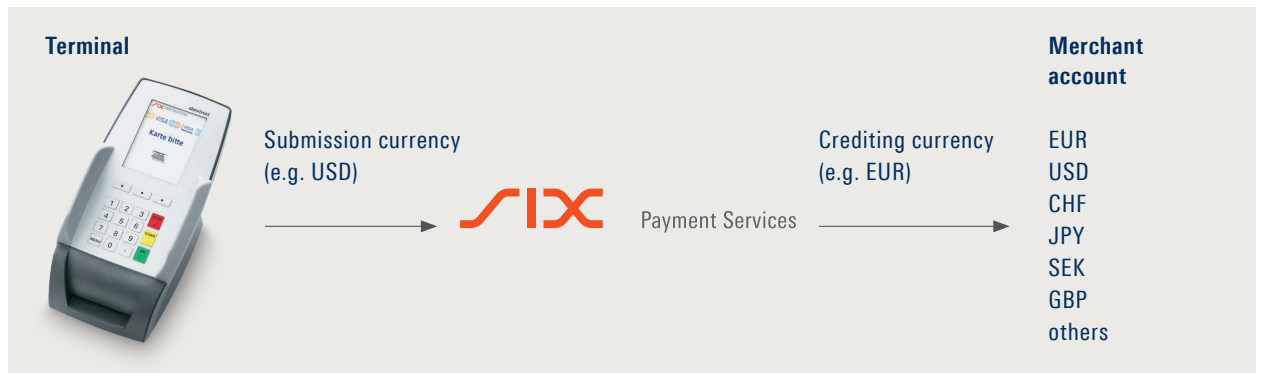


Foreign currencies

Visa, Visa Electron, V PAY, MasterCard, Maestro, Diners Club, Discover, UnionPay and JCB



The most important points in brief

- In addition to crediting in CHF, we also offer our merchants the option of crediting their Visa, Visa Electron, V PAY, MasterCard, Maestro, Diners Club, Discover, UnionPay and JCB settlements in foreign currencies.
- Required for this service is the signing of a supplemental agreement to the merchant's existing contract with SIX Payment Services.
- Depending on the service package chosen, SIX Payment Services may charge a commission surcharge for crediting in a foreign currency.

Information about foreign currencies

You can select the currency in which you wish to submit your transactions (except for UnionPay and JCB). Here only CHF is supported as submitting currency. In addition to CHF, SIX Payment Services also credits in foreign currencies upon request. For example, you can accept a credit card payment in USD and have the transaction credited to you in EUR.

Important requirements

Listed prices The prices of the goods and services offered are to be listed and displayed in all the currencies that you accept.

Terminal/Infrastructure Your EFT/POS terminal or the virtual terminal in the payment software of your Payment Service Provider, must be properly equipped to be able to accept card payments in foreign currencies. Not every terminal offers this option. Please contact your terminal or system provider directly for further information.

Foreign currency accounts You will need corresponding foreign currency accounts for crediting in foreign currencies. Your bank can assist you with the opening of such accounts.

Supplemental agreement You require a supplemental agreement to your existing contract with SIX Payment Services in order to submit transactions in foreign currency and to have them credited. This agreement specifies which foreign currencies you submit and we credit to you as well as the accounts to which we may transfer the payments. The commission surcharge, authorization limit, minimum commission for the foreign currency and other charges in the foreign currency are also specified.

Manual processing Manually processed payments using an imprinter are only accepted in CHF, EUR and USD. A combination sales slip is available for all currencies, on which you can see the corresponding card product (only possible with Visa, MasterCard, Diners Club, Discover and JCB). To submit it, please use one of the combination sales slip summaries with the respective currency. Please use just one sales slip summary for each card product when submitting.

Conditions and costs

Activation Conclusion of the supplemental agreement and activation of foreign currency crediting are free of charge.

Currency conversion Currency conversion of submissions is made using the mean rate of exchange. This is provided by the major Swiss banks and other providers and made available by SIX Financial Information.

Commission surcharge Depending on the service package chosen, a commission surcharge may be charged, which shall be billed along with the other contractually agreed commissions.

Crediting fees Your bank could potentially charge fees for crediting in foreign currencies or a transfer of funds to a foreign bank account. These costs shall be borne by you and will be directly debited by your bank directly during the funds transfer. Please directly contact your bank for further information.

Do you have questions about foreign currency crediting?

You can obtain further information about this service from your SIX Payment Services customer representative. Please contact your terminal or system provider for questions regarding your terminal's ability to accept foreign currencies.

Dynamic Currency Conversion

If you have many foreign customers, we recommend our Dynamic Currency Conversion (DCC) service.

The benefits to you

- Lower commissions on DCC transactions
- DCC revenue paid out with each crediting
- Simple handling and reporting

(DCC is only possible with the cards Visa, Visa Electron, V PAY, MasterCard and Maestro.)
www.six-payment-services.com/dcc

Your local point of contact can be found at: www.six-payment-services.com/contact

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