

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?



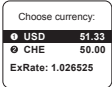




The DCC exchange rate fee consists of the exchange rate and a markup. The DCC exchange rate fee is charged as a result of currency conversion costs incurred and due to fluctuations in international currency markets. Such fluctuations are the cause of deviations between DCC rates and exchange rates on 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.

Sample Restaurant
Sample Street 84
12345 Sample City

DD.MM.YYYY HH:MM:SS

Purchase
Visa

xxxxxxxxxx1234 5

Trm-Id: 12345678
Act-Id: 5
AID: A0000000041010
Trx Ref.-No: 134895
Trx. Seq-No: 87974475
Aut. Code: 121851
EPF: 49FAEB10EC70B4099C7B5C167E9E5FCC

EFT CHF: 785.00
TIP CHF: 15.00

Total Transaction Currency:
USD 821.22

Local currency CHF 800.00
Exchange Rate* USD 1.00 : CHF 1.026525

* The foreign exchange rate fee can vary from market to market.

3.5% 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

- 1 Your company data
- 2 Transaction date and time
- 3 Type of card, e.g. Visa, Mastercard, etc.
- 4 Card number: for data protection reasons, the number is masked apart from the last four digits
- 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 Amount in card currency, e.g., US dollars
- 9 Original amount in CHF (incl. tip)
- 10 Exchange rate at the time of the transaction (incl. markup)
- 11 Declaration of consent (Visa)
- 12 The cardholder must sign signature-based transactions
- 13 Markup can be different for certain markets

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?
- Das macht in Ihrer Währung 10 000 Yen.
Sind Sie damit einverstanden?

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

