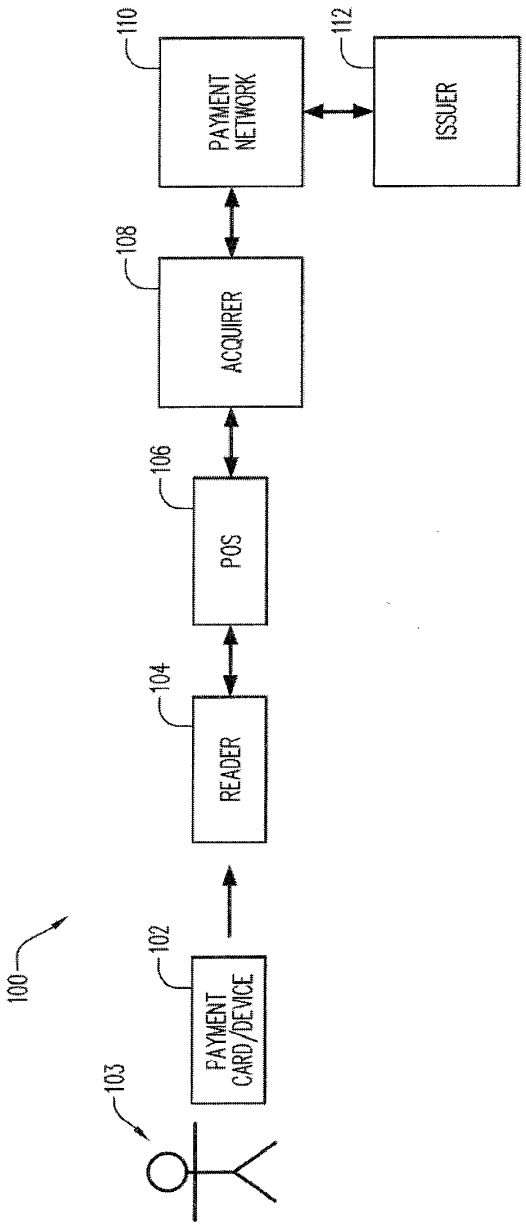


FIG. 1
(PRIOR ART)

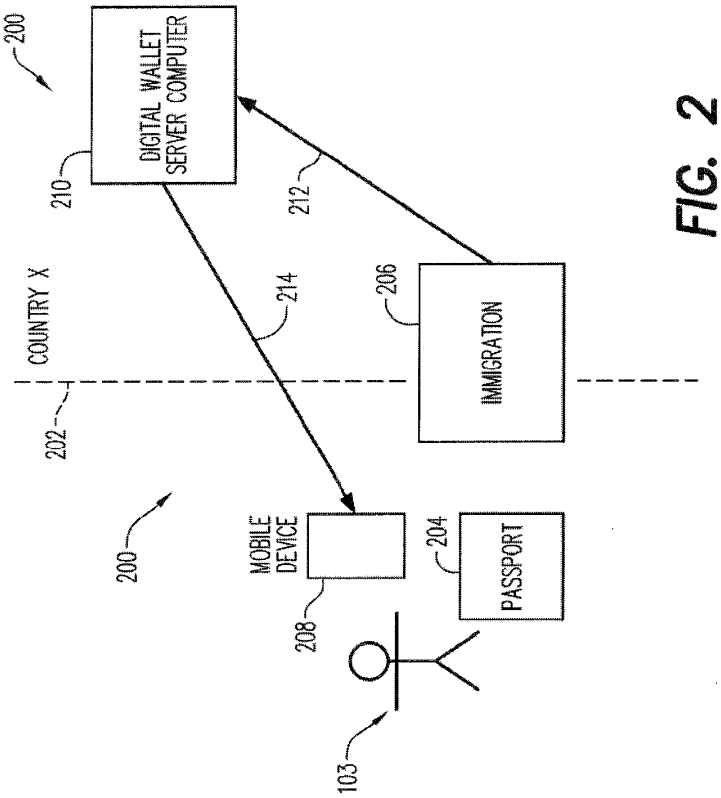

200
DIGITAL WALLET SERVER COMPUTER
210
212
214
206
IMMIGRATION
COUNTRY X
202
200
MOBILE DEVICE
208
204
PASSPORT
103

FIG. 2

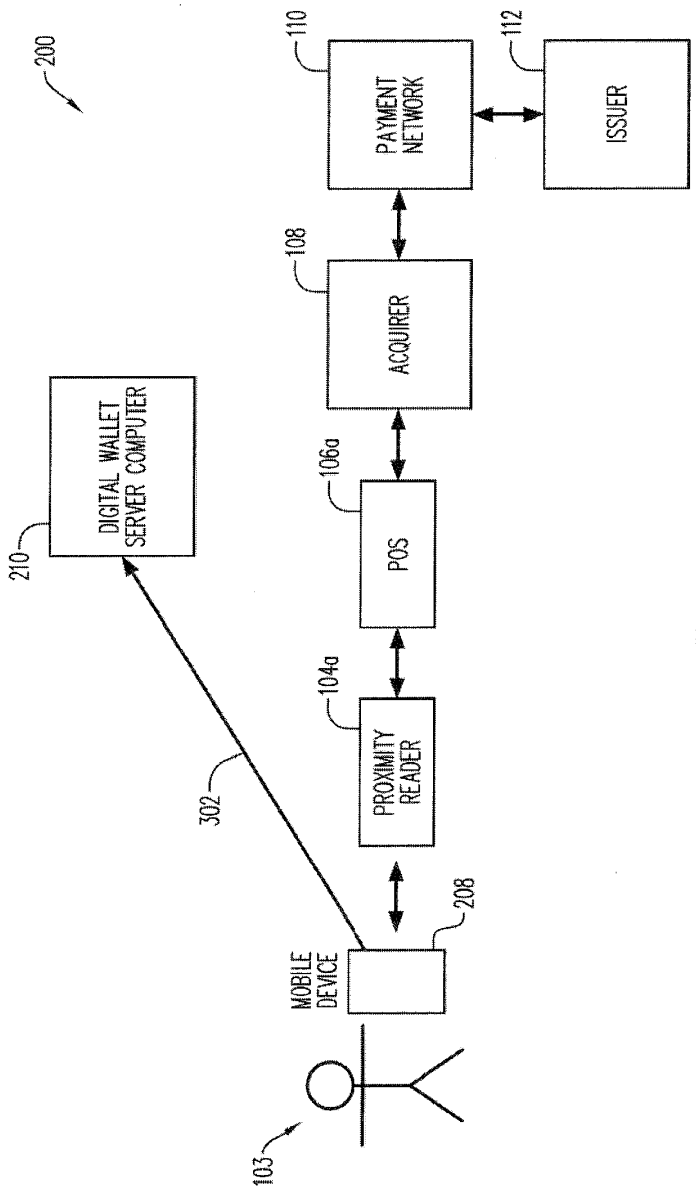

200
110
PAYMENT NETWORK
112
ISSUER
108
ACQUIRER
106a
POS
104a
PROXIMITY READER
208
MOBILE DEVICE
103
302
210
DIGITAL WALLET SERVER COMPUTER

FIG. 3

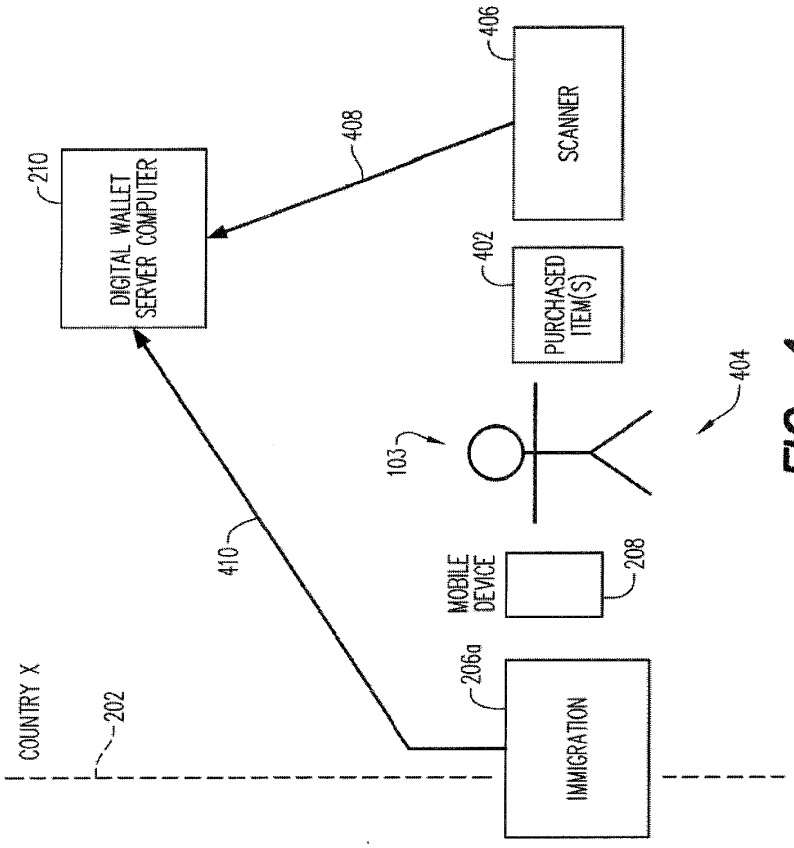

COUNTRY X
202
IMMIGRATION
206a
MOBILE DEVICE
208
410
103
404
PURCHASED ITEM(S)
402
DIGITAL WALLET SERVER COMPUTER
210
408
SCANNER
406

FIG. 4

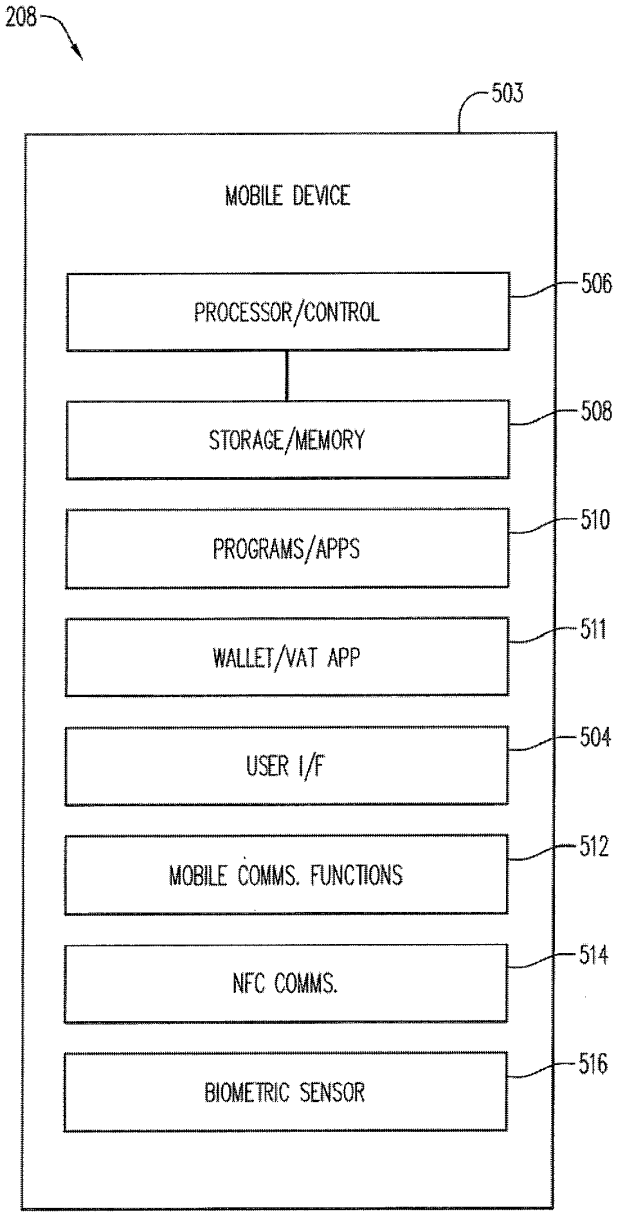

208
503
MOBILE DEVICE
PROCESSOR/CONTROL
506
STORAGE/MEMORY
508
PROGRAMS/APPS
510
WALLET/VAT APP
511
USER I/F
504
MOBILE COMMS. FUNCTIONS
512
NFC COMMS.
514
BIOMETRIC SENSOR
516

FIG. 5

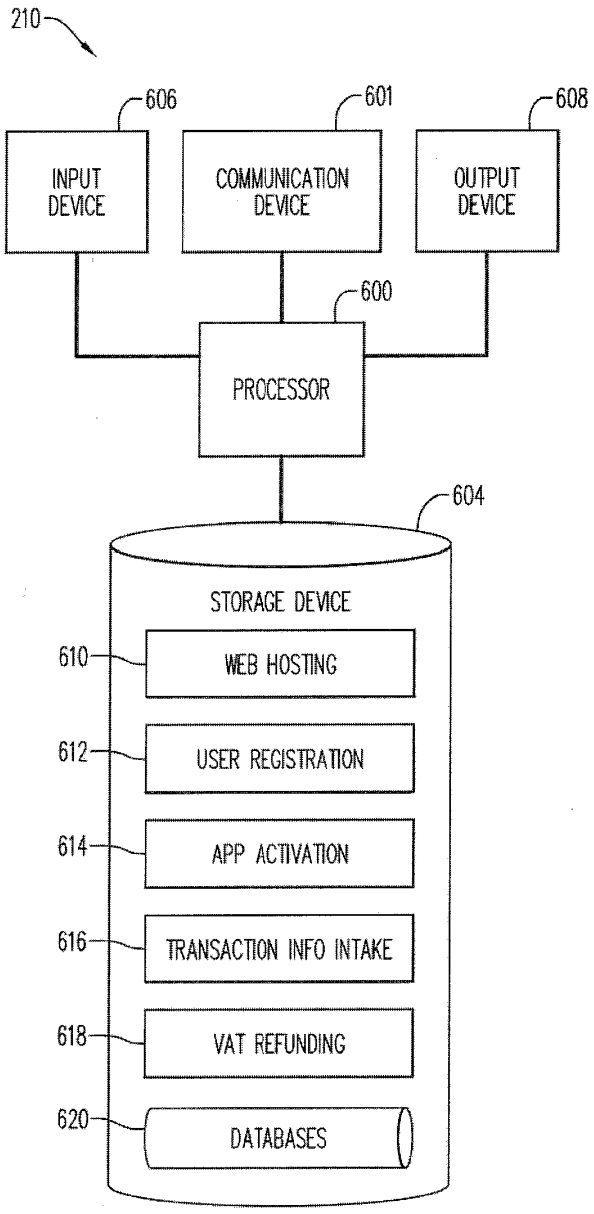

210
606
601
608
INPUT DEVICE
COMMUNICATION DEVICE
OUTPUT DEVICE
600
PROCESSOR
604
STORAGE DEVICE
610
WEB HOSTING
612
USER REGISTRATION
614
APP ACTIVATION
616
TRANSACTION INFO INTAKE
618
VAT REFUNDING
620
DATABASES

FIG. 6

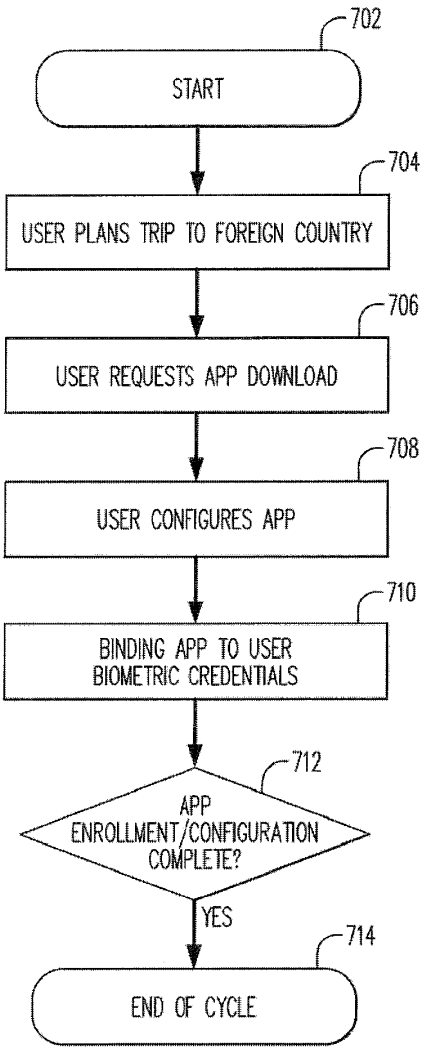

702
START
704
USER PLANS TRIP TO FOREIGN COUNTRY
706
USER REQUESTS APP DOWNLOAD
708
USER CONFIGURES APP
710
BINDING APP TO USER BIOMETRIC CREDENTIALS
712
APP ENROLLMENT/CONFIGURATION COMPLETE?
YES
714
END OF CYCLE

FIG. 7

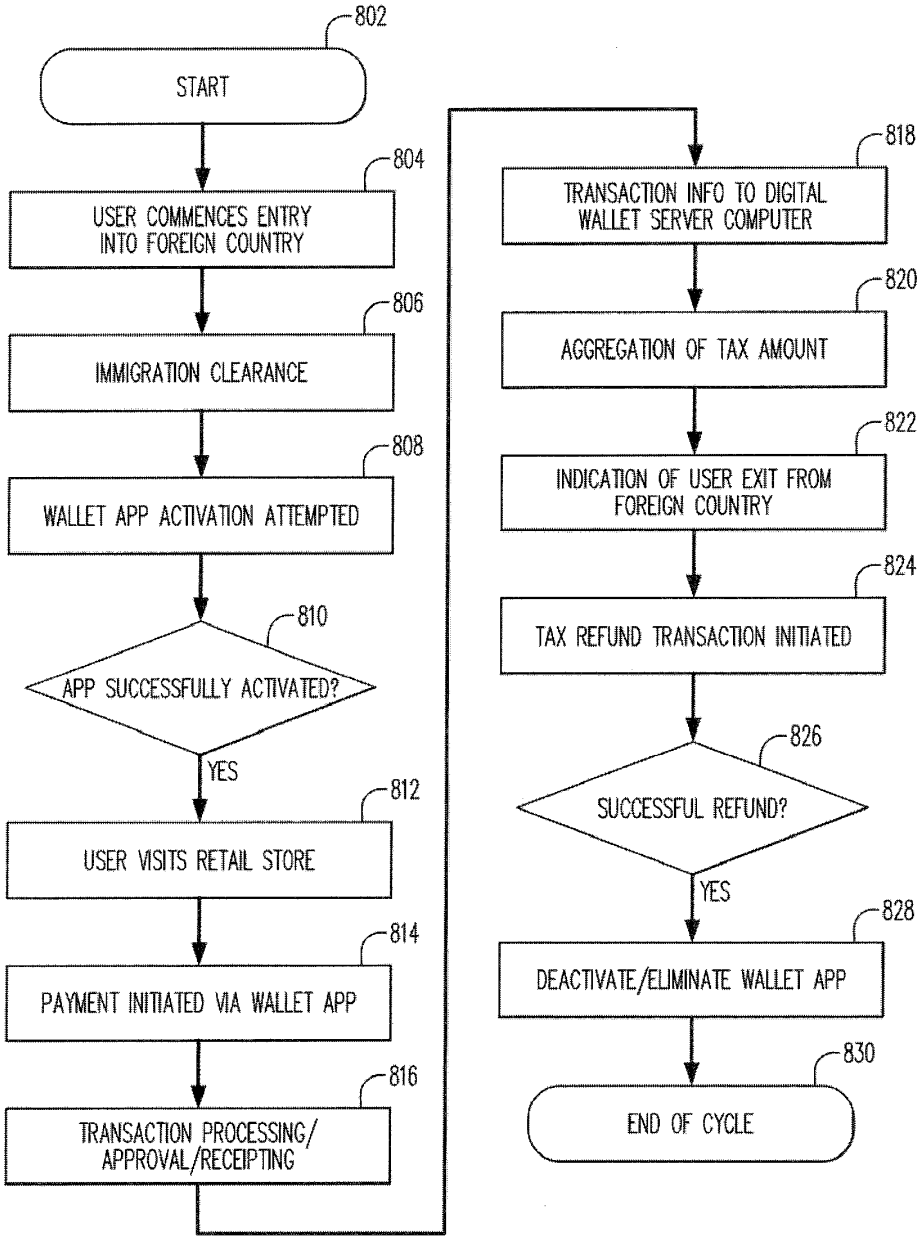

802
START
804
USER COMMENCES ENTRY INTO FOREIGN COUNTRY
806
IMMIGRATION CLEARANCE
808
WALLET APP ACTIVATION ATTEMPTED
810
APP SUCCESSFULLY ACTIVATED?
YES
812
USER VISITS RETAIL STORE
814
PAYMENT INITIATED VIA WALLET APP
816
TRANSACTION PROCESSING/ APPROVAL/RECEIPTING
818
TRANSACTION INFO TO DIGITAL WALLET SERVER COMPUTER
820
AGGREGATION OF TAX AMOUNT
822
INDICATION OF USER EXIT FROM FOREIGN COUNTRY
824
TAX REFUND TRANSACTION INITIATED
826
SUCCESSFUL REFUND?
YES
828
DEACTIVATE/ELIMINATE WALLET APP
830
END OF CYCLE

FIG. 8