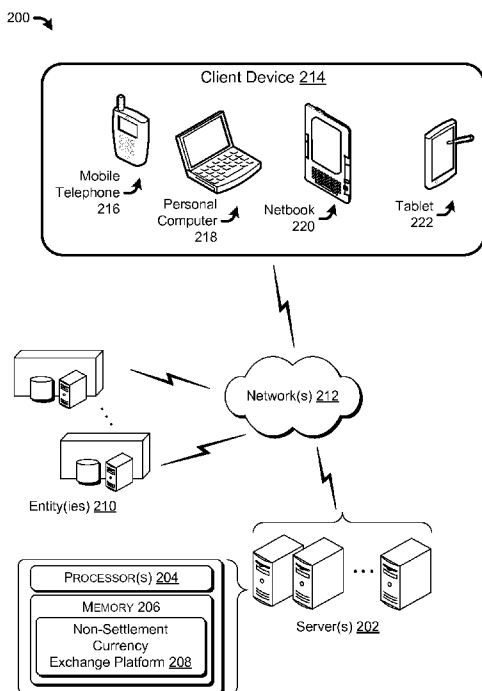




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[Continued on next page]

(54) **Title:** PAYING NON-SETTLEMENT TRANSACTIONS

(57) **Abstract:** Payment of non-settlement currencies includes developing a non-settlement currency exchange separate from a financial institution unwilling to assume risks in converting non-settlement currencies. The non-settlement currency exchange includes a predictive model to provide an estimated currency exchange rate. Schemes are provided where a merchant may share currency exchange profit and/or currency exchange losses with a financial institution. The exchange rate may be persisted in subsequent related financial transactions such as a refund, a chargeback, and/or a representation.



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