



# Service overview

## Credit card acceptance in face-to-face business

### Services

(for Visa, Visa Electron, Mastercard, Diners Club/Discover, UnionPay, JCB card products)

<b>Availability of accounting, authorization and clearing system</b>	– Unlimited access 24/7, 365 days a year.	●
<b>Processing of electronic transactions</b>	– Secure processing via your EFT/POS terminal. – Immediate authorization 24/7.	●
<b>Processing of manual transactions (not possible for Visa Electron and UnionPay)</b>	– Manual processing of correctly completed sales documents by imprinter.	●
<b>Submission in foreign currencies (not possible for UnionPay and JCB)</b>	– Do you offer your products and services in other currencies as well as Swiss francs (e.g. euros)? With this option, you can also accept card payments in foreign currencies.	●
<b>Payment in foreign currencies</b>	– Get your payments transferred in the most common currencies directly to your foreign currency account (subject to a charge).	●
<b>Payment frequency</b>	– Daily, weekly or monthly payment possible (subject to a charge depending on payment type).	●
<b>Payment notice</b>	– You get an overview of all sales generated using Visa (incl. Visa Electron), Mastercard, Diners Club/Discover, UnionPay and JCB. – Free myPayments (PDF and paper distribution possible for an additional charge).	●
<b>Free processing of credit</b>	– If your customer pulls out of the purchase agreement, we process credit without a processing fee.	●
<b>Free processing of chargebacks</b>	– We provide support if the card owner refuses the payment.	●
<b>Authorization over the authorization limit and cover guarantee</b>	– No authorization required for manual processing if the amount does not exceed the authorization limit according to your contract. – We guarantee cover for all transactions correctly carried out under the terms of the contract under your authorization limit.	●
<b>Free authorization via IVR</b>	– Authorize transactions for manual processing via voice computer.	●
<b>Free voice authorization</b>	– Authorize transactions for manual processing via a personal operator.	●
<b>Telephone support</b>	– Our toll-free telephone support is available for any questions related to cash flow and contracts.	●
<b>Automatic foreign currency exchange with Dynamic Currency Conversion</b>	– Dynamic Currency Conversion (DCC) automatically converts each purchase amount into the relevant currency of your international clients. Directly on your ep2-Terminal. In no time and in all common foreign currencies. Only possible for Visa and Mastercard transactions.	Optional

## Debit card acceptance in face-to-face business

### Services

(for V PAY and Maestro card products)

<b>Availability of accounting, authorization and clearing system</b>	– Unlimited access 24/7, 365 days a year.	●
<b>Processing of electronic transactions</b>	– Secure processing via your EFT/POS terminal. – Immediate authorisation 24/7.	●
<b>Submission in foreign currencies</b>	– Do you offer your products and services in other currencies as well as Swiss francs (e.g. euros)? With this option, you also can accept card payments in foreign currencies.	●
<b>Payment in foreign currencies</b>	– Get your payments transferred in the most common currencies directly to your foreign currency account (subject to a charge).	●
<b>Payment frequency</b>	– Daily, weekly or monthly payment possible (subject to a charge depending on payment type).	●
<b>Payment notice</b>	– You get an overview of all sales achieved using V PAY and Maestro (PDF file). – Free myPayments (PDF and paper distribution possible for an additional charge).	●
<b>Free processing of credit</b>	– If your customer pulls out of the purchase agreement, we process credit without a processing fee.	●
<b>Free processing of chargebacks</b>	– We provide support if the card owner refuses the payment.	●
<b>Telephone support</b>	– Our toll-free telephone support is available for any questions related to cash flow and contracts.	●
<b>Automatic foreign currency exchange with Dynamic Currency Conversion</b>	– Dynamic Currency Conversion (DCC) automatically converts each purchase amount into the relevant currency of your international clients. Directly on your ep2-Terminal. In no time and in all common foreign currencies.	Optional

Your local point of contact can be found at: [www.six-payment-services.com/contact](http://www.six-payment-services.com/contact)

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