



## **Your guide to maximizing Dynamic Currency Conversion (DCC)**

# Make your international customers feel at home

Our Dynamic Currency Conversion (DCC) service gives your international customers the option to pay in their home currency if using a Visa or Mastercard payment card, ensuring a great customer experience.

## See

You can show your customers their sale in both currency amounts so they can clearly compare the two options.

## Know

Your customers will be confident that the final amount they pay will be in their home currency and that their card statement will match the amounts shown on the receipt.

## Lock in

The transaction is completed using the latest available exchange rate, including mark-up, and will not change during the authorization and settlement of the transaction.



## What DCC means to your business

### Great customer experience

Many international travelers expect to be able to convert their payments into their own currency.



### New revenue stream

You receive a revenue share of the conversion commission for every converted payment creating a new income stream for your business.



### 66 currencies converted

See page 7 for the latest list

# For however your customers want to pay

Elavon’s payment solutions give your customers the payment options they want. Whether your customers are paying in-person, online or over the phone, you can offer them the choice to pay in either your local currency or their home currency, when they use a Visa or Mastercard payment card.



## Card present

### Terminal



Enable DCC on your payment terminal.

Insert the payment card into the terminal. The screen will show the amounts in both the local and home currency for the customer to make an informed choice.

## Card not present

### Phone



Integrate DCC into your MOTO payments process.

### Online



Integrate DCC into your online payments process.

Before authorization, provide all DCC information, including the sale amounts in both the local and home currency, for the customer to make an informed choice.



### Select local currency Final amount unknown.

Card issuing bank applies their own exchange rate, mark-up and fees.



### Select own currency Final amount locked in.

Sale is processed with latest exchange rate, mark-up and fees locked in.



# Supporting your currency needs everyday

Making payments is a part of everyday life, even more so when traveling. Let's create an imaginary customer called Tiffany, who is traveling from the UK to the U.S.



## In flight

Following take-off from Heathrow LDN, Tiffany catches up on some last-minute work, so she pays for Wi-Fi and a cup of coffee as part of her in flight service, choosing DCC as part of the payment process offered by the attendant.

HEATHROW LDN > JFK NY



## Express check-out

Reception in the hotel is hectic, so Tiffany decides to use Express Checkout to avoid delay. Knowing that she selected DCC when the pre-authorization was taken at check-in, Tiffany has peace-of-mind that her final payment will be converted, even though she's not checking-out in person.



## Restaurant

In the evening, Tiffany meets some old university friends for dinner. Even when splitting the bill, she can still choose to convert her share with DCC.

## Hotel check-in



Having pre-booked online, check-in is seamless on arrival at the hotel. Tiffany's also pleased to know the hotel have taken a pre-authorization with DCC on her card, so she knows all charges will be processed in her home currency using the latest available exchange rate.

### Tiffany's credit card statement

Date	Description of Transaction	Money out
		£11.09
23 Aug	Heathrow LDN	
		£139.67
23 Aug	New York hotel	
		£41.57
24 Aug	New York restaurant	

# How to include DCC in your sales process


DCC enabled terminals automatically identify internationally issued VISA and Mastercard transactions, making it easy for you to guide your customer through the currency selection within the payment process.




## See

You can show your customers their sale in both currency amounts, so they can clearly compare the two options.


**SELECT YOUR CURRENCY**



USD  
\$50 USD



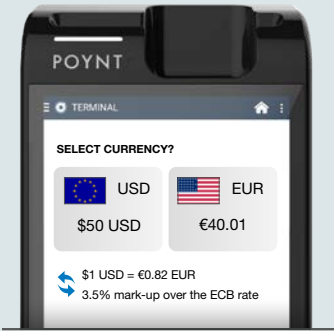
EUR  
€40.01



\$1 USD = €0.82 EUR  
3.5% mark-up

## Know

Here's the key information you need to share with your customer, so that they can make an informed decision about accepting DCC.



- Local amount and currency
- DCC amount and currency
- Latest available exchange rate
- The mark-up %
- A clear question, such as, “please select your currency”
- A clear way for the customer to either accept or decline DCC, such as adding country flags to a touch screen

## Lock in

If your customer opts-in to DCC, the transaction is immediately converted, locking in Elavon's latest exchange rate including the currency conversion commission. The final price they see on the receipt is what will appear on their statement.

- Local amount and currency
- DCC amount and currency
- Latest available exchange rate
- The mark-up %
- A disclaimer confirming DCC acceptance and Elavon's details as the service provider

**STORE NAME / STORE ADDRESS / CONTACT DETAILS**

DATE:

TIME:

SALE REF:

AUTH CODE:

MERCHANT ID (MID):

TERMINAL ID (TID):

CARD TYPE: Visa

PAN: XXXX----XXXX----

EXPIRY: XX/XX

SALE AMOUNT:

\$50 USD

EXCHANGE RATE:

\$1 USD = €0.82 EUR

MARK-UP %

3.5% mark-up

**FINAL AMOUNT/ TRANSACTION CURRENCY:**

**€40.91**

I have been offered a choice of currencies and have chosen to accept DCC and pay in <<DCC currency>> at today's exchange rate.

*DCC provided by Elavon.  
Elavon receives Foreign Exchange Transaction Services from U.S. Bank.*

# DCC currencies

DCC enables you to convert international Visa and Mastercard transactions into the following currencies.

Angolan Kwanza (AOA)		Guatemala Quetzal (GTQ)		Philippine Peso (PHP)	
Argentina Pesos (ARS)		Honduras Lempira (HNL)		Poland Zloty (PLN)	
Australia Dollars (AUD)		Hong Kong Dollars (HKD)		Qatar Riyals (QAR)	
Bahamas Dollars (BSD)		Hungary Forint (HUF)		Romania New Lei (RON)	
Bahrain Dinars (BHD)		Iceland Kronur (ISK)		Russia Rubles (RUB)	
Barbados Dollars (BBD)		India Rupees (INR)		Saudi Arabia Riyals (SAR)	
Belaruse Ruble (BYN)		Indonesian Rupiah (IDR)		Singapore Dollars (SGD)	
Bermuda Dollars (BMD)*		Israel New Shekels (ILS)		South Africa Rand (ZAR)	
Brazil Reais (BRL)		Japan Yen (JPY)		South Korea Won (KRW)	
British Pounds (GBP)		Jordanian Dinar (JOD)		Sri Lankan Rupee (LKR)	
Bruneian Dollar (BND)		Kenya Shillings (KES)		Sweden Kronor (SEK)	
Bulgarian Lev (BGN)		Kuwait Dinars (KWD)		Switzerland Francs (CHF)	
Canada Dollar (CAD)		Malaysia Ringgits (MYR)		Taiwan New Dollars (TWD)	
China Yuan Renminbi (CNY)		Mauritian Rupee (MUR)		Thailand Baht (THB)	
Chilean Peso (CLP)		Mexico Pesos (MXN)		Trin. Tobago Dollars (TTD)	
Columbia Pesos (COP)		Morocco Dirhams (MAD)		Turkey Lira (TRY)	
Costa Rican Colon (CRC)		New Zealand Dollar (NZD)		UAE Dirhams (AED)	
Czech Republic Koruny (CZK)		Nigerian Naira (NGN)		Ukraine Hryvnas (UAH)	
Danish Krone (DKK)		Norway Kroner (NOK)		US Dollars (USD)*	
Dominican Republic Peso (DOP)		Oman Rials (OMR)		Vietnamese Dong (VND)	
Egyptian Pound (EGP)		Pakistani Rupee (PKR)		West African Franc (XOF)	
Euro (EUR)		Panama Balboa (PAB)*			
Ghanaian Cedi (GHS)		Peru Nuevo Sol (PEN)			

\*Canada only



**If you require help or information,  
please get in touch.**

**Contact us today!**

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