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(54) Title: DYNAMIC CURRENCY CONVERSION TRANSACTION SYSTEM

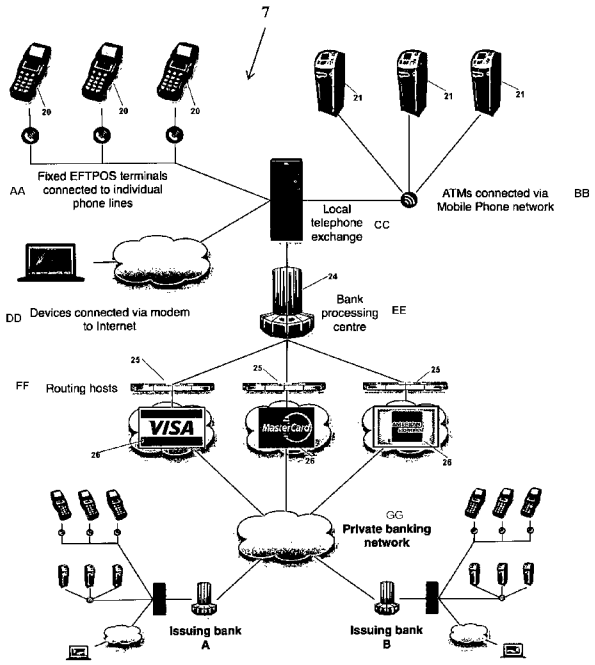


Figure 5

(57) Abstract: The invention disclosed is a computer implemented method of performing a payment device transaction between a payment device holder and a merchant. The steps include, obtaining a transaction amount of the transaction in a merchant's currency, and then obtaining an issuer currency from data present on the payment device, using several direct or indirect techniques. If an issuer currency is found and is not the same as the merchant currency then the transaction amount is converted to the issuer currency using an exchange rate source. If no data can be extracted from the payment device, then equivalent amounts in a range of currencies to the transaction amount are obtained and displayed for the user to choose from. Against each currency displayed is a graphic that uniquely identifies each currency. A transaction currency can then be chosen and the transaction completed.

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