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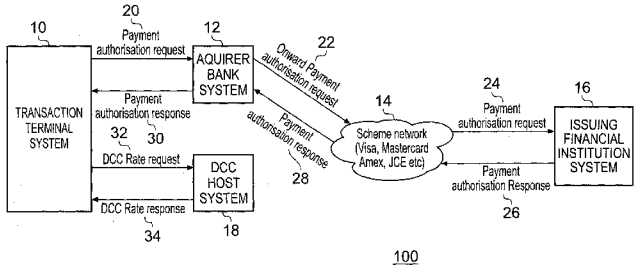


FIG. 1

(57) Abstract: A transaction terminal system for a card-based purchase communicates with a host system to provide dynamic currency conversion. The transaction terminal system can select one of a number of different rate request messages according to various local factors in order to obtain a currency conversion rate for dynamic currency conversion.

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