

DCC payment slip

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

Tene Bike Shop Alte Landstrasse 84 60594 Frankfurt	
TT.MM.JJJJ	HH:MM:SS
Purchase Visa	
xxxxxxxx1234	5
Trm-Id: 12345678	5
Act-Id: 5	
AID: A0000000041010	
Trx Ref.-No: 134895	
Trx Seq-No: 87974475	
Aut. Code: 121851	
EPF: 49FAEB10EC70B4099C7B5C167E9E5FCC	
EFT EUR: 785.00	
TIP EUR: 15.00	
Total Transaction Currency:	
USD	1'051.15
Local currency	EUR 800.00
Exchange Rate	USD 1.00:EUR 0.761070
3% markup included on the exchange rate	
I accept that I have been offered a choice of currencies for payment and that this choice is final. I accept the conversion rate and the final amount in transaction currency.	
Exchange rate provided by SIX.	
SIX Payment Services	
Signature	

- 1 Your company data
- 2 Transaction date and time
- 3 Card brand, e.g., Visa, MasterCard, etc.
- 4 Card number: for data protection reasons, the number is masked apart from the last four digits
- 5 Transaction information which serves to identify the transaction
- 6 TRX Seq-No.: reference number sometimes required for tip entry
- 7 Tip fields appear only if the tip function is active
- 8 Amount in card currency, e.g., US dollars
- 9 Original amount in EUR (incl. tip)
- 10 Exchange rate at the time of the transaction (incl. markup)
- 11 Declaration of consent (Visa)
- 12 Declaration of consent (MasterCard)
- 13 The cardholder must sign signature-based transactions

Markup included in the exchange rate

12 I understand that MasterCard has a currency conversion process and that I have chosen not to use the MasterCard currency conversion process and I will have no recourse against MasterCard with respect to any matter related to the currency conversion or disclosure thereof.

When talking to customers

Asking the right questions

The terminal shows you on the display that an international card has been inserted. You now actively ask the customer if he or she would like to pay with DCC. To do so, you should use simple questions that the customer can answer with yes or no – preferably in their own language.

Examples:

- Möchten Sie in US-Dollar bezahlen?
- Would you like to pay in U.S. dollar?
- Das macht in Ihrer Währung 10 000 Yen. Sind Sie damit einverstanden?
- In your currency it's 10,000 Yen. Is that ok for you?

Everything you need to know about DCC in 10 minutes

Learn all about Dynamic Currency Conversion (DCC) with the DCC Training. The audiovisual program provides answers to the most important questions about DCC: www.six-payment-services.com/dcc-training

Your personal contact: www.six-payment-services.com/contact

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Instructions for presence business



What is DCC?

DCC from SIX Payment Services stands for Dynamic Currency Conversion. This function enables you to help your international customers feel at home when paying. Thanks to DCC, your customers can pay the total amount directly in the currency of their card. Your terminal identifies the card currency and automatically suggests payment with DCC. This means that customers can choose which currency to pay in by pressing a button.

Advantages for you

You benefit from the following advantages with DCC:

- Attractive DCC kickback on every DCC transaction
- Exchange rate updated daily
- Exchange rate guarantee for the cardholder – a convincing argument for DCC
- All leading currencies available for DCC
- No additional effort – same payment processes as before

Advantages for your international customers

DCC also offers numerous advantages for your international customers:

- Exchange rate guarantee – builds confidence in DCC
- Cardholders can pay in the currency of their card
- Transparency – your customers immediately see on the terminal the amount they will actually pay in their card currency
- Also attractive for business customers – information for expense accounts is available immediately

The exchange rate guarantee

Your international customers obtain the best exchange rate from you. We will refund the difference if one of your customers makes a further payment with the same card on the same day that is converted using a better exchange rate. This does not entail any extra effort on your part. Your customer can have the difference credited directly by SIX Payment Services.

Exchange rate guarantee process

1. Download the exchange rate guarantee refund form (www.six-payment-services.com/dcc).
2. Send the following documents to the address below:
 - Completed and signed exchange rate guarantee form
 - Copy of the DCC payment slip (terminal slip)
 - Copy of the non-DCC payment with a better exchange rate (credit card bill or copy of account statement for debit cards)
3. Send to:
SIX Payment Services Ltd
Exchange Rate Guarantee
Hardturmstrasse 201
P.O. Box
CH-8021 Zurich

SIX Payment Services reviews the case and immediately informs the customer.

Answers to frequently asked questions

Which cards support DCC?

– Visa, V PAY, MasterCard, Maestro

Is DCC more attractive for international cardholders than paying without DCC?

Yes, since international cardholders

- see the purchase amount directly in their own currency on the terminal display.
- benefit from exchange rates that are updated every day.
- can rely on the exchange rate guarantee from SIX Payment Services.

Where can I find a list of the many currencies supported by DCC?

All leading currencies are available for DCC. You will find a list of currencies currently available with DCC at www.six-payment-services.com/dcc

How is the DCC exchange rate calculated?

The DCC exchange rate is comprised of:

- The currency mid rate for all currencies offers (updated daily by the major Swiss banks)
- Currency exchange fee for the currency conversion (mark-up)

What is the markup?

The markup is charged for the expense involved in currency conversion. It is included in the exchange rate that is updated on a daily basis. When paying with DCC, it is charged by SIX Payment Services; when payment was made without DCC, it is charged subsequently by the card issuer.

Are there any special rules that need to be observed regarding DCC?

Yes, the following rules apply for the use of DCC:

- You must inform the cardholder about DCC before conducting.
- The cardholder must always be able to choose whether to pay with or without DCC.
- Cancellation and refund are always possible.
- Place the DCC information, such as the DCC notice, in an easily visible place near your POS.

Terminal operation with DCC

Listed below are the differences between a payment conducted with DCC and a payment without DCC.

Print out the DCC current exchange rate¹

1. Press the “Stop” button. The main menu will be displayed.
2. Select the “Enquiries” submenu.
3. Select “Print DCC rate”. The current DCC exchange rate will be inquired online and then printed out.

¹ This is an example; the menu navigation may differ depending on the terminal type.

DCC booking

Special considerations for you	For a transaction with DCC, the purchase amount must always be entered in your local currency, regardless of the cardholder’s card currency
Special considerations for the cardholder	For the cardholder, only one step differs for transactions conducted with DCC. Your customer chooses the currency that is preferred:
xenta, xentissimo, davinci & yomani payment terminals	The customer confirms the choice made using the navigation buttons (below the display) or with the <1> or <2> buttons.
All DCC-capable models from the manufacturer Ingenico.	The customer chooses the currency with the <up> and <down> direction buttons and confirms with the <green> button.

DCC refund

Attention! A DCC refund is only possible if the original DCC sales receipt is at hand.

Special considerations for you	<ul style="list-style-type: none">– For a DCC refund, the purchase amount must always be entered in your local currency, regardless of the cardholder’s card currency.– The transaction date of the refund always matches the date of the original DCC sales receipt.
Special considerations for the cardholder	The credit should also be made in the currency in which the customer originally paid: <ul style="list-style-type: none">– for transactions conducted with DCC, in the cardholder’s card currency;– for transactions conducted without DCC, in your local currency

DCC cancellation

Ein Storno einer Zahlung mit DCC ist nur unmittelbar nach der ursprünglichen Transaktion durchführbar.

TIP/Gratuity function with DCC

Requirement: The TIP/Gratuity function has been activated by SIX Payment Services.

For a payment with DCC, the TIP is converted to the respective card currency of your customer.