CLAIMS

1. A computer-implemented method of conducting a transaction, the method comprising:

reading, by a payment device reader, an application currency code (ACC) stored in a payment device for determining account currency information associated with an account of a user for conducting a transaction for the user;

comparing the account currency information to reference currency information; and

where the account currency information is different from the reference currency information, initiating a tax refund offering for the user in respect of the transaction.

2. The method of claim 1, wherein the payment device comprises at least one of:

a network-connectable computing device;

an application of a network-connectable computing device.

3. The method of claim 2, wherein the network-connectable computing device is a mobile communications device.

4. The method of claim 3, wherein the mobile communications device is a mobile telephone.

5. The method of any one of claims 2 to 4, wherein the reference currency information identifies a reference currency associated with a location at which the network-connectable computing device is connected to a network for conducting the transaction.

6. The method of any one of claims 2 to 5, wherein the reference currency information identifies a reference currency associated with a location of a terminal,

which terminal is operable to receive the account currency information from the network connectable computing device.

7. The method of claim 1, wherein the reference currency information identifies a reference currency associated with the terminal.

8. The method of claim 1 or claim 7, wherein the payment device is an EMV card, and the payment device reader is at least one of a contact or contactless chip card reader.

9. The method of any one of the preceding claims, wherein initiating a tax refund offering for the user in respect of the transaction comprises:

outputting to a merchant an indication that a user is entitled to a tax refund offering.

10. The method of any one of the preceding claims, wherein initiating a tax refund offering for the user in respect of the transaction comprises creating a transaction record for a tax refund offering including one or more of:

an identifier of a token used to reference user records held in a remote system;

information indicative of the identity of the user derived from a passport or other travel document;

transaction information indicative of goods or services purchased;

merchant details for the transaction terminal system;

a category of goods or services.

11. The method of claim 10, wherein the token is one of a passport number, a passport, an identity card number, an identity card, a drivers licence number, a drivers licence, a payment card number, a payment card, a card refund operator card number, a card refund operator card, a visitor card number, a visitor card, a user defined identifier.

12. The method of claim 10 or claim 11, comprising causing printing of a record of the tax refund transaction.

13. The method of any one of the preceding claims, comprising storing transaction records in storage associated with a host system, the transaction records identifying one or more purchases in association with a token identifier and a merchant identifier, the host system being operable to store the transaction record in said storage identifying said one or more purchases in association with the token identifier and the merchant identifier.

14. The method of claim 13, wherein the host system is operable to perform the method of any one of the preceding claims.

15. The method of any one of claims 1 to 12, performed by at least one of a computer system or a transaction terminal system.

16. The method of claim 13, wherein the method of any one of claims 1 to 12 is performed by at least one of a computer system or a transaction terminal system connected to the host system via a network.

17. A computer program product comprising program instructions for causing one or more processors to perform the method of any one of any one of the preceding claims.

18. The computer program product of claim 17, comprising a non-transient storage medium carrying the instructions.

19. A system comprising one or more processors, the system configured:

to read, using a payment device reader, an application currency code (ACC) stored in a payment device to determine account currency information associated with an account of a user for conducting a transaction for the user;

to compare the account currency information to reference currency information; and

where the account currency information is different from the reference currency information, to initiate a tax refund offering for the user in respect of the transaction.

20. The system of claim 19, wherein the payment device comprises at least one of:

a network-connectable computing device;

an application of a network-connectable computing device.

21. The system of claim 20, wherein the network-connectable computing device is a mobile communications device.

22. The system of claim 21, wherein the mobile communications device is a mobile telephone.

23. The system of any one of claims 20 to 22, wherein the reference currency information identifies a reference currency associated with a location at which the network-connectable computing device is connected to a network for conducting the transaction.

24. The system of any one of claims 20 to 22, wherein the reference currency information identifies a reference currency associated with a location of a terminal, which terminal is operable to receive the account currency information from the network connectable computing device.

25. The system of claim 19, wherein the reference currency information identifies a reference currency associated with the terminal.

26. The system of claim 19 or claim 25, wherein the payment device is an EMV card, and the payment device reader is at least one of a contact or contactless chip card reader.

27. The system of any one of claims 19 to 26, wherein initiating a tax refund offering for the user in respect of the transaction comprises:

outputting to a merchant an indication that a user is entitled to a tax refund offering.

28. The system of any one of claim 19 to 27, wherein initiating a tax refund offering for the user in respect of the transaction comprises creating a transaction record for a tax refund offering including one or more of:

an identifier of a token used to reference user records held in a remote system;

information indicative of the identity of the user derived from a passport or other travel document;

transaction information indicative of goods or services purchased;

merchant details for the transaction terminal system;

a category of goods or services.

29. The system of claim 28, wherein the token is one of a passport number, a passport, an identity card number, an identity card, a drivers licence number, a drivers licence, a payment card number, a payment card, a card refund operator card number, a card refund operator card, a visitor card number, a visitor card, a user defined identifier.

30. The system of claim 27 or claim 28, comprising a printer for printing a record of the tax refund transaction.

31. The system of any one of claims 19 to 30, comprising a host system for storing transaction records in storage associated with the host system, the transaction records identifying one or more purchases in association with a token identifier and a merchant

identifier, the host system being operable to store the transaction record in said storage identifying said one or more purchases in association with the token identifier and the merchant identifier.

32. The system of claim 31, wherein the host system comprises the one or more processors.

33. The system of any one of claims 19 to 30, wherein a computer system or a transaction terminal system comprises the one or more processors.

34. The system of any one of claims 19 to 30, wherein at least one of a computer system or a transaction terminal system comprises the one or more processors, said at least one of the computer system or the transaction terminal system being connected to a host system via a network, the host system being operable to store transaction records in storage associated with the host system, the transaction records identifying one or more purchases in association with a token identifier and a merchant identifier, the host system being operable to store the transaction record in said storage identifying said one or more purchases in association with the token identifier and the merchant identifier.

CLAIMS

1. A computer-implemented method of conducting a transaction, the method comprising:

reading, by a payment device reader, an application currency code (ACC) stored in a payment device for determining account currency information associated with an account of a user for conducting a transaction for the user;

comparing the account currency information to local currency reference information; and

where the account currency information is different from the local currency reference information, initiating a tax refund offering for the user in respect of the transaction.

2. The method of claim 1, wherein the payment device comprises at least one of:

a network-connectable computing device;

an application of a network-connectable computing device.

3. The method of claim 2, wherein the network-connectable computing device is a mobile communications device.

4. The method of claim 3, wherein the mobile communications device is a mobile telephone.

5. The method of any one of claims 2 to 4, wherein the local currency reference information identifies a reference currency associated with a location at which the network-connectable computing device is connected to a network for conducting the transaction.

6. The method of any one of claims 2 to 5, wherein the local currency reference information identifies a reference currency associated with a location of a terminal, which terminal is operable to receive the account currency information from the network connectable computing device.

7. The method of claim 1, wherein the local currency reference information identifies a reference currency associated with the terminal.

8. The method of claim 1 or claim 7, wherein the payment device is an EMV card, and the payment device reader is at least one of a contact or contactless chip card reader.

9. The method of any one of the preceding claims, wherein initiating a tax refund offering for the user in respect of the transaction comprises:

outputting to a merchant an indication that a user is entitled to a tax refund offering.

10. The method of any one of the preceding claims, wherein initiating a tax refund offering for the user in respect of the transaction comprises creating a transaction record for a tax refund offering including one or more of:

an identifier of a token used to reference user records held in a remote system;

information indicative of the identity of the user derived from a passport or other travel document;

transaction information indicative of goods or services purchased;

merchant details for the transaction terminal system;

a category of goods or services.

11. The method of claim 10, wherein the token is one of a passport number, a passport, an identity card number, an identity card, a drivers licence number, a drivers licence, a payment card number, a payment card, a card refund operator card number, a card refund operator card, a visitor card number, a visitor card, a user defined identifier.

12. The method of claim 10 or claim 11, comprising causing printing of a record of the tax refund transaction.

13. The method of any one of the preceding claims, comprising storing transaction records in storage associated with a host system, the transaction records identifying one or more purchases in association with a token identifier and a merchant identifier, the host system being operable to store the transaction record in said storage identifying said one or more purchases in association with the token identifier and the merchant identifier.

14. The method of claim 13, wherein the host system is operable to perform the method of any one of the preceding claims.

15. The method of any one of claims 1 to 12, performed by at least one of a computer system or a transaction terminal system.

16. The method of claim 13, wherein the method of any one of claims 1 to 12 is performed by at least one of a computer system or a transaction terminal system connected to the host system via a network.

17. A computer program product comprising program instructions for causing one or more processors to perform the method of any one of any one of the preceding claims.

18. The computer program product of claim 17, comprising a non-transient storage medium carrying the instructions.

19. A system comprising one or more processors, the system configured:

to read, using a payment device reader, an application currency code (ACC) stored in a payment device to determine account currency information associated with an account of a user for conducting a transaction for the user;

to compare the account currency information to local currency reference information; and

where the account currency information is different from the local currency reference information, to initiate a tax refund offering for the user in respect of the transaction.

20. The system of claim 19, wherein the payment device comprises at least one of:
a network-connectable computing device;
an application of a network-connectable computing device.

21. The system of claim 20, wherein the network-connectable computing device is a mobile communications device.

22. The system of claim 21, wherein the mobile communications device is a mobile telephone.

23. The system of any one of claims 20 to 22, wherein the local currency reference information identifies a reference currency associated with a location at which the network-connectable computing device is connected to a network for conducting the transaction.

24. The system of any one of claims 20 to 22, wherein the local currency reference information identifies a reference currency associated with a location of a terminal, which terminal is operable to receive the account currency information from the network connectable computing device.

25. The system of claim 19, wherein the local currency reference information identifies a reference currency associated with the terminal.

26. The system of claim 19 or claim 25, wherein the payment device is an EMV card, and the payment device reader is at least one of a contact or contactless chip card reader.

27. The system of any one of claims 19 to 26, wherein initiating a tax refund offering for the user in respect of the transaction comprises:

outputting to a merchant an indication that a user is entitled to a tax refund offering.

28. The system of any one of claim 19 to 27, wherein initiating a tax refund offering for the user in respect of the transaction comprises creating a transaction record for a tax refund offering including one or more of:

an identifier of a token used to reference user records held in a remote system;

information indicative of the identity of the user derived from a passport or other travel document;

transaction information indicative of goods or services purchased;

merchant details for the transaction terminal system;

a category of goods or services.

29. The system of claim 28, wherein the token is one of a passport number, a passport, an identity card number, an identity card, a drivers licence number, a drivers licence, a payment card number, a payment card, a card refund operator card number, a card refund operator card, a visitor card number, a visitor card, a user defined identifier.

30. The system of claim 27 or claim 28, comprising a printer for printing a record of the tax refund transaction.

31. The system of any one of claims 19 to 30, comprising a host system for storing transaction records in storage associated with the host system, the transaction records identifying one or more purchases in association with a token identifier and a merchant identifier, the host system being operable to store the transaction record in said storage identifying said one or more purchases in association with the token identifier and the merchant identifier.

32. The system of claim 31, wherein the host system comprises the one or more processors.

33. The system of any one of claims 19 to 30, wherein a computer system or a transaction terminal system comprises the one or more processors.

34. The system of any one of claims 19 to 30, wherein at least one of a computer system or a transaction terminal system comprises the one or more processors, said at least one of the computer system or the transaction terminal system being connected to a host system via a network, the host system being operable to store transaction records in storage associated with the host system, the transaction records identifying one or more purchases in association with a token identifier and a merchant identifier, the host system being operable to store the transaction record in said storage identifying said one or more purchases in association with the token identifier and the merchant identifier.