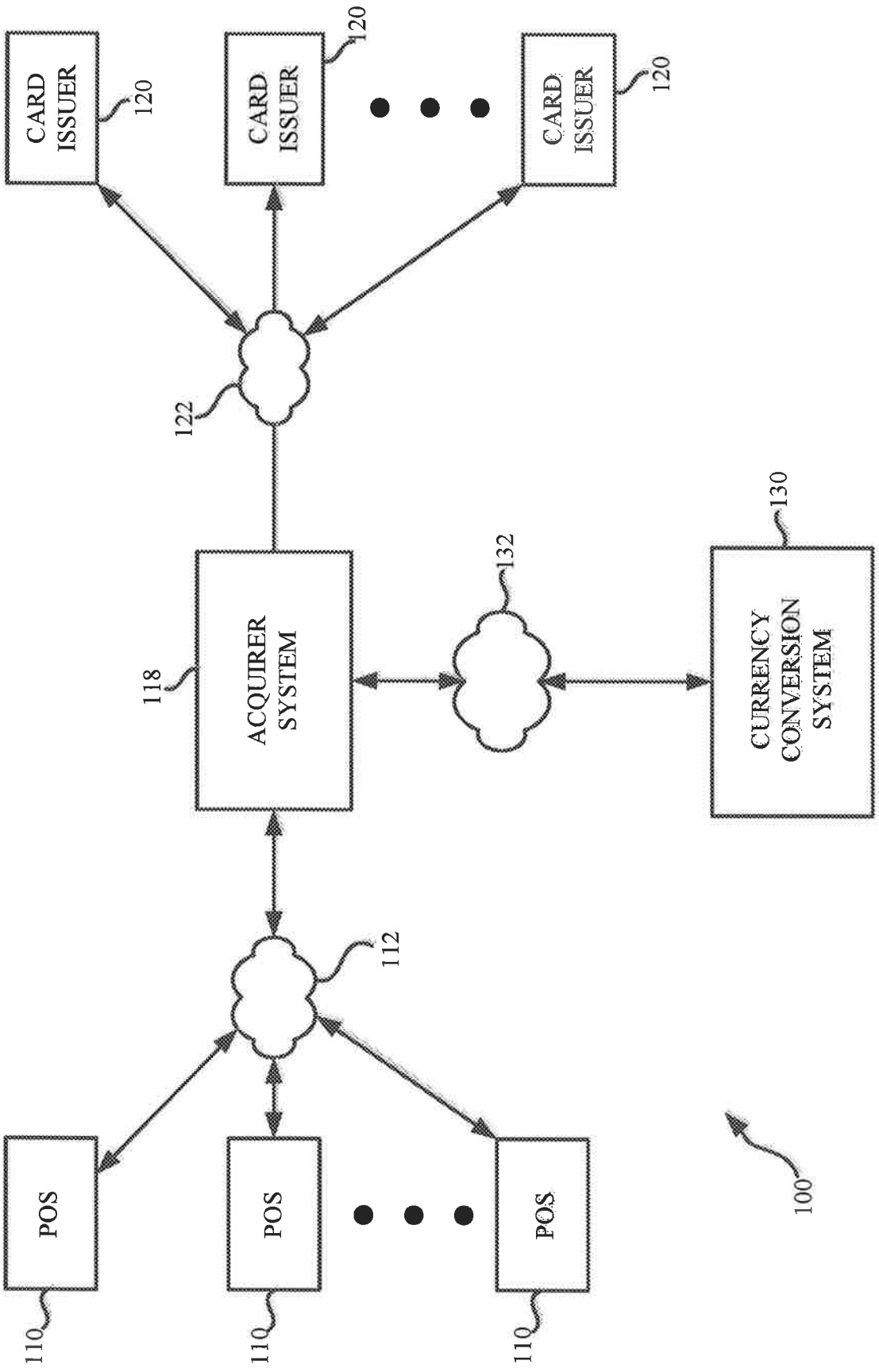

CARD ISSUER
120
CARD ISSUER
120
CARD ISSUER
120
122
ACQUIRER SYSTEM
118
132
CURRENCY CONVERSION SYSTEM
130
112
POS
110
POS
110
POS
110
100

FIG. 1

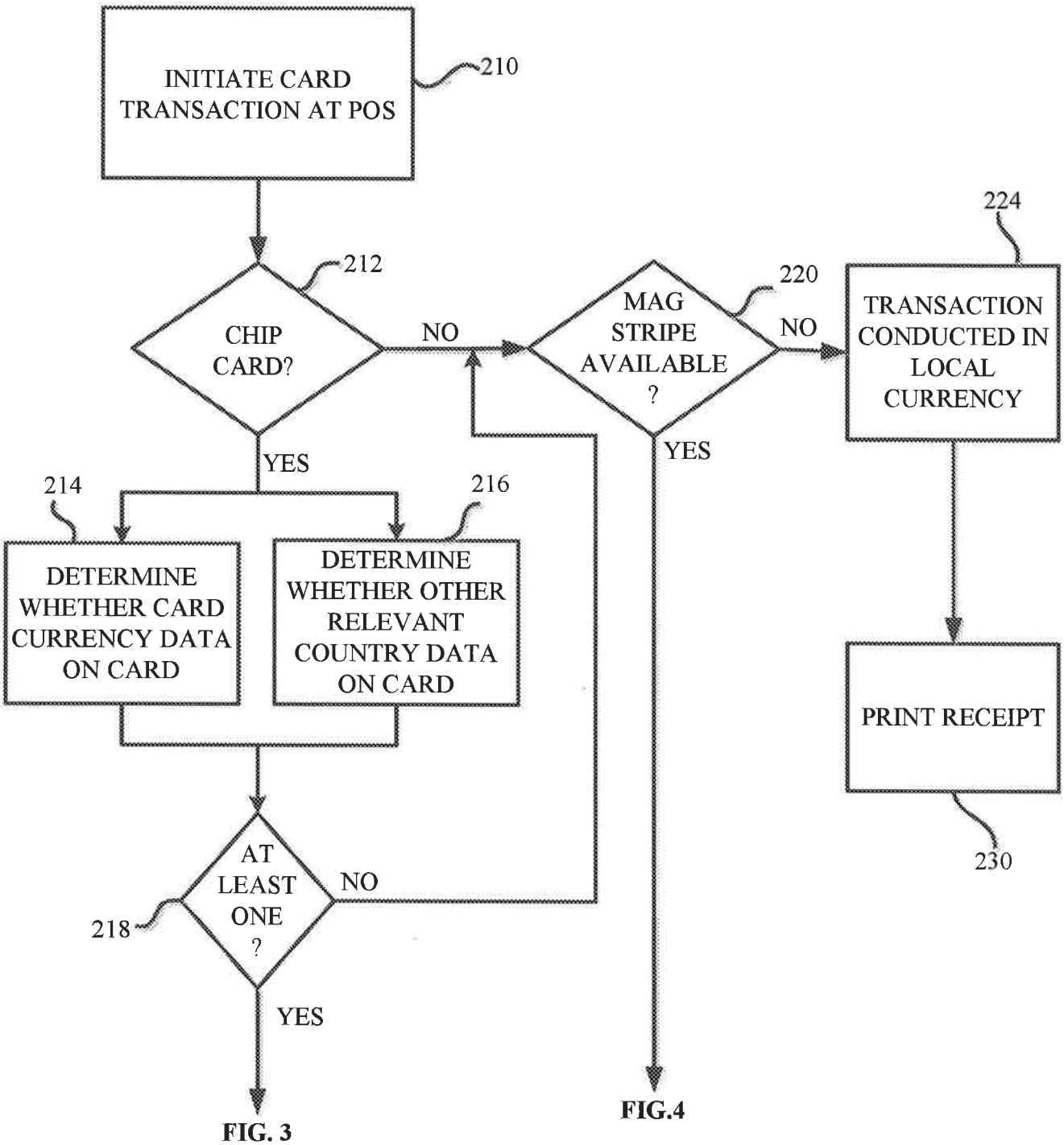
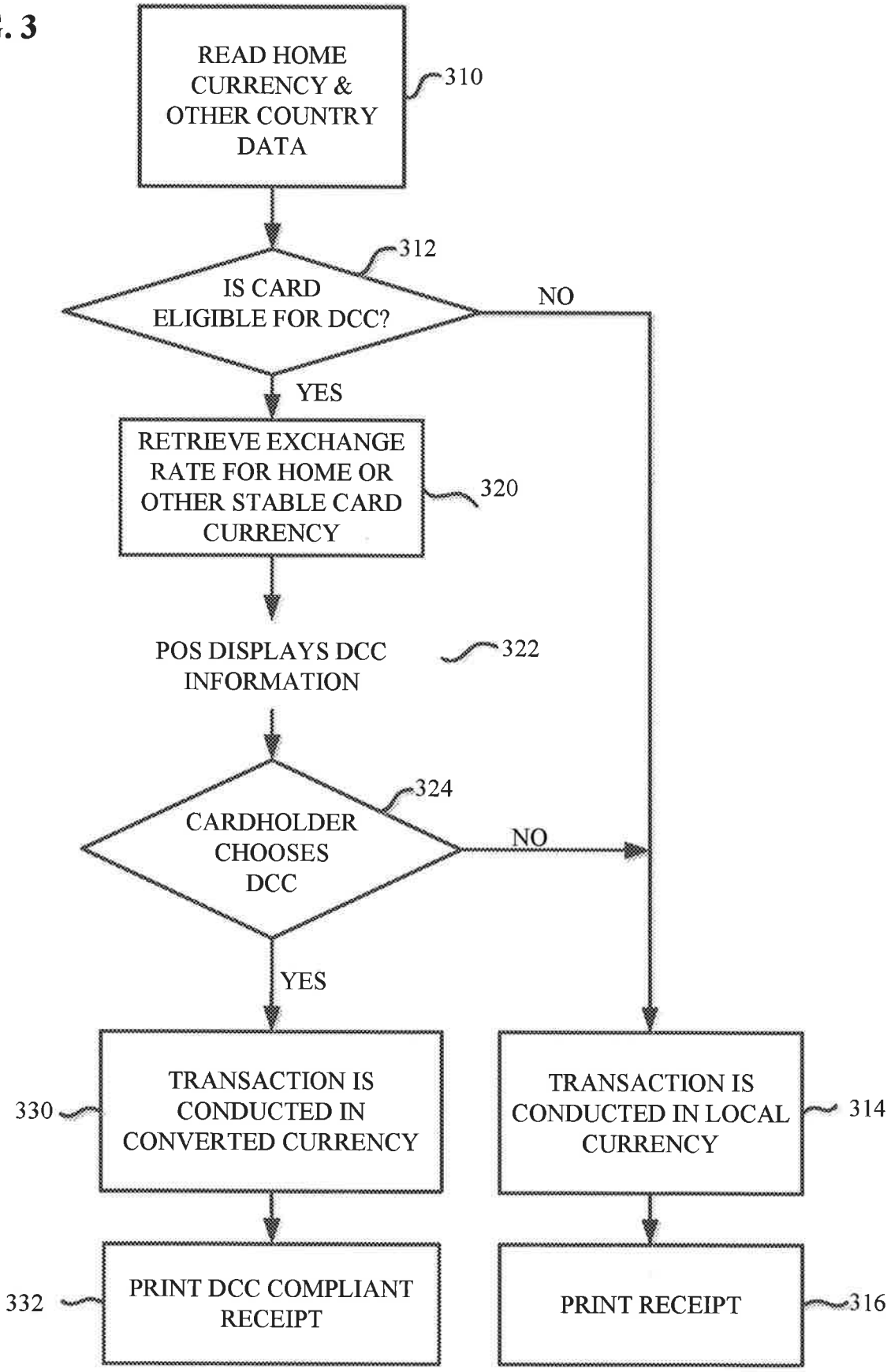


FIG. 3

FIG.4

FIG. 2

FIG. 3


READ HOME CURRENCY & OTHER COUNTRY DATA
310
IS CARD ELIGIBLE FOR DCC?
312
NO
YES
RETRIEVE EXCHANGE RATE FOR HOME OR OTHER STABLE CARD CURRENCY
320
POS DISPLAYS DCC INFORMATION
322
CARDHOLDER CHOOSES DCC
324
NO
YES
TRANSACTION IS CONDUCTED IN CONVERTED CURRENCY
330
TRANSACTION IS CONDUCTED IN LOCAL CURRENCY
314
PRINT DCC COMPLIANT RECEIPT
332
PRINT RECEIPT
316

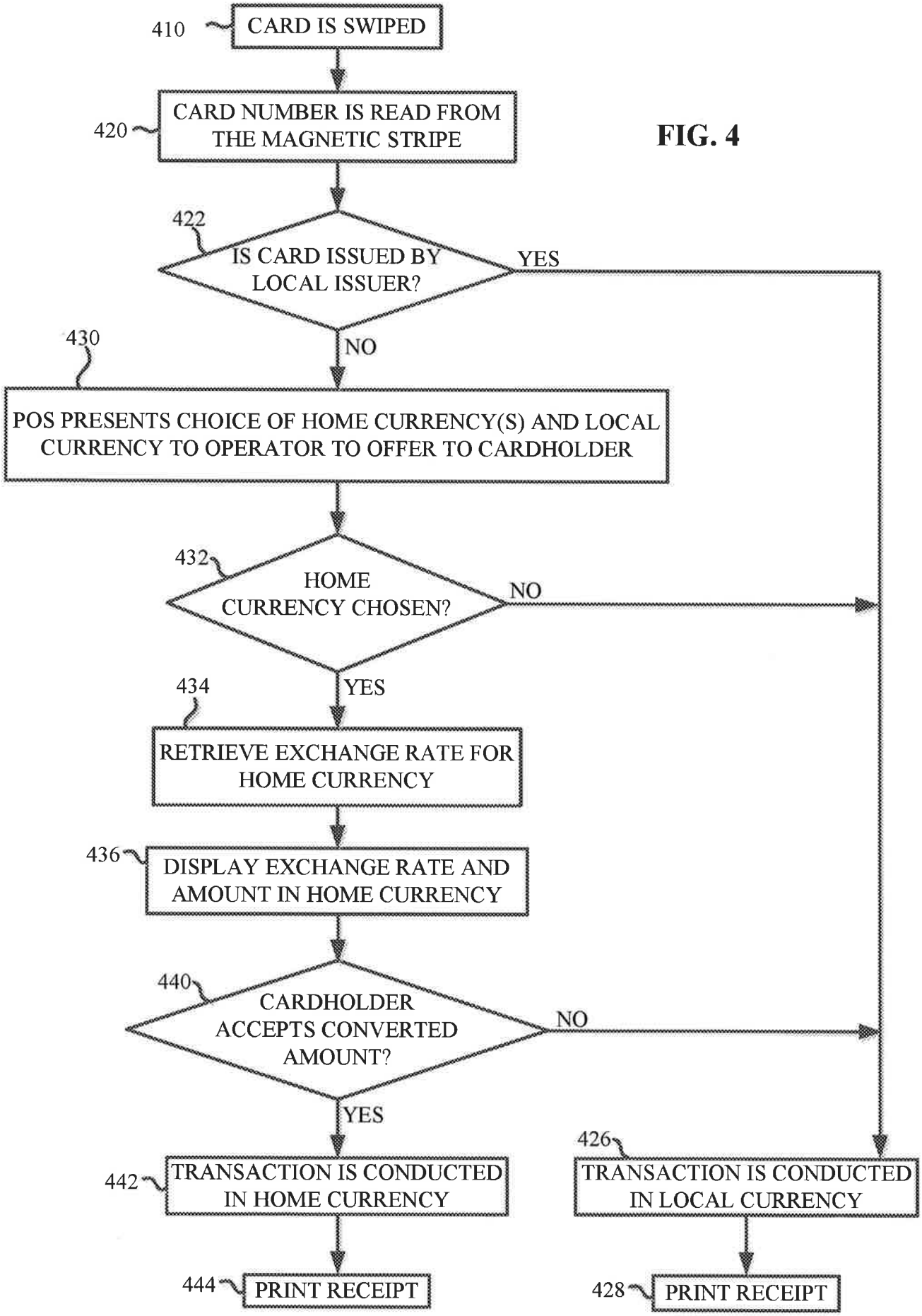

410
CARD IS SWIPED
420
CARD NUMBER IS READ FROM THE MAGNETIC STRIPE
422
IS CARD ISSUED BY LOCAL ISSUER?
YES
NO
430
POS PRESENTS CHOICE OF HOME CURRENCY(S) AND LOCAL CURRENCY TO OPERATOR TO OFFER TO CARDHOLDER
432
HOME CURRENCY CHOSEN?
NO
YES
434
RETRIEVE EXCHANGE RATE FOR HOME CURRENCY
436
DISPLAY EXCHANGE RATE AND AMOUNT IN HOME CURRENCY
440
CARDHOLDER ACCEPTS CONVERTED AMOUNT?
NO
YES
442
TRANSACTION IS CONDUCTED IN HOME CURRENCY
444
PRINT RECEIPT
426
TRANSACTION IS CONDUCTED IN LOCAL CURRENCY
428
PRINT RECEIPT

FIG. 4

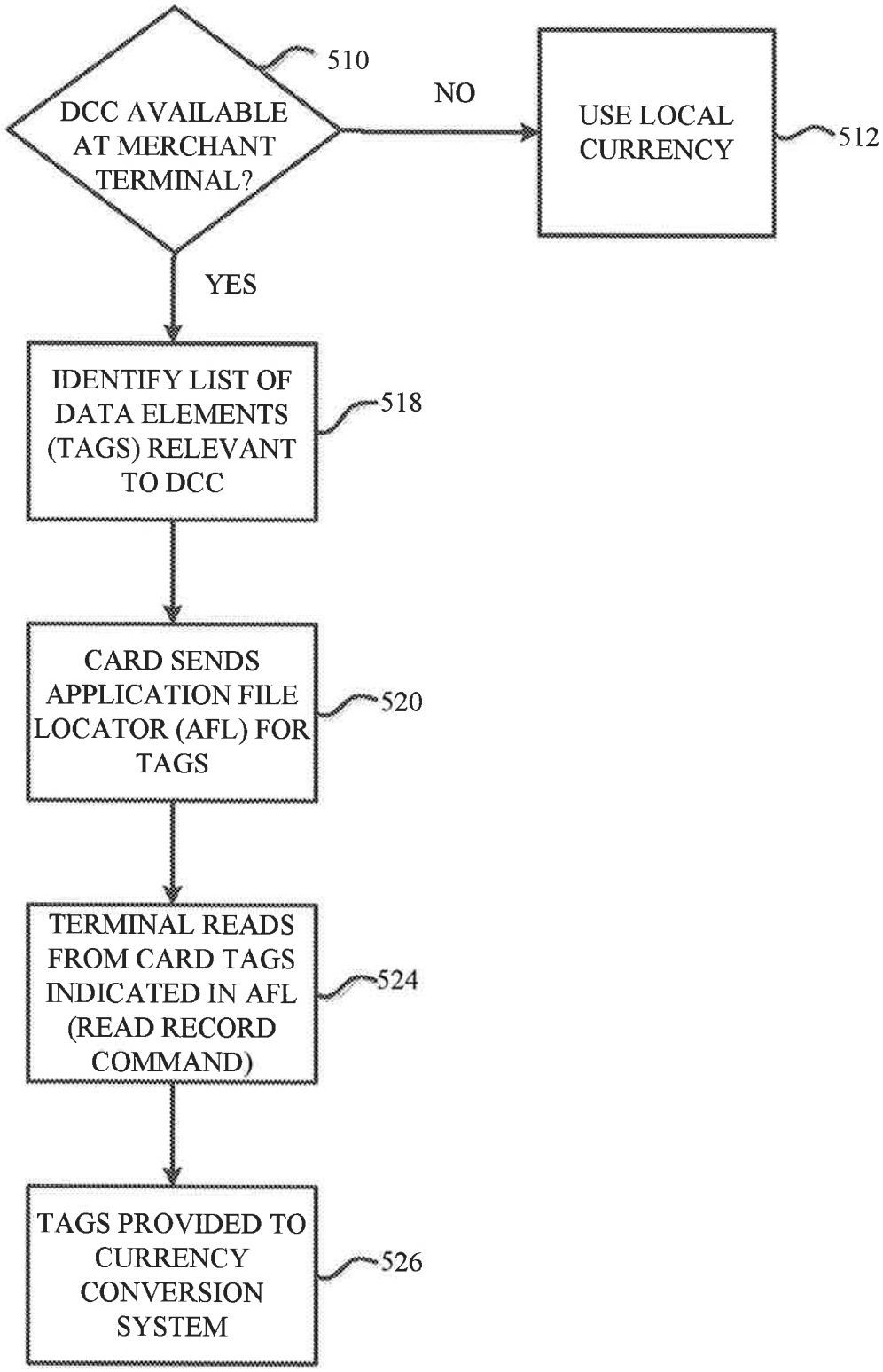

DCC AVAILABLE AT MERCHANT TERMINAL?
510
NO
USE LOCAL CURRENCY
512
YES
IDENTIFY LIST OF DATA ELEMENTS (TAGS) RELEVANT TO DCC
518
CARD SENDS APPLICATION FILE LOCATOR (AFL) FOR TAGS
520
TERMINAL READS FROM CARD TAGS INDICATED IN AFL (READ RECORD COMMAND)
524
TAGS PROVIDED TO CURRENCY CONVERSION SYSTEM
526

FIG. 5

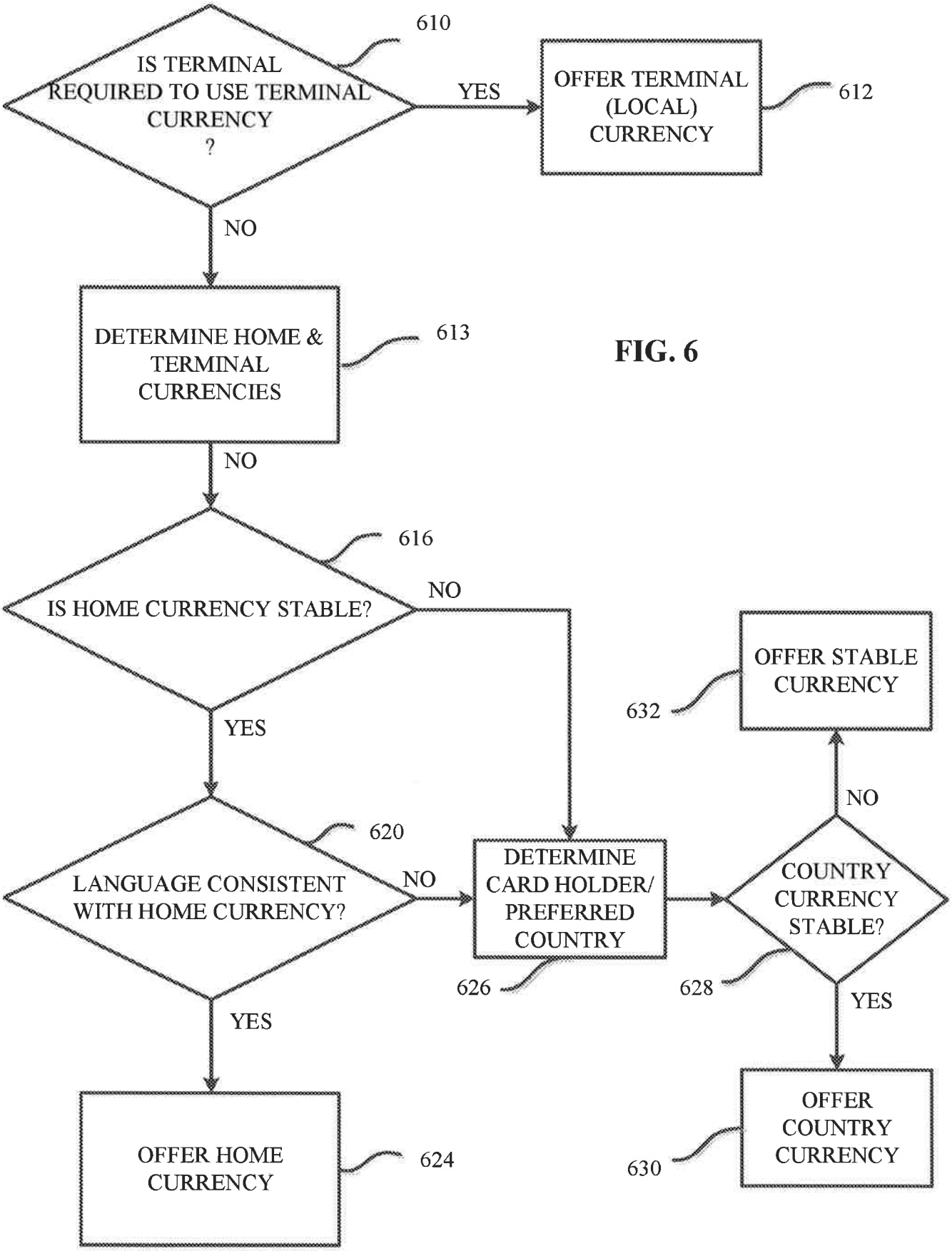

610
IS TERMINAL REQUIRED TO USE TERMINAL CURRENCY ?
YES
OFFER TERMINAL (LOCAL) CURRENCY
612
NO
DETERMINE HOME & TERMINAL CURRENCIES
613
NO
616
IS HOME CURRENCY STABLE?
NO
YES
620
LANGUAGE CONSISTENT WITH HOME CURRENCY?
NO
YES
OFFER HOME CURRENCY
624
DETERMINE CARD HOLDER/ PREFERRED COUNTRY
626
COUNTRY CURRENCY STABLE?
628
NO
YES
OFFER STABLE CURRENCY
632
OFFER COUNTRY CURRENCY
630

FIG. 6

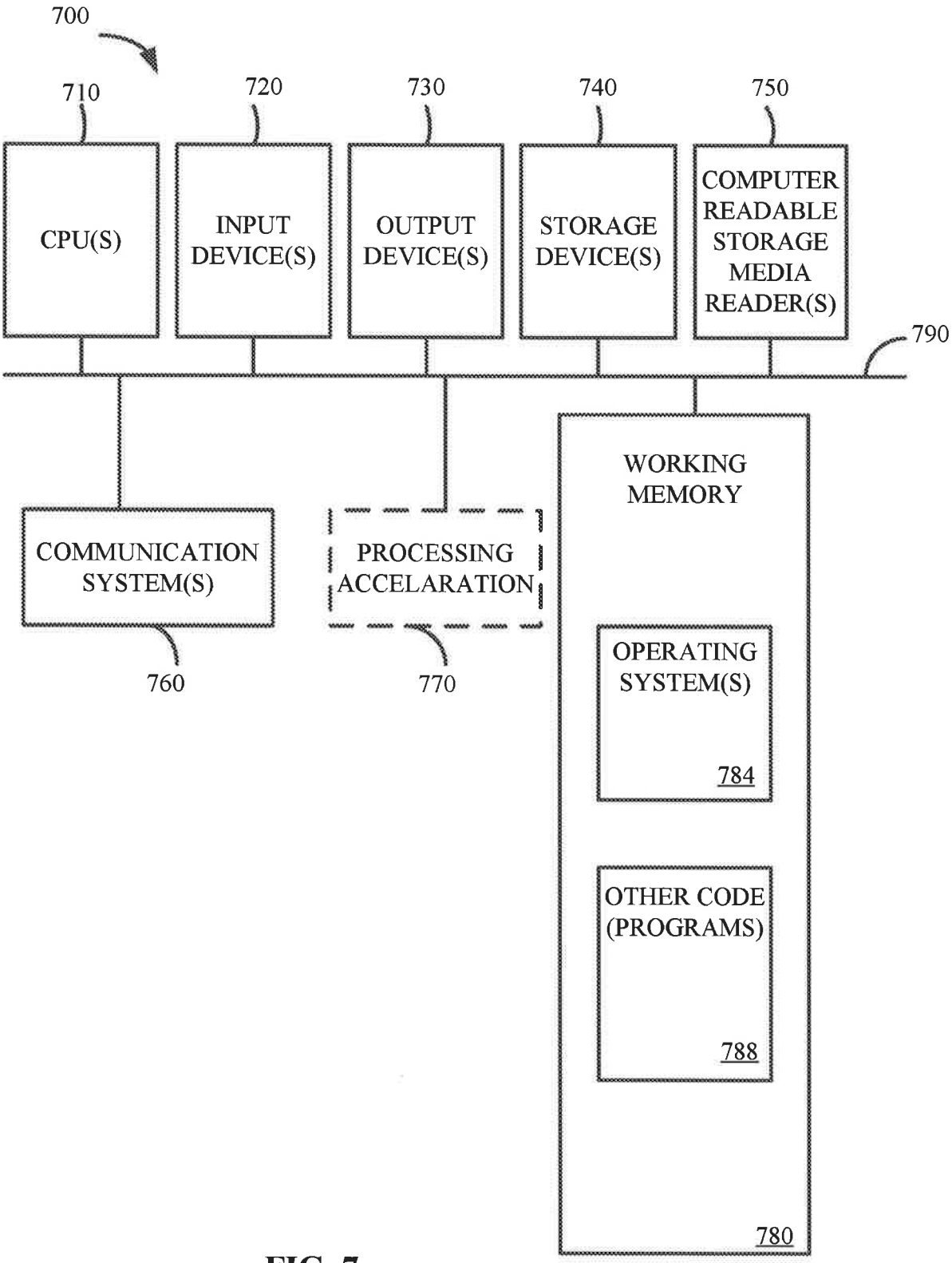

700
710
720
730
740
750
CPU(S)
INPUT DEVICE(S)
OUTPUT DEVICE(S)
STORAGE DEVICE(S)
COMPUTER READABLE STORAGE MEDIA READER(S)
790
WORKING MEMORY
COMMUNICATION SYSTEM(S)
PROCESSING ACCELARATION
OPERATING SYSTEM(S)
784
OTHER CODE (PROGRAMS)
788
760
770
780

FIG. 7