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— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))*

[Continued on next page]

(54) Title: APPLICATION CURRENCY CODE FOR DYNAMIC CURRENCY CONVERSION TRANSACTIONS WITH CONTACTLESS CONSUMER TRANSACTION PAYMENT DEVICE

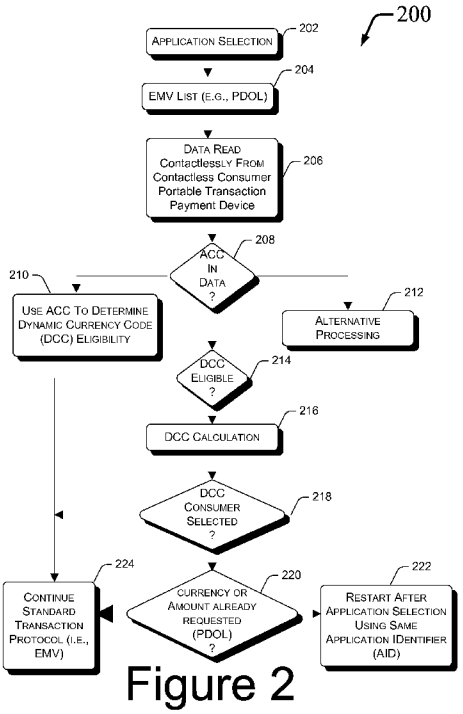


Figure 2

(57) Abstract: Data is wirelessly reading from a consumer's smart card and then parsed to derive the consumer's account upon which a transaction is to be conducted between a merchant and an Application Currency Code (ACC) corresponding to a second currency. The amount of the transaction is converted from the merchant's local currency to the second currency and included in an authorization request sent to the merchant's acquirer. A receipt for the amount of the transaction in the second currency is rendered if the transaction is authorized.

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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER

G06Q 20/00(2006.01)i, G06K 19/00(2006.01)i, G06K 17/00(2006.01)i

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

G06Q 20/00; G06F 17/60; G06Q 20/00A0; G06Q 30/00; G06Q 40/00A0; G06Q 99/00

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Korean utility models and applications for utility models
Japanese utility models and applications for utility models
(Chinese Patents and application for patent)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

eKOMPASS(KIPO internal) & Keywords: currency, conversion, contactless, domestic account, transaction payment device

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 2007-0078761 A1 (GERSHON M. KAGAN et al.) 05 April 2007 See the abstract, claims 1,9,11 and figure 1	1-15
A	US 2004-0230535 A1 (BINDER PHILIP et al.) 18 November 2004 See the abstract, claims 1,10 and figures 7-8	1-15
A	US 2007-0118483 A1 (TRUDY HILL et al.) 24 May 2007 See the abstract and claim 1	1-15
A	KR 10-2006-0092030 A (BIZMODELINE CO., LTD.) 22 August 2006 See the abstract, claims 1-3 and figure 3	1-15

☐ Further documents are listed in the continuation of Box C.

☒ See patent family annex.

* Special categories of cited documents:

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"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents,such combination being obvious to a person skilled in the art

"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
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Information on patent family members

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Patent document cited in search report	Publication date	Patent family member(s)	Publication date
US 2007-0078761 A1	05.04.2007	EP 1817726 A2	15.08.2007
		WO 2005-043274 A2	12.05.2005
		WO 2005-043274 A3	15.06.2006
US 2004-0230535 A1	18.11.2004	None	
US 2007-0118483 A1	24.05.2007	None	
KR 10-2006-0092030 A	22.08.2006	None	