

Dynamic Currency Conversion

Save money while improving service for your international customers



An Essential Solution For Merchants Everywhere

People from all over the world visit countries in Europe for sightseeing, holidays, business trips and educational opportunities. Typically, card payments are made in local currency 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 Visa® and MasterCard® credit and debit card purchases to the cardholders home currency at the point of sale.



Improve Service For International Customers

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

DCC from Elavon supports more than 40 currencies from around the world, including:

- British Pound
- Euro
- U.S. Dollar
- Japanese Yen
- Australian Dollar
- Canadian Dollar
- Danish Krone
- Polish Zloty
- Swiss Franc
- South African Rand
- Norwegian Krone
- Hong Kong Dollar

DCC Pays You Back

Elavon shares the income generated by processing foreign transactions by rebating a percentage of the conversion rate 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 unrecognised amounts.

Elavon's DCC service works with all MasterCard® and Visa® credit and debit cards from countries with supported currencies. Conversion rates are accurate, market-driven, and updated daily. Elavon's DCC system operates within the security requirements set by the card schemes.

Benefits at a Glance

1 New source of revenue

When you process DCC transactions through Elavon, you share in a portion of the conversion rate

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

Our end-to-end network offers everything from direct treasury exchange rates and transaction processing, to back-end reconciliation, settlement, funding and support

4 No additional costs

DCC carries no activation fees, monthly fees or monthly minimums — getting started is easy

Interested in a DCC rebate analysis?

Let us give your merchant account a thorough check-up! We'll review your foreign card transaction activity and costs to calculate your estimated monthly DCC rebate.

Instant. Immediate. Easy to use.

Elavon's Dynamic Currency Conversion solution helps your international customers feel more at home, while helping you improve your bottom line.



How DCC Works

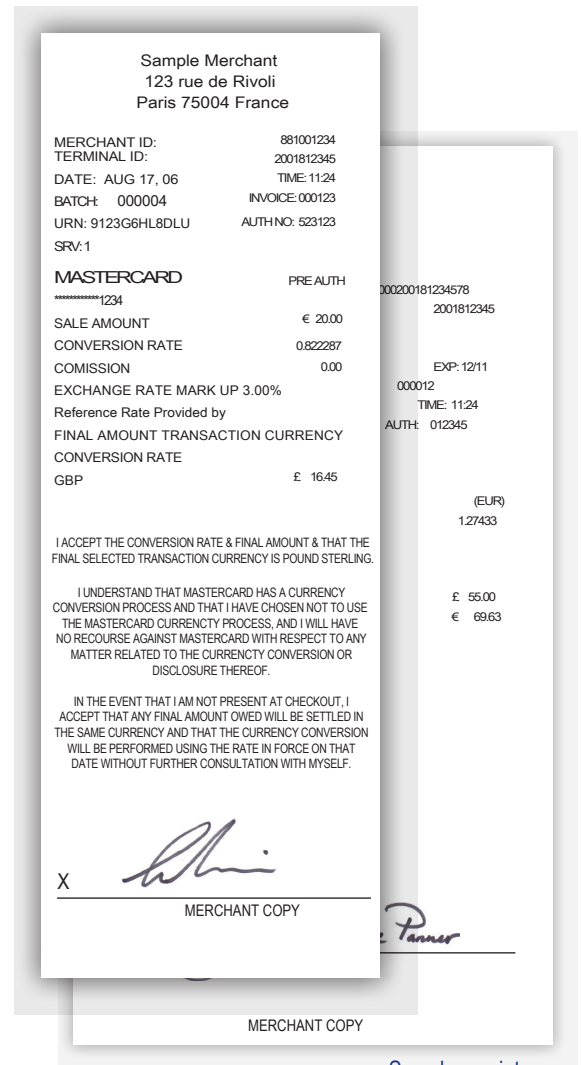
Automatic. DCC doesn't require your staff to identify international credit cards and debit cards; the terminal determines which cards qualify and carries out the whole foreign exchange process.

Transparent. Each receipt shows the amount in your currency, the conversion rate, and the amount in the cardholder's home currency.

Rebate. Funds are settled in your currency, and reports clearly indicate both currencies. Your monthly statement shows the DCC rebate earned and will deduct the amount from your total balance.

Why choose Elavon?

- A single provider for all your payment processing and service needs. DCC it's just one solution in our complete line of payment services – from credit and debit card processing to gift cards and tax-free tourist services; including everything from direct treasury exchange rates and transaction processing, to back-end reconciliation, settlement, funding and support.
- Seamless process - Elavon's DCC service is transparent and effortless. Your monthly processing statement will clearly indicate the total DCC rebate earned and will deduct the amount from your total balance. And, because Elavon handles the DCC process from start to finish, you have a single point of contact for all your service needs.
- Elavon offers 48 DCC currencies - more than any other acquirer in Europe. The more DCC currencies offered, the more additional revenue income you can generate.
- Competitive exchange rates - our rates are accurate, market-driven, and updated daily (no 3rd party).
- Reliability you can count on - With Elavon and DCC, you are assured that your transactions will be processed and converted quickly and easily. Elavon has been offering DCC services in Europe for many years. Thousands of merchants have provided better service to customers and earned additional income in the process.



Sample receipts



DCC from Elavon supports more than 40 currencies from around the world.