



Dynamic Currency Conversion

Improve Your Bottom Line While Catering to Your International Clientele

An Essential Solution for a Shrinking World

People from all over the world come to the U.S. for vacations, business trips, second homes, educational opportunities and medical services.

Typically, credit card payments are made in U.S. dollars and converted later to the buyer's home currency with the cardholder paying a conversion fee to the card issuer.

Now, there's a smart alternative: Dynamic Currency Conversion (DCC) from Elavon.

Improve Service for International Customers

With DCC, your international customers will know exactly what their total purchase is in their home currency. Conversion rates are typically much more competitive than those at money exchange booths or hotels. Each receipt shows the purchase in U.S. dollars, the conversion rate, plus the cardholder's home currency amount. This makes it easier for travelers to reconcile purchases when paying card balances.

Elavon's DCC service converts U.S. dollars into a variety of currencies, including:

- Euro
- Japanese yen
- British pound
- Australian dollar
- Canadian dollar

DCC Pays You Back

Elavon shares the income generated by processing foreign transactions and rebates a percentage of the conversion fees to you on your monthly processing statement. The more international business you do, the more you improve your bottom line. Plus, because the amount on the receipt matches that on the cardholder's statement, DCC reduces the number of chargebacks due to unrecognized amounts.

Elavon's DCC service works with all MasterCard® and Visa® credit cards from countries with supported currencies. Conversion rates are accurate, market-driven, and updated daily. And fees are very competitive with those currently charged to the cardholder by card issuers.



Benefits At a Glance

1 New Source of Revenue

When you process DCC transactions through Elavon, you share in a portion of the conversion fee

2 Improved Customer Service

International customers know exactly how much they are spending in their home currency

3 Complete Solution

The only end-to-end closed-loop network offering in the U.S. From direct treasury exchange rates and transaction processing, to back-end reconciliation, settlement, funding and support

4 Fewer Chargebacks

Customer's credit card is billed in exactly the amount that appears on their receipt



Instant. Immediate. On-the-Spot.

Improved Service for your International Customers

Elavon's Dynamic Currency Conversion solution helps your international customers feel at ease, while helping you improve your bottom line.

DCC Service Features:

- International Visa and MasterCard credit card purchases are converted instantly at the point of sale (POS) to the cardholder's home currency.
- Conversion is made at a very competitive exchange rate – eliminating unpleasant surprises for consumers when their credit card bill arrives.
- DCC carries no activation fees, monthly fees or monthly minimums – getting started is easy.
- Best of all, Elavon will rebate a share of the conversion fee to you, offsetting card acceptance costs by generating additional revenue for your business.

How DCC Works

DCC doesn't require clerks to identify authorized international credit cards – transactions are initiated like always, with a card swipe. When the transaction is sent for authorization, Elavon's network will automatically determine if it is a foreign DCC-qualified card.

If it is, the terminal will prompt the clerk to confirm the conversion with the cardholder and a DCC receipt will print. Funds are settled in U.S. dollars, and reports clearly indicate both foreign and U.S. dollar amounts.

DCC is a Service
You Can Clearly
Take to the Bank.

ABC MERCHANT
19 HOCKEY STREET
ATLANTA, GA 30328

TERMINAL ID: 002099000200181234567
MERCHANT #: 2001812345

VISA 4988335555555554 *
SALE EXP: 12/11
BATCH: 000004 INV: 000012
DATE: FEB 23, 08 AUTH: 012345

TRANSACTION CURRENCY (EUR)
CONVERSION RATE 00.796677

TOTAL (USD) \$55.00
TOTAL (EUR) €43.82

I have been offered the choice to refuse this currency conversion, and my decision to accept currency conversion on this transaction is final. I accept the conversion rate, (inclusive of a Conversion Fee of 3.25%), final amount, and that the final settled transaction currency is (EUR).

I understand that VISA has a currency conversion process and that I have chosen not to use the VISA currency conversion process, and I will have no recourse against card issuer with respect to any matter related to the currency conversion or disclosure thereof.

x *Jean Marc Paver*
MERCHANT COPY

ABC MERCHANT
123 INTERNATIONAL WAY
MIAMI, FL 33133

TERMINAL ID: 002099000200181234567
MERCHANT #: 2001812345

VISA 4988335555555557 * SRV: 1
SALE EXP: 12/11
BATCH: 000117 INV: 000001
DATE: FEB 23, 08 AUTH: 012345

AVS RESPONSE: 2

TRANSACTION CURRENCY (AUD)
CONVERSION RATE 01.332386

BASE (USD) \$10.00
BASE (AUD) 13.32

TIP (AUD) 2.00
TOTAL (AUD) 15.32

I have been offered the choice to refuse this currency conversion, and my decision to accept currency conversion on this transaction is final. I accept the conversion rate, (inclusive of a Conversion Fee of 3.25%), final amount, and that the final settled transaction currency is (EUR).

I understand that VISA has a currency conversion process and that I have chosen not to use the VISA currency conversion process, and I will have no recourse against card issuer with respect to any matter related to the currency conversion or disclosure thereof.

x *Paul Kelly*

Sample Receipts

Receipt shows purchase amount in USD, conversion rate, and amount in home currency

Sample Merchant Rebates

Specialty Retail Merchant

- Bankcard Volume \$375k
- Convertible (DCC) Volume \$101k
- Payment Processing Bill \$11,150
- DCC Merchant Rebate \$755

Helicopter Tour Operator

- Bankcard Volume \$591k
- Convertible (DCC) Volume \$408k
- Payment Processing Bill \$12,537
- DCC Merchant Rebate \$3,062