

Dynamic 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

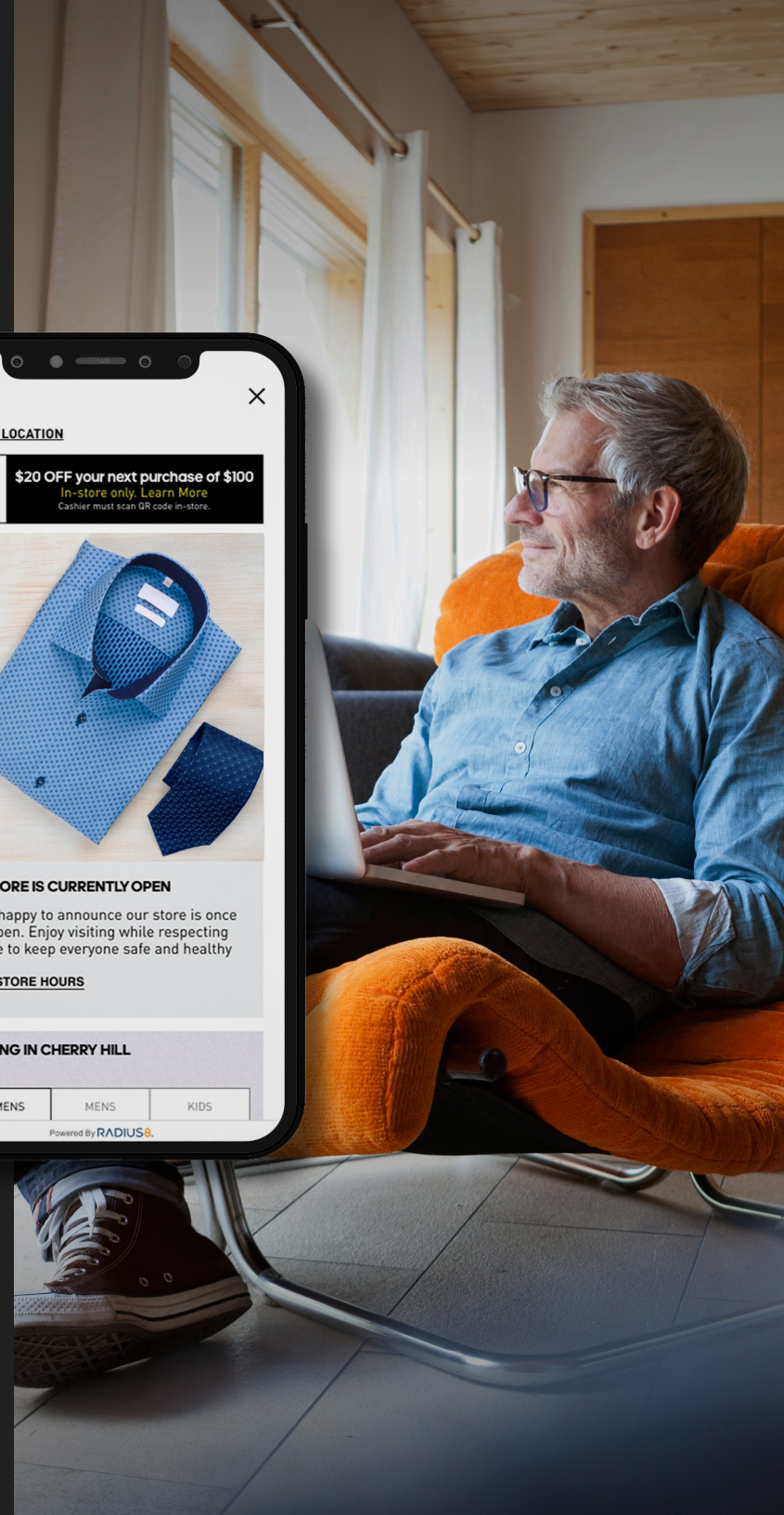
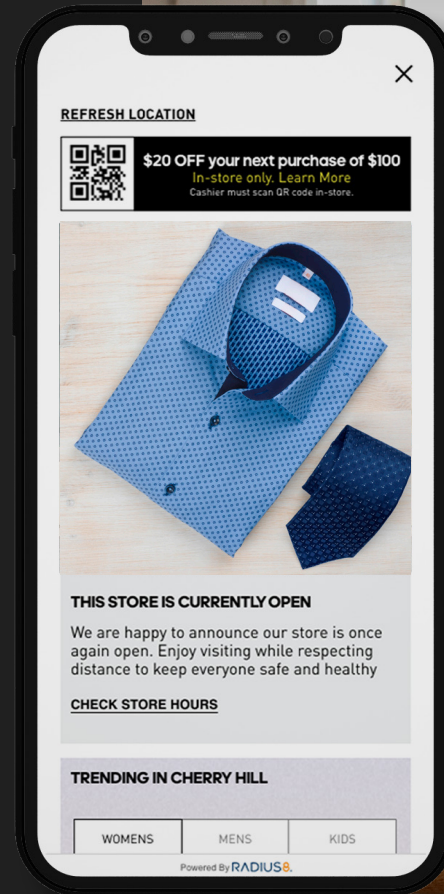
Billions of cross-border transactions are processed around the world every single day. Whether it's online or in a store, Dynamic Currency Conversion is an easy way to give international customers the choice to pay in their own currency and provide them with a purchase experience they prefer.

Merchant Benefits

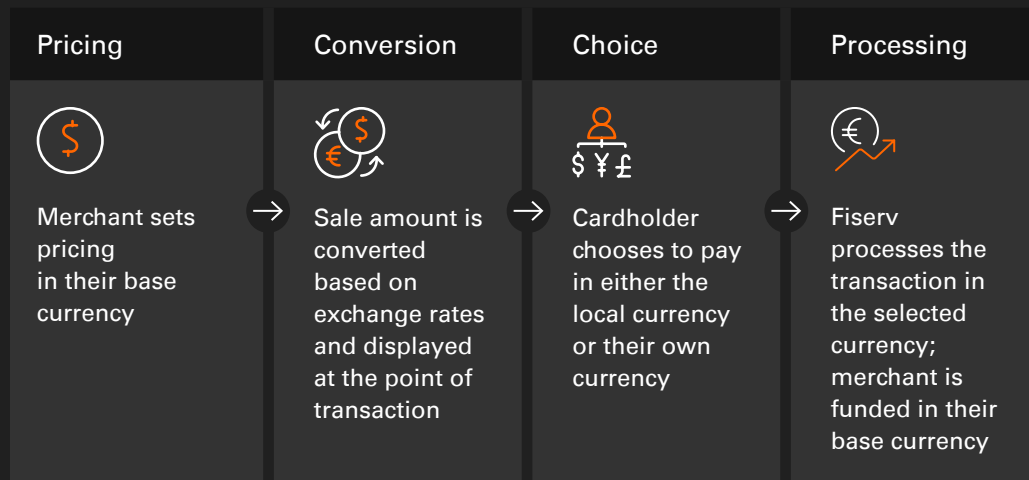
- Earn revenue share** on all converted transactions
- Reduce the cost** of processing cross-border transactions
- Increase top-line sales** by attracting new customers
- Reduce shopping cart abandonment** and improve sales conversions at checkout
- Eliminate foreign exchange risk** for the life of the 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 Dynamic 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-Border Transactions

Dynamic Pricing

Dynamically converts pricing into multiple currencies without risk.

Multicurrency 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.

*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. Dynamic Currency Conversion does not eliminate that fee.

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

