



DYNAMIC CURRENCY CONVERSION

DCC in E-Commerce and Mail-/Phone-Order

DCC stands for Dynamic Currency Conversion and simplifies payments for your international customers. Whether it is used in your online shop or with written and telephone orders, the Safepay service allows your international customers to pay directly in their desired card currency. DCC automatically converts the purchase price.

WHO IS DCC AIMED AT?

DCC is ideal for online shop operators or for telephone bookings from abroad. Your international customers can make secure payments in all major currencies.

WHAT PAYMENT CARDS CAN BE USED WITH DCC FOR E-COMMERCE?

Visa, V PAY, Visa Debit, Mastercard, Maestro, Debit Mastercard



BENEFITS FOR MERCHANTS:

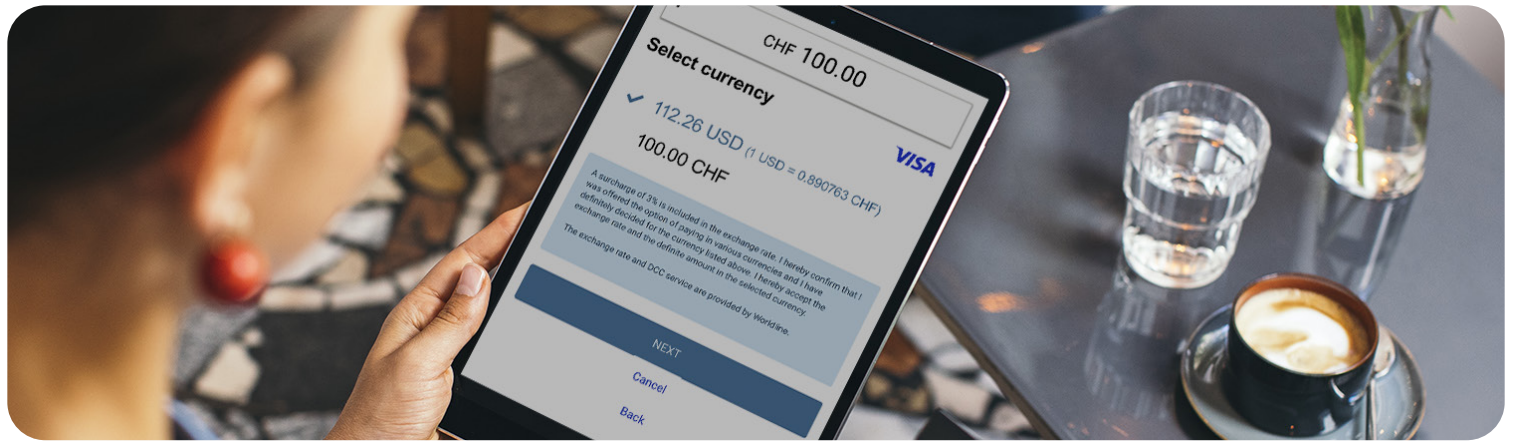
- Exchange rate updated daily
- No exchange rate risk
- Attractive rebate on every transaction with DCC
- All major currencies can be processed
- No extra work: payment processes are exactly the same

BENEFITS FOR YOUR CUSTOMERS:

- Cardholders can pay in their own card currency
- Exchange rate updated daily
- Best Rate Guarantee builds confidence in DCC
- Customers can clearly see the amount that they will pay in their own card currency
- No extra work: payment processes are exactly the same

INFORMATION REQUIREMENT

As a Worldline merchant, you are required to clearly inform your international customers about DCC in your webshop before the transaction is concluded.



BEST RATE GUARANTEE

With DCC, international cardholders get the best daily exchange rate when buying from you. If your customer makes another payment with the same card on the same day at a better exchange rate, we will refund the difference. There is no extra work for you – your customer is refunded directly by Worldline.

CHARGING OF THE CURRENCY EXCHANGE FEE

The currency exchange fee or mark-up is charged to cover the costs incurred for the currency conversion. The mark-up is included in the current exchange rate. For a payment with DCC, it is calculated by Worldline; for a payment without DCC, the calculation is subsequently made by the card issuer. The Best Rate Guarantee is only effective, however, if DCC is selected as the payment option.

How payment works with DCC

Example: A German customer purchases products in a Swiss webshop

SAFERPAY E-COMMERCE TRANSACTION WITH DCC

Saferpay automatically recognises the card currency and converts the purchase price into the corresponding card currency. It displays the current exchange rate transparently and at the same time shows your customer the purchase price in the local currency of your web shop and in the card currency. The cardholder can choose whether to pay in the currency of your web shop or in the currency of his own card.

Total amount: CHF 100.00
 Select currency: 112.26 USD (1 USD = 0.890763 CHF)
 Offer: 100.00 CHF
 Merchant: Worldline
 A surcharge of 3% is included in the exchange rate. I hereby confirm that I was offered the option of paying in various currencies and I have definitely decided for the currency listed above. I hereby accept the exchange rate and the definite amount in the selected currency.
 The exchange rate and DCC service are provided by Worldline.

SAFERPAY MAIL-/PHONE-ORDER TRANSACTION WITH DCC

DCC question

If it is a DCC-compatible card, the DCC window is automatically displayed. You ask your guest if he/she would like to pay directly in his/her card currency (USD) as an alternative to your local currency (CHF) and inform him/her about the exchange rate and mark-up.

Confirmation

Your guest confirms the payment by phone in his/her card currency.

Confirmation mail

The order is made in the card currency and your customer is sent an email containing all payment details including exchange rate and mark-up (exchange-rate fee).

Dynamic Currency Conversion

Please select the preferred debiting currency.

Sales total	100.00 CHF
Exchange rate	1 USD = 0.890763 CHF
Mark-up exchange rate	3.5%
Amount	112.26 USD

Buttons: 100.00 CHF | 112.26 USD

Information on Dynamic Currency Conversion (DCC) from Worldline

The following information must be given to the DCC cardholder:

What is DCC?
 DCC is the conversion by the merchant of prices for goods and services into the cardholder's currency (DCC currency) at the point of sale. With DCC services, the card currency is used for the payment transaction, regardless of the merchant's currency.

Freedom of choice with DCC
 It is entirely up to the cardholder to decide whether to use DCC for the payment.

Your local point of contact can be found at: worldline.com/merchant-services/contacts

