

Payments to grow your world

Dynamic Currency Conversion (DCC)





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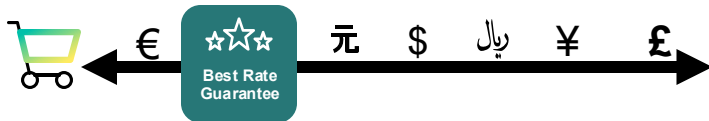
What is Dynamic Currency Conversion (DCC)?

What is Dynamic Currency Conversion (DCC)?

Dynamic Currency Conversion (DCC)

is a service on your payment terminal, which allows your international customers to pay for their purchases in their own currency.

By pushing the button, your customers can easily choose the transaction currency.



How does DCC work?

Dynamic Currency Conversion

The terminal identifies the card type and card currency and automatically suggests making the payment with DCC.

The cardholder is always free to choose whether to use DCC or not.



Terminal display when DCC transaction

The terminal display shows:

- Amount in local currency
- Amount in cardholder's currency
- Exchange rate including mark-up
- Mark-up % (conversion fee)



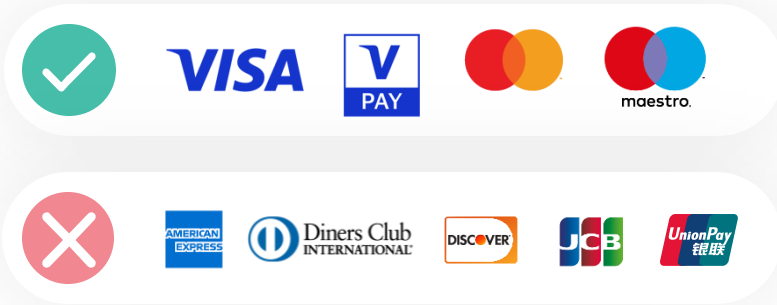
Dynamic Currency Conversion

The amount is converted using an exchange rate applicable at the time of the purchase/payment.

The exchange rates are updated every weekday morning.



Which cards offer DCC?



DCC: List of supported currencies.

We support almost 40 currencies from around the world

This list is not exhaustive



AED	United Arab Emirates Dirham	EUR	Euro	MYR	Malaysian Ringgit	SEK	Swedish Krone
ARS	Argentine Peso	GBP	Pound Sterling	NOK	Norwegian Krone	SGD	Singapore Dollar
AUD	Australian Dollar	HKD	Hong Kong Dollar	NZD	New Zealand Dollar	THB	Thailand Baht
BGN	Bulgarian Lev	HUF	Hungarian Forint	OMR	Rial Omani	TND	Tunisian Dinar
BHD	Bahrain Dinar	IDR	Indonesian Rupiah	PHP	Philippine Peso	TRY	Turkish Lira
BRL	Brazilian Real	ILS	Israeli New Shekel	PKR	Pakistan Rupee	TWD	New Taiwan Dollar
CAD	Canadian Dollar	INR	Indian Rupee	PLN	Polish Zloty	UAH	Ukrainian Hryvnia
CHF	Swiss Franc	JPY	Japanese Yen	QAR	Qatari Riyal	USD	US Dollar
CNY	Chinese Yuan	KRW	South Korean Won	RON	Romanian New Leu	VND	Vietnamese dong
CZK	Czech Koruna	KWD	Kuwaiti Dinar	RSD	Serbian Dinar	ZAR	South African Rand
DKK	Danish Krone	MAD	Moroccan Dirham	RUB	Russian Rouble		
EGP	Egyptian Pound	MXN	Mexican peso	SAR	Saudi Riyal		

This list may be subject to change. Currencies can be added and/or removed.

DCC Receipt

Price in local currency	→	EFT EUR:	163.19
Amount in the card currency of your customer	→	Total Transaction Currency USD	198.92
Total amount in local currency	→	Local currency	EUR 163.19
Exchange rate	→	Exchange Rate	USD 1.00: 0.820381
Mark up in %	→	5.00% markup included on the exchange rate	

Declaration of consent →

I accept that I have been offered a choice of currencies for payment and that this choice is final. I accept the conversion rate and the final amount in transaction currency.

Purchase VISA	
xxxxxxx1234	5
Expiry date	12.25
Tm-Id:	12345678
Act-Id:	5
AID:	A000001010
Trx. Ref. No:	123456
Trx. Seq. No:	9876543
Aut. Code:	123456
EPF:	F45GF578G894R8B467E
EFT EUR:	163.19
Total Transaction Currency USD	198.92
Local currency	EUR 163.19
Exchange Rate	USD 1.00: 0.820381
5% markup included on the exchange rate	
I accept that I have been offered a choice of currencies for payment and that this choice is final. I accept the conversion rate and the final amount in transaction currency.	
Exchange rate provided by SIX	
_____ Signature	

Refunds and cancellations

Refunds

- Initiate “Refund” as usual, in the local currency
- Then choose the same currency as the original transaction

Cancellations

- Initiate “Cancellation” as usual
- Initiate a new transaction



DCC and local currency transaction – What is the difference?

How does DCC work?



Transaction with DCC
Payment in the card currency



USD 108.40

Conversion by



The final amount, including conversion, is known **before** the transaction

Transaction without DCC
Payment in local currency



100 EUR

Conversion by the



Bank Card issuer

The final amount, including bank fees, is known **after** the transaction

DCC and local currency transaction

What is the difference?

WORLDLINE 

VS

Converted by issuing bank 



Transaction with DCC

- ✓ Payment directly in card currency
- ✓ Exchange rate incl. mark-up % disclosed in advance
- ✓ Purchase amount is known immediately
- ✓ Best Rate Guarantee



Transaction without DCC

- ✓ Payment in local currency
- ✓ Exchange rate and conversion fees not disclosed in advance
- ✓ Purchase amount is not known
- ✓ No Best Rate Guarantee

Best Rate Guarantee

The best option for your customers



We guarantee the best exchange rate for the cardholder.



Worldline will refund the difference if the cardholder receives a more favorable rate from their bank on the same day.



The cardholder has **60 days** to request for a refund of the difference.



The form is available at: worldline.com/merchant-services/best-rate

A merchant is not involved at any time into the claims solving!

DCC advantages

Benefits for the customers



Best Rate Guarantee



No additional costs



Expenses visible immediately



Transparency

DCC advantages

Benefits for the merchants



Higher customer satisfaction



Fewer complaints



Daily updated conversion rates



Additional service for your customers

Be successful with the right questions



Ask your customers proactively if they like to pay with DCC.
Ask simple questions that they can answer 'yes' or 'no'.

“Would you like to pay in dollars?”

“Would you like to pay in your own currency?”

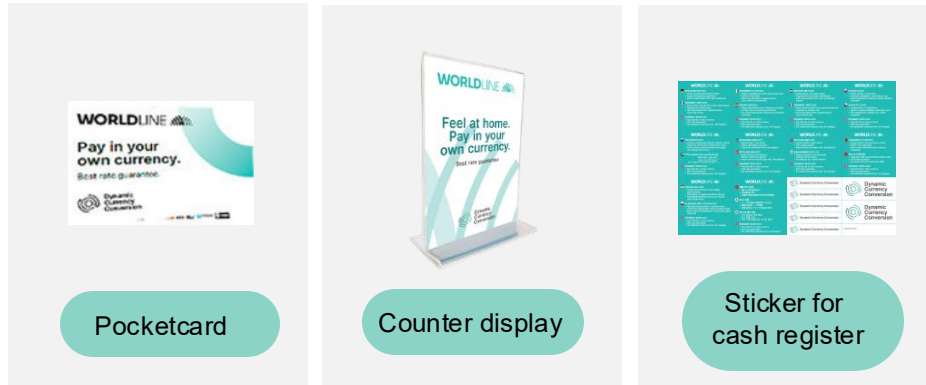
“Is it ok for you to pay in dollars?”

“Would you like to pay using your card currency with best rate guaranteed exchange rate?”



Something else to help you

To ensure that DCC works without any extra effort, we have created some advertising material. Your customers can see the advantages of DCC at a glance. It's worth putting them out!



You can order the advertising material free of charge here:
worldline.com/merchant-services/dcc-webshop

DCC, 3 important things to know



Actively inform your customers about DCC.



Your customers is always free to choose whether to use DCC or not.*



„What you see is what you pay”
- no additional costs. Best rate guarantee.



*Card Schemes (Visa/Mastercard) reserve the right to withdraw a merchant's authorization to offer DCC on transactions.



**Thank you
for your attention**

Share this training
with your colleagues!