(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
17 September 2009 (17.09.2009)

PCT

(10) International Publication Number
WO 2009/112207 A1

(51) International Patent Classification:
G06Q 20/00 (2006.01)

(21) International Application Number:
PCT/EP2009/001624

(22) International Filing Date:
6 March 2009 (06.03.2009)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
0804412.5 10 March 2008 (10.03.2008) GB

(71) Applicant *(for all designated States except US)*: **GLOBAL REFUND HOLDINGS AB** [SE/SE]; Östergårdsgatan 7, P.O. Box 200, S-431 23 Mölndal (SE).

(72) Inventors; and

(75) Inventors/Applicants *(for US only)*: **DONOHUE, Anthony** [AU/SG]; c/o Global Refund Singapore Pte, 36 Robinson Road, #15-01, City House, Singapore 068877 (SG). **LEWIS, Gareth** [AU/AU]; c/o First Currency Choice Pty Ltd, Level 8, 65 York Street, Sydney, NSW 2000 (AU).

(74) Agent: **HARRIS, Ian, Richard**; D YOUNG & CO, 120 Holborn, London EC1N 2DY (GB).

(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Declarations under Rule 4.17:

— *of inventorship (Rule 4.17(iv))*

Published:

— *with international search report (Art. 21(3))*

— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))*

(54) Title: REFUND SYSTEM AND METHOD

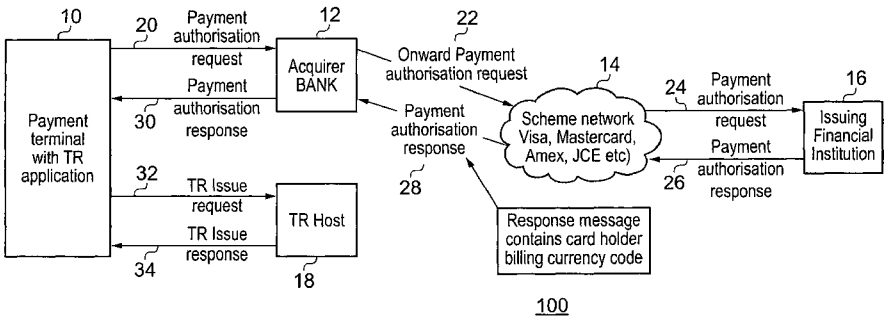


FIG. 1

(57) Abstract: A payment terminal system for a card-based purchase can automatically determine a purchase that is potentially entitled to a tax refund from a billing currency for the payment card indicated in a purchase approval response message in response to payment authorisation request transmitted by the payment terminal system. Tax refund records are allocated. The tax refund records make reference to one or more reference currencies.

WO 2009/112207 A1