

# DCC for Saferpay Mail-/Phone-Order (MPO)

Dynamic currency conversion for international card payments



**DCC from SIX Payment Services stands for dynamic currency conversion and is now available for mail or phone orders as well. The developed Saferpay Mail-/Phone-Order (MPO) service allows your international customers to pay directly in their desired card currency, because it automatically converts the purchase amount.**

#### **For whom are Saferpay Mail-/Phone-Order with DCC beneficial?**

DCC for Saferpay Mail-/Phone-Order is ideally suited for merchants/retailers who carry out telephone bookings from abroad and manually process transactions using Saferpay Backoffice, for example, for hotels, call centres or travel agencies. International customers make secure payments in over 40 currencies.

#### **Which payment cards does DCC use for mail and phone bookings?**

- Visa
- V PAY
- Mastercard

#### **Your benefits:**

- Exchange rate updated daily
- No exchange rate risk
- All major currencies for DCC
- No extra work: payment processes are exactly the same
- Unique, free service

#### **Benefits for your customers**

- Cardholders can pay in their own card currency
- Customers can clearly see the amount that they will pay in their own card currency
- Exchange rate guarantee creates trust in DCC

### 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.

## How a Saferpay Mail-/Phone-Order transaction with DCC works

Example: An American customer books a hotel room in Switzerland by phone.

### Reservation

17887349  
eCommerce Hotel Blue Sky, Hotelstrasse 1, 1234 Zurich

Card  Direct debit

Card number: 9010400004000007

Expiry date MM/YY: 02 / 2020

Owner name: Max Mustermann (optional field)

Card verification code (CVC): 222 (optional field)

Amount: CHF / 100

Reference number: 123456 (optional field)

Sales-Description: double room (optional field)

Reason for payment: (optional field)

The purchaser's e-mail address: max.mustermann@gmail.com / Deutsch (optional field)

Your e-mail address: info@hotel-blue-sky.com (optional field)

Preauthorization:  Normal (Final) Authorization

**Execute**

### Order

A guest logs in from the USA to book a hotel room and gives you his/her payment details.

### Order entry

You enter the order, card data (card number, expiry date) and amount in the Saferpay Backoffice.

### 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%
Debit amount	112.26 USD

**Information on Dynamic Currency Conversion (DCC) from SIX**

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.

Exchange rate and DCC Service provided by SIX.

### DCC question

If it is a DCC-compatible card, the DCC window is automatically displayed. You ask your guest if they would like to pay directly in his/her card currency (USD) as an alternative to his/her 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).

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

