

Carat

Solution

Global ePricing Solution

(eCommerce, MOTO and Mobile)

Delight international customers by offering pricing in multiple currencies.

Currency is the language of commerce.

Customers shopping online should be able to do business with you just as easily from Paris, Texas as they can from Paris, France. But often, international shoppers decide not to make a purchase because they cannot see pricing in their own currency. Global ePricing provides your customers the shopping experience they prefer by presenting a currency they understand.

Merchant Benefits

Set your pricing and control the purchase experience

Increase top-line sales by attracting new customers

Reduce shopping cart abandonment and improve sales conversions at checkout

Offer any currency supported by Visa®, Mastercard® or American Express® (varies by card brand)

Improve customer satisfaction and customer loyalty

Easy implementation with industry-leading gateways



Consumer Benefits

Shop and pay in more than 130 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 Global ePricing don't stop once the transaction is processed. Other key benefits include:

Recurring Payments

Through a simple integration, it's easy to set up pricing in multiple currencies and process recurring transactions.

Familiar Reporting

View your transactional reporting, daily exchange rates and manage disputes through the same tools that you use for domestic transactions.

Domestic Funding

Funding is always provided in your local currency – regardless of the presentment currency. No need for bank accounts in other currencies.

Additional Solutions for Managing Cross-Border Transactions

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

Currency Conversion (Dynamic currency conversion) Offers customers the choice to pay in their preferred currency at checkout

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



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Full-Pricing Control for Different Markets in Multiple Currencies



Pricing

Merchant sets pricing in their base currency



Choice

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



Processing

Fiserv processes the transaction in the selected currency



Conversion

Merchant funding is converted to base currency using card brand exchange rates

*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. Global ePricing does not eliminate that fee.

