



Solution

# Dynamic Pricing

(eCommerce, MOTO and Mobile)

**Allow international customers to shop and pay in their own currency.**

Currency is the language of commerce.

Online consumers across the world want to see pricing in their own currency – as if they were shopping in their own country. Dynamic Pricing from Fiserv is an easy way for merchants to offer multi-currency pricing so international customers can shop and pay in their own currency, leading to lower shopping cart abandonment and higher sales conversions.

## Merchant Benefits

**Earn revenue share** on cross-border transactions

**Reduce the cost** of processing cross-border transactions

**Increase top-line sales** by helping to expand into new markets

**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

**Shop and pay in more than 70 presentment 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

## Beyond The Transaction

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

### Simple Maintenance

There is no need to set pricing in multiple foreign currencies. All prices are automatically converted based on current exchange rates.

### 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 presentment currency – at a guaranteed exchange rate from the time of transaction.

## Additional Solutions for Managing Cross-Border Transactions

**Dynamic Currency Conversion:** Offers customers the choice to pay in their preferred currency at checkout

**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

## Real-Time Pricing in Multiple Currencies Without The Complexity



### Pricing

Merchant sets pricing in their base currency



### Choice

Currency selected by cardholder upon entering website (or by using Geo IP)



### Conversion

All prices are dynamically converted using exchange rates and displayed in the selected currency



### Processing

Fiserv processes the transaction in the selected currency; merchant is funded in their base currency

\*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 Pricing does not eliminate that fee.