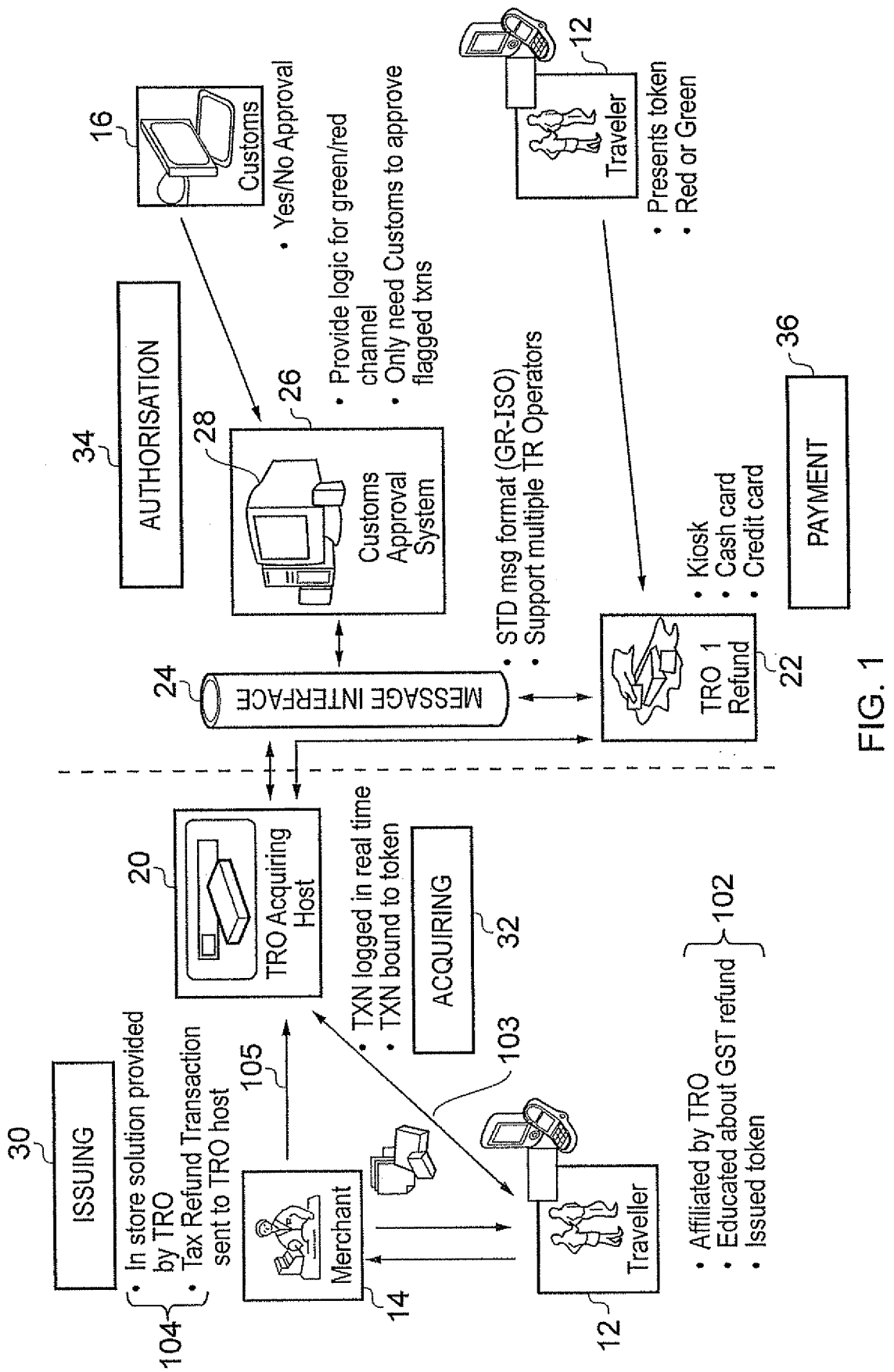

ISSUING
30
• In store solution provided by TRO
• Tax Refund Transaction sent to TRO host
104
105
Merchant
14
TRO Acquiring Host
20
• TXN logged in real time
• TXN bound to token
ACQUIRING
32
103
Traveller
12
• Affiliated by TRO
• Educated about GST refund
• Issued token
102
MESSAGE INTERFACE
24
• STD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

FIG. 1

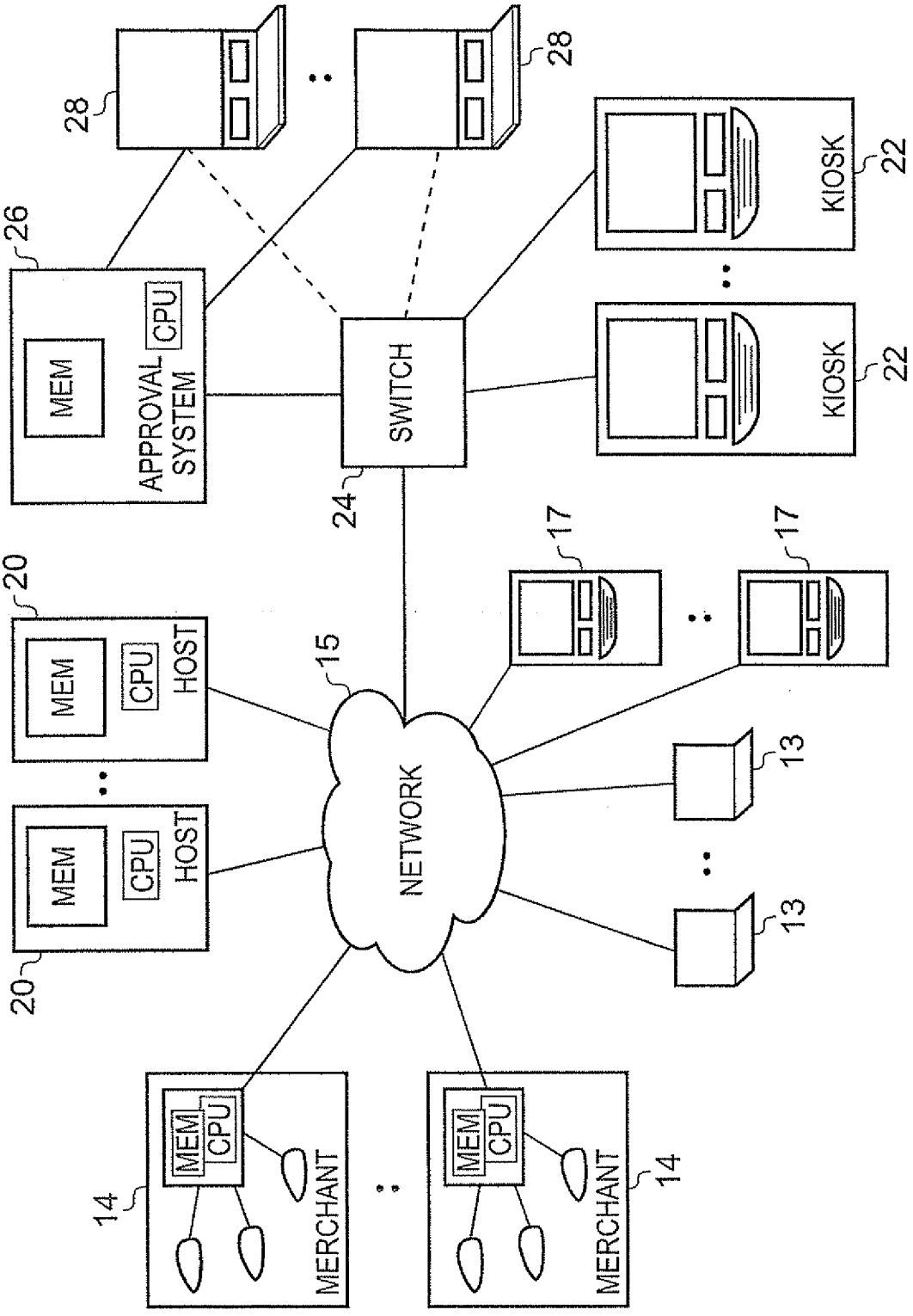

28
28
26
MEM
APPROVAL SYSTEM
CPU
SWITCH
24
KIOSK
22
KIOSK
22
20
MEM
CPU
HOST
MEM
CPU
HOST
20
15
NETWORK
17
17
13
13
14
MEM
CPU
MERCHANT
MEM
CPU
MERCHANT
14

FIG. 2

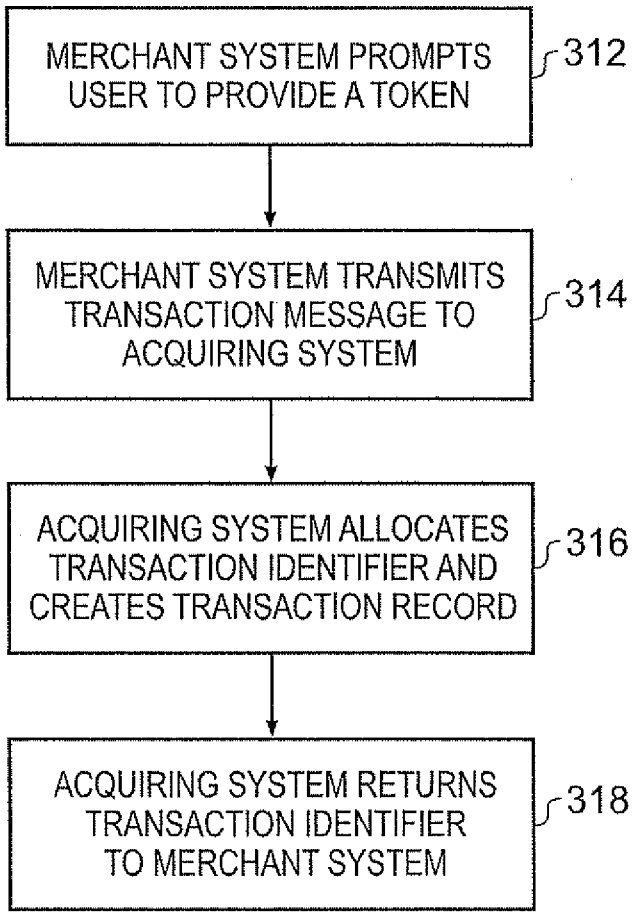

MERCHANT SYSTEM PROMPTS USER TO PROVIDE A TOKEN
312
MERCHANT SYSTEM TRANSMITS TRANSACTION MESSAGE TO ACQUIRING SYSTEM
314
ACQUIRING SYSTEM ALLOCATES TRANSACTION IDENTIFIER AND CREATES TRANSACTION RECORD
316
ACQUIRING SYSTEM RETURNS TRANSACTION IDENTIFIER TO MERCHANT SYSTEM
318

FIG. 3

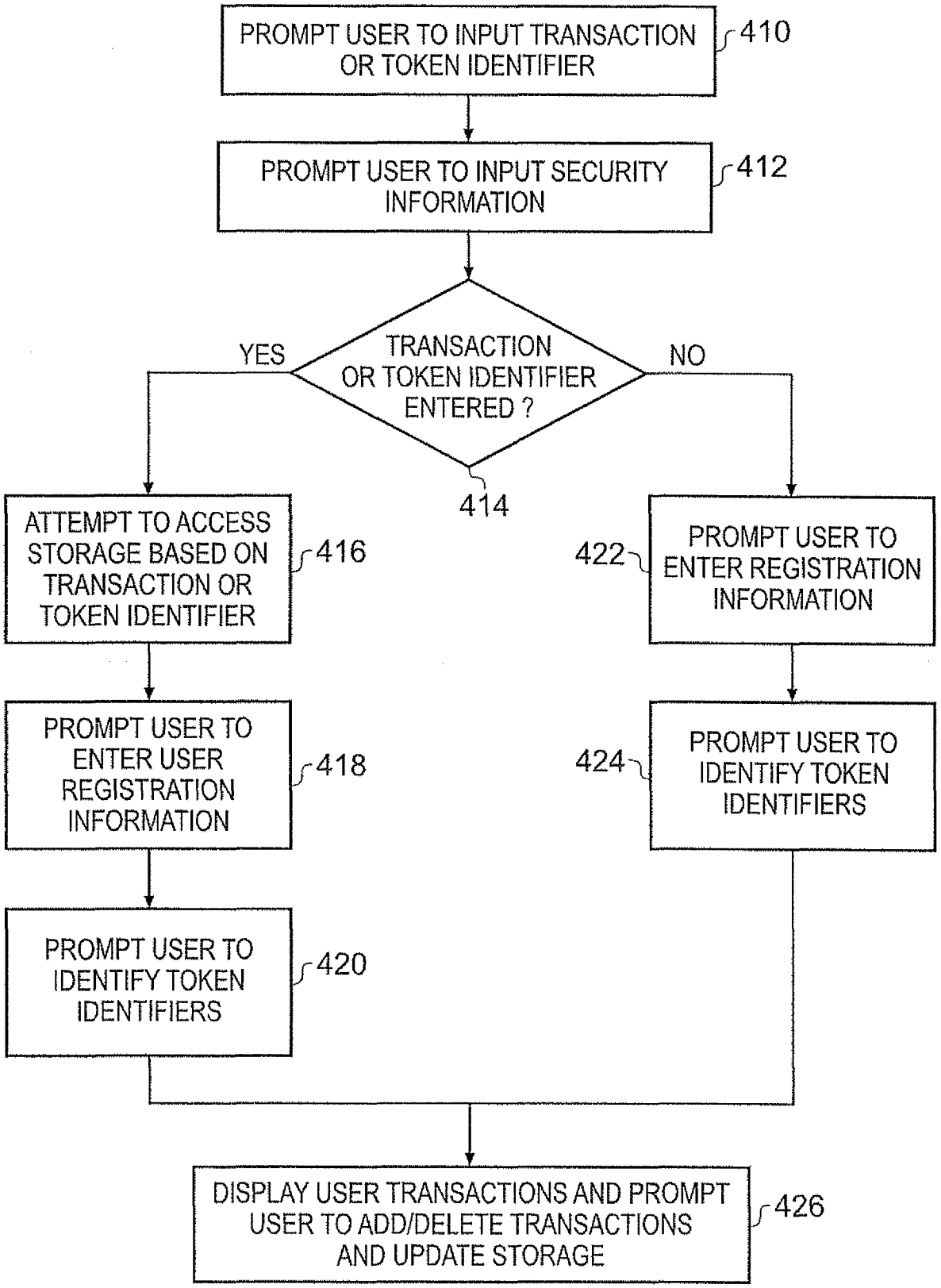

PROMPT USER TO INPUT TRANSACTION OR TOKEN IDENTIFIER
410
PROMPT USER TO INPUT SECURITY INFORMATION
412
TRANSACTION OR TOKEN IDENTIFIER ENTERED ?
YES
NO
414
ATTEMPT TO ACCESS STORAGE BASED ON TRANSACTION OR TOKEN IDENTIFIER
416
PROMPT USER TO ENTER USER REGISTRATION INFORMATION
418
PROMPT USER TO IDENTIFY TOKEN IDENTIFIERS
420
422
PROMPT USER TO ENTER REGISTRATION INFORMATION
424
PROMPT USER TO IDENTIFY TOKEN IDENTIFIERS
DISPLAY USER TRANSACTIONS AND PROMPT USER TO ADD/DELETE TRANSACTIONS AND UPDATE STORAGE
426

FIG. 4

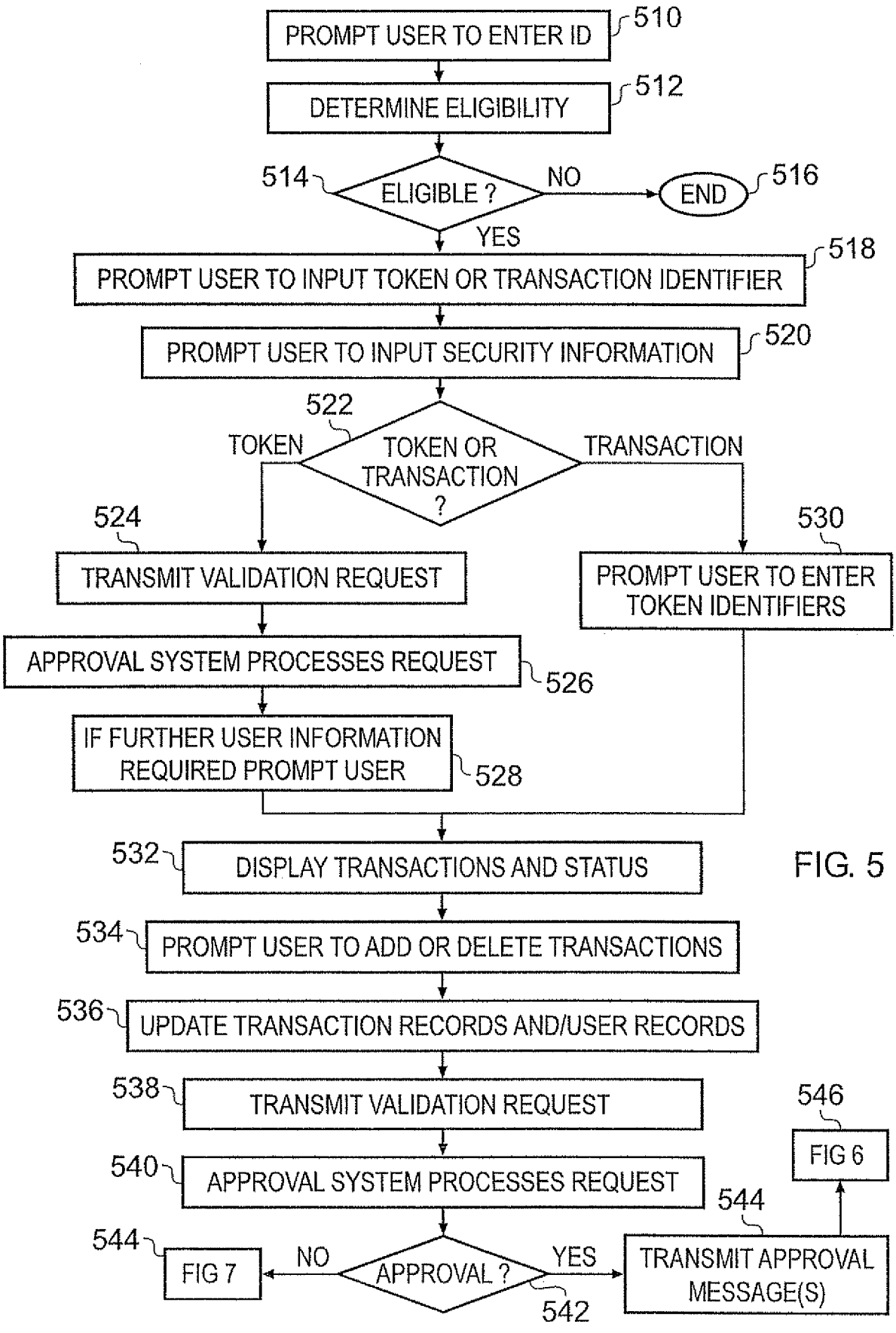

PROMPT USER TO ENTER ID
510
DETERMINE ELIGIBILITY
512
514
ELIGIBLE ?
NO
END
516
YES
PROMPT USER TO INPUT TOKEN OR TRANSACTION IDENTIFIER
518
PROMPT USER TO INPUT SECURITY INFORMATION
520
522
TOKEN
TOKEN OR TRANSACTION ?
TRANSACTION
524
TRANSMIT VALIDATION REQUEST
530
PROMPT USER TO ENTER TOKEN IDENTIFIERS
APPROVAL SYSTEM PROCESSES REQUEST
526
IF FURTHER USER INFORMATION REQUIRED PROMPT USER
528
532
DISPLAY TRANSACTIONS AND STATUS
534
PROMPT USER TO ADD OR DELETE TRANSACTIONS
536
UPDATE TRANSACTION RECORDS AND/USER RECORDS
538
TRANSMIT VALIDATION REQUEST
546
FIG 6
540
APPROVAL SYSTEM PROCESSES REQUEST
544
544
FIG 7
NO
APPROVAL ?
YES
542
TRANSMIT APPROVAL MESSAGE(S)

FIG. 5

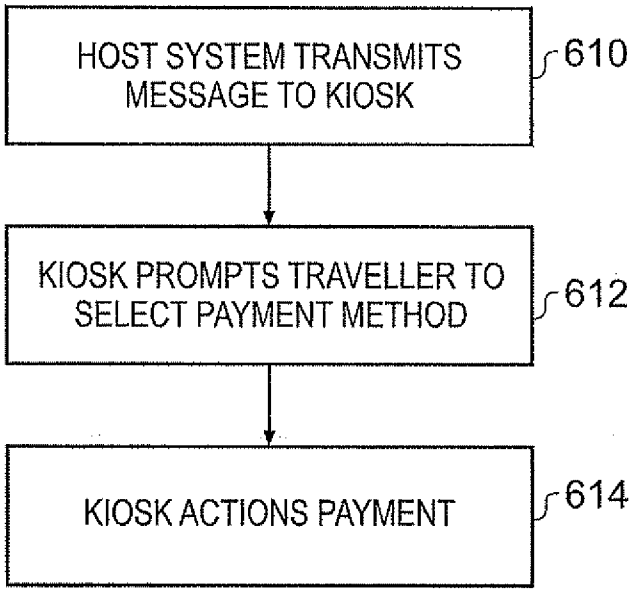

HOST SYSTEM TRANSMITS MESSAGE TO KIOSK
610
KIOSK PROMPTS TRAVELLER TO SELECT PAYMENT METHOD
612
KIOSK ACTIONS PAYMENT
614

FIG. 6

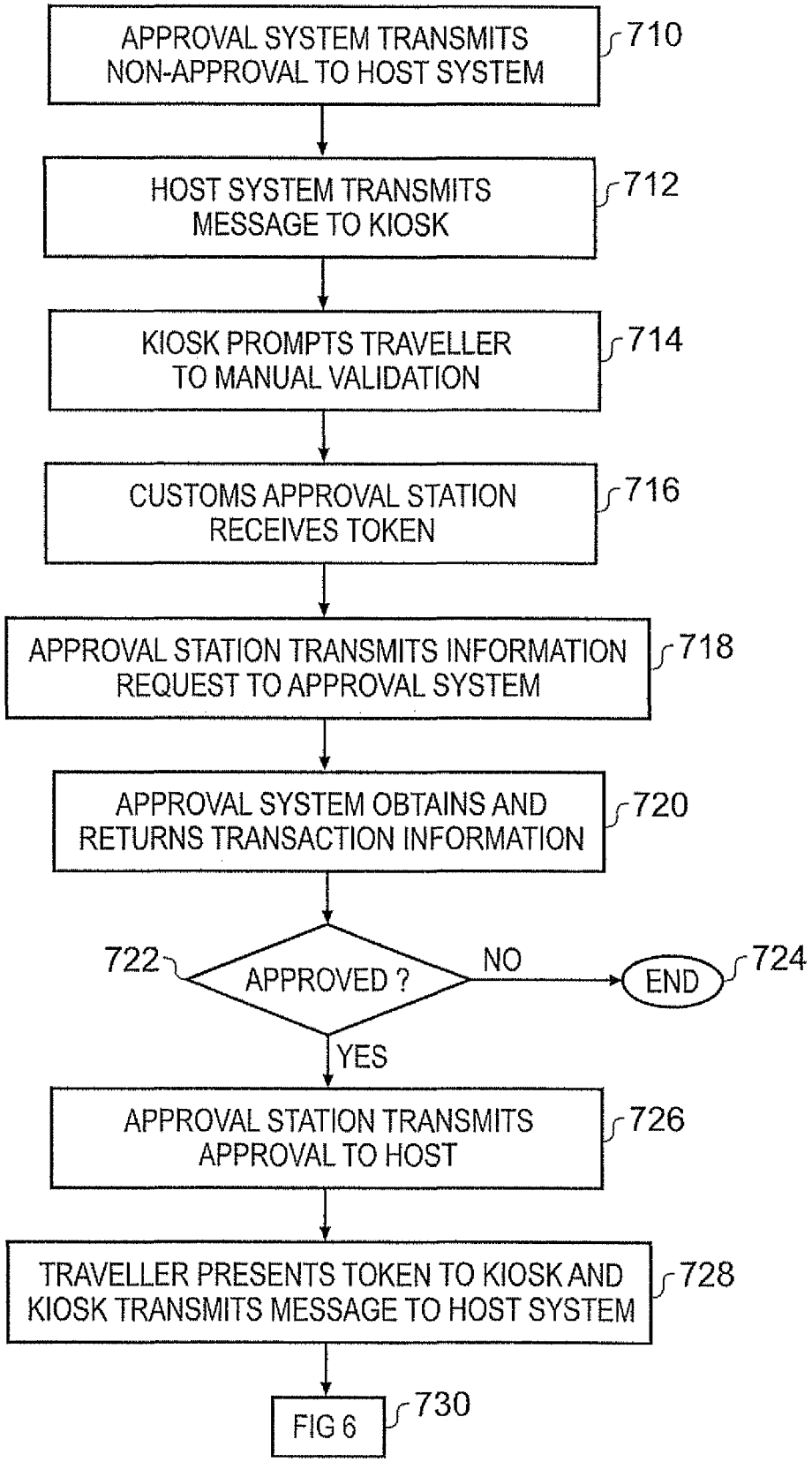

APPROVAL SYSTEM TRANSMITS NON-APPROVAL TO HOST SYSTEM
710
HOST SYSTEM TRANSMITS MESSAGE TO KIOSK
712
KIOSK PROMPTS TRAVELLER TO MANUAL VALIDATION
714
CUSTOMS APPROVAL STATION RECEIVES TOKEN
716
APPROVAL STATION TRANSMITS INFORMATION REQUEST TO APPROVAL SYSTEM
718
APPROVAL SYSTEM OBTAINS AND RETURNS TRANSACTION INFORMATION
720
722
APPROVED ?
NO
END
724
YES
APPROVAL STATION TRANSMITS APPROVAL TO HOST
726
TRAVELLER PRESENTS TOKEN TO KIOSK AND KIOSK TRANSMITS MESSAGE TO HOST SYSTEM
728
FIG 6
730

FIG. 7