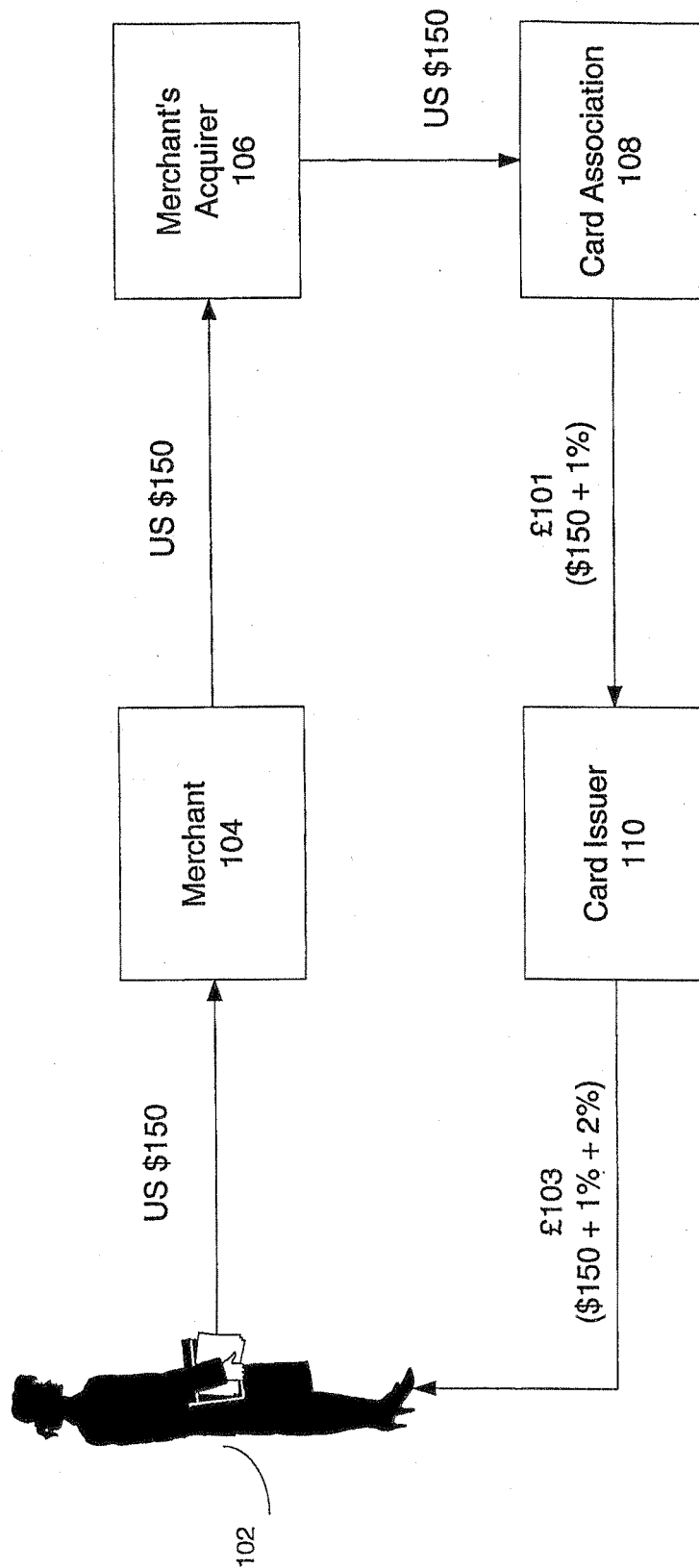


**Fig. 1 (Prior Art)**

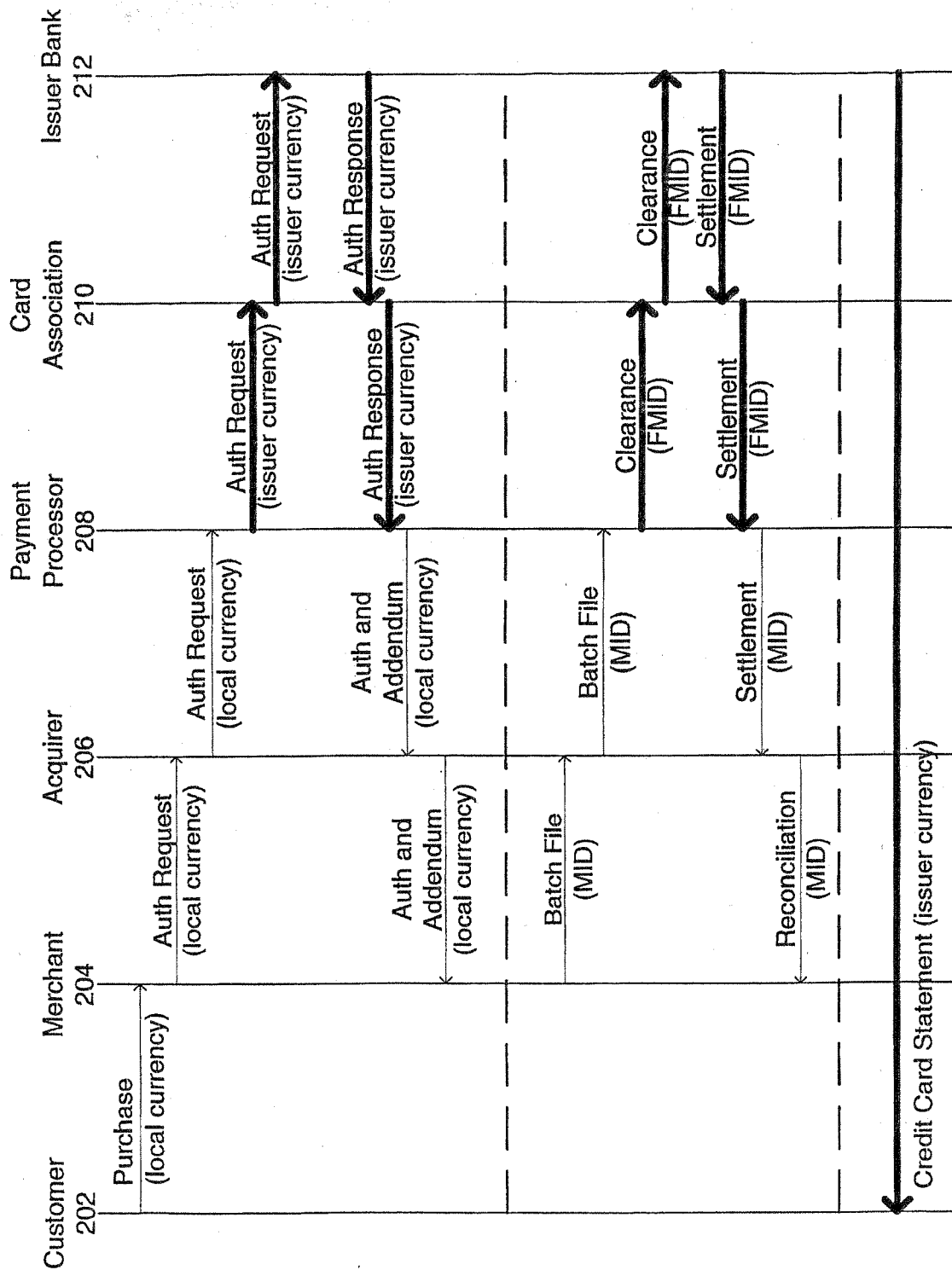


Fig. 2

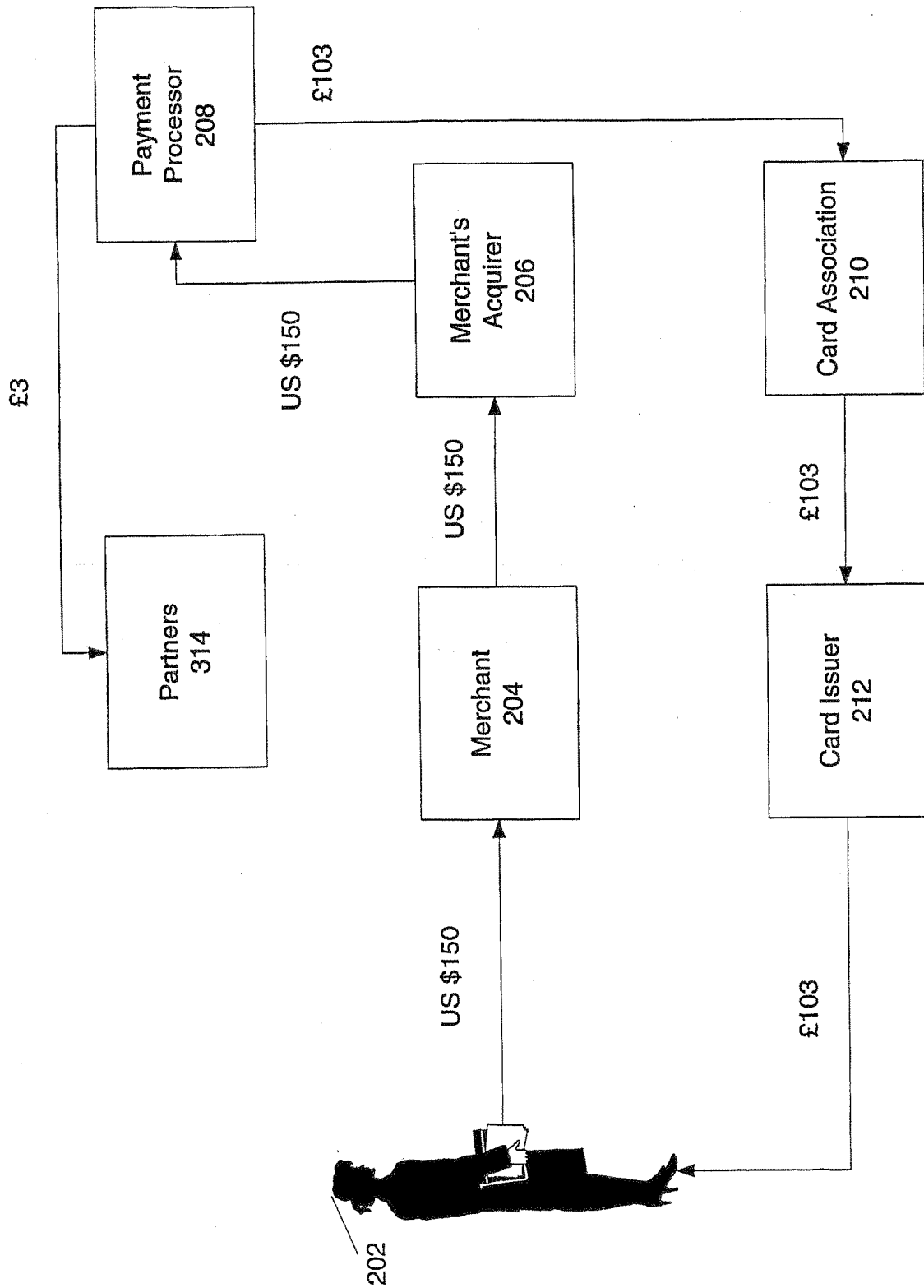
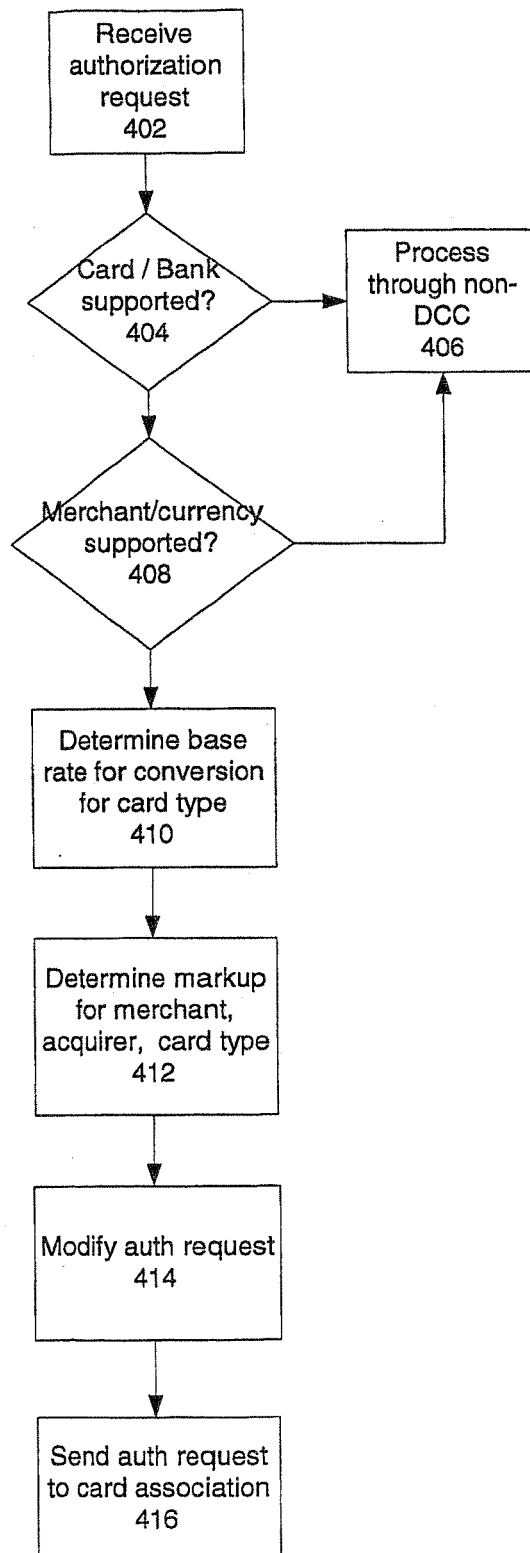


Fig. 3

**Fig. 4**

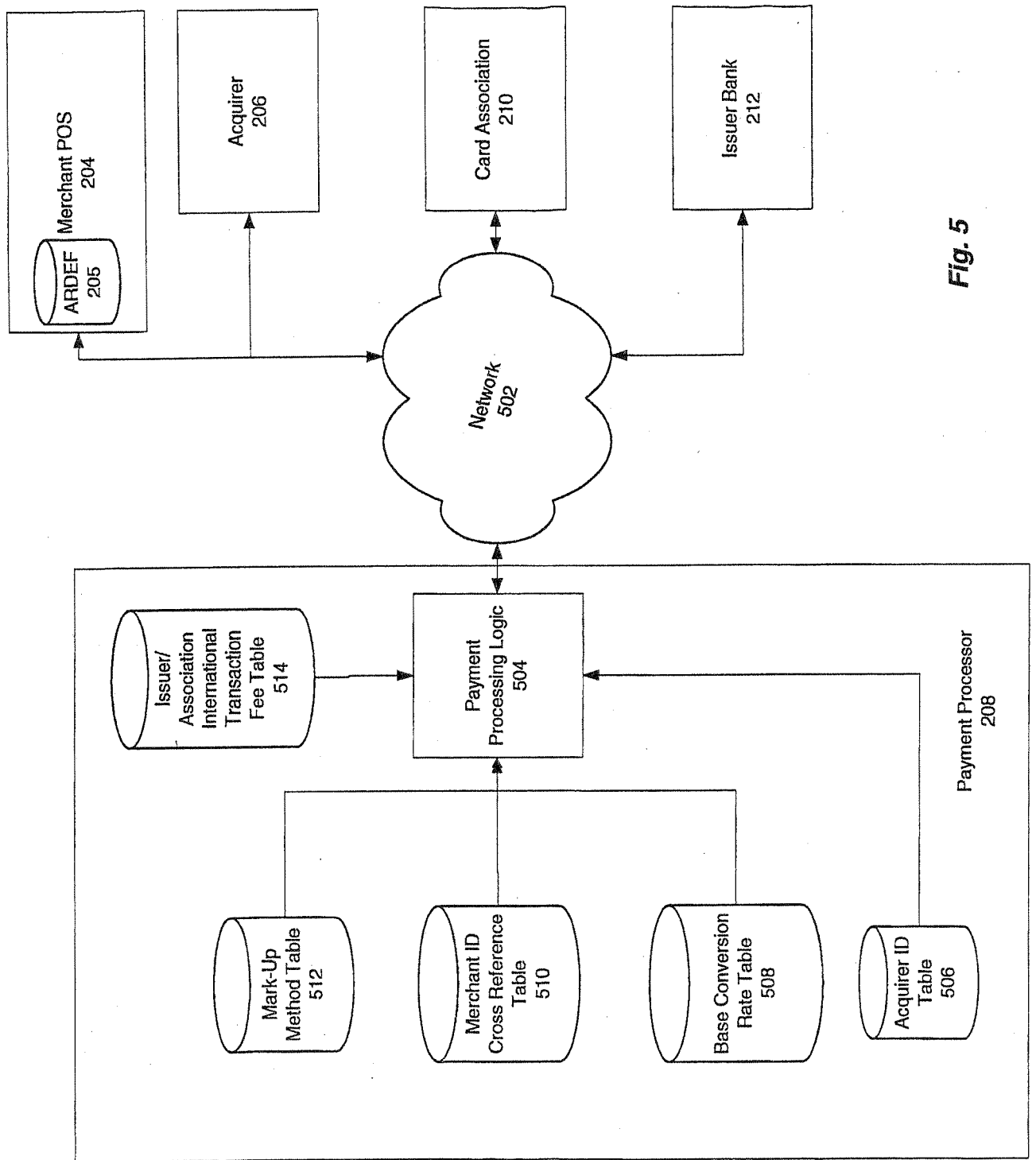


Fig. 5

Field	Name	Length	Format	Comments
1	Record Type	2	N	Two digit indicator indicating record type (Type 01 = Acquirer Identification)
2	Sequence Number	4	N	Four digit sequence number sequentially incremented
3	Acquirer ID	4	N	Numeric Identifier
4	Acquirer Name	32	AN	Textual Identifier
5	Status	1	AN	A = Active I = Inactive C = Closed
6	Date of last status change	8	N	Mmddyyyy

Fig. 6A

Record Type	Sequence Number	Acquirer ID	Description	Status	Date of last status change
01	0001	0001	First Bank of America	A	06012002
01	0002	0002	Confederate Bank	A	08152002
01	0003	0003	First Horizon	A	09012002
01	0004	0004	Bank of New Amsterdam	A	09182002
01	0005	0005	Bank of Toronto	A	10012002

Fig. 6B

Field	Name	Length	Format	Comments
1	Record Type	2	N	Two digit indicator indicating record type
2	Sequence Number	4	N	Four digit sequence number sequentially incremented
3	Rate Table ID	6	N	Rate table numeric identification
4	Rate Table Load Date	8	N	Mmddyyyy
5	Acquirer ID	4	N	Numeric identification
6	Acquirer Base Rate Group	3	N	Base rate group number that allows for multiple rate sets per rate table and acquirer.
7	Merchant ID	16	N	Merchant ID for merchant-specific rates. If blank, rates are at processor ID/acquirer base rate group level
8	Card Type	2	AN	VI=Visa MC = MasterCard AX = Amex DC = Diners Club CB = Carte Blanche
9	Currency From	3	N	ISO currency code of currency rate is expressed from
10	Currency to	3	N	ISO currency code of currency rate is expressed to
11	Base Rate	11	N	Base Rate
12	Rate Source	2	AN	Rate Source indicator assigned by PP MAS
13	Interval A Rate	11	N	Interval A rate value
14	Interval A Duration	2	N	Interval A duration Clearing Date – Auth Date > Value
15	Interval B Rate	11	N	Interval B rate value
16	Interval B Duration	2	N	Interval B duration Clearing Date – Auth Date > Value
17	Interval C Rate	11	N	Interval C rate value
18	Interval C Duration	2	N	Interval C duration Clearing Date – Auth Date > Value

Fig. 7A

Record Type	Sequence Number	Rate Table ID	System Rate Load	Processor Base Rate Group	Domestic Merchant ID.	Card Type	Currency From	Currency To	Base Rate	Rate Source
7	1	100001	8202002	1	1	VI	826	840	1.588	VI
7	2	100001	8202002	1	1	VI	840	826	0.6297	VI
7	3	100001	8202002	1	1	MC	826	840	1.58	MC
7	4	100001	8202002	1	1	MC	840	826	0.6329	MC

Interval A Rate	Interval A Duration	Interval A Rate	Interval B Duration	Interval B Rate	Interval C Rate	Interval C Duration	Interval C Rate	Interval D Rate	Interval D Duration	Interval E Rate	Interval E Duration
1.588	2	1.538	5	1.470	10	1.428	21	1.388	60	1.379	60
0.6297	2	0.65	5	0.680	10	0.700	21	0.720	60	0.725	60
1.580	2	1.536	5	1.468	10	1.424	21	1.379	60	0.725	60
0.6329	2	0.651	5	0.681	10	0.702	21	0.725	60	0.725	60

Fig. 7B

Field	Name	Length	Format	Comments
1	Record Type	2	N	Two digit indicator indicating record type
2	Sequence Number	4	N	Four digit sequence number sequentially incremented
3	Domestic Merchant ID	16	N	Merchant's base account I.D. used with their domestic acquirer
4	Acquirer ID	4	N	Numeric Identification
5	Merchant Base Currency	3	A	ISO currency code, merchant's base currency
6	Mark-up Method	2	AN	Mark-up method indicator, corresponding to mark-up method table
7	Foreign Merchant ID	16	N	Merchant ID assigned to merchant for that acquirer and base currency.
8	Foreign MID Clearing currency	3	N	ISO currency code of clearing currency corresponding to the foreign MID

Fig. 8A

Record Type	Sequence Number	Base MID	Acquirer	Merchant Base Currency	Mark-up Method	Foreign MID	Foreign MID Clearing Currency
04	0001	123456789	0001	840	AA	8321450001	826
04	0002	123456789	0001	840	AA	8321450002	392
04	0003	123456789	0001	840	AA	8321450003	036
04	0004	123456789	0001	840	AA	8321450004	344
04	0005	123456789	0001	840	AE	8321450005	702
04	0006	123456789	0001	840	AA	8321450006	978

Fig. 8B

Field	Name	Length	Format	Comments
1	Record Type	2	N	Two digit indicator indicating record type
2	Sequence Number	4	N	Four digit sequence number sequentially incremented
3	Method	2	AN	Identification code to indicate mark-up method
4	Description of mark-up method	24	AN	Assigned literal to indicate mark-up method
5	Indicator	1	N	Indicates whether mark-up is positive or negative: 0 = no mark-up over bank issuer value 1 = positive 2 = negative If value is "0" mark-up value derived from Bank Issuer/Association currency rates table
6	Mark-up Value	6	N	Mark-up value associated with method and indicator

Fig. 9A

Record Type	Sequence Number	Method	Description	Indicator	Value
05	0001	AA	PP Global	1	3.00
05	0002	AB	PP EURO ^	1	4.00
05	0003	AC	Equal Bank Issuer	0	-
05	0004	AD	Bank - 50 bps	2	0.50
05	0005	AE	Bank + 50 bps	1	0.50
05	0006	AF	Merchant Global	1	2.00 ^
05	0007	AG	Merchant YEN ^	1	5.00 ^

Fig. 9B

Field	Name	Length	Format	Comments
1	Record Type	2	N	Two digit indicator indicating record type
2	Sequence Number	4	N	Four digit sequence number sequentially incremented
3	Issuer ARDEF	9	N	ARDEF of Issuer card range
4	Product Code	4	AN	Value from Visa, MasterCard, or other card network ARDEF file
5	Issuer Name	36	AN	Issuer name from Visa, MasterCard, or other card/network ARDEF file
6	Issuer Country	3	AN	Country of issuer (from association files)
7	Issuer region	2	AN	Region of Issuer (from association files)
8	Cardholder Currency	3	N	ISO currency code of card billing currency
9	Total mark-up	6	N	Mark-up amount applied to card's International transactions
10	Bank mark-up	6	N	Mark-up amount applied by issuer to cardholder international transactions
11	Association mark-up	6	N	Mark-up amount applied by card association/network to cardholder international transactions

Fig 10A

Sequence Number	Issuer BIN/ARDEF	Product Code	Issuer Name	Issuer Country	Issuer Region	Cardholder Currency	Total Mark-up	Bank Mark-up	Association Markup
001	400115001	C	Westpac	AZ	AP	036	3.00	2.00	1.00
002	400116001	C	UOB	SG	AP	702	3.50	3.50	0.00
003	400117001	C	Barclays	UK	EU	826	1.75	1.50	0.25
004	400118001	G	MillionCard	JP	AP	392	2.50	1.50	1.00
005	540005001	MCB	Duetsch Bank		D	978	2.00	1.00	1.00
006	540006001	MCG	HSBC		C	344	3.50	2.50	1.00
007	540007001	MCC	BNP		D	978	1.75	1.50	0.25
008	540008001	MCC	Royal Bank of Scotland		D	826	3.00	2.75	0.25

Fig. 10B

Typical Merchant 1234 John Street Anywhere, USA	
August 23, 2002 Visa # 43211234567894321 Expires 10/04 Auth Code 543632	
Purchase Amount . . . \$100.00	
Signature	
This transaction has been converted with FX Transact™ into [JPY] [12143] at a rate of [121.4321]. By signing above, you acknowledge that you were offered a choice of currencies in which to perform this transaction, you have chosen [JPY] as the Transaction Currency, and you understand this choice is final.	

1102

Fig. 11

Typical Merchant
1234 John Street
Anywhere, USA

August 23, 2002
Visa # 43211234567894321
Expires 10/04
Auth Code 543632

Transaction Amount ... \$100.00

Tip Amount _____

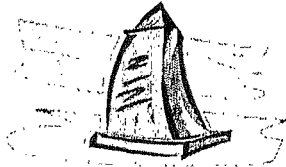
Total Amount _____

Signature

This transaction has been converted with
FX Transact™ into [JPY] [12143] at a rate
of [121.4321] and any gratuity will be
converted at the same rate. By signing above,
you acknowledge that you were offered a
choice of currencies in which to perform
this transaction, you have chosen [JPY],
as the Transaction Currency, and you
understand your choice is final. If you
wish to perform the transaction in the
above US\$ amount, please sign here.

1202

Fig. 12



The Shoebox Hotel
Manhattan, New York

Guest Folio

The Shoebox Hotel, Manhattan, New York, 12/28/02

Cashier: Employee 1

Printing Time: 12:01 PM

Mr. Joe Guest
111 Oak Lane
Oaktown, USA 11111

Arrival: 12/26/02
Departure: 01/01/03
No. in Party: 1
Room #: 1111
Folio #: 1111111
Page: 1

Date	Description	Amount
12/27	Room Charge	\$199.00
12/27	Room Tax	\$19.90
12/28	Acme Bar and Grill: Check # 1234	\$25.00
12/28	Tel - O/seas Call: 01144111111	\$2.74
12/28	Total Due	\$246.64

VISA XXXXXXXXXXXXX2121 10/04

\$246.64*

I acknowledge personal liability for payment of the above statement and, if the person, company or party indicated by me as being responsible for payment does not make payment, I shall upon demand make immediate payment to you.

*At the time of check-in, you were offered a choice of currencies in which to perform this transaction. You have chosen [JPY] as the Transaction Currency and this choice is final. Per your selection, this transaction has been converted with FX Transact™ into [JPY] [12143] at a rate of [121.4321]. For more information about the FX Transact Service, please visit www.planetpayment.com.

Fig. 13