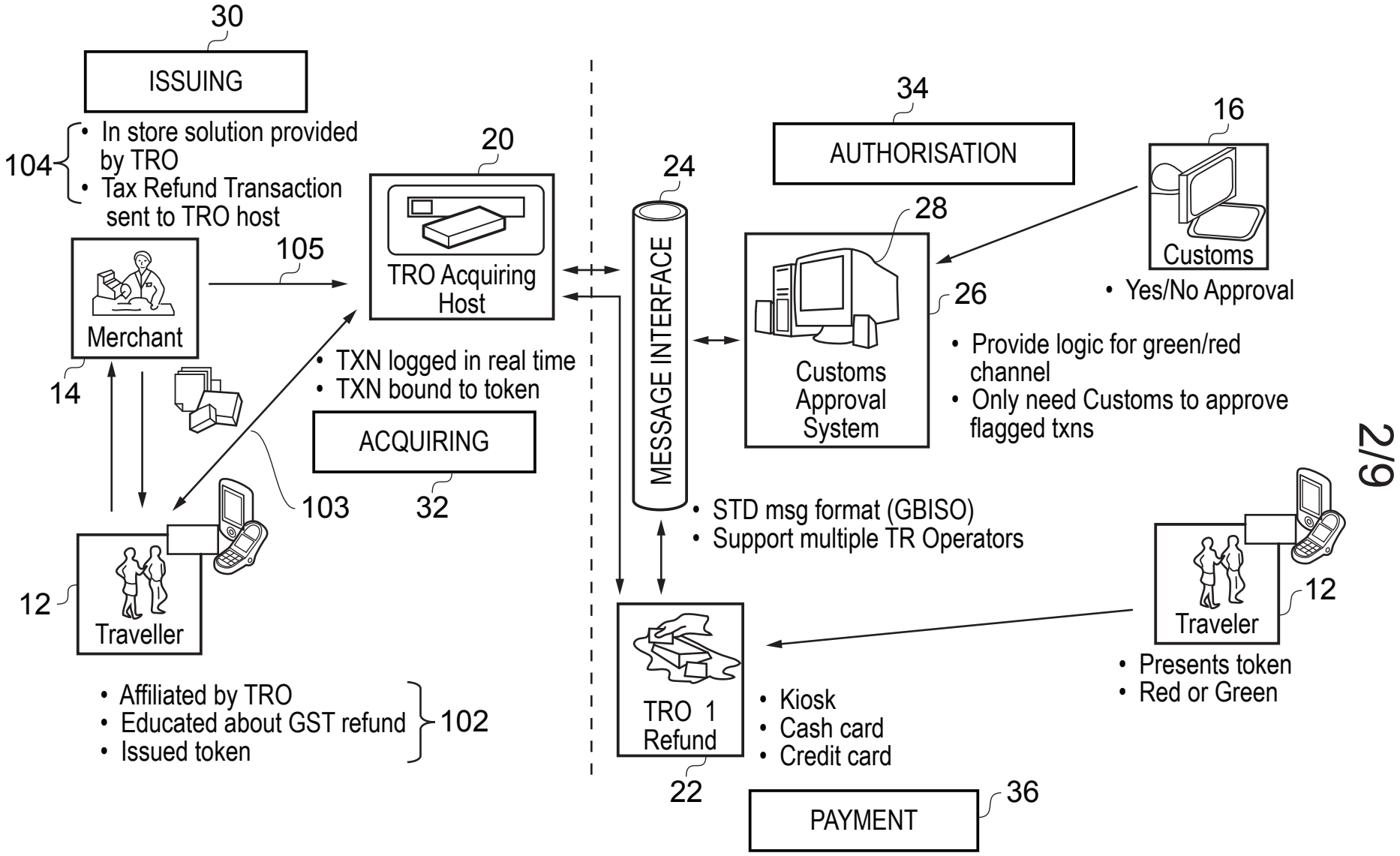

30
ISSUING
104
• In store solution provided by TRO
• Tax Refund Transaction sent to TRO host
20
TRO Acquiring Host
105
Merchant
14
• TXN logged in real time
• TXN bound to token
ACQUIRING
32
103
12
Traveller
• Affiliated by TRO
• Educated about GST refund
• Issued token
102
24
MESSAGE INTERFACE
34
AUTHORISATION
28
Customs Approval System
26
• Provide logic for green/red channel
• Only need Customs to approve flagged txns
16
Customs
• Yes/No Approval
• STD msg format (GBISO)
• Support multiple TR Operators
TRO 1 Refund
22
• Kiosk
• Cash card
• Credit card
PAYMENT
36
12
Traveler
• Presents token
• Red or Green

FIG. 1

FIG. 2