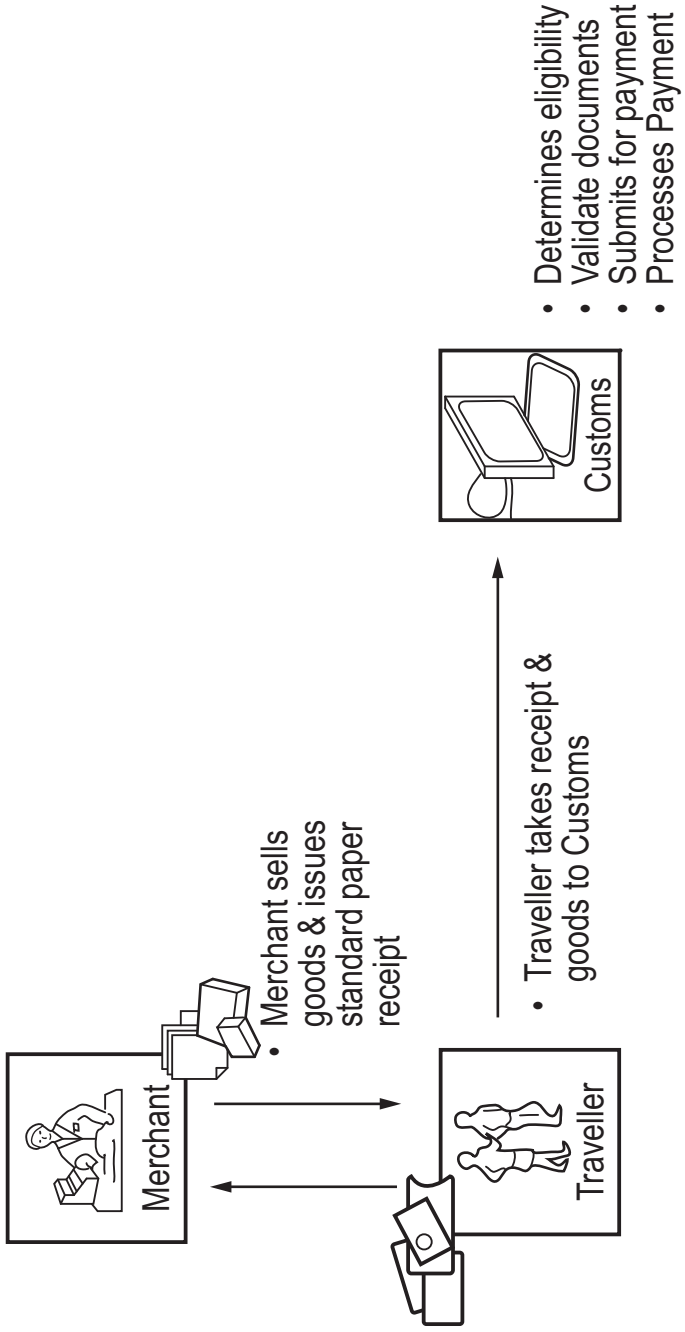

Merchant
• Merchant sells goods & issues standard paper receipt
Traveller
• Traveller takes receipt & goods to Customs
Customs
• Determines eligibility
• Validate documents
• Submits for payment
• Processes Payment

FIG. 1

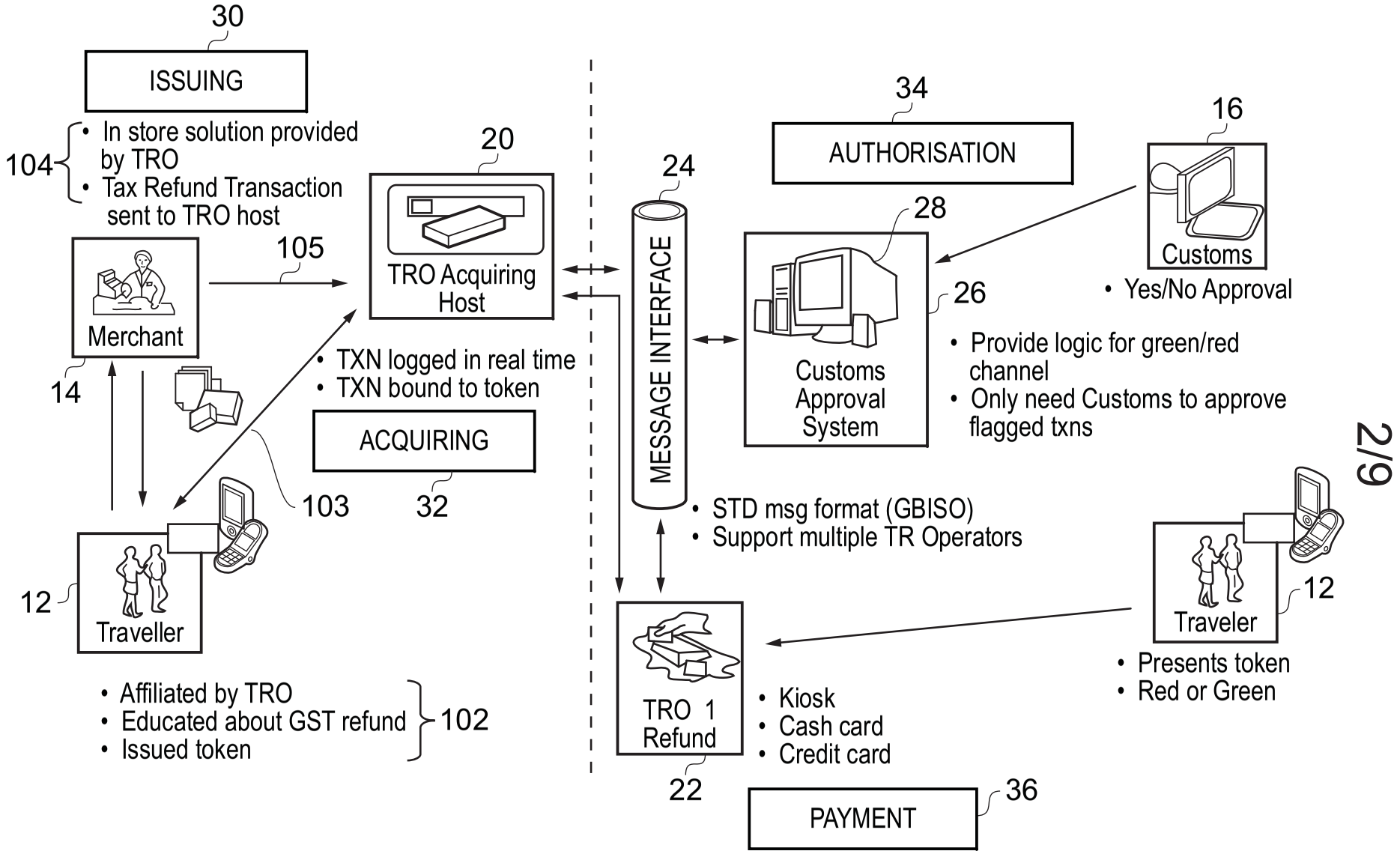

30
ISSUING
104
• In store solution provided by TRO
• Tax Refund Transaction sent to TRO host
105
Merchant
14
20
TRO Acquiring Host
• TXN logged in real time
• TXN bound to token
ACQUIRING
32
103
12
Traveller
• Affiliated by TRO
• Educated about GST refund
• Issued token
102
24
MESSAGE INTERFACE
34
AUTHORISATION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

FIG. 2

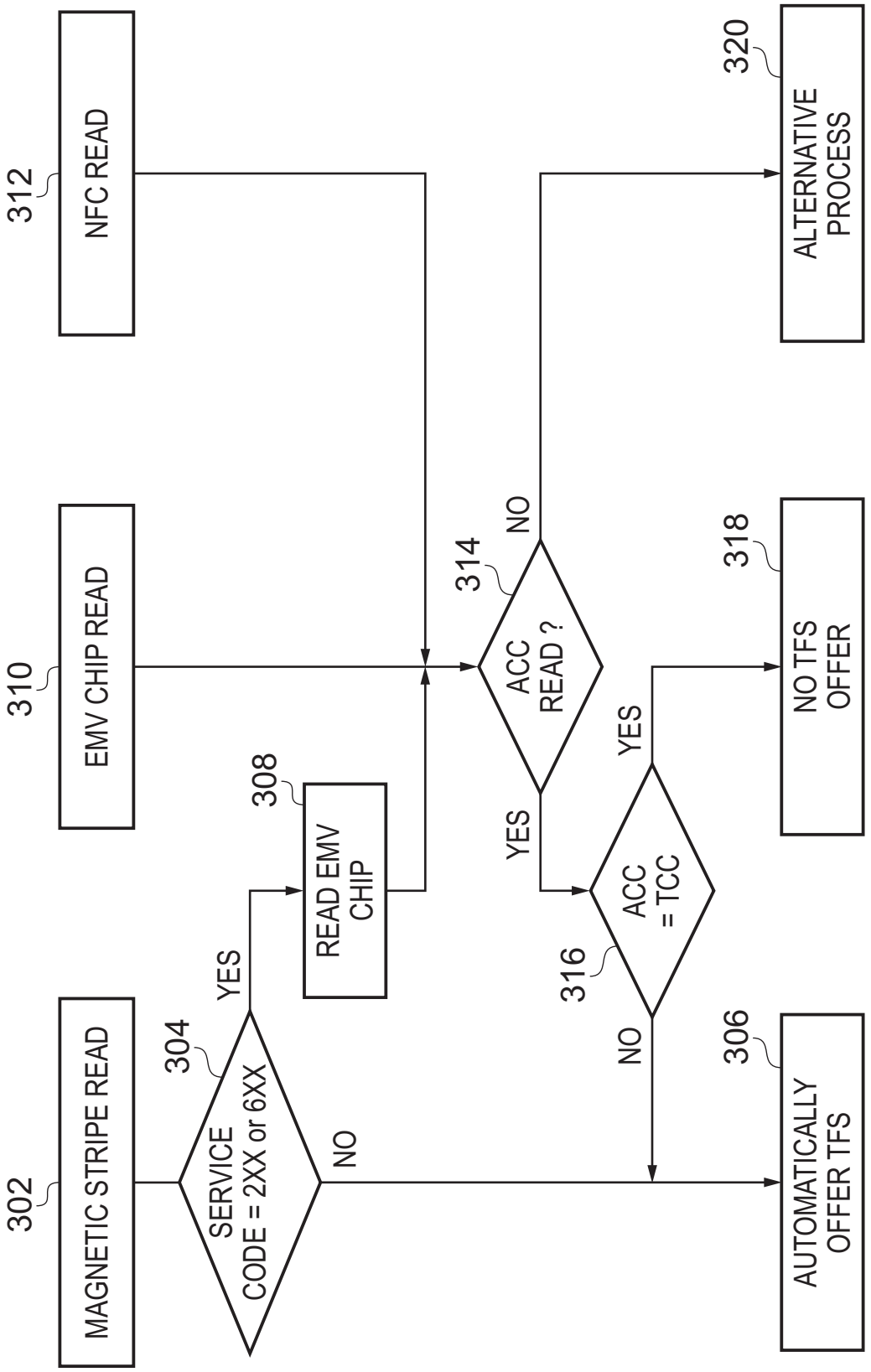

302
MAGNETIC STRIPE READ
304
SERVICE CODE = 2XX or 6XX
YES
NO
308
READ EMV CHIP
310
EMV CHIP READ
312
NFC READ
314
ACC READ ?
YES
NO
316
ACC = TCC
YES
NO
318
NO TFS OFFER
320
ALTERNATIVE PROCESS
306
AUTOMATICALLY OFFER TFS

FIG. 3

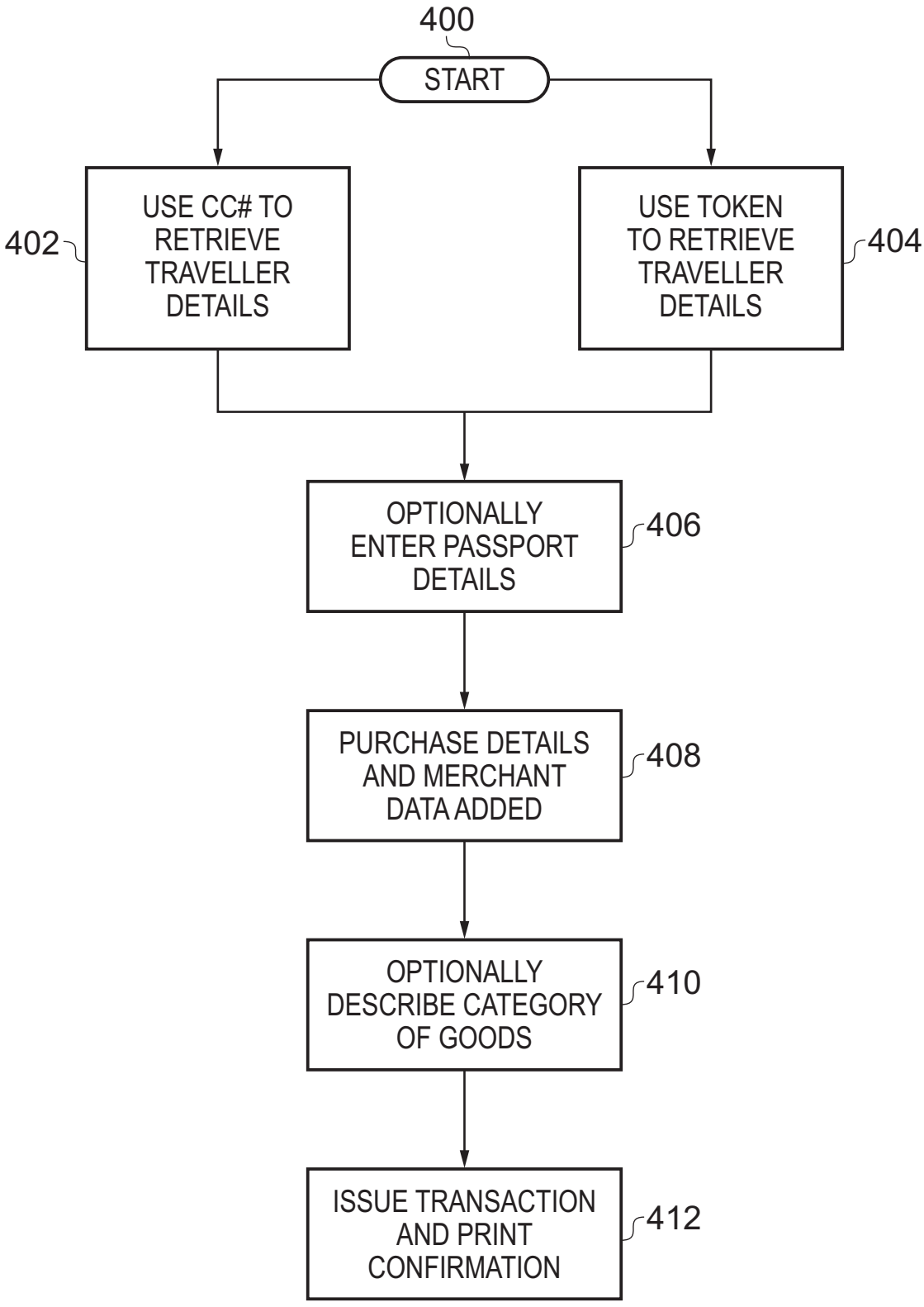

400
START
USE CC# TO RETRIEVE TRAVELLER DETAILS
402
USE TOKEN TO RETRIEVE TRAVELLER DETAILS
404
OPTIONALLY ENTER PASSPORT DETAILS
406
PURCHASE DETAILS AND MERCHANT DATA ADDED
408
OPTIONALLY DESCRIBE CATEGORY OF GOODS
410
ISSUE TRANSACTION AND PRINT CONFIRMATION
412

FIG. 4

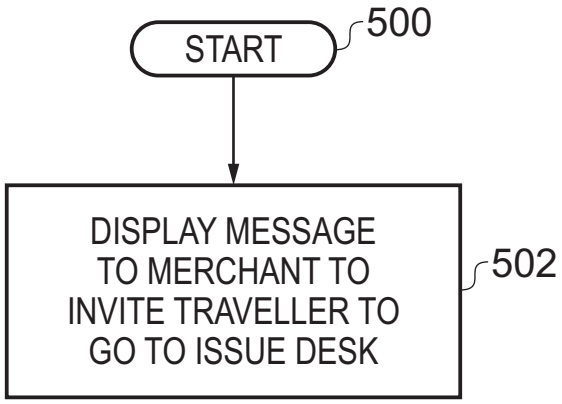

START
500
DISPLAY MESSAGE TO MERCHANT TO INVITE TRAVELLER TO GO TO ISSUE DESK
502

FIG. 5

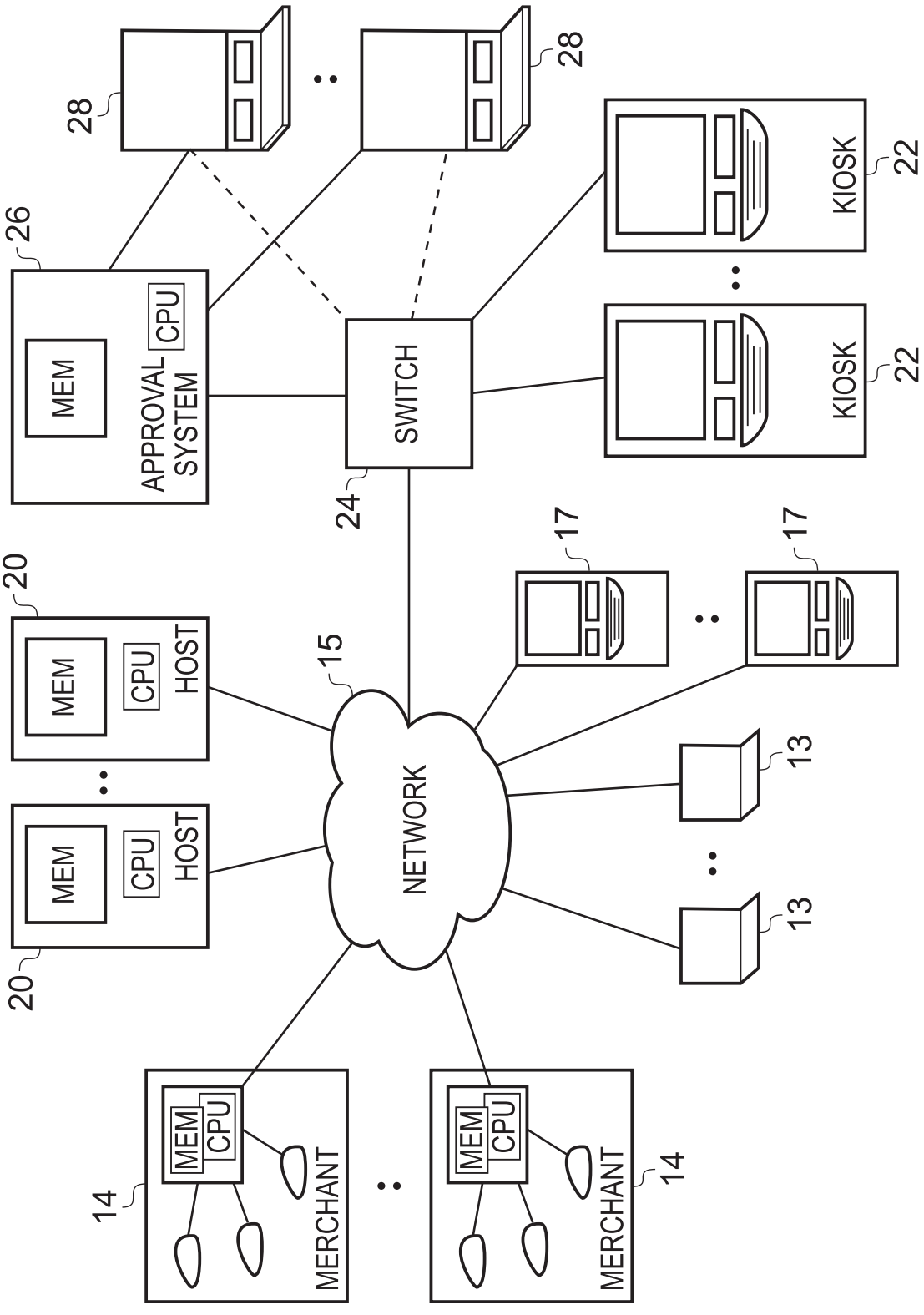

28
28
26
MEM
CPU
APPROVAL SYSTEM
SWITCH
24
KIOSK
22
KIOSK
22
20
MEM
CPU
HOST
20
MEM
CPU
HOST
15
NETWORK
17
17
13
13
14
MEM
CPU
MERCHANT
14
MEM
CPU
MERCHANT

FIG. 6

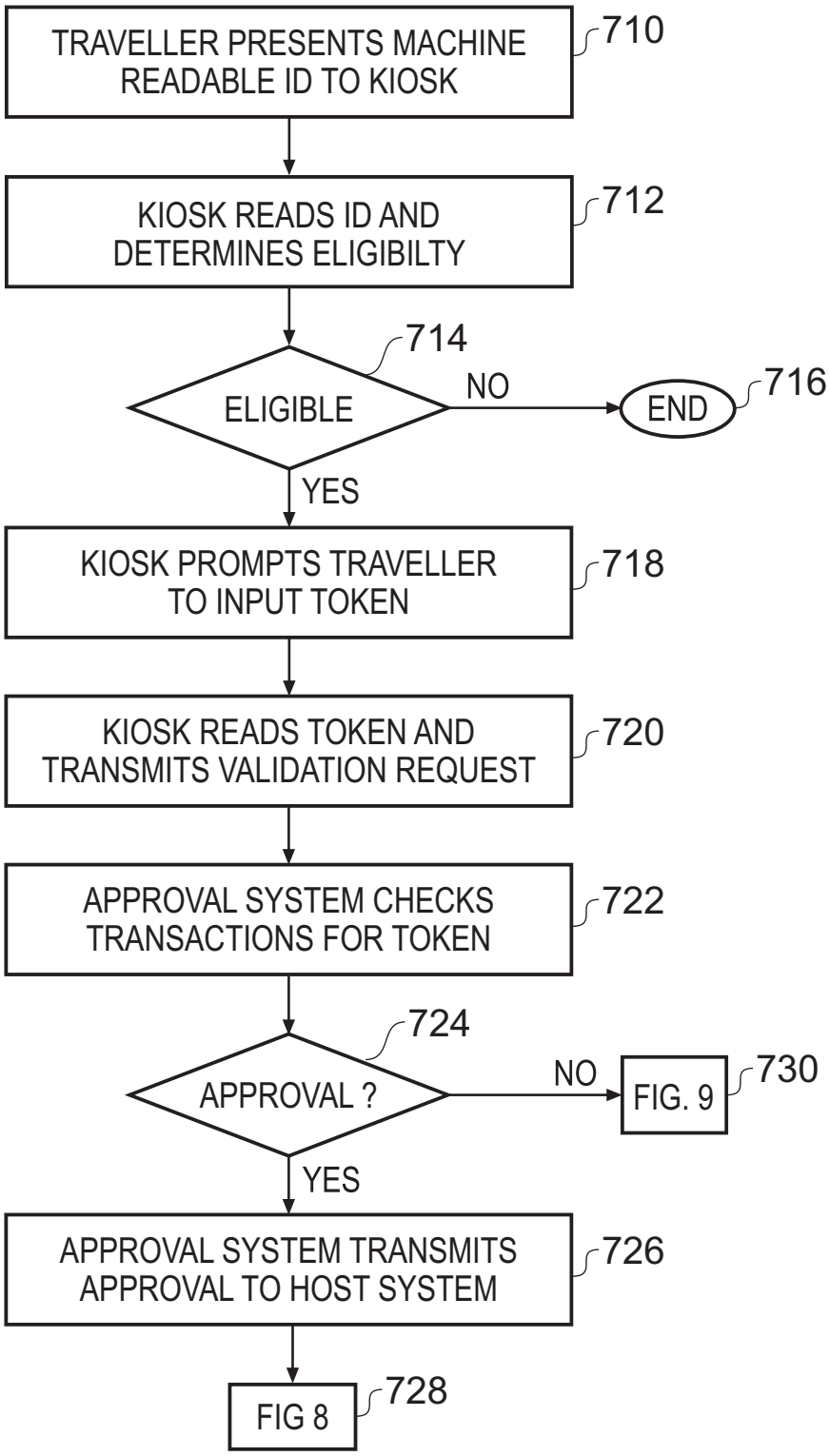

TRAVELLER PRESENTS MACHINE READABLE ID TO KIOSK
710
KIOSK READS ID AND DETERMINES ELIGIBILTY
712
714
ELIGIBLE
NO
END
716
YES
KIOSK PROMPTS TRAVELLER TO INPUT TOKEN
718
KIOSK READS TOKEN AND TRANSMITS VALIDATION REQUEST
720
APPROVAL SYSTEM CHECKS TRANSACTIONS FOR TOKEN
722
724
APPROVAL ?
NO
FIG. 9
730
YES
APPROVAL SYSTEM TRANSMITS APPROVAL TO HOST SYSTEM
726
FIG 8
728

FIG. 7

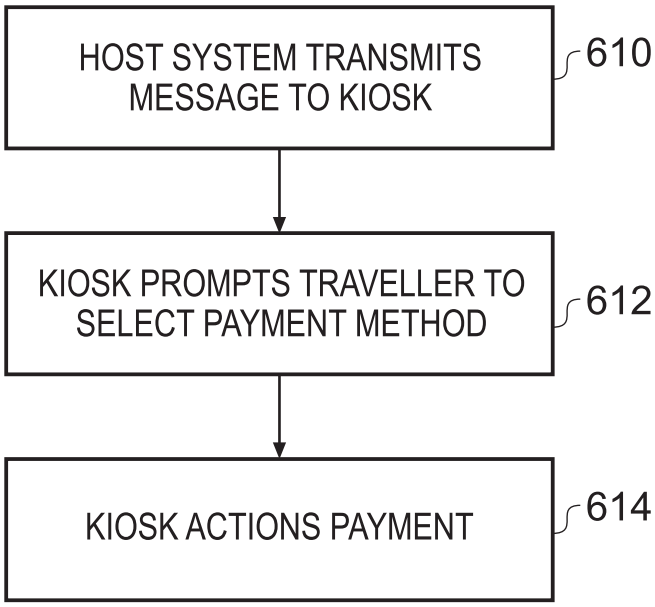

HOST SYSTEM TRANSMITS MESSAGE TO KIOSK
610
KIOSK PROMPTS TRAVELLER TO SELECT PAYMENT METHOD
612
KIOSK ACTIONS PAYMENT
614

FIG. 8

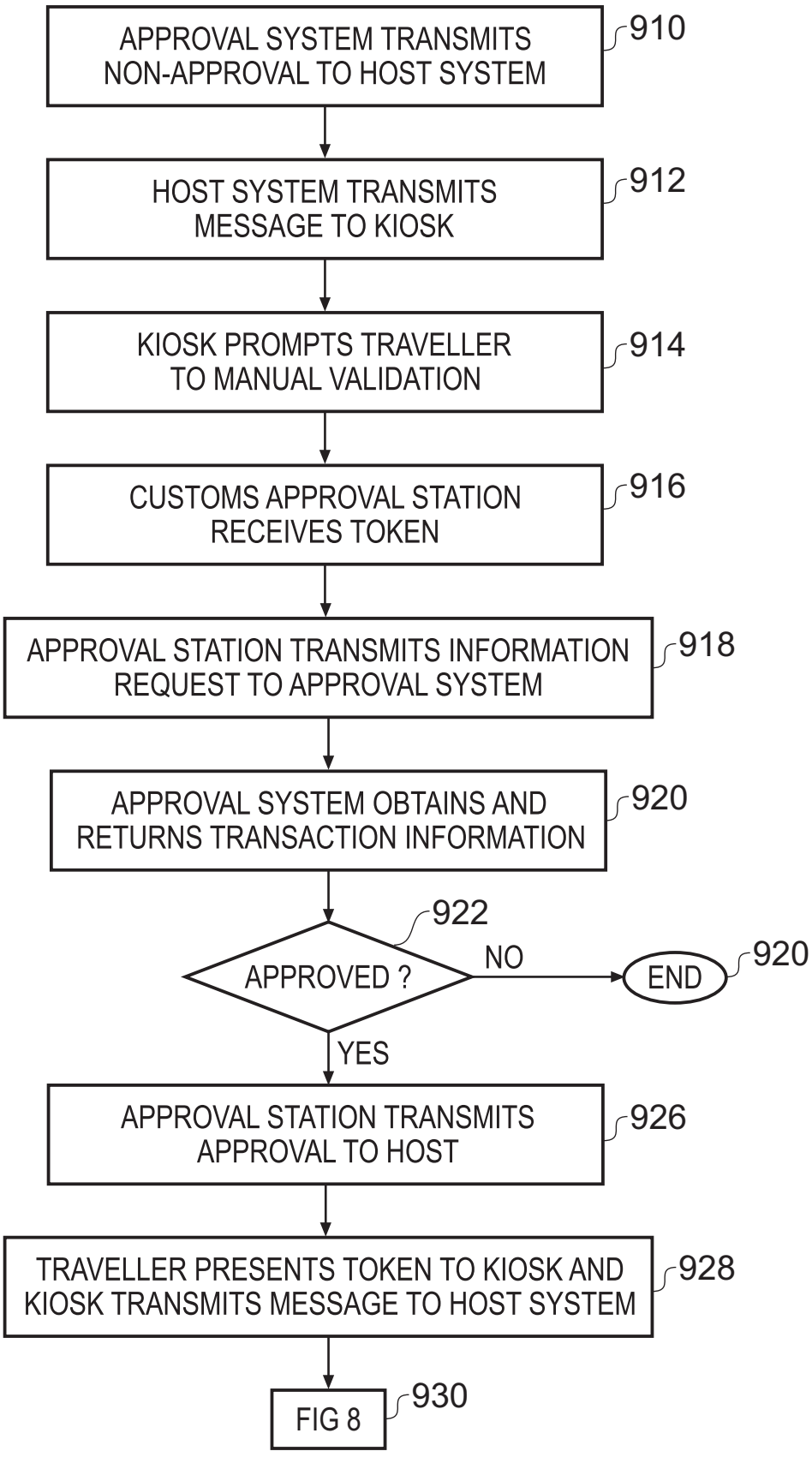

APPROVAL SYSTEM TRANSMITS NON-APPROVAL TO HOST SYSTEM
910
HOST SYSTEM TRANSMITS MESSAGE TO KIOSK
912
KIOSK PROMPTS TRAVELLER TO MANUAL VALIDATION
914
CUSTOMS APPROVAL STATION RECEIVES TOKEN
916
APPROVAL STATION TRANSMITS INFORMATION REQUEST TO APPROVAL SYSTEM
918
APPROVAL SYSTEM OBTAINS AND RETURNS TRANSACTION INFORMATION
920
922
APPROVED ?
NO
END
920
YES
APPROVAL STATION TRANSMITS APPROVAL TO HOST
926
TRAVELLER PRESENTS TOKEN TO KIOSK AND KIOSK TRANSMITS MESSAGE TO HOST SYSTEM
928
FIG 8
930

FIG. 9