Currency Conversion
(Retail, eCommerce, MOTO, ATM and Mobile)

Offer international customers the choice to pay in their own currency

Currency is the language of commerce

Billions of cross-border transactions are processed around the world every single day. Whether it’s online or in a store, Currency Conversion is an easy way to give international customers the choice to pay in their own currency and provide them with a purchase experience they prefer.

Merchant Benefits

- **Earn revenue share** on all converted transactions
- **Reduce the cost** of processing cross-border transactions
- **Increase top-line sales** by attracting new customers
- **Reduce shopping cart abandonment** and improve sales conversions at checkout
- **Eliminate foreign exchange risk** for the life of the transaction with integrated treasury management
- **Improve customer satisfaction** and customer loyalty

Consumer Benefits

- **Pay in more than 70 currencies**
- **Receive a receipt in the same amount and currency** that appears on their cardholder statement
- **Helps eliminate foreign transaction fees** charged by many issuers (depending on cardholder agreement)*
- **Make purchases in a familiar currency** without having to perform manual calculations
- **Enjoy a superior cross-border experience** that is similar to doing business with a local merchant
Offer full transparency and choice in a familiar currency

### Beyond the Transaction

The benefits of Currency Conversion don't stop once the transaction is processed. Other key benefits include:

**Simple Conversion**
There is no need to set pricing in multiple foreign currencies. All prices are converted when the cardholder makes their payment.

**Powerful Reporting**
Provides commission tracking and key performance indicators, offering in-depth marketing insight and analysis of international customers.

**Guaranteed Funding**
Funding is provided in the merchant’s local currency – not the converted currency – at a guaranteed exchange rate from the time of transaction.

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### Additional Solutions for Managing Cross-BorderTransactions

#### Dynamic Pricing
(Multi-currency conversion)
Dynamically converts pricing into multiple currencies without risk.

#### Global ePricing
(Multi-currency pricing)
Select your currencies, set pricing and manage the customer experience.

#### Global Commerce Solutions
Combine any of our currency solutions with Global Merchant Acquiring and Local Payment Methods.

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*There are additional cross-border related fees charged by the card brand anytime the card is used outside the country in which it was issued and for conducting a transaction in a currency other than the merchant’s base currency. In addition, some issuers may impose a fee to the cardholder for using their card outside the country of issuance. Currency Conversion does not eliminate that fee.*

For more information about our Currency Conversion solution, please contact your Sales Representative.