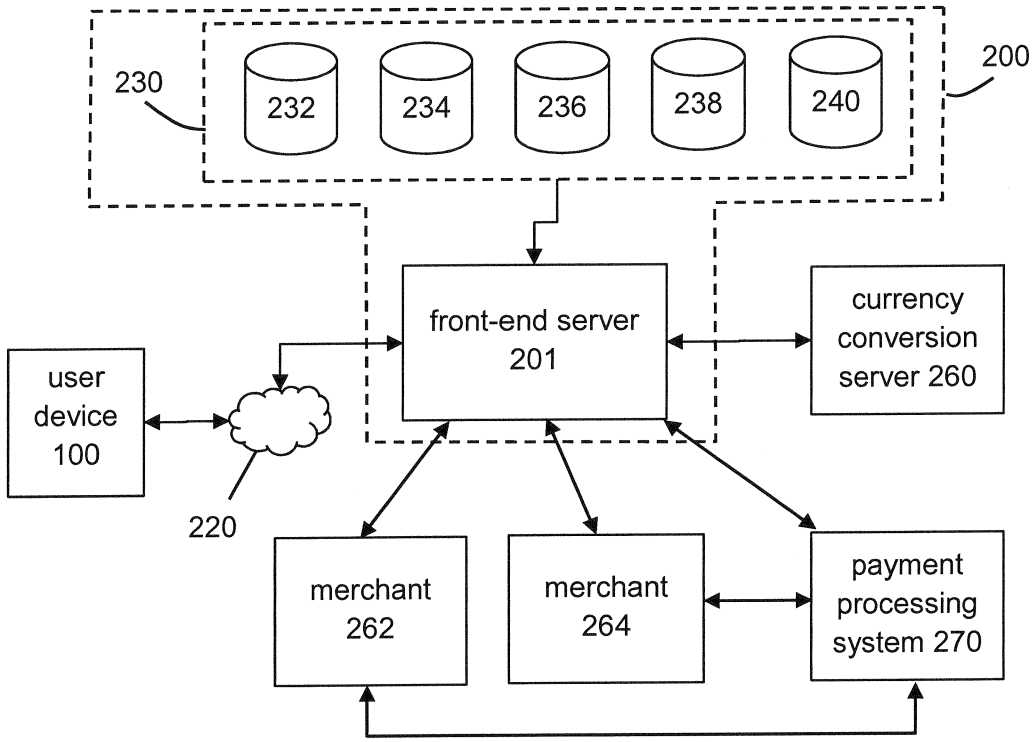

200
230
232
234
236
238
240
front-end server
201
currency
conversion
server 260
user
device
100
220
merchant
262
merchant
264
payment
processing
system 270

FIG. 1

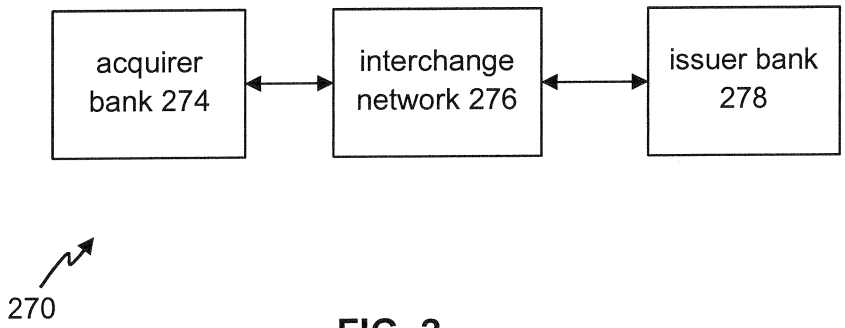

acquirer
bank 274
interchange
network 276
issuer bank
278
270

FIG. 2

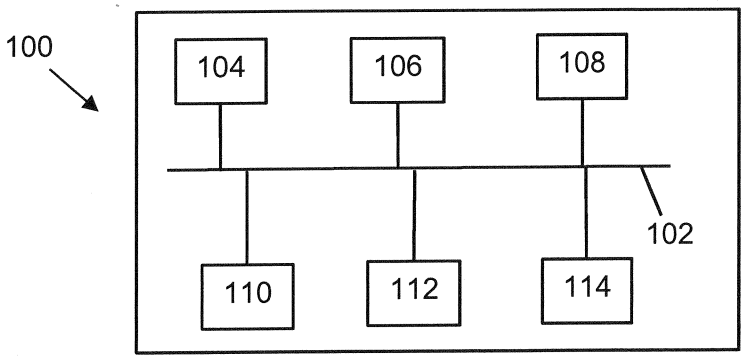


FIG. 3

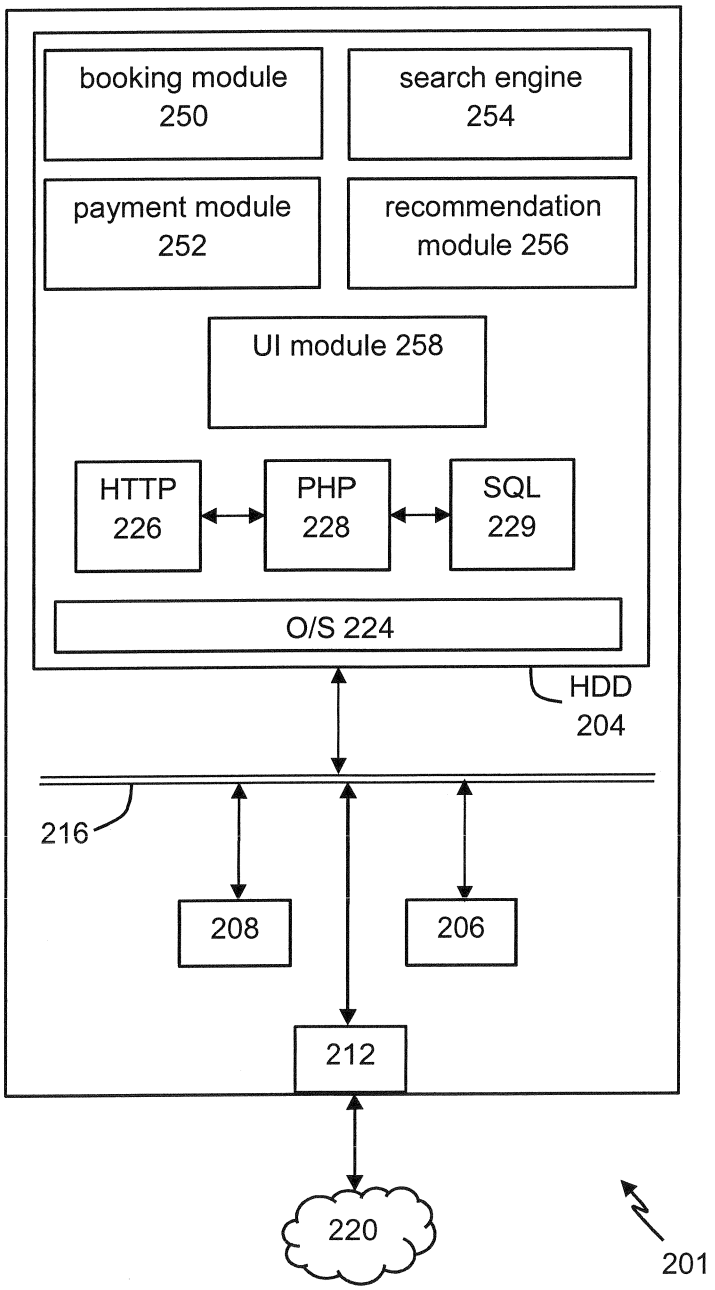

booking module
250
search engine
254
payment module
252
recommendation
module 256
UI module 258
HTTP
226
PHP
228
SQL
229
O/S 224
HDD
204
216
208
206
212
220
201

FIG. 4

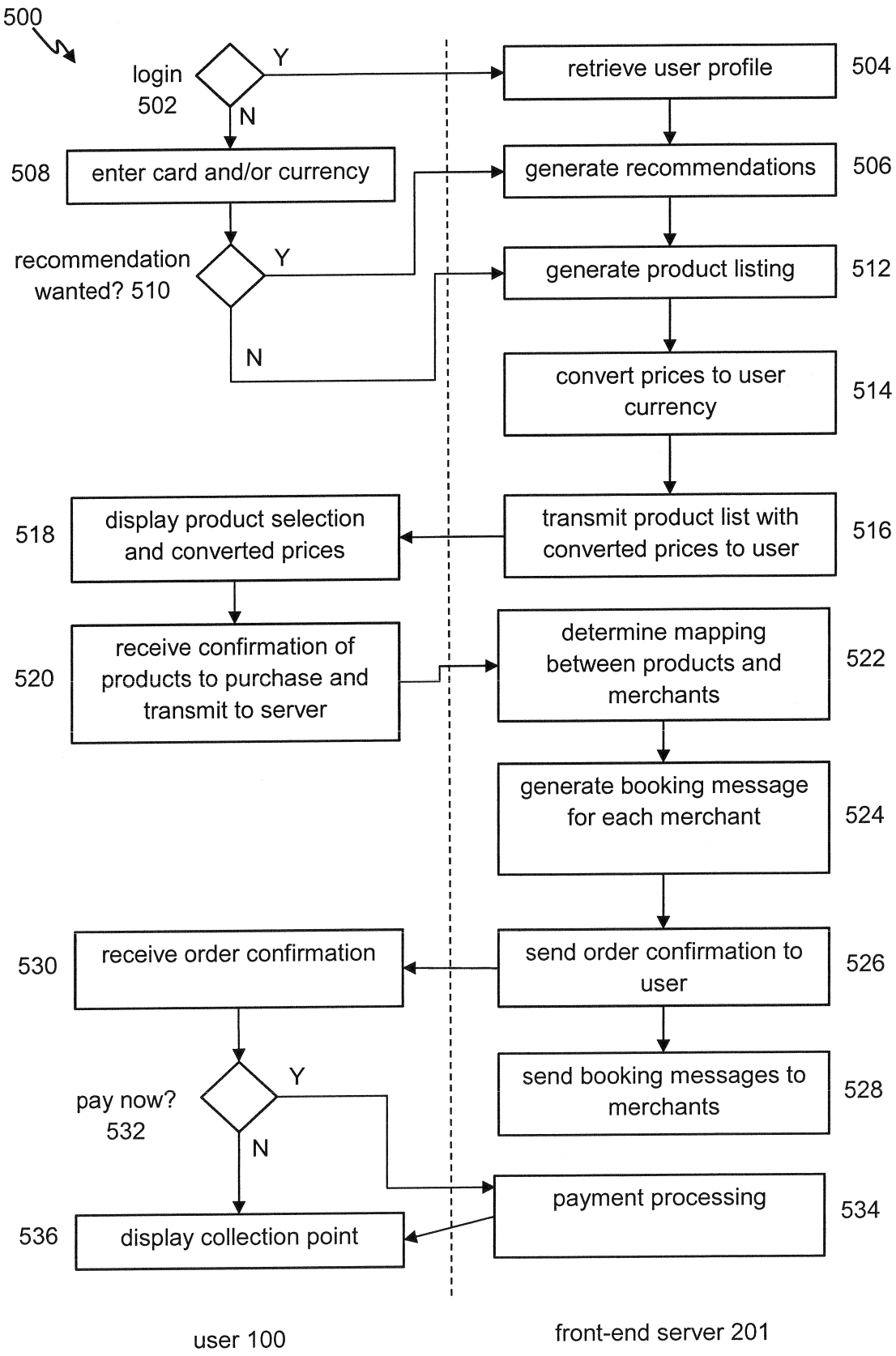

500
login 502
Y
N
retrieve user profile
504
508
enter card and/or currency
generate recommendations
506
recommendation wanted? 510
Y
N
generate product listing
512
convert prices to user currency
514
518
display product selection and converted prices
transmit product list with converted prices to user
516
520
receive confirmation of products to purchase and transmit to server
determine mapping between products and merchants
522
generate booking message for each merchant
524
530
receive order confirmation
send order confirmation to user
526
pay now? 532
Y
N
send booking messages to merchants
528
payment processing
534
536
display collection point
user 100
front-end server 201

FIG. 5

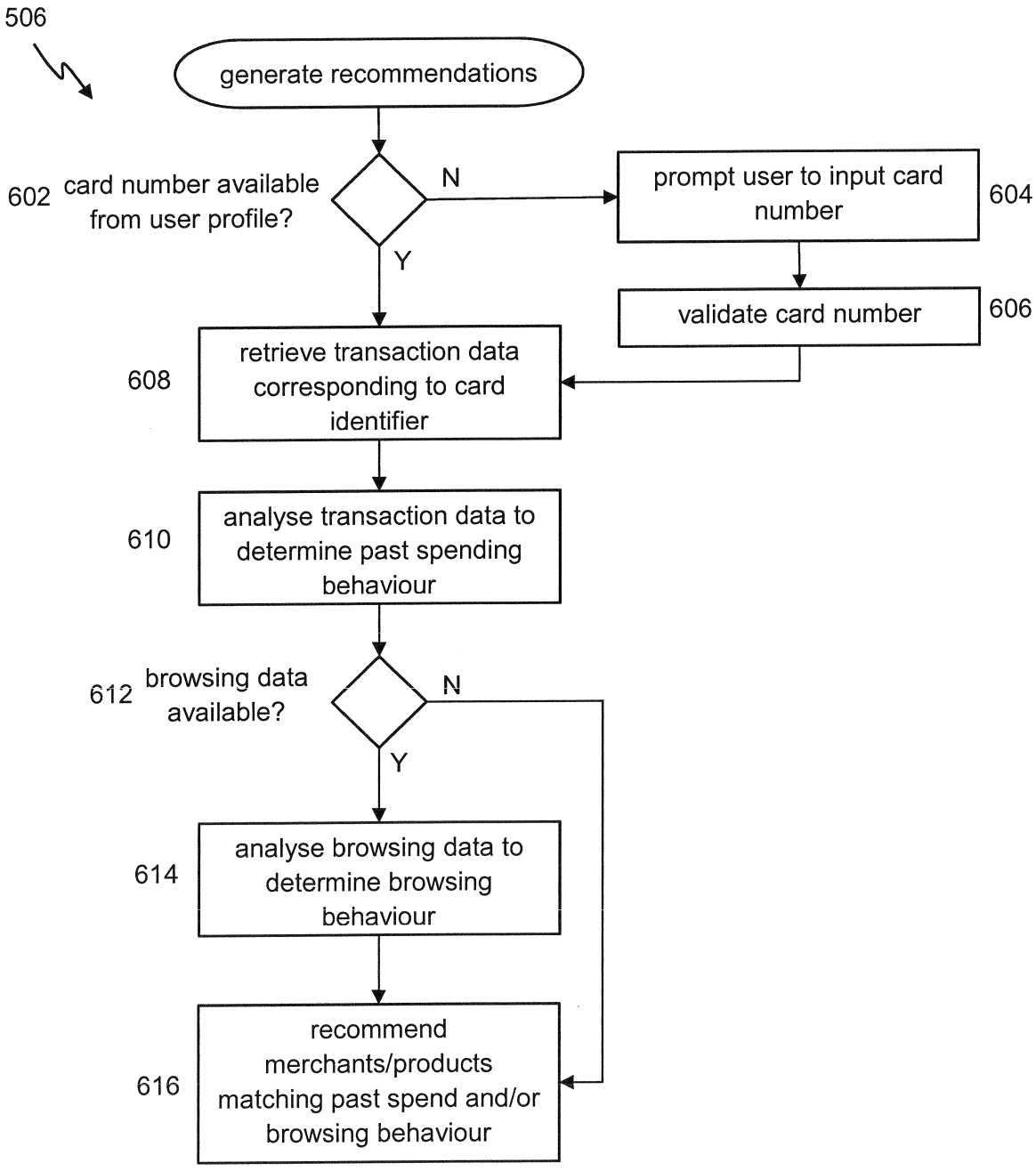

506
generate recommendations
602
card number available from user profile?
N
Y
prompt user to input card number
604
validate card number
606
608
retrieve transaction data corresponding to card identifier
610
analyse transaction data to determine past spending behaviour
612
browsing data available?
N
Y
614
analyse browsing data to determine browsing behaviour
616
recommend merchants/products matching past spend and/or browsing behaviour

FIG. 6