

Dynamic Currency Conversion (DCC).

With DCC your customers can pay in their home currency.

DCC stands for Dynamic Currency Conversion. With this function, you can offer your international customers the choice to pay in their home currency. Thanks to DCC, your customers can pay the purchase price directly in their card's currency. Your terminal identifies the card's currency automatically and prompts the customer to transact with DCC. At a press of a button, the customer can decide in which currency he wishes to pay.

Advantages for you.

- Attractive DCC rate of return on every DCC transaction
- Exchange rate updated daily
- Best exchange rate guaranteed
- All major currencies supported
- No change to existing payment processes

Advantages for your international customers.

- Best exchange rate guaranteed
- Cardholders can pay in their home currency
- Transparency – your customers can see the amount they will actually pay in their card's currency on the terminal
- Information required for expense claims is available immediately

The best exchange rate guarantee.

With DCC, international cardholders get the best daily exchange rate when purchasing goods or services from you. If one of your customers makes another payment with the same card on the same day at a better exchange rate, we will refund the difference. This does not involve any extra effort on your part. Your customer will have the difference refunded directly by us.

Exchange rate guarantee process:

- Your customer checks the credit card statement or account statement to confirm the payment was made on the same day and compares our exchange rate with that of his/her card issuer.
- Is the exchange rate of a purchase for which DCC has not been chosen better? If so, your customer can download the refund form from the download area (worldline.com/merchant-services/dcc), fill it out and send it together with the transaction receipt and a copy of the credit card statement or the account statement for debit cards within 60 days of purchase to the following address:

Worldline Switzerland Ltd.
DCC Best Rate Guarantee
Hardturmstrasse 201
8021 Zurich – Switzerland

We will review the case and inform the customer as soon as possible.

Answers to frequently asked questions.

Which cards support DCC?

Visa, Visa Debit, V PAY, Mastercard, Debit Mastercard, Maestro.

Is DCC more attractive for international cardholders than payments without DCC?

Yes, as it allows international cardholders to:

- See the purchase amount directly in their own currency on the terminal display.
- Benefit from exchange rates that are updated daily.
- Take advantage of our exchange rate guarantee.

Which currencies are supported by DCC?

DCC supports all leading currencies. A list of currencies currently supported is available at worldline.com/merchant-services/dcc

How is the dcc exchange rate calculated?

The DCC exchange rate includes the following elements:

- The exchange rate is provided daily by major Swiss banks
- Currency exchange fee for the currency conversion (markup)

What are the dcc exchange rate fee and markup?








The DCC exchange rate fee consists of the exchange rate and a markup. The DCC exchange rate fee is charged as a result of currency conversion costs incurred and due to fluctuations in international currency markets. Such fluctuations are the cause of deviations between DCC rates and exchange rates on international markets. The markup ensures that the associated risk borne by us remains manageable, and is already included in the exchange rate.

Are there specific rules that need to be observed with respect to DCC?

Yes, DCC providers have to follow the following rules:

- They have to inform the cardholder about DCC before proceeding with a DCC transaction.
- The cardholder must always be free to choose whether to use DCC or not.
- Cancellation and refund are always possible. Cancel the booking with DCC – select the date of the original purchase transaction. Carry out a new booking in the local currency.

DCC step-by-step.

1	Enter the purchase price in the local currency to start the payment process or the amount will be automatically sent to the terminal.	Amount 
2	Insert the card.	
3	The card data is read. If the card is a Visa, Visa Debit, V PAY, Mastercard, Debit Mastercard or Maestro card and the card's currency differs from the local currency, the DCC option will be displayed.	
4	Ask whether the customer wishes to pay in his card's currency.	
5	The customer confirms the payment with DCC.	
6	Enter PIN (if necessary).	<PIN> (if necessary) 
7	The payment is executed and the receipt is printed.	
8	Remove card.	

Payment receipt with DCC.

Example: An American guest pays for a meal in a Swiss restaurant.

1

Sample Restaurant

Sample Street 84

12345 Sample City

2

Purchase

Visa

3

xxxxxxxxxx1234

DD.MM.YYYY

HH : MM : SS

Trm-Id:

12345678

AID:

A0000000041010

Trx Ref.-No:

134895

Trx. Seq-No:

87974475

Code Auth:

121851

Acq-Id:

2

EFT CHF:

785.00

TIP CHF:

15.00

Total EFT CHF:

800.00

Ex. Rate

1.00 USD = 0.9031258 CHF

Incl Markup:

3.50%

Markup over ECB:

3.50%

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Transaction Amount

Total EFT USD:

885.81

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I have been offered a choice of currencies
and I accept the final amount in transaction
currency.

Currency conversion provided by Worldline.

Transaction OK

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Signature

- 1 Your company data
- 2 Type of card, e.g. Visa, Mastercard
- 3 Card number: for data protection reasons, the number is masked apart from the last four digits
- 4 Transaction date and time
- 5 Transaction information which serves to identify the transaction
- 6 TRX Seq-No.: reference number sometimes required for tip entry
- 7 Tip fields appear only if the tip function is active
- 8 Total Amount in local currency (incl. tip)
- 9 Exchange rate at the time of the transaction (incl. markup)
- 10 Markup information. Can be different for certain markets.
According to EU regulations, the markup for transactions involving participants from two EU countries is calculated based on the European Central Bank (ECB) exchange rate.
- 11 Mandatory wording of the schemes, e.g. Visa, Mastercard
- 12 Amount in card currency (DCC Currency)
- 13 DCC disclaimer
- 14 The cardholder must sign in case of signature-based transactions

Tips for talking to customers.

Ask the right questions.

The terminal display will show that an international card has been inserted. Please ask your customer if he wants to pay with DCC. To do this, use simple questions, which the customer can answered with "yes" or "no" – preferably in the customer's language.

Examples:

- Would you like to pay in U.S. dollar?
Möchten Sie in US-Dollar bezahlen?
- In your currency it's 10,000 Yen.
Is that ok for you?

Please note.

- The international cardholder is always free to choose whether to use DCC or not.
- Card Schemes (Visa/Mastercard) reserve the right to withdraw a merchant's authorization to offer DCC on transactions.

Everything you need to know about DCC in 10 minutes.

Learn about Dynamic Currency Conversion (DCC) in our DCC Training.
worldline.com/merchant-services/dcc-training

Your local point of contact can be found at:
worldline.com/merchant-services/contacts

