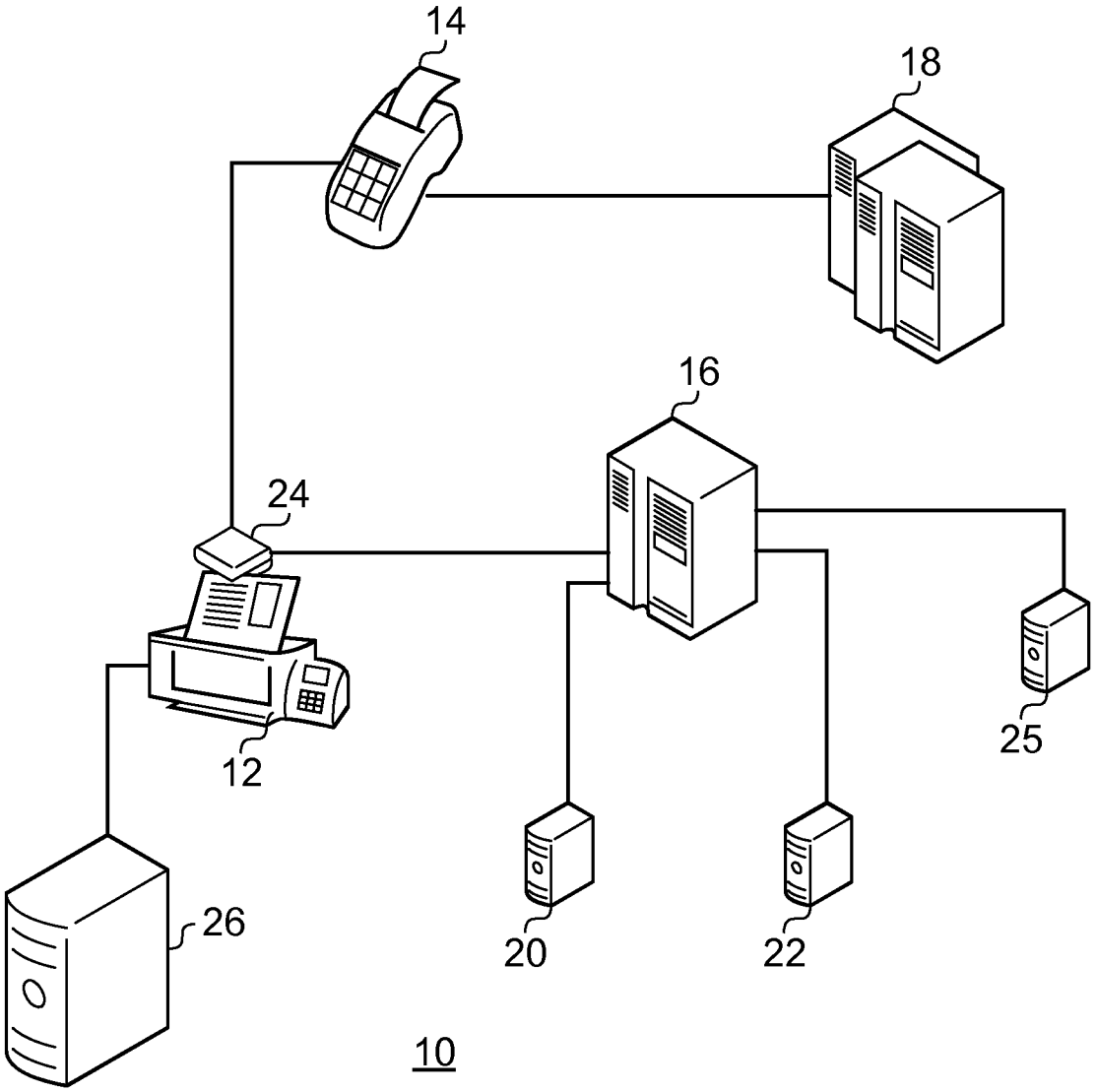


FIG. 1

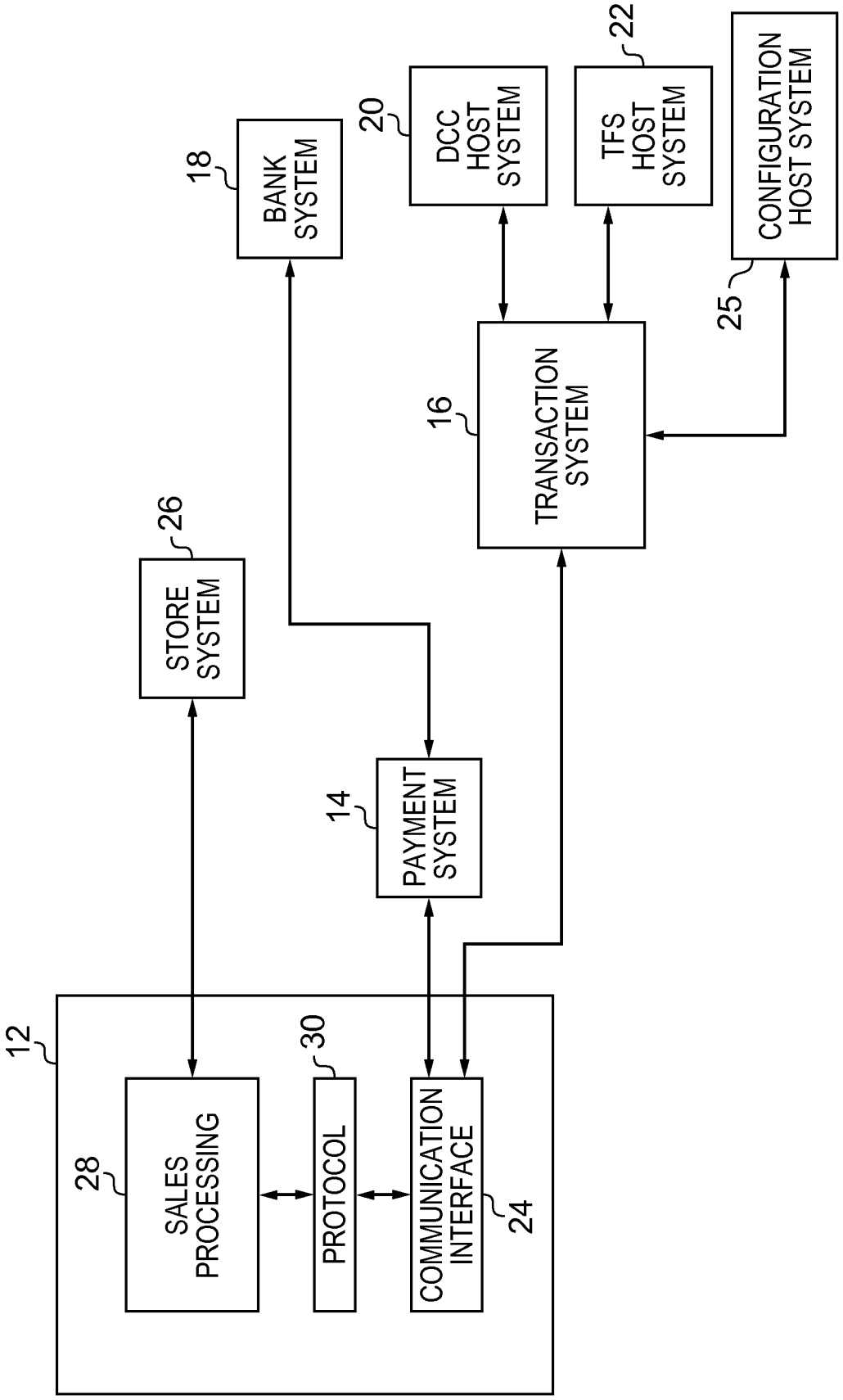

12
28
SALES PROCESSING
30
PROTOCOL
COMMUNICATION INTERFACE
24
14
PAYMENT SYSTEM
26
STORE SYSTEM
18
BANK SYSTEM
16
TRANSACTION SYSTEM
20
DCC HOST SYSTEM
22
TFS HOST SYSTEM
25
CONFIGURATION HOST SYSTEM

FIG. 2

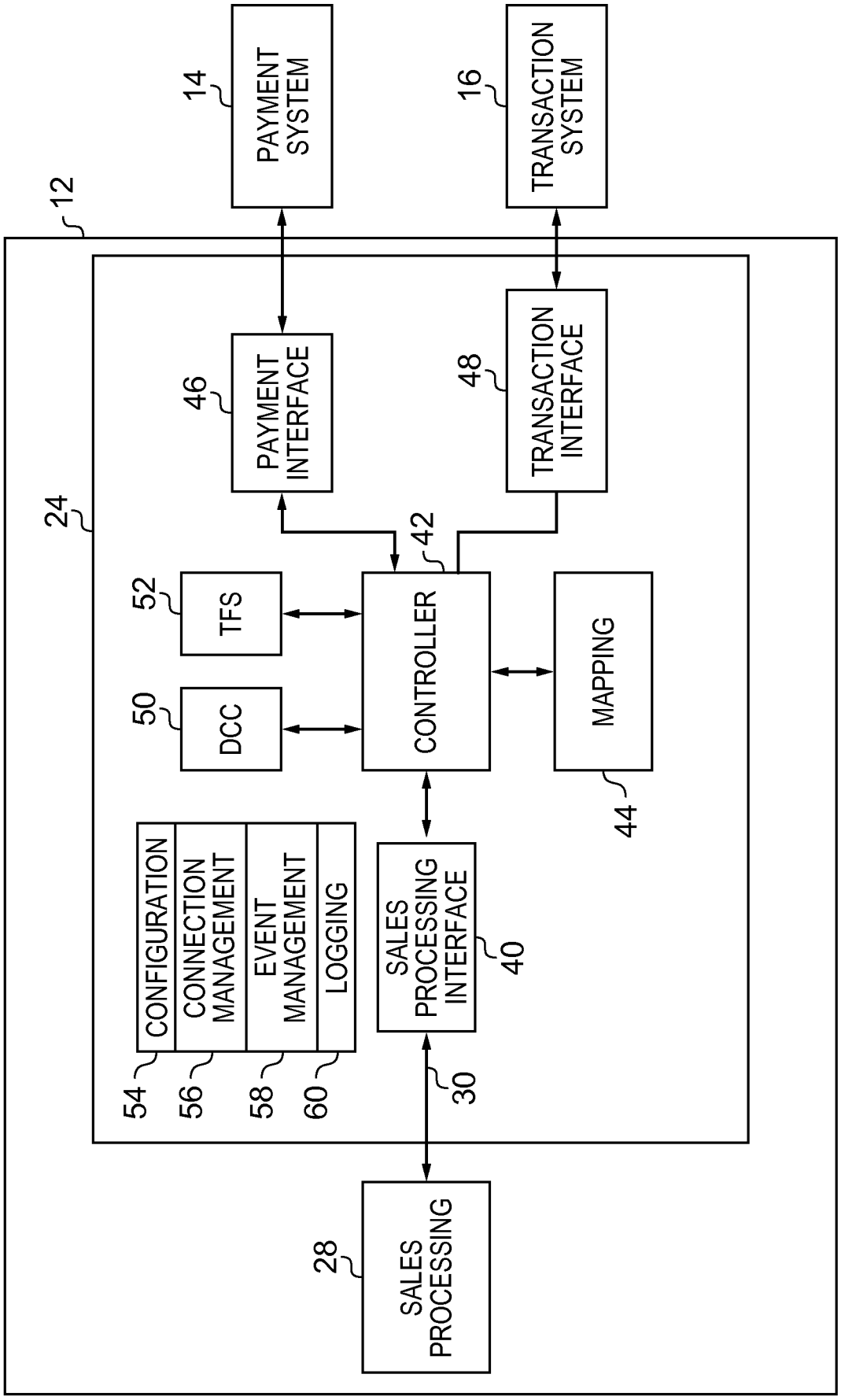

12
14
PAYMENT SYSTEM
16
TRANSACTION SYSTEM
24
46
PAYMENT INTERFACE
48
TRANSACTION INTERFACE
42
52
TFS
50
DCC
CONTROLLER
MAPPING
44
CONFIGURATION
CONNECTION MANAGEMENT
EVENT MANAGEMENT
LOGGING
54
56
58
60
SALES PROCESSING INTERFACE
40
30
28
SALES PROCESSING

FIG. 3

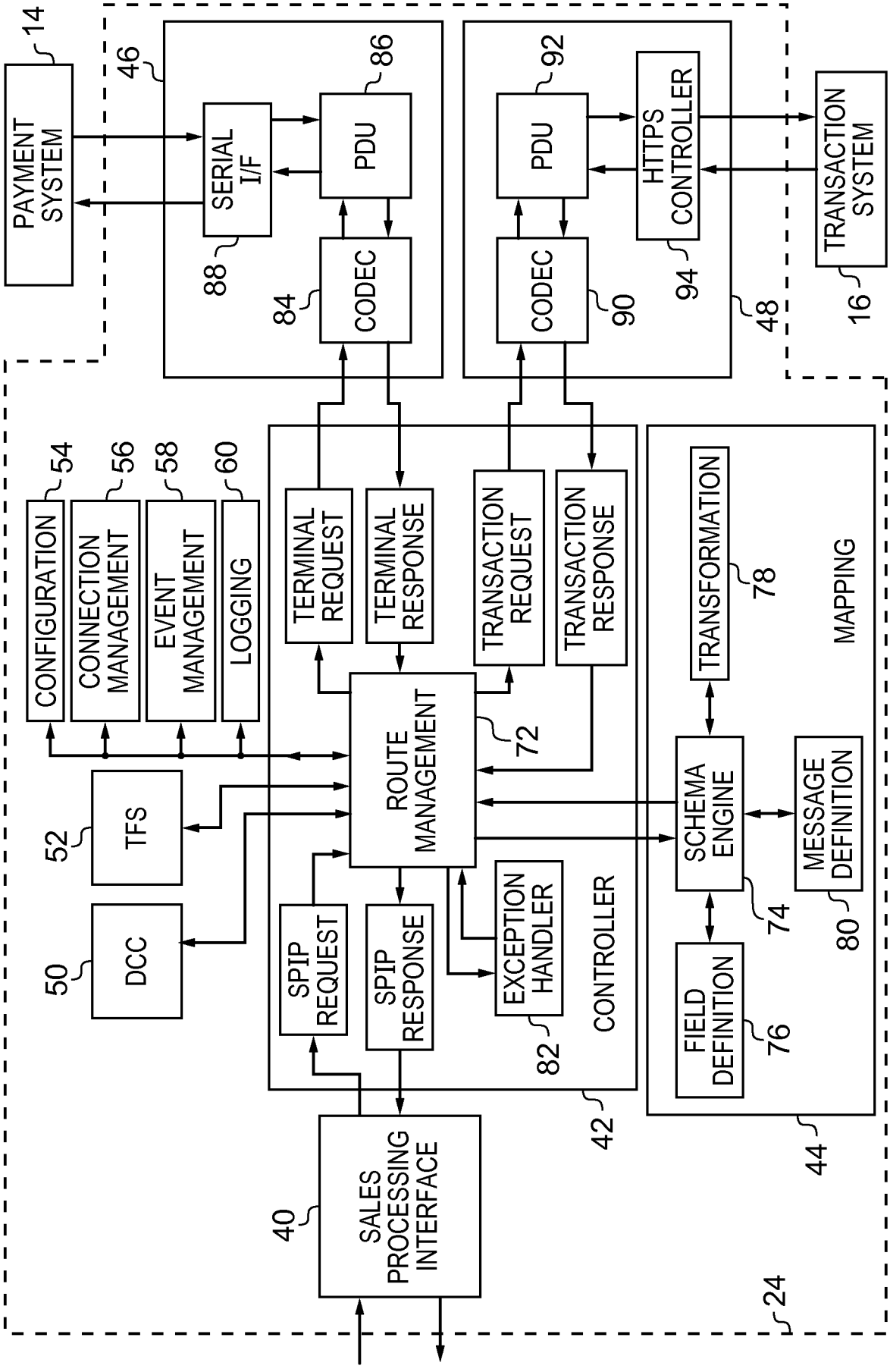

PAYMENT SYSTEM
14
46
SERIAL I/F
88
PDU
86
CODEC
84
PDU
92
CODEC
90
HTTPS CONTROLLER
94
48
TRANSACTION SYSTEM
16
CONFIGURATION
54
CONNECTION MANAGEMENT
56
EVENT MANAGEMENT
58
LOGGING
60
TERMINAL REQUEST
TERMINAL RESPONSE
TRANSACTION REQUEST
TRANSACTION RESPONSE
ROUTE MANAGEMENT
72
TFS
52
DCC
50
SPIP REQUEST
SPIP RESPONSE
EXCEPTION HANDLER
82
CONTROLLER
42
SALES PROCESSING INTERFACE
40
TRANSFORMATION
78
SCHEMA ENGINE
74
MESSAGE DEFINITION
80
FIELD DEFINITION
76
MAPPING
44
24

FIG. 4

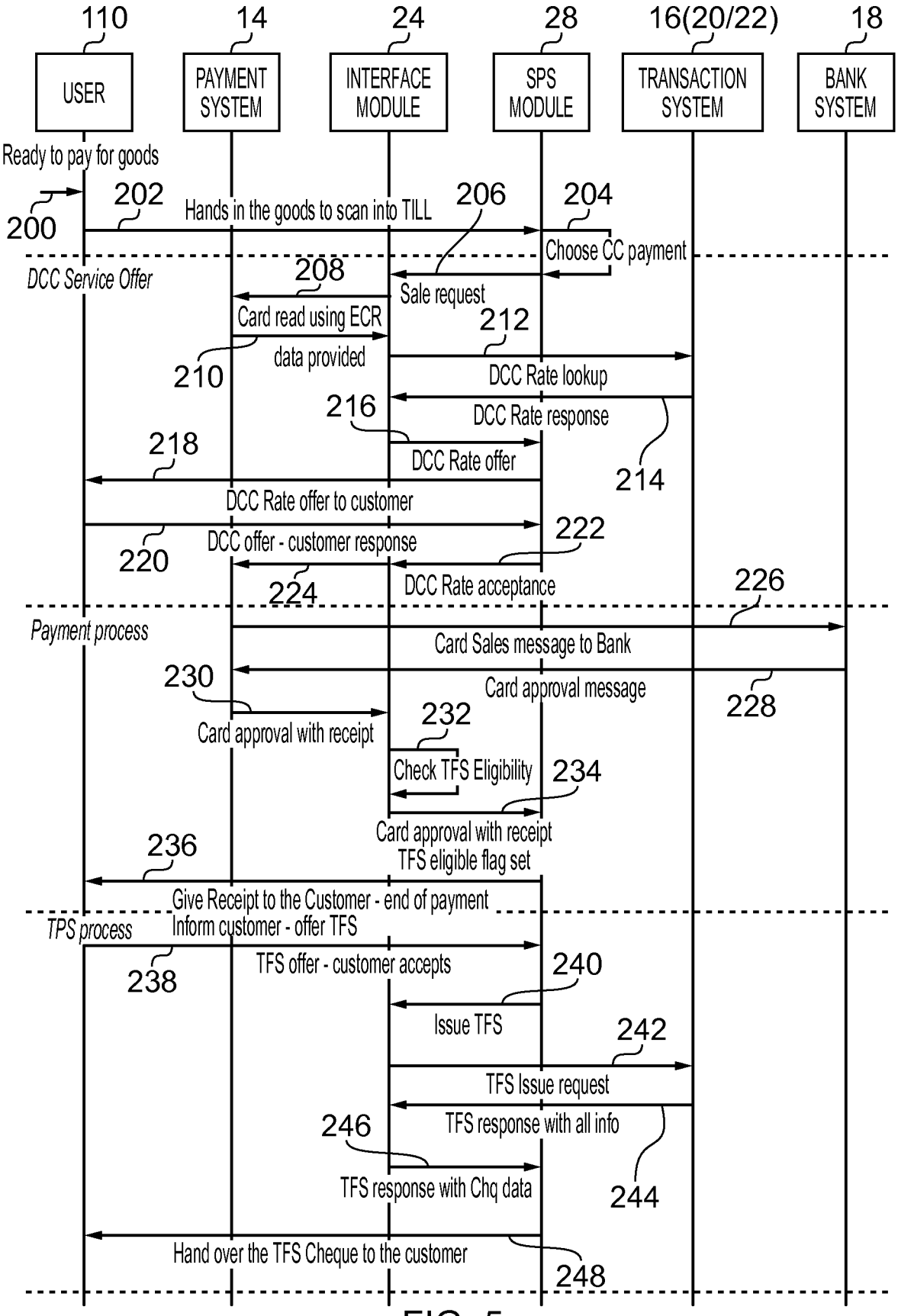

110
14
24
28
16(20/22)
18
USER
PAYMENT SYSTEM
INTERFACE MODULE
SPS MODULE
TRANSACTION SYSTEM
BANK SYSTEM
Ready to pay for goods
200
202
Hands in the goods to scan into TILL
206
204
Choose CC payment
DCC Service Offer
208
Sale request
Card read using ECR
212
210
data provided
DCC Rate lookup
216
DCC Rate response
214
218
DCC Rate offer
DCC Rate offer to customer
220
DCC offer - customer response
222
224
DCC Rate acceptance
226
Payment process
Card Sales message to Bank
230
Card approval message
228
Card approval with receipt
232
Check TFS Eligibility
234
Card approval with receipt
TFS eligible flag set
236
Give Receipt to the Customer - end of payment
TPS process
Inform customer - offer TFS
238
TFS offer - customer accepts
240
Issue TFS
242
TFS Issue request
246
TFS response with all info
244
TFS response with Chq data
Hand over the TFS Cheque to the customer
248

FIG. 5