Dynamic Currency Conversion
Quick Reference Guide

Verifone® Omni & Vx Series
Retail/Restaurant Application

Elavon

Introduction

Dynamic Currency Conversion

Dynamic Currency Conversion (DCC) allows foreign MasterCard® and Visa® cardholders in the U.S. to have their purchases instantly converted at checkout into their local currency. The U.S. dollar amount, conversion rate, and local currency amount are all shown on the receipt.

Foreign Currencies Supported

Dynamic Currency Conversion currently supports foreign-issued Visa® and MasterCard® credit cards issued in the following currencies:

Currency Type	Currency Code	Symbol
Australian Dollar	AUD	$
Canadian Dollar	CAD	$
Euro	EUR	€
Japanese Yen	JPY	¥
British Pound	GBP	£

Special Processing Requirements Summary

Cardholders must be informed that the DCC transaction is optional and that they have a choice of having the transaction processed in their home currency or in U.S. dollars. Cardholder must sign and confirm acceptance of currency conversion by checking the "I accept" box above the signature line on the merchant copy of the receipt. If Cardholder declines the currency conversion refer to section "Re-Authorization in U.S. Dollars"

A DCC purchase does not require anything special at the start of a transaction. The cardholder's card is swiped just as always.

Transaction Flows And Reports

Included is a summary of the differences that you need to be aware of when running DCC transactions, including receipts, special processing requirements and unique reports.

Restaurant Sale

> Swipe customer card or press [SALE]

> Input account # and press [ENTER]
  (for manual sale only)

> Choose [CREDIT], if prompted

For manual sale only:

- Input expiration date (MMYY) and press [ENTER]
- Card present? [YES/NO]
- IF YES, imprint card and press [ENTER]
- IF NO, transaction will be processed as a Phone Order in U.S. dollars

> Input last 4 digits of account # and press [ENTER] (for swipe sale only)

> Input invoice # and press [ENTER] if prompted

> Input customer # and press [ENTER], if prompted (purchase card only)

> Input Server ID and press [ENTER], if prompted

> Input $ amount and press [ENTER]

> Input tax amount and press [ENTER], if prompted (purchase/business card only)

For manual sale only:

- Input V-code and press [ENTER], if prompted
- If V-code not entered, Code present? [NO/XREAD]
- Input address and press [ENTER]
- Input zip code and press [ENTER]

> The receipt will print showing the conversion currency, rate, and dollar amounts in US and foreign amounts.

- Print customer copy – [YES/NO]

> Customer writes in tip in foreign currency

> Server adjusts tip using foreign currency tip amount

NOTE: If the customer refuses the conversion after the sale is complete, the clerk will need to void the transaction and resubmit the Sale.

ABC MERCHANT
123 INTERNATIONAL WAY
MIAMI, FL 33133

TERMINAL ID:	0020990000200181234567
MERCHANT #:	2001812345

VISA	SRV: 1
4988335555555557	*
SALE	EXP: 12/11
BATCH: 000117	INV: 000001
DATE: FEB 23, 08	TIME: 10:19
	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 of currencies for payment including the merchant's local currency. My decision to accept the currency conversion on this transaction is final.

I have chosen not to use the VISA currency conversion method and I will have no recourse against VISA concerning the currency conversion or its disclosure.

Currencty Conversion is conducted by the merchant and is not associated with or endorsed by VISA.

Cardholder expressly agrees to the Transaction Receipt information by the marking the "Check Box" below.

[   ] I accept.

X_____

MERCHANT COPY

Re-Authorize in U.S. Dollars

If a customer refuses the conversion to cardholder currency the transaction must be voided and run as a U.S. dollar reauthorization transaction.

> Scroll down and select [VOID]

> Input password and press [ENTER]

> Choose [CREDIT], if prompted

To void the last transaction

- Press [YES]
- Confirm the account # and amount and press [YES]
- Press [NO] if the information displayed is incorrect

To void any transaction in the batch

- Press [NO]
- Select invoice # to retrieve by the invoice #
- Key in the invoice # and press [ENTER]
- Select account # to retrieve by the account #
- Enter the last 4 digits of the account # and press [ENTER]
> Confirm Void
- Press [YES] to void
- Press [NO] to cancel
- Press [NEXT] to scroll

> Terminal dials out for approval and prints merchant receipt
- Print customer copy – [YES/NO]

> Terminal Prompts "Resubmit in USD?" [YES/NO]

IF YES:
- Terminal dials out for re-authorization in U.S. dollars and prints merchant receipt
- Print customer copy – [YES/NO]

Restaurant Tip Adjust

When entering tip amounts, clerks must enter the amount in foreign currency (i.e. GBP) written on the tip line of the receipt. The terminal will automatically convert the tip into U.S. dollars prior to settlement. Restaurant reports will reflect total and tip amounts in both U.S. dollars and foreign currency amount, making it easy to pay servers what is owed.
(Refer to Omni Restaurant QRG for step by step Tip Adjust instructions.)

Retail/Restaurant Refund

When performing any refund transactions, clerks will be prompted to tell the terminal whether the original transaction was a DCC transaction. If it was a DCC transaction, the cardholder must present the clerk with the original receipt. The clerk will then be prompted to enter the conversion rate as it appears on the receipt and the total amount in U.S. dollars. If the cardholder does not have the receipt, the transaction must be run as a regular return and the amount will not be converted – the receipt will reflect U.S. dollars only.

> Scroll down and select [REFUND]

> Input password and press [ENTER]

> Swipe card or manually key card #

> Choose [CREDIT/DEBIT], if prompted

> Input last 4 digits of account # and press [ENTER], if prompted

> Input expiration date (MMYY) and press [ENTER], if prompted

> Imprint card and press [ENTER], if prompted

> Terminal prompts DCC REFUND?

DCC Refund

- Press [YES]
- Select the transaction currency as printed on the receipt
- Enter the conversion rate as printed on the receipt and press [ENTER] (The decimal will not show on screen)
- Key in the exponent digits as indicated on the receipt and press [ENTER]
- Input invoice # and press [ENTER], if prompted
- Input customer # and press [ENTER], if prompted (purchase card only)
- Input clerk/server ID and press [ENTER], if prompted
- Key in U.S. currency $ amount and press [ENTER]
- Input tax amount in Merchant Currency and press [ENTER], if prompted (purchase/business card only)
- Terminal dials out for approval and prints merchant receipt
- Print customer copy – [YES/NO]

DCC Reports

Conversion Rate Report

The DCC Rate Report prints the conversion rates for all accepted currencies. The expiration date/time is provided at the top of the report.

> Press [REPORTS]

> Scroll down to select [DCC RATE REPORT]

> Terminal dials out to Elavon host and prints current day's conversion rates

> The rates are good through 6:00 AM EASTERN the following day.

```
                ABC MERCHANT
              19 HOCKEY STREET
              ATLANTA, GA 30328


9/08/05                          11:47:33

              DCC Rate Lookup

      Rates are valid until 09/08/2005 22:05

Currency                      Conversion Rate
- - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
AUD                                   1.35314
CAD                                   1.23421
EUR                                   0.83589
JPY                                  114.4044
GBP                                   0.56529
```

Retail/Restaurant Summary Report

The DCC Summary Report provides summary totals of all DCC transactions and reports USD and the foreign currency amount.

> Press [REPORTS]

> Scroll down to select [TOTAL DCC SALES]

Terminal prints report

```
09/08/05                         11:09:22

        DCC Transactions by Currency

Curr  Card   TType     Cnt          Amount

GBP   VI     Sales      0             0.00
             Refunds    0             0.00
      MC     Sales      2            46.92
             Refunds    0             0.00
                              =================
Total:                  2            46.92
Merchant Currency Equiv        $     83.00


JPY   VI     Sales      1           114.00
             Refunds    0             0.00
      MC     Sales      1          2288.00
             Refunds    0             0.00
                              =================
Total:                  2          2402.00
Merchant Currency Equiv        $     21.00


            End of Currency Report
```

Retail/Restaurant Detail Reports

(Retail)

```
              ABC MERCHANT
             19 HOCKEY STREET
            ATLANTA, GA 30328

9/08/05                          11:21:00

              DETAIL REPORT

TT                Sale              Total
   Acct #
   Inv #
------------------------------------------
$               82.00             82.00
   MC510185555555554
   000001
                  GBP             46.35

$                1.00              1.00
   MC510185555555554
   000002
                  GBP              0.57

$                1.00              1.00
   VI4525806666666662
   000003
                  JPY            114.00

$               20.00             20.00
   MC528400555555551
   000004
                  JPY           2288.00

$                2.00              2.00
   MC510185555555554
   000005
                  GBP              1.13

$                2.00              2.00
   VI4525806666666662
   000006
                  JPY            229.00

$                2.00              2.00
   MC528400555555551
   000007
                  JPY            229.00

              Grand Totals

Sale Total:      7        $      110.00
Rfnd Total:      0        $        0.00
   Total:        7        $      110.00
```

(Restaurant)

```
              ABC MERCHANT
             19 HOCKEY STREET
            ATLANTA, GA 30328

9/09/05                          11:52:54

              DETAIL REPORT
             0 Unadjusted Tips

TT Server         Sale              Total
   Acct #
   Inv #                             Tip
------------------------------------------
$   1           20.00             23.54
   MC510108555555554
   000001
                                   3.54  *
                  GBP             13.31

$   1           20.00             24.42
   MC510108555555554
   000002
                                   4.42  *
                  GBP             13.81

$   1            1.00              1.35
   MC510108555555554
   000003
                                   0.35  *
                  GBP              0.77

$   1            1.00              1.09
   VI4525806666666662
   000004
                                   0.09  *
                  JPY            125.00

$   1            2.00              2.17
   MC528400555555551
   000005
                                   0.17  *
                  JPY            249.00

$   1            2.00              2.35
   MC510108555555554
   000006
                                   0.35  *
                  GBP              1.33

              Grand Totals

Sale Total:      6        $       46.00
Tip  Total:      6        $        8.92
Rfnd Total:      0        $        0.00
   Total:        6        $       54.92
```

Sale Transactions

When a credit card transaction is sent for authorization, the network will automatically determine if it is a DCC-qualified card. If it is, then a DCC receipt will print (refer to the receipt) and the transaction will prompt the clerk to confirm with the cardholder that the cardholder agrees to have the currency converted from U.S. dollars to the currency associated with the card's origin. Cardholder must sign and confirm acceptance of currency conversion by checking the "I accept" box above the signature line on the merchant copy of the receipt. If Cardholder declines the currency conversion refer to section "Re-Authorization in U.S. Dollars"

Retail Sale

> Swipe customer card or press [SALE]

> Input account # and press [ENTER] (for manual sale only)

> Choose [CREDIT], if prompted

For manual sale only:
  • Input expiration date (MMYY) and press [ENTER]
  • Card present? [YES/NO] IF YES, imprint card and press [ENTER]
  • IF NO, transaction will be processed as a Phone Order in U.S. dollars

> Input last 4 digits of account # and press [ENTER] (for swipe sale only)

> Input invoice # and press [ENTER], if prompted

> Input customer # and press [ENTER], if prompted (purchase card only)

> Input clerk ID and press [ENTER], if prompted

> Input $ amount and press [ENTER]

> Input tax amount and press [ENTER] , if prompted (purchase/business card only)

For manual sale only:
  • Input V-code press [ENTER], if prompted
  • If V-code not entered, Code present? [NO/XREAD]
  • Input address and press [ENTER]
  • Input zip code and press [ENTER]

> The receipt will print showing the conversion currency, rate, and dollar amounts in US and foreign amounts.

> Terminal prompts "Accept DCC?"

If YES:
  • Press [YES]
  • Print customer copy – [YES/NO]

If NO:
  • Press [NO]
  • Terminal dials out for– re-authorization in U.S. dollars
  • Print customer copy – [YES/NO]

```
                ABC MERCHANT
               19 HOCKEY STREET
               ATLANTA, GA 30328

  TERMINAL ID. :
  MERCHANT #:

  VISA                    TBL: 1  SRV:  1  TILL: 1
  ************5554 *
  SALE
  RECORD: 4               INV:   357159
  DATE:  Sep 18, 10                TIME:  13:31
                          AUTH : N29935


  TRANSACTION CURRENCY               (EUR)
  CONVERSION RATE                   .73107
  CONVERSION FEE                     3.25%


  MERCHANT TOTAL  (USD)             $10.00
  TRANS TOTAL  (EUR)                 €7.31


  VI EURO STANDARD

  I have been offered the choice of currencies
  for payment including the merchant's local
  currency. My decision to accept the currency
  conversion on this transaction is final.

  I have chosen not to use the VISA currency
  conversion method and I will have no
  recource against VISA concerning the
  currency conversion or its disclosure.

  Currency Conversion is conducted by the
  merchant and is not associated with or
  endorsed by VISA.

  Cardholder expressly agrees to the
  Transaction Receipt information by the
  marking the "Check Box" below.


            [   ] I accept.


  X_____ Jean Marc Parres _____



            MERCHANT COPY
```

MerchantConnect

The Online Window To Your Payment Processing Account

MerchantConnect is your one-stop destination for online customer service. It contains everything you need to manage your electronic payment activity:

My Account

Manage your account online. View statements, view or update your profile, request new products and track equipment shipments.

My Reports

Provides you with timely and secure accounting information such as deposit summaries, transaction activity, chargeback and retrieval status and more.

Support

Find resource information about transaction processing, industry mandates, product support and practical tips to help improve your bottom line.

Getting Started Is:
Fast, Easy, Secure And Free!
Go to www.MerchantConnect.com