



DYNAMIC CURRENCY CONVERSION (DCC) TRAINING

Agenda

Training Presentation



01 | 

What is Dynamic Currency Conversion (DCC)?

02 | 

How does DCC work?

03 | 

DCC Advantages & Best Rate Guarantee

04 | 

How to be successful with DCC



01

What is Dynamic Currency Conversion DCC?

What is Dynamic Currency Conversion (DCC)?

Definition



Dynamic Currency Conversion (DCC) is a service on your payment terminal, which allows your international customers to pay for their purchases in their own currency.

By pushing the button, your customers can easily choose the transaction currency.



Dynamic Currency Conversion

Look & Feel



Which cards offer DCC?



VISA



Diners Club
INTERNATIONAL



DCC

List of accepted currencies

AED	United Arab Emirates Dirham
ARS	Argentine Peso
AUD	Australian Dollar
AZN	Azerbaijani Manat
BGN	Bulgarian Lev
BHD	Bahrain Dinar
BRL	Brazilian Real
CAD	Canadian Dollar
CHF	Swiss Franc
CNY	Chinese Yuan
CZK	Czech Koruna
COP	Columbian Peso
DKK	Danish Krone

EGP	Egyptian Pound
EUR	Euro
GBP	Pound Sterling
HKD	Hong Kong Dollar
HRK	Croatian Kuna
HUF	Hungarian Forint
IDR	Indonesian Rupiah
ILS	Israeli New Shekel
INR	Indian Rupee
JPY	Japanese Yen
KRW	South Korean Won
KWD	Kuwaiti Dinar
MAD	Moroccan Dirham

MXN	Mexican Peso
MYR	Malaysian Ringgit
NOK	Norwegian Krone
NGN	Nigerian Naira
NZD	New Zealand Dollar
OMR	Rial Omani
PHP	Philippine Peso
PKR	Pakistan Rupee
PLN	Polish Zloty
QAR	Qatari Riyal
RON	Romanian New Leu
RSD	Serbian Dinar

RUB	Russian Rouble
SAR	Saudi Riyal
SEK	Swedish Krone
SGD	Singapore Dollar
THB	Thailand Baht
TND	Tunisian Dinar
TRY	Turkish Lira
TWD	New Taiwan Dollar
UAH	Ukrainian Hryvnia
USD	US Dollar
VND	Vietnamese Dong
ZAR	South African Rand





02

How does DCC work?

How does DCC work?



The terminal identifies the card type and card currency and automatically suggests making the payment with DCC.

The terminal display shows:

- Amount in local currency
- Amount in cardholder's currency
- Exchange rate including mark-up
- Mark-up % (conversion fee)



DCC Receipt



Price in local currency	→	EFT EUR:	163.19
Amount in the card currency of your customer	→	Total Transaction Currency USD	198.92
Total amount in local currency	→	Local currency	EUR 163.19
Exchange rate	→	Exchange Rate	USD 1.00: 0.820381
Mark up in %	→	3% markup included on the exchange rate	
Declaration of consent	→	I accept that I have been offered a choice of currencies for payment and that this choice is final. I accept the conversion rate and the final amount in transaction currency.	

Purchase VISA	
xxxxxxxx1234	5
Expiry date	12.25
Tm-Id:	12345678
Act-Id:	5
AID:	A0000001010
Trx. Ref. No:	123456
Trx. Seq. No:	9876543
Aut. Code:	123456
EPF:	F45GF578G894R8B467E
EFT EUR:	163.19
Total Transaction Currency USD	198.92
Local currency	EUR 163.19
Exchange Rate	USD 1.00: 0.820381
3% markup included on the exchange rate	
I accept that I have been offered a choice of currencies for payment and that this choice is final. I accept the conversion rate and the final amount in transaction currency.	
Exchange rate provided by SIX	
Signature	

Refunds and cancellations



Refunds and Cancellations are always possible!

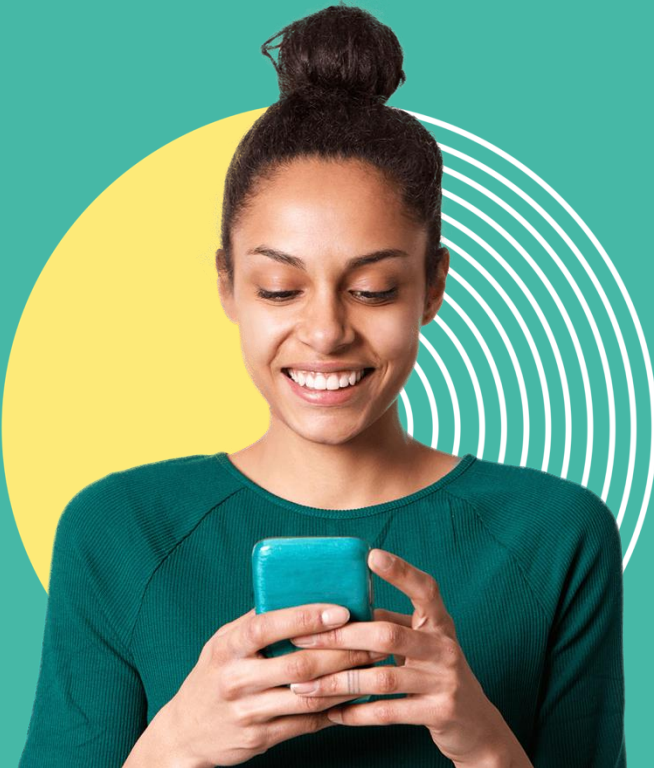
Refunds:

- Initiate “Refund” as usual, in the local currency
- Then choose the same currency as the original transaction

Cancellations:

- Initiate “Cancellation” as usual
- Initiate a new transaction





03

DCC Advantages & Best Rate Guarantee

DCC advantages

What is better for your customers



Dynamic Currency Conversion (DCC) by Worldline



Best Rate Guarantee

We guarantee that the conversion rate is the best on the day of purchase.



Expenses visible

Corporate travelers will see the expense - information available immediately.



Transparency

Immediate display of the amount in the card currency on the terminal.



No additional costs

Mark-up and exchange rate are included



Local currency



No Best Rate Guarantee

We only can offer the best rate guarantee when your customer chooses DCC.



Expenses not visible

Your customer will need to wait for the credit card statement at the end of the month to know how much to expense.



No transparency & additional costs

Travelers pay a different amount than locals due to the resulting conversion in any case (whether with DCC or without). In contrast to the bank, however, these additional costs can be communicated transparently and thus enable every customer to make a choice.

DCC advantages

What is better for your shop



Dynamic Currency Conversion (DCC) by Worldline



Higher customer satisfaction

Your customers know immediately how much they pay.



Fewer complaints

In case of guarantee claims, we take over the communication.



Daily updated conversion rates

The terminal automatically updates the rate to offer the most attractive rate.



Local currency



Your prices are an estimate

Customers do not know what they paid until they get their credit card statement.



Pro-travellers

Travelers with travel-credit cards will prefer to pay in the local currency due to special agreements.



Unknown conversion rate

The date, time and rate of the conversion rate is unknown at the point of sales.

Best Rate Guarantee

The best option for your customers



01 Customer checks exchange rate

Following the purchase, your customer checks whether the payment was made on the same day and compares the exchange rate from us with that of his card issuer.



03 Customer contacts us

Your customer will find all details including the refund form at worldline.com/merchant-services/best-rate.



02 Customer fills out the form

Your customer fills out the online form and attaches the following documents:

- Transaction receipt
- Copy of the credit card bill or the account statement



04 Customer gets difference

We refund the difference to your customer.

You, as a merchant, are not involved at any time into the claims solving!



04

How to be successful with DCC

Successful with the right questions



Ask your customers proactively if they like to pay with DCC.
Ask simple questions that they can answer 'yes' or 'no'.

"Would you like to
pay in dollars?"

"Would you like to
pay in your own
currency?"

"Is it ok for you to pay
in dollars?"

"Would you like to pay
using your card currency
with best rate guaranteed
exchange rate?"



Something else to help you

To ensure that DCC works without any extra effort, we have created some advertising material. Your customers can see the advantages of DCC at a glance. It's worth putting them out!



Pocketcard



Sticker



Counter display



and much more

You can order the advertising material free of charge here:

worldline.com/merchant-services/dcc-webshop



DCC, 3 important things to know



Actively inform your customers about DCC.



Your customers must always be free to choose whether to use DCC or not.*



No additional costs.
Mark up and exchange rate are included.

*Card Schemes (Visa/Mastercard) reserve the right to withdraw a merchant's authorization to offer DCC on transactions.





Thank you
for your attention!