



Dynamic Currency Conversion

Drive revenue while improving customer experience

THE SMART SOLUTION FOR INTERNATIONAL TRANSACTIONS

International visitors to the U.S. have increased their spending here by **115%** in the last 15 years, now totaling **over \$214 billion annually.***

Are you positioned to get your share of this lucrative market? Our Dynamic Currency Conversion (DCC) solution can automatically convert a foreign-issued Visa® or MasterCard® cardholder's transaction total to their familiar home currency at the time of the sale.

DCC PAYS YOU BACK

Our DCC solution makes it easier to gain more business from international travelers, while generating a new revenue stream for you in the process. We share the income generated by processing foreign transactions and rebate a portion of the conversion fees to you on your monthly processing statement. Plus, DCC greatly reduces chargeback activity by eliminating customer confusion when reconciling their international sales receipts with their card statement.

A BETTER EXPERIENCE

DCC helps bridge language barriers with your international customers - they can easily see their total purchase amount in their home currency. Each receipt clearly lists the purchase price in U.S. dollars, the conversion rate and the price in the cardholder's home currency. Additionally, our conversion rates are typically much more competitive than those offered at money exchange booths or hotels. This provides absolute transparency throughout the sales process, and peace of mind for your customers.

LET'S TALK:

*Source: International Trade Commission

Instant Conversion at the Point-of-Sale

Our DCC solution converts U.S. dollars into the leading international currencies, covering more than **70 percent** of the international transactions generated in the U.S., including:

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

HOW OUR DCC SOLUTION WORKS

DCC automatically identifies qualified foreign cards at the time of authorization. Once identified, a prompt appears to confirm the conversion with the cardholder and a DCC receipt prints. Funds are paid to you in U.S. dollars, and reports clearly indicate both foreign and U.S. dollar amounts.

LET US HANDLE THE DETAILS

Our DCC solution offering is an end-to-end solution. We handle the details, so you can focus on your business and your customers. Conversion rates are accurate, market-driven and updated daily. From direct treasury exchange rates and transaction processing, to back-end reconciliation, settlement, funding and support, we've got you covered.

**Source: 2014 Elavon Transaction Data

ABC Merchant
123 Main Street
Hometown, PA 12345
(123) 456-7890

Terminal ID 01734123000000000000
Merchant # 1230000000

Sale

VISA CSH: 1
XXXXXXXXXX5553 Exp: XX/XX Swiped

SALE

Record: 1 **INV: 000001**
DATE Sept 07, 10 TIME: 15:30
BATCH: 000043

AUTH: N12305

| | |
|--------------------------------|----------------|
| TRANSACTION CURRENCY | (AUD) |
| CONVERSION RATE | 1.12813 |
| CONVERSION FEE | 3.25% |
| MERCHANT TOTAL (USD): | \$10.00 |
| TRANSACTION TOTAL (AUD) | \$11.25 |

I have been offered the choice of currencies for payment including the merchant's local currency. My decision is to accept the currency conversion on this transaction is final.

I have chosen not to use the VISA currency conversion method and I will have no recourse against VISA concerning the currency conversion or its disclosure.

Currency Conversion is conducted by the merchant and is not associated with or endorsed by VISA. Cardholder expressly agrees to the Transaction Receipt information by marking the 'Accept Box' below:

I accept.

X _____

MERCHANT COPY