



# Dynamic Currency Conversion

## Improve Your Bottom Line While Catering to Your International Clientele

### An Essential Solution for a Shrinking World

People from all over the world come to the U.S. for vacations, business trips, second homes, educational opportunities and medical services.

Typically, credit card purchases are made in U.S. dollars and converted later to the buyer's home currency with the cardholder paying a conversion fee to the card issuer.

Now there's a smart alternative: Dynamic Currency Conversion (DCC) converts international MasterCard® and Visa® card purchases to the cardholders home currency at the time of sale.



### Improve Service for International Customers

With DCC, your international customers will know exactly what their total purchase is in their home currency. Conversion rates are typically much more competitive than those at money exchange booths or hotels. Each receipt shows the purchase in U.S. dollars, the conversion rate, plus the cardholder's home currency amount. This makes it easier for travelers to reconcile purchases when paying card balances.

Elavon's DCC converts U.S. dollars into a variety of currencies, including:

- Euro
- Japanese Yen
- British Pound
- Australian Dollar
- Canadian Dollar

### DCC Pays You Back

Elavon shares the income generated by processing foreign transactions and rebates a percentage of the conversion fees to you on your monthly processing statement. The more international business you do, the more you improve your bottom line. Plus, because the amount on the receipt matches that on the cardholder's statement, DCC reduces the number of chargebacks due to unrecognized amounts.

DCC works with all MasterCard and Visa cards from countries with supported currencies. Conversion rates are accurate, market-driven, and updated daily. And fees are very competitive with those currently charged to the cardholder by card issuers.

### Benefits At a Glance

#### 1 New Source of Revenue

When you process DCC transactions through Elavon, you earn a portion of the conversion fee

#### 2 Improved Customer Service

International customers know exactly how much they are spending in their home currency; eliminating any unpleasant surprises when their card statement arrives.

#### 3 Complete Solution

The only end-to-end closed-loop network offering in the U.S. From direct treasury exchange rates and transaction processing, to back-end reconciliation, settlement, funding and support

#### 4 Fewer Chargebacks

Customer's credit card is billed exactly the amount that appears on their receipt - reducing the number of chargebacks due to unrecognized amounts



# Instant. Immediate. On-the-Spot.

## Improved Service for Your International Customers

Dynamic Currency Conversion helps your international customers feel at ease, while helping you improve your bottom line.

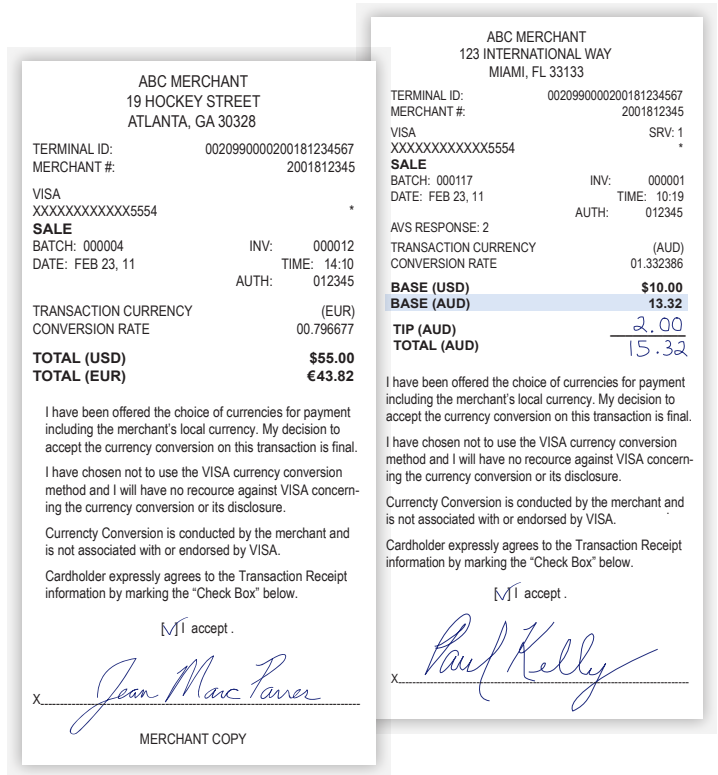
### DCC Service Features:

- International MasterCard and Visa card purchases are converted instantly at the time of sale to the cardholder's home currency.
- Conversion is made at a very competitive exchange rate – eliminating unpleasant surprises for consumers when their credit card bill arrives.
- Best of all, Elavon will rebate a share of the conversion fee to you, offsetting card acceptance costs and generating additional revenue for your business.

## How DCC Works

DCC doesn't require you to identify eligible international credit cards. When the transaction is sent for authorization, Elavon will automatically determine if it is a foreign DCC qualified card. If it is, you will be prompted to confirm the conversion with the cardholder and a DCC receipt will print. Funds are paid to you in U.S. dollars, and reports clearly indicate both foreign and U.S. dollar amounts.

DCC is a Service  
You Can Clearly  
Take to the Bank.



### Sample Receipts

Receipt shows purchase amount in USD, conversion rate, and amount in home currency

## Sample Merchant Rebates

### Retail Merchant

• Bankcard Volume	\$375k
• Convertible (DCC) Volume	\$101k
• Payment Processing Bill	\$11,150
• DCC Merchant Rebate	\$755

### Tour Operator

• Bankcard Volume	\$591k
• Convertible (DCC) Volume	\$408k
• Payment Processing Bill	\$12,537
• DCC Merchant Rebate	\$3,062

