

Dynamic Currency Conversion



Improve your bottom line while providing a great service to your international customers.



Put money in your pocket with a solution that benefits you and your international customers.

An essential service for our shrinking world

Whether for holidays, business trips or educational opportunities, millions of people from all over the world visit Europe every year. Merchants in tourist locations across the continent serve travelling customers in store as well as online – from hotel accommodation and sightseeing tour operators, to golf and ski resorts, shopping, dining and entertainment venues, car hire and retail outlets.

As you can imagine, most consumers are more comfortable making purchases in their home currencies. Yet typically, credit and debit card payments are made in the currency where the transaction occurred 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) from Elavon, the processor with a reliable and secure international payment network.

Instant. Immediate. On-the-Spot.

Benefits at a Glance

1 New source of revenue

When you process DCC transactions through Elavon, you share 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 Free value added solution

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

Great customer service for international cardholders

With DCC, your international customers will know exactly what their total purchase price is in their home currency. Each receipt shows the purchase in your currency, the conversion rate, plus the travelling cardholder's home currency amount. This makes it easier for travellers to reconcile purchases when paying card balances.

Elavon's DCC service converts the purchase amount in up to 48 currencies, including:

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

DCC pays you back

Elavon shares the income generated from converting foreign transactions with you. We rebate 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.

Elavon's DCC service works with all MasterCard® and Visa® credit and debit cards from countries with supported currencies. Elavon's DCC system operates within the security requirements set by the card schemes.

International Visa and MasterCard credit card purchases are converted instantly at the point of sale (POS) to the cardholder's domestic currency.





You can rely on Elavon

Elavon provides several key advantages compared to other processors and third-party providers.

Single seamless process

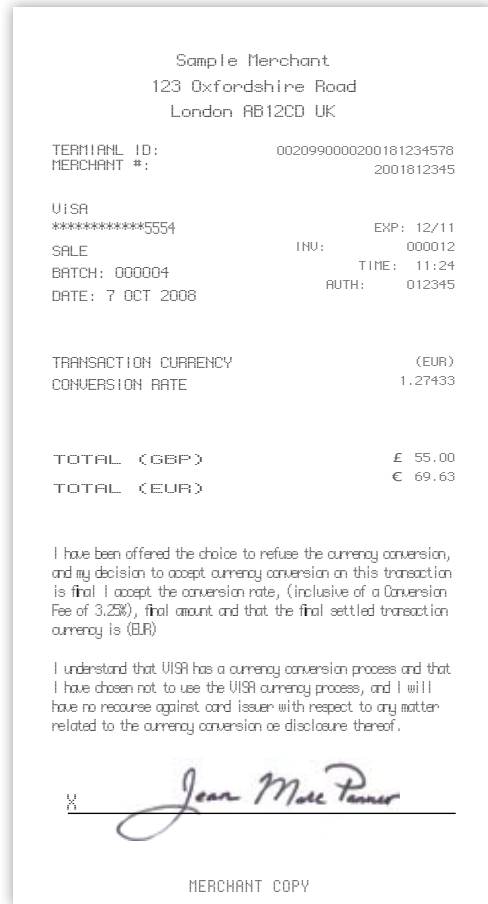
Elavon's DCC service is transparent and effortless. Your monthly processing statement will clearly indicate the total DCC rebate earned and will deduct the amount from your total balance. And, because Elavon handles the DCC process from start to finish, you have a single point of contact for all your service needs.

Unmatched experience

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.

How Elavon's DCC works

DCC doesn't require your staff to identify authorised international credit cards and debit cards – transactions are initiated like always and the terminal determines if presented cards are foreign DCC-qualified. When a card is presented, the customer is either prompted by the terminal, or asked by the cashier, to authorise the conversion in the cardholder's home currency, and a DCC receipt will print. Funds are settled in your currency, and your reports clearly indicate both currencies.



Sample Receipt

Elavon's Dynamic Currency Conversion solution helps your international customers feel more at home, while earning you additional income.





Solutions for your business needs

As with all Elavon processing, you are assured that your DCC transactions will be processed and converted quickly and easily.

A world of reasons to choose Elavon

Elavon's DCC service is one of the industry's best – helping your customers feel more at home, while helping you improve your bottom line. In addition, it's another solution in our complete line of payment services – from credit and debit card processing to gift cards and tax-free tourist services.

All of which give you a world of reasons to choose Elavon.

Interested in a free DCC rebate analysis?

Let us give your merchant account a thorough checkup! Some processors actually surcharge for foreign card transactions. We'll review your foreign card transaction activity and costs to calculate your estimated monthly DCC rebate.

We are better at our business so you can be better at yours.



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