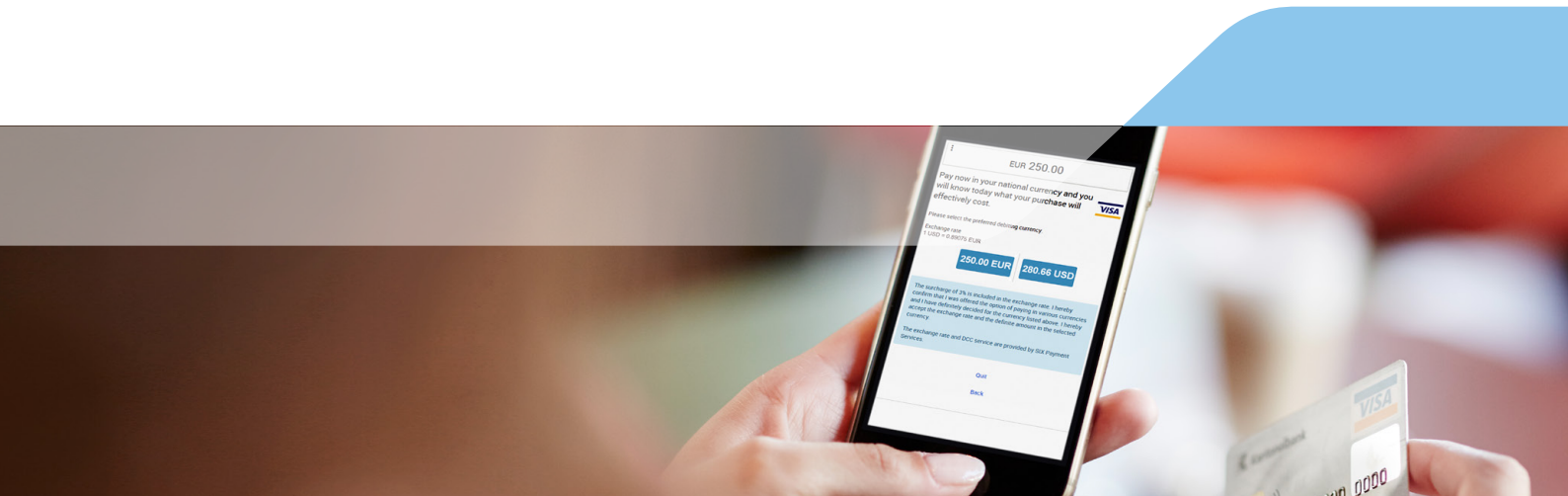


DCC in e-commerce

Dynamic currency conversion for card payments



DCC stands for dynamic currency conversion. The service provided by SIX Payment Services simplifies payments in your online shop. With DCC, your online shop automatically recognizes foreign cards. On request, the local purchase amount is converted immediately into the card currency of your international customers. With just one click, the cardholder can confirm what currency they want to pay in.

Who is DCC designed for?

DCC is ideal for online retailers who already sell products to international customers or want to expand their business internationally.

What currencies are available with DCC?

Your customers can use DCC to check out securely online in 40 different currencies.

What payment cards can be used with DCC for e-commerce?

- Visa
- V PAY
- Mastercard
- Maestro

Benefits for merchants:

- Exchange rate updated daily
- No exchange rate risk
- Exchange rate guarantee for cardholders: a great reason to use 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
- Exchange rate guarantee creates trust in DCC
- Customers can clearly see the amount that they will pay in their own card currency

Information requirement

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

Best exchange rate guaranteed

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 SIX Payment Services.

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 SIX Payment Services; for a payment without DCC, the calculation is subsequently made by the card issuer.

The online DCC payment process

Example: An American customer purchases products in a German webshop.

The screenshot shows a payment interface with the following elements:

- Total amount:** EUR 250.00
- Offer:** Order no. 5678, Merchant: myshop.com
- Card data:** Card number* (9010400004000007), Valid until* (03 2021), Owner name* (Max Mustermann), Card verification code* (123)
- Wallet:** A Masterpass logo is displayed.
- Navigation:** 'Back', 'Quit', and 'BUY' buttons are visible at the bottom.

Your customer ...

1. enters their card data.
2. chooses the preferred payment mode (transaction with or without DCC).
3. can abort the purchase at any time, if needed.

The screenshot shows a payment interface with the following elements:

- Total amount:** EUR 250.00
- Offer:** Order no. 5678, Merchant: myshop.com
- Text:** "Pay now in your national currency and you will know today what your purchase will effectively cost."
- Text:** "Please select the preferred debiting currency."
- Exchange rate:** 1 USD = 0.89075 EUR
- Buttons:** Two buttons are shown: "250.00 EUR" and "280.66 USD".
- Disclaimer:** "The 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 SIX Payment Services."
- Navigation:** 'Back' and 'Quit' buttons are visible at the bottom.

Safepay payment page ...

4. identifies the card currency on its own.
5. automatically converts the purchase amount into the relevant card currency.
6. clearly shows the current exchange rate.
7. shows the cardholder the purchase amount in the local currency of your webshop and simultaneously in the card currency.

For each purchase, the cardholder can choose whether to pay in the currency of your online shop or in their own card currency.

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

SIX Payment Services Ltd
Hardturmstrasse 201
8021 Zurich
Switzerland

SIX Payment Services (Europe) S.A.
10, rue Gabriel Lippmann
5365 Munsbach
Luxembourg

SIX Payment Services (Europe) S.A.
Austrian branch
Marxergasse 1B
A-1030 Vienna

SIX Payment Services (Germany) GmbH
Langenhorner Chaussee 92-94
22415 Hamburg
Germany

