

# Posting and credit currencies

## SELECT YOUR FOREIGN CURRENCY

### KEY POINTS AT A GLANCE

- For the payment methods Visa, Visa Electron, V PAY, Mastercard, Maestro, Diners Club, Discover and UnionPay, we offer approximately 80 different acceptance/posting currencies and around 8 for JCB, Alipay and WeChat Pay. Roughly 15 different foreign currencies are available as credit currencies.
- The prerequisite for acceptance/posting as well as crediting in a foreign currency is a supplemental agreement, which complements your existing contract accordingly.
- A commission surcharge is charged depending on the currency combination of the posting currency/credit currency.

### IMPORTANT PREREQUISITES

#### Displaying prices

The prices of the goods and services on offer are to be displayed in all currencies you accept from your customers and/or post to us.

#### Terminal/infrastructure

In order to ensure that you can accept payments in foreign currencies, your EFT/POS terminal or the virtual terminal in the payment software of your payment service provider must be equipped accordingly. Not every terminal offers these features. For more information, please contact your terminal and/or system provider directly.

#### Foreign currency accounts

For crediting in foreign currencies, you will require the corresponding foreign currency accounts. Your bank will provide you with advice on opening these accounts.



## COSTS AND CONDITIONS

### Activation

Concluding a supplemental agreement and activating foreign currency crediting are free of charge.

### Currency conversion

The currency posted by the merchant is converted into the desired credit currency via CHF or EUR. The prescribed foreign currency exchange rates, which we obtain directly from major Swiss banks, are used.

### Crediting fees

Your bank (or an intermediary bank) may charge fees for crediting in foreign currencies or transfers to foreign bank accounts. These costs will be charged to you and will be debited directly by your bank at the time of the transfer. For more information, please contact your bank directly.

## DYNAMIC CURRENCY CONVERSION

If you have lots of foreign customers, we would recommend our Dynamic Currency Conversion (DCC) service for you.

### The advantages for you

- Lower commissions on DCC transactions
- DCC revenue is paid out with each credit
- Easy handling and reporti

DCC is possible with the cards Visa, Visa Electron, V PAY, Mastercard and Maestro.

[worldline.com/merchant-services/dcc](https://worldline.com/merchant-services/dcc)

## DO YOU HAVE ANY QUESTIONS ABOUT FOREIGN CURRENCY CREDITING?

If you have any further questions about this service, we will be happy to advise you. If you have any questions about your terminal's foreign currency acceptance please contact your terminal provider and/or system provider.

Your local point of contact can be found at: [worldline.com/merchant-services/contacts](https://worldline.com/merchant-services/contacts)

