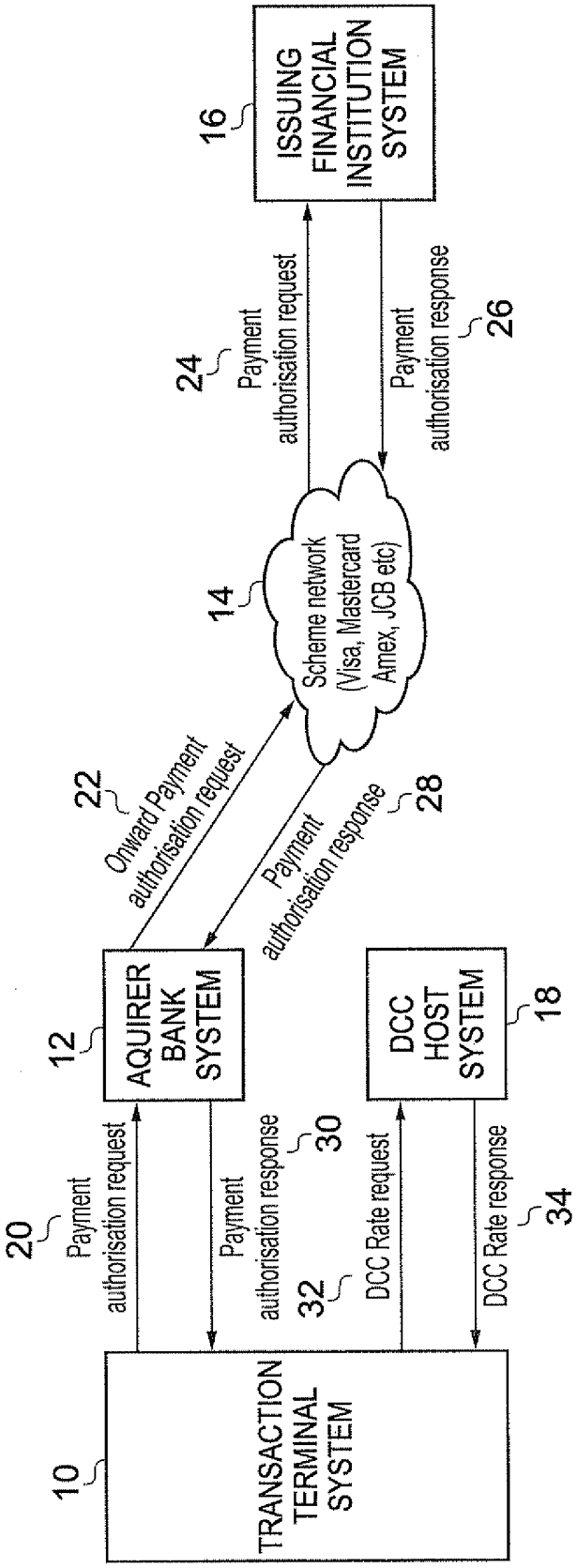

ISSUING FINANCIAL INSTITUTION SYSTEM
16
Payment authorisation request
24
Payment authorisation response
26
Scheme network (Visa, Mastercard Amex, JCB etc)
14
Onward Payment authorisation request
22
Payment authorisation response
28
AQUIRER BANK SYSTEM
12
DCC HOST SYSTEM
18
Payment authorisation request
20
Payment authorisation response
30
DCC Rate request
32
DCC Rate response
34
TRANSACTION TERMINAL SYSTEM
10
100

FIG. 1

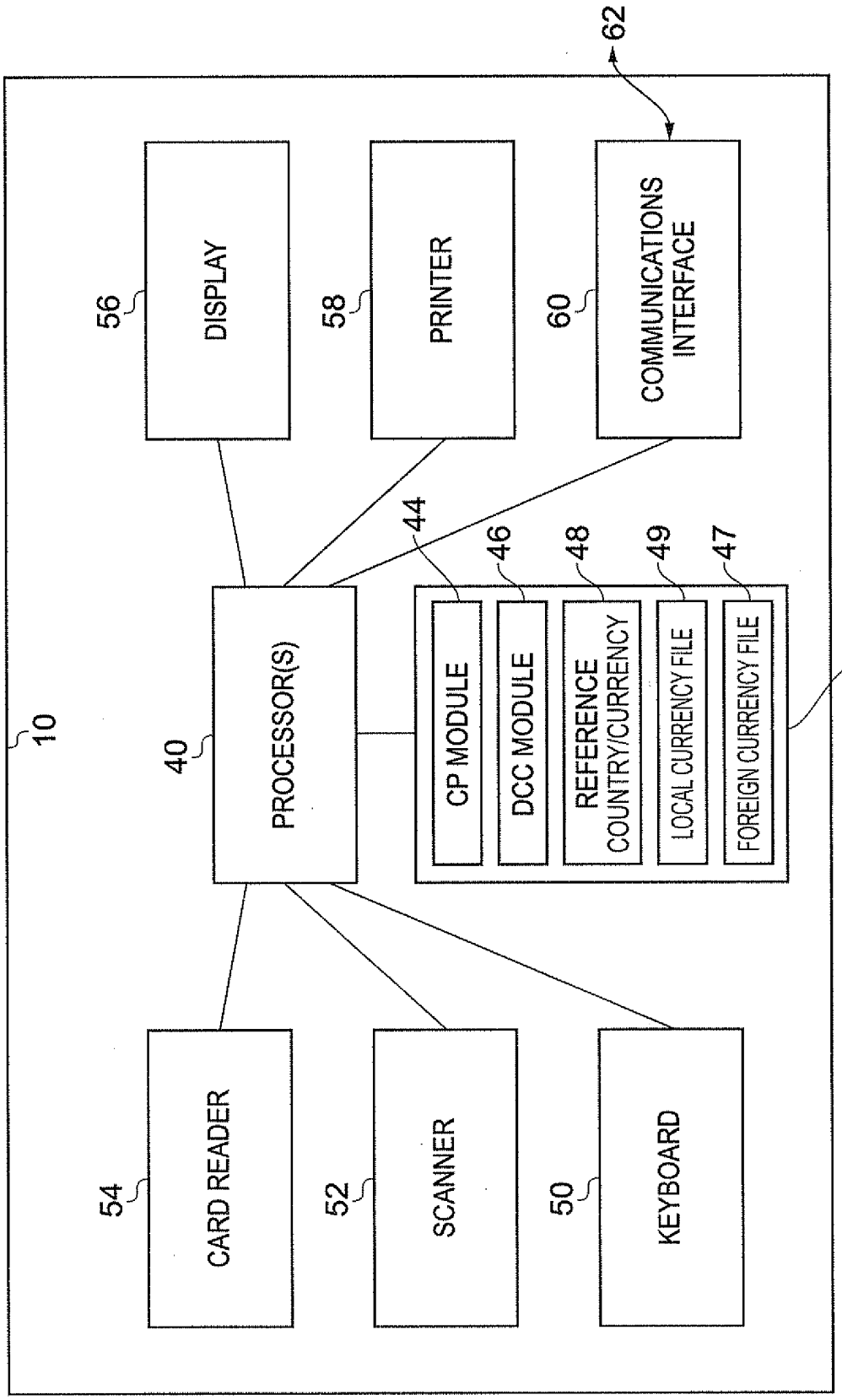

62
DISPLAY
56
PRINTER
58
COMMUNICATIONS INTERFACE
60
44
46
48
49
47
PROCESSOR(S)
40
CP MODULE
DCC MODULE
REFERENCE COUNTRY/CURRENCY
LOCAL CURRENCY FILE
FOREIGN CURRENCY FILE
42
10
CARD READER
54
SCANNER
52
KEYBOARD
50

FIG. 2

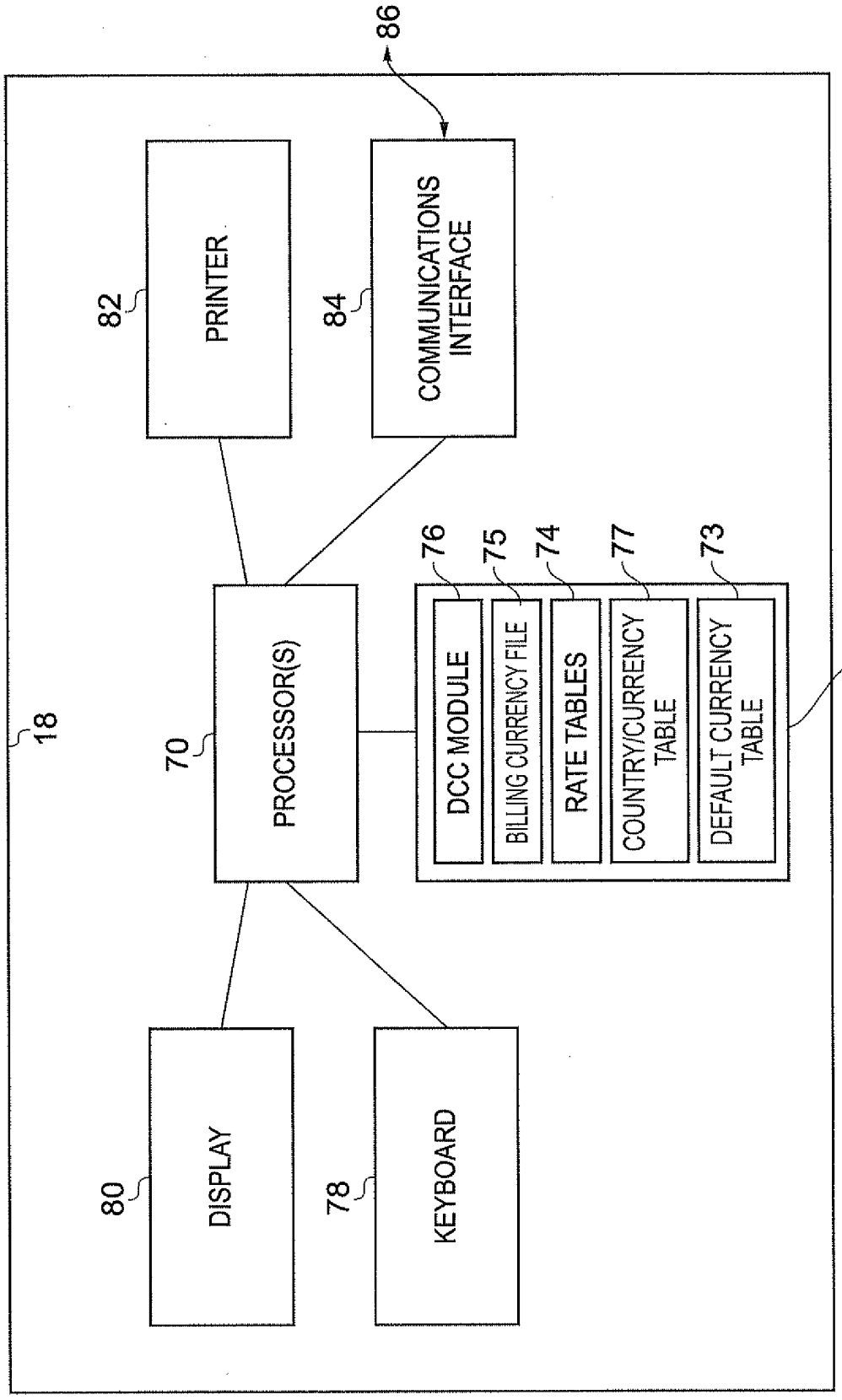

86
PRINTER
82
COMMUNICATIONS INTERFACE
84
76
75
74
77
73
DCC MODULE
BILLING CURRENCY FILE
RATE TABLES
COUNTRY/CURRENCY TABLE
DEFAULT CURRENCY TABLE
72
PROCESSOR(S)
70
18
DISPLAY
80
KEYBOARD
78

FIG. 3

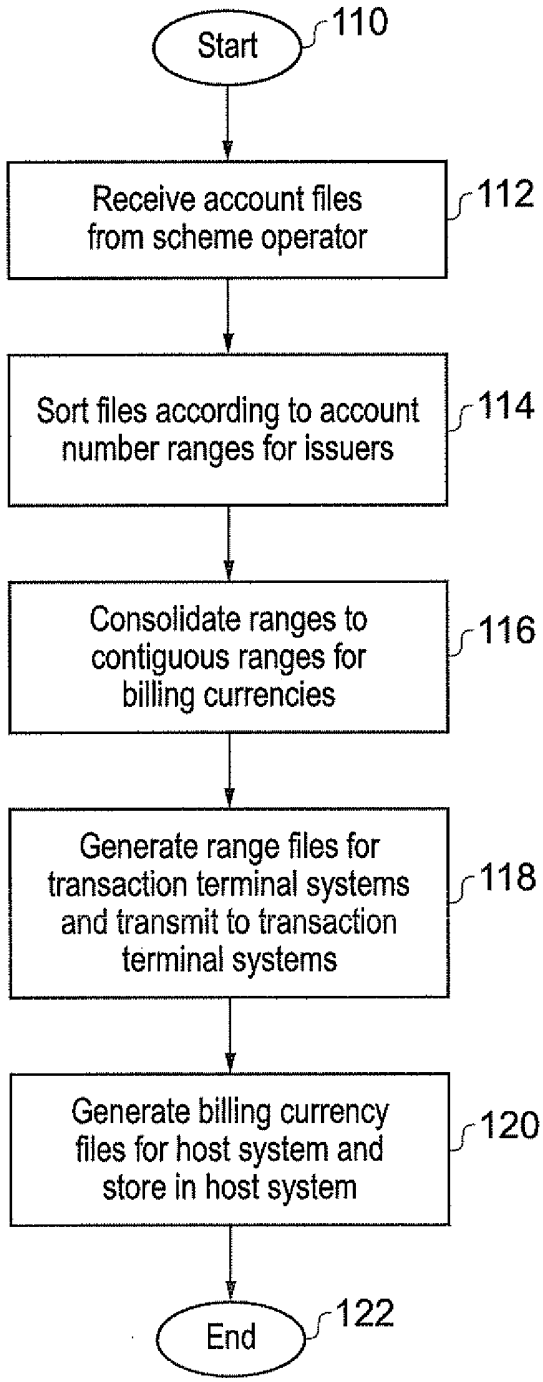

Start
110
Receive account files from scheme operator
112
Sort files according to account number ranges for issuers
114
Consolidate ranges to contiguous ranges for billing currencies
116
Generate range files for transaction terminal systems and transmit to transaction terminal systems
118
Generate billing currency files for host system and store in host system
120
End
122
100

FIG. 4

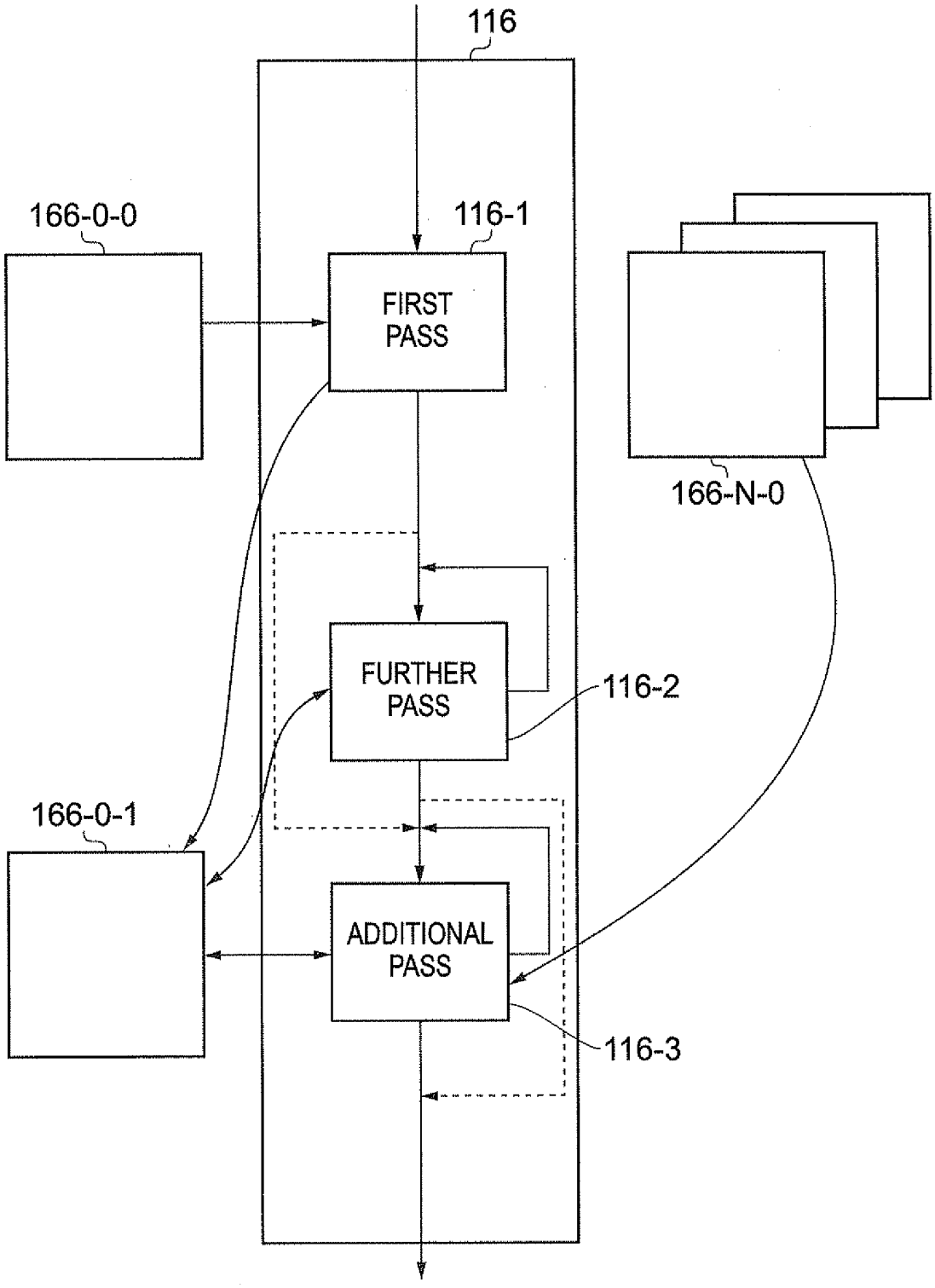

116
166-0-0
116-1
FIRST PASS
166-N-0
FURTHER PASS
116-2
166-0-1
ADDITIONAL PASS
116-3

FIG. 5

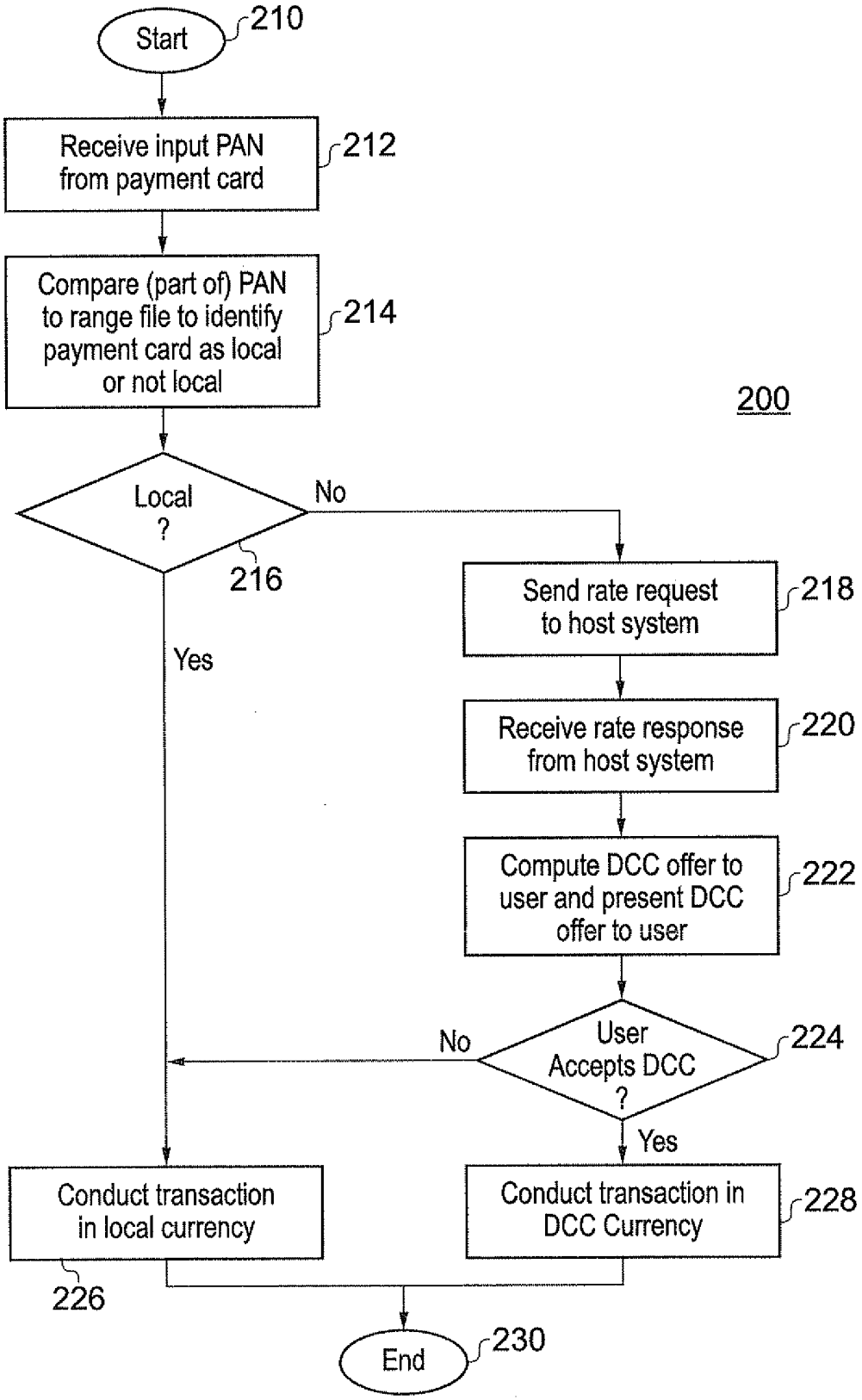

Start
210
Receive input PAN from payment card
212
Compare (part of) PAN to range file to identify payment card as local or not local
214
200
Local ?
216
No
Yes
Send rate request to host system
218
Receive rate response from host system
220
Compute DCC offer to user and present DCC offer to user
222
User Accepts DCC ?
224
No
Yes
Conduct transaction in local currency
226
Conduct transaction in DCC Currency
228
End
230

FIG. 6

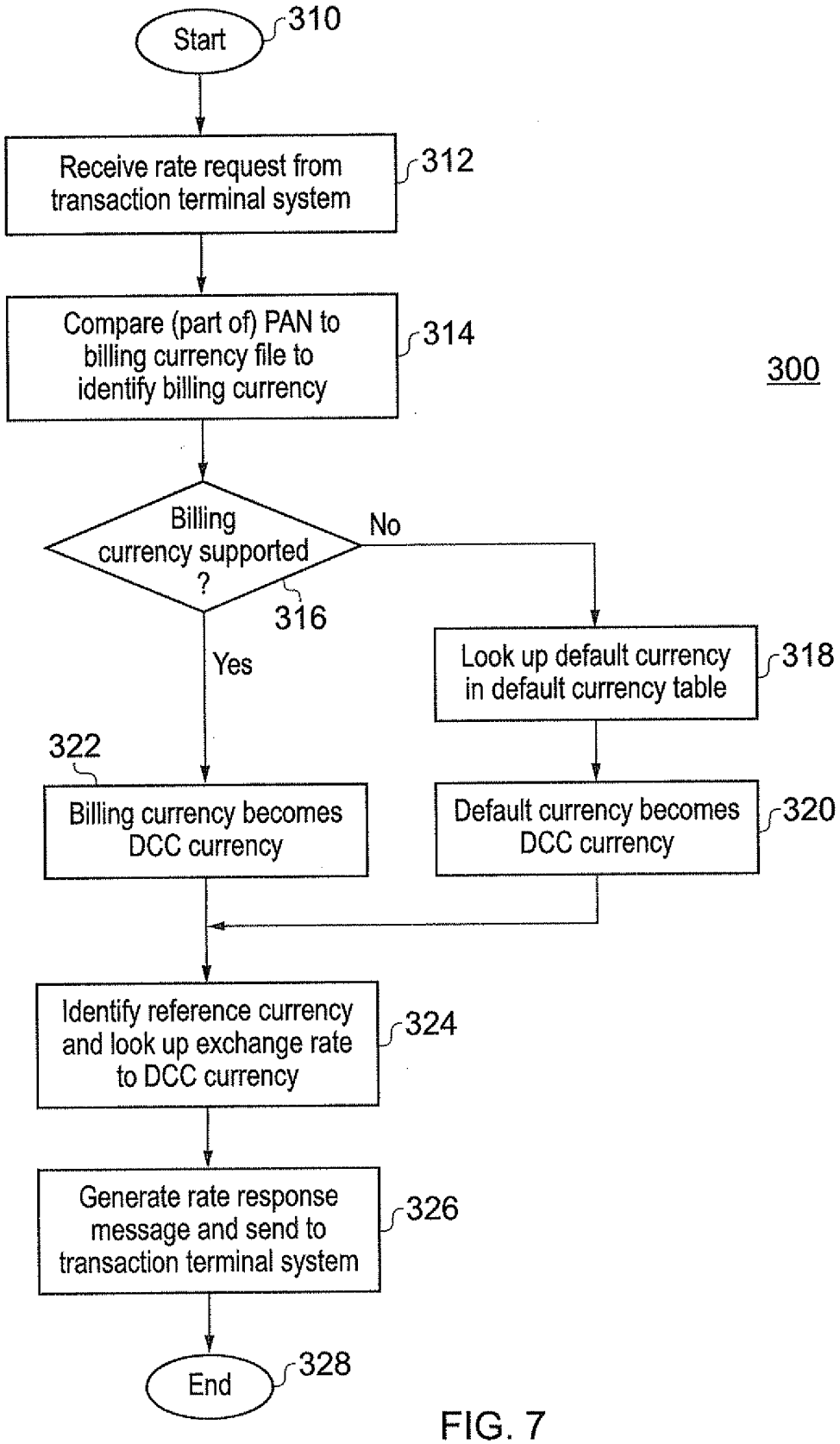

Start
310
Receive rate request from transaction terminal system
312
Compare (part of) PAN to billing currency file to identify billing currency
314
300
Billing currency supported ?
316
No
Yes
Look up default currency in default currency table
318
322
Billing currency becomes DCC currency
Default currency becomes DCC currency
320
Identify reference currency and look up exchange rate to DCC currency
324
Generate rate response message and send to transaction terminal system
326
End
328

FIG. 7