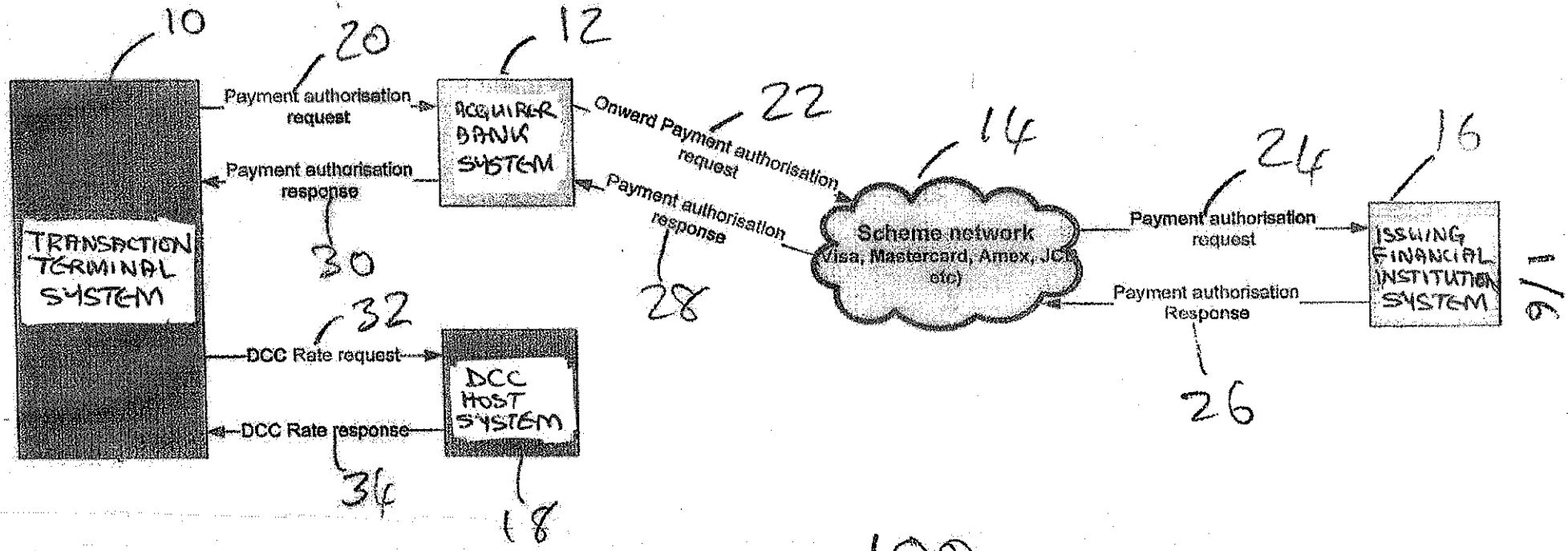

10
20
12
Payment authorisation request
ACQUIRER BANK SYSTEM
Onward Payment authorisation request
22
14
16
24
Payment authorisation response
TRANSACTION TERMINAL SYSTEM
30
Payment authorisation response
28
Scheme network
Visa, Mastercard, Amex, JCB etc)
Payment authorisation request
ISSUING FINANCIAL INSTITUTION SYSTEM
Payment authorisation Response
26
32
DCC Rate request
DCC HOST SYSTEM
DCC Rate response
34
18
100

FIG 1

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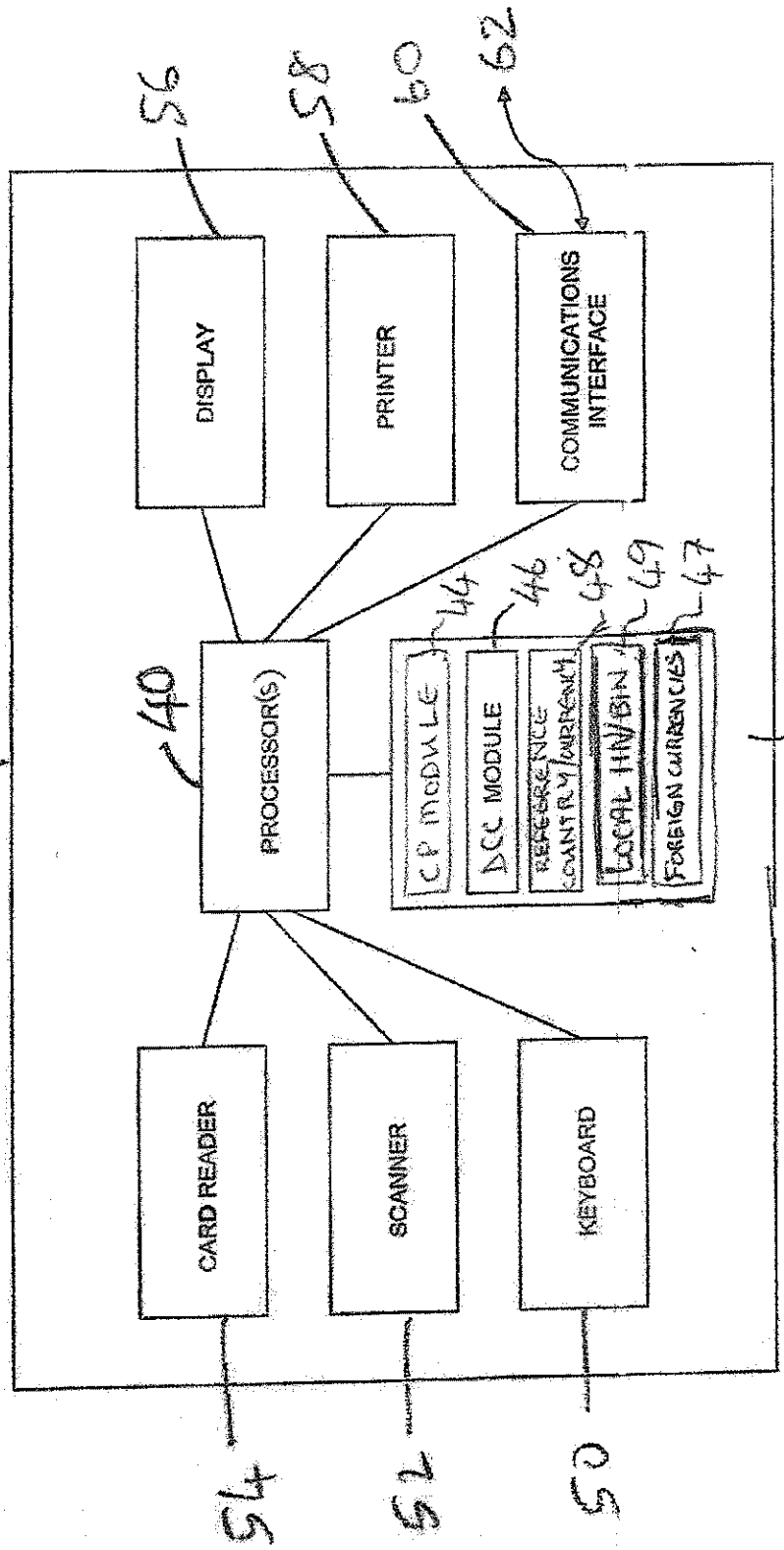

10
56
58
60
62
DISPLAY
PRINTER
COMMUNICATIONS INTERFACE
40
PROCESSOR(S)
44
46
48
49
47
CP MODULE
DCC MODULE
REFERENCE COUNTRY/CURRENCY
LOCAL INFO
FOREIGN CURRENCIES
42
CARD READER
SCANNER
KEYBOARD
54
52
50

FIG. 2

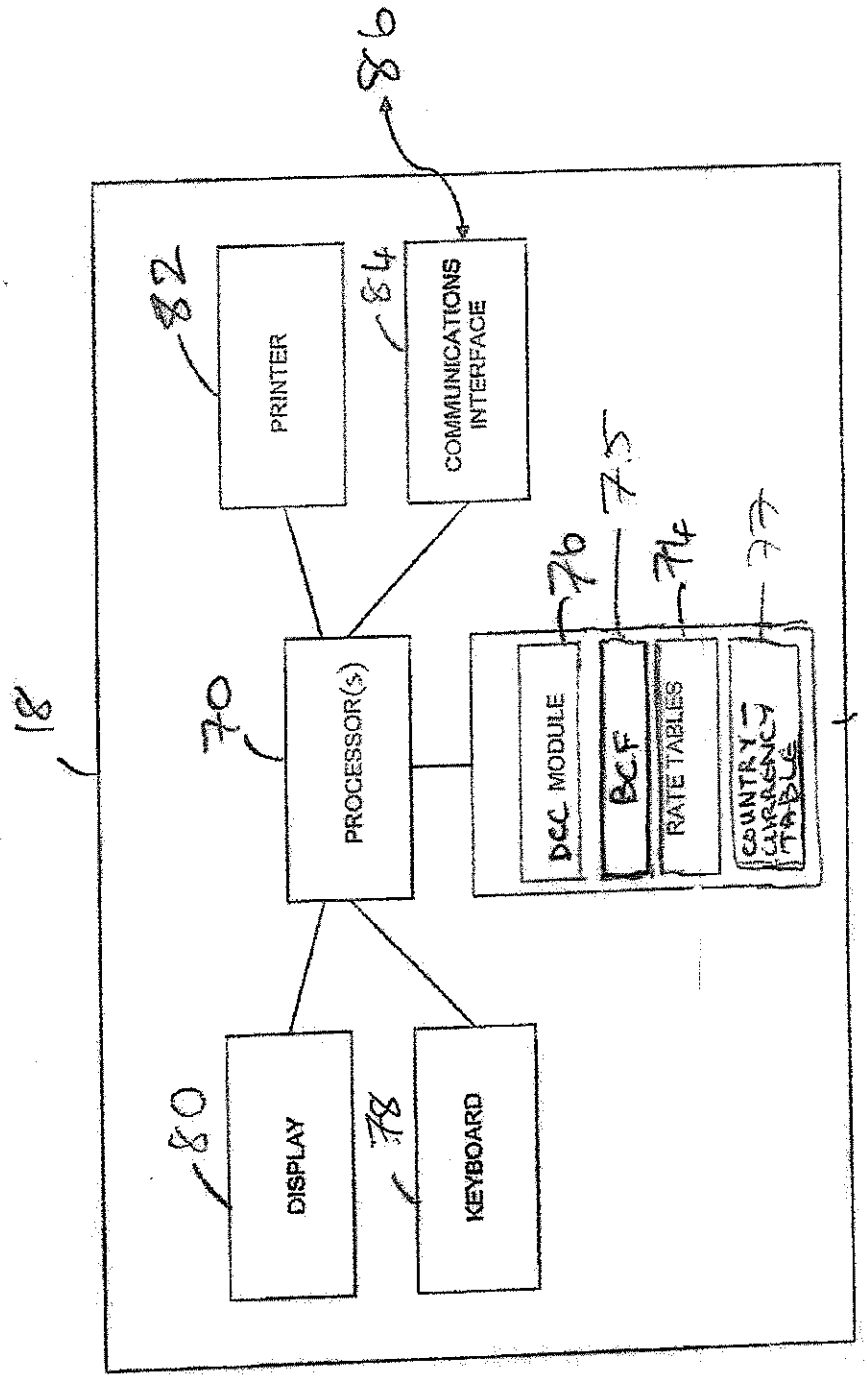
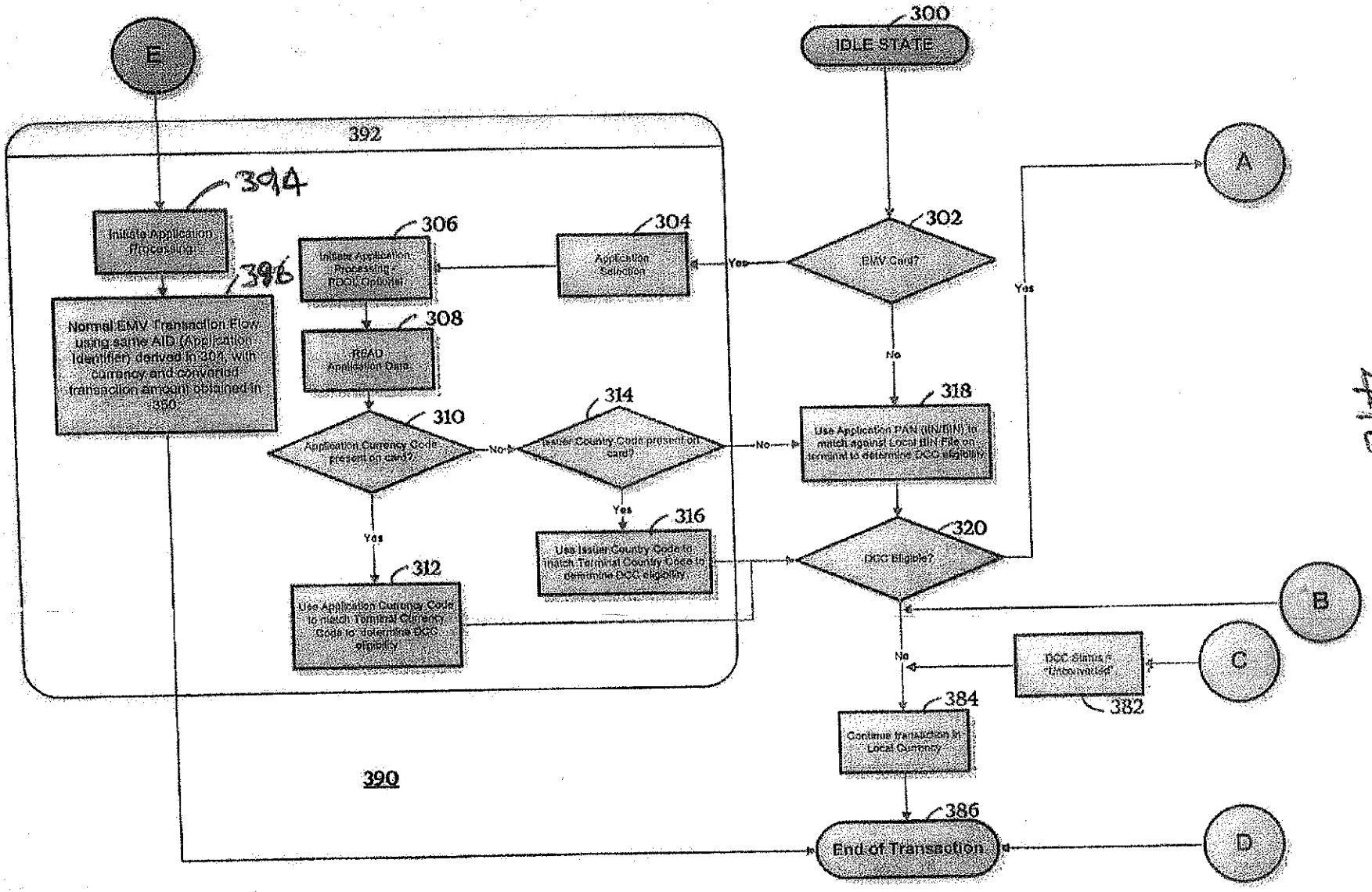

18
86
82
PRINTER
84
COMMUNICATIONS INTERFACE
70
PROCESSOR(s)
72
DCC MODULE
BCF
RATE TABLES
COUNTRY CURRENCY TABLE
80
DISPLAY
78
KEYBOARD

FIG. 3



*PDOL – Processing options Data Object List

FIG 4A

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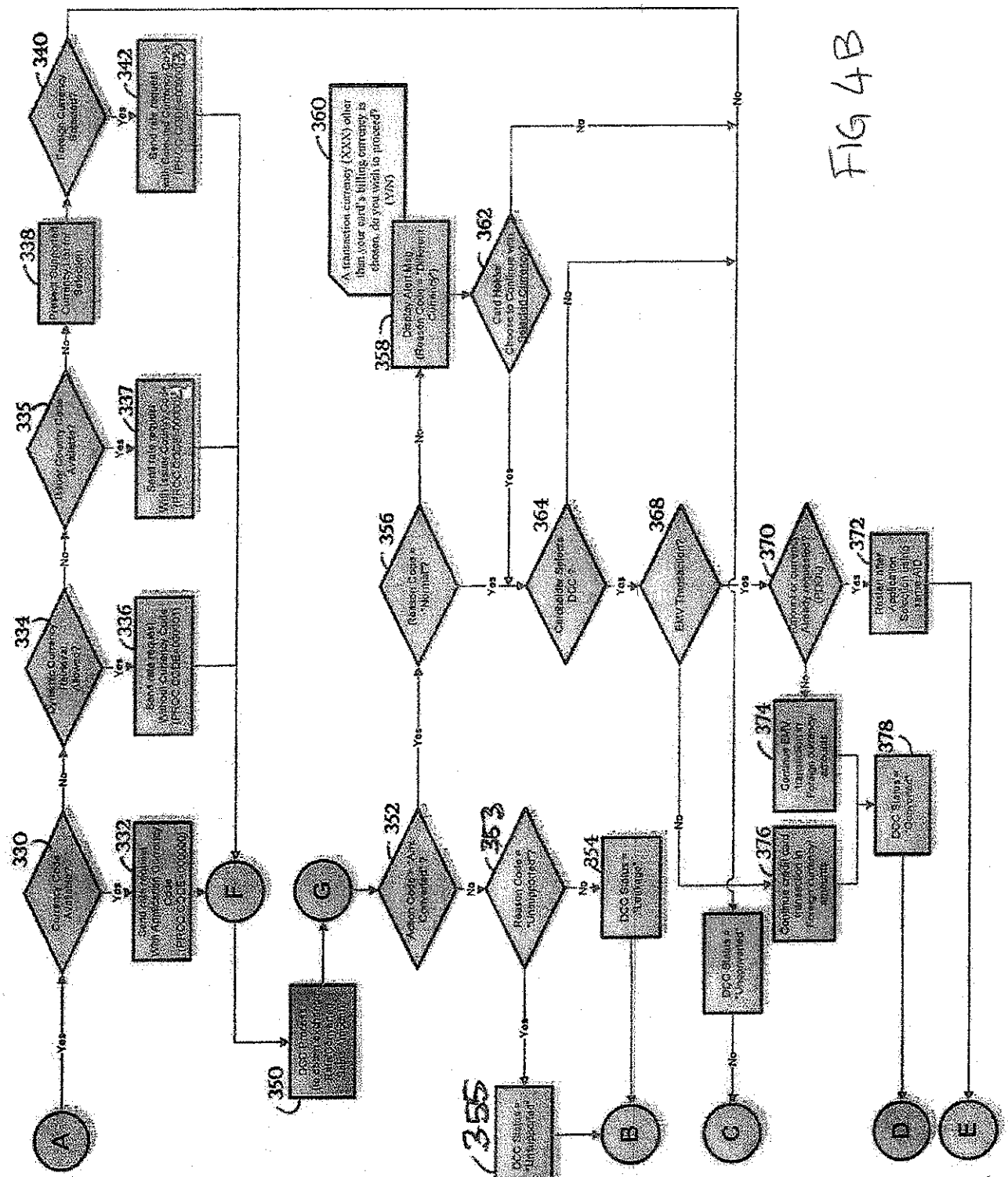

330
332
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368
370
372
374
376
378
A
B
C
D
E
F
G
Yes
No

FIG 4B

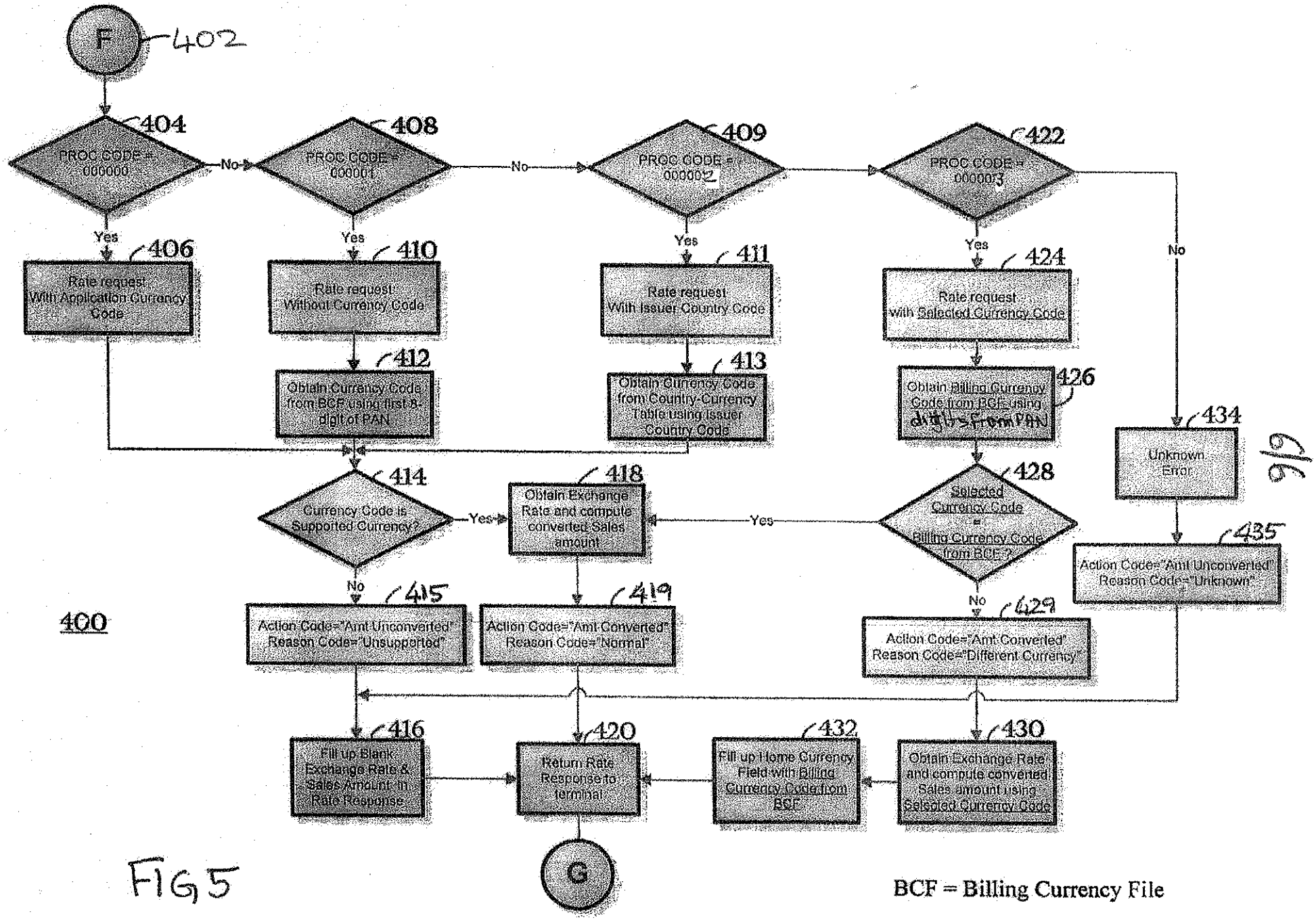

F
402
404
PROC CODE = 000000
No
408
PROC CODE = 000001
No
409
PROC CODE = 000002
422
PROC CODE = 000003
Yes
406
Rate request With Application Currency Code
Yes
410
Rate request Without Currency Code
Yes
411
Rate request With Issuer Country Code
Yes
424
Rate request with Selected Currency Code
No
412
Obtain Currency Code from BCF using first 6 digit of PAN
413
Obtain Currency Code from Country-Currency Table using Issuer Country Code
426
Obtain Billing Currency Code from BCF using 6 digits from PAN
434
Unknown Error
414
Currency Code is Supported Currency?
Yes
418
Obtain Exchange Rate and compute converted Sales amount
Yes
428
Selected Currency Code = Billing Currency Code from BCF ?
435
Action Code="Amt Unconverted" Reason Code="Unknown"
No
415
Action Code="Amt Unconverted" Reason Code="Unsupported"
419
Action Code="Amt Converted" Reason Code="Normal"
No
429
Action Code="Amt Converted" Reason Code="Different Currency"
400
416
Fill up Blank Exchange Rate & Sales Amount in Rate Response
420
Return Rate Response to terminal
432
Fill up Home Currency Field with Billing Currency Code from BCF
430
Obtain Exchange Rate and compute converted Sales amount using Selected Currency Code
G
BCF = Billing Currency File

FIG 5

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