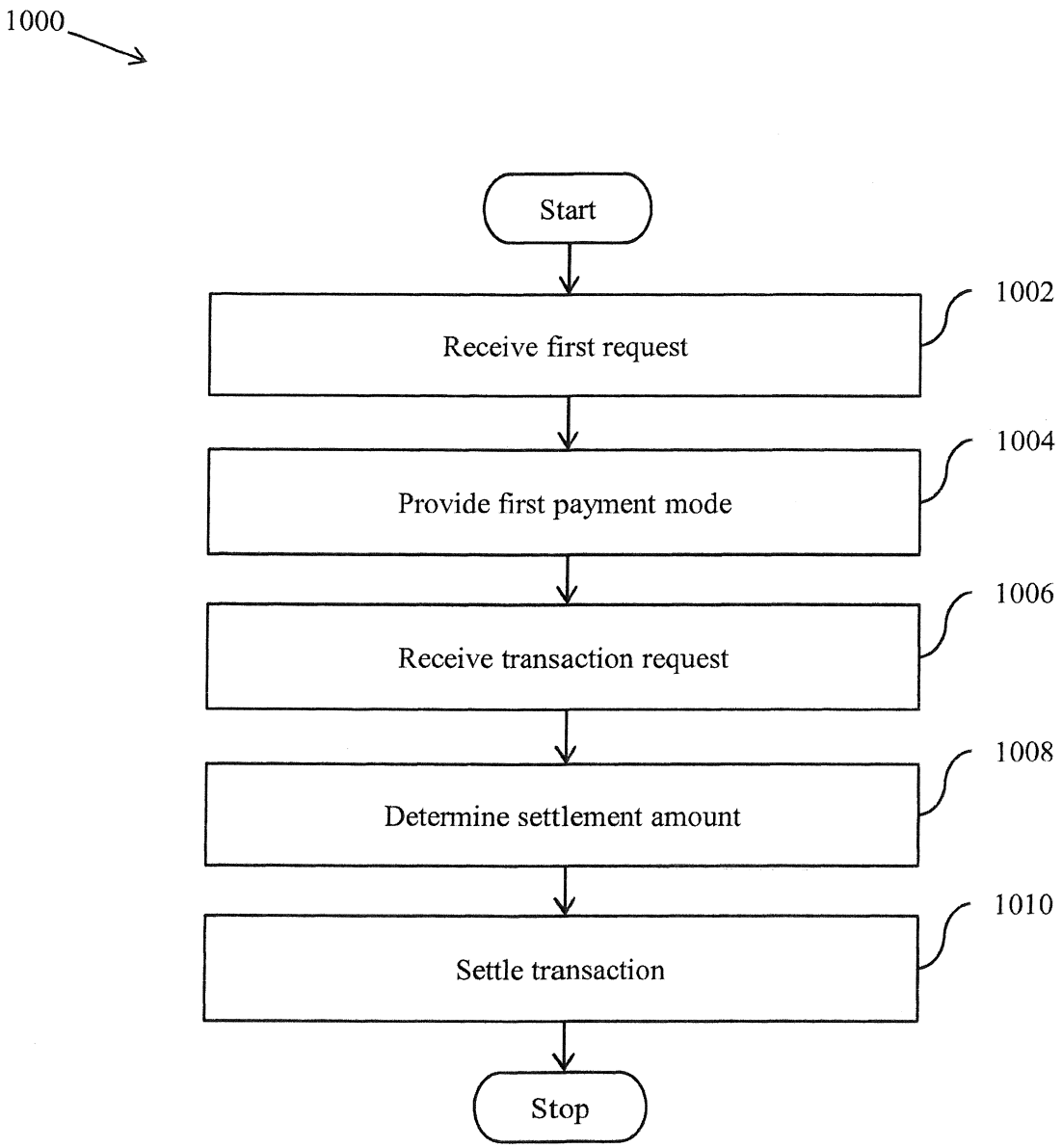

1000
Start
Receive first request
1002
Provide first payment mode
1004
Receive transaction request
1006
Determine settlement amount
1008
Settle transaction
1010
Stop

FIG. 10

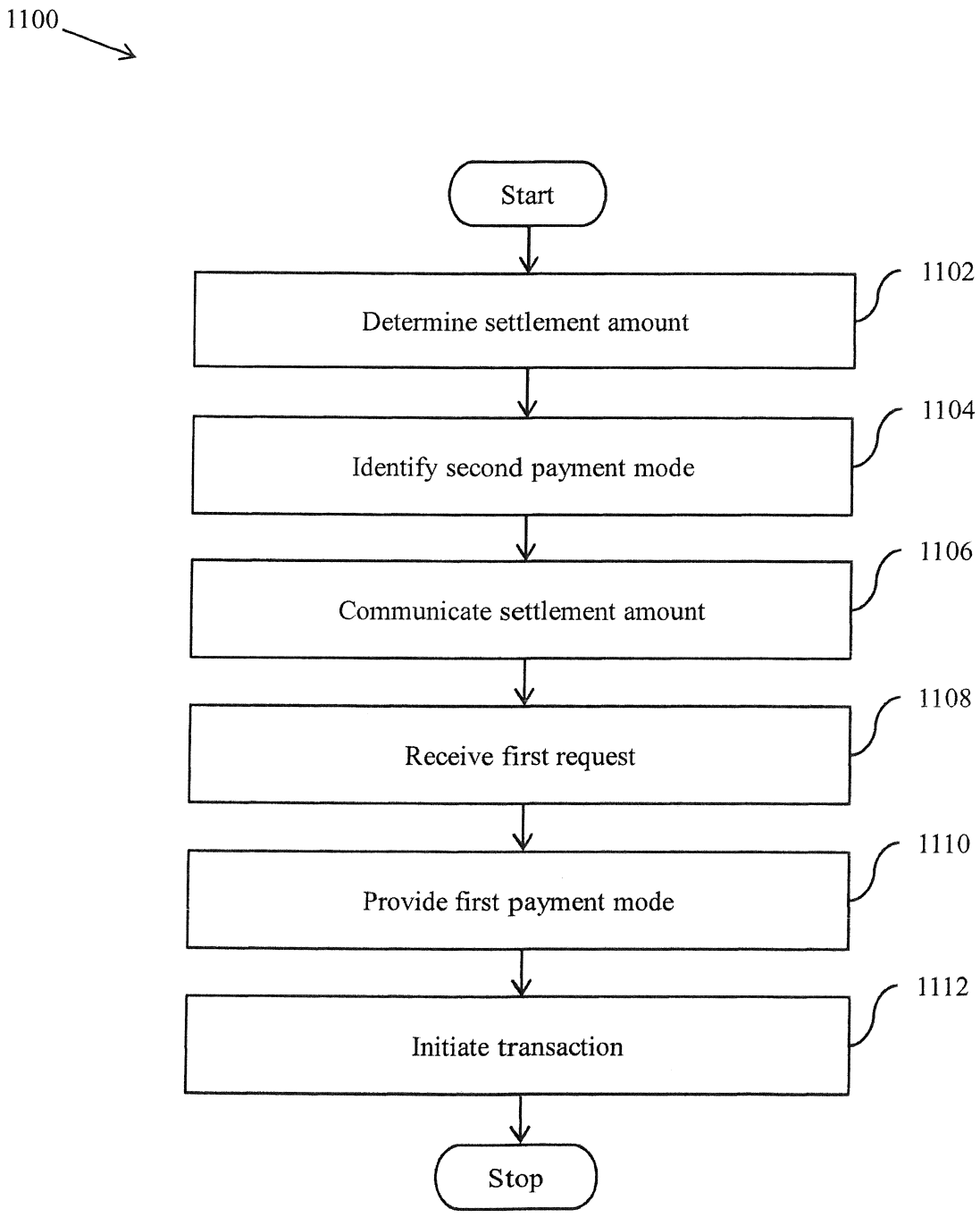

1100
Start
Determine settlement amount
1102
Identify second payment mode
1104
Communicate settlement amount
1106
Receive first request
1108
Provide first payment mode
1110
Initiate transaction
1112
Stop

FIG. 11

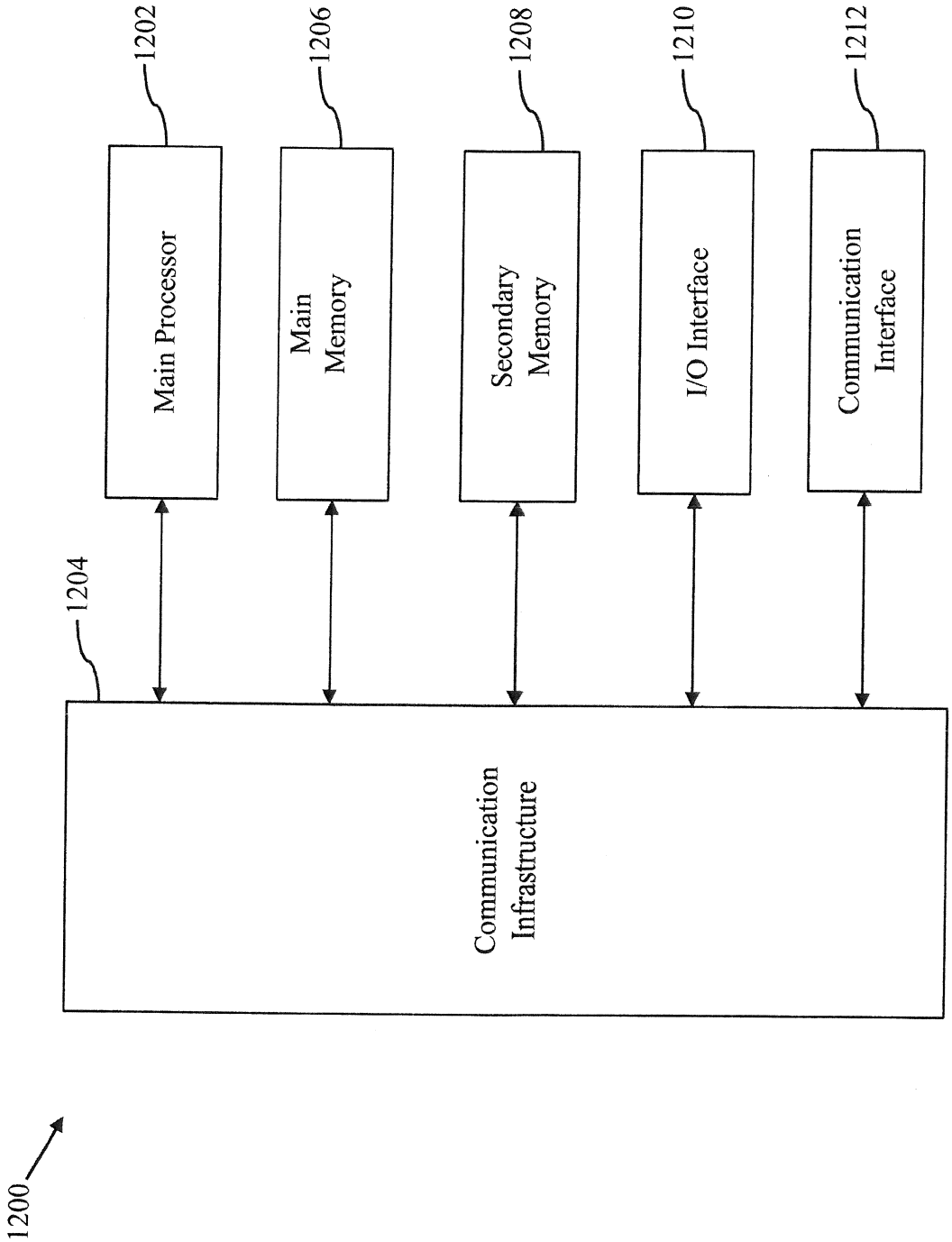

1200
1202
Main Processor
1206
Main Memory
1208
Secondary Memory
1210
I/O Interface
1212
Communication Interface
1204
Communication Infrastructure

FIG. 12